



PUBLIC DISCLOSURE

January 27, 2025

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

The First National Bank of Hartford
Charter Number 7592

101 South 3rd Avenue
Hartford, Alabama 36344

Office of the Comptroller of the Currency

3595 Grandview Parkway
Suite 655
Birmingham, AL 35243

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, and should not be construed as, an assessment of the financial condition of this institution. The rating assigned to this 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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Overall CRA Rating

Institution's CRA Rating: This institution is rated **Satisfactory**.

The lending test is rated: Satisfactory.

The major factors that support this rating include:

- The Lending Test rating is based on The First National Bank of Hartford's (FNB, bank) reasonable loan-to-deposit (LTD) ratio, a majority of lending activity occurring inside the assessment area (AA), and a reasonable distribution of loans to borrowers of different income levels and businesses of different sizes.
- The bank did not receive any Community Reinvestment Act (CRA) complaints during the evaluation period.

Loan-to-Deposit Ratio

Considering the bank's size, financial condition, and credit needs of the AA(s), the bank's loan-to-deposit ratio was reasonable.

FNB's average quarterly LTD ratio for the fifteen quarters between June 30, 2020, and December 31, 2023, was 58.1 percent. In comparison, five similarly-situated peer banks in the market area had an average quarterly LTD ratio of 64.5 percent over the same time period, with a low average of 44.2 percent and a high average of 84.8 percent.

Lending in Assessment Area

A majority of the bank's loans are inside its AAs.

The bank originated and purchased 58.2 percent of its total loans inside the bank's AAs during the evaluation period. This analysis is performed at the bank, rather than the AA, level. This percentage does not include extensions of credit by affiliates that may be considered under the other performance criteria.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage	190	60.7	123	39.3	313	16,810	53.7	14,491	46.3	31,301
Small Business	27	45.0	33	55.0	60	1,463	25.9	4,185	74.1	5,648
Total	217	58.2	156	41.8	373	18,273	49.5	18,676	50.5	36,949

Description of Institution

FNB is a nationally chartered bank, established in 1905, and headquartered in Hartford, Alabama. The bank is wholly owned by First Hartford Bancshares, Inc., a one-bank holding company. The bank is a

single-state institution, with three office locations in Hartford, Enterprise, and Slocomb, Alabama. Each location offers lobby and automated teller machine services. The bank offers traditional deposit and lending products, as well as online banking services.

FNB has two AAs, the entirety of Geneva County and Coffee County. Geneva County is part of the larger Dothan, AL metropolitan statistical area (MSA), while Coffee County is considered a non-MSA AA. Both AAs meet regulatory requirements and do not reflect illegal discrimination, or arbitrarily exclude low- or moderate-income (LMI) areas. There have been no changes to the bank's AAs since the prior CRA exam report dated August 24, 2020, which rated the bank's overall CRA performance as Satisfactory. There are no legal or financial constraints that prohibit the bank from meeting the credit needs of its AAs, and there have been no public comments or complaints regarding the bank's CRA performance.

As of December 31, 2023, the bank reported total assets of \$146.7 million and a leverage capital ratio of 14.6 percent. The net loan portfolio totaled \$81.5 million, representing 55.5 percent of total assets. The bank's primary loan products were home mortgage and small business loans.

Scope of the Evaluation

Evaluation Period/Products Evaluated

We reviewed the bank's CRA performance using Small Bank performance criteria, which includes a Lending Test. Our evaluation period was January 1, 2021, through December 31, 2023. To evaluate lending performance, we reviewed home mortgage and small business loans, the bank's primary loan products. FNB is a Home Mortgage Disclosure Act (HMDA) reporter, so our home mortgage lending analysis was based on the full population of originated or purchased HMDA-reportable loans. Our small business lending analysis was based on a sample of loans.

Selection of Areas for Full-Scope Review

In each state where the bank has an office, one or more of AAs within that state was selected for a full-scope review. For purposes of this evaluation, bank delineated assessment areas located within the same MSA, multistate metropolitan statistical area (MMSA), or combined statistical area (CSA) are combined and evaluated as a single AA. Similarly, bank delineated non-MSA AAs within the same state are combined and evaluated as a single area. These combined AAs may be evaluated as full- or limited-scope. Refer to the "Scope" section under each State Rating for details regarding how full-scope AAs were selected. Refer to appendix A, Scope of Examination, for a list of full- and limited-scope AAs.

Ratings

The bank's overall rating is based on its performance in all AAs. We placed equal weight on lending performance with home mortgage loans and small business loans.

Discriminatory or Other Illegal Credit Practices Review

Pursuant to 12 CFR 25.28(c) or 195.28(c), respectively, in determining a national banks or federal savings association's (collectively, bank) CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank, or in any AA by an affiliate whose loans

have been considered as part of the bank's lending performance. As part of this evaluation process, the OCC consults with other federal agencies with responsibility for compliance with the relevant laws and regulations, including the U.S. Department of Justice, the U.S. Department of Housing and Urban Development, and the Bureau of Consumer Financial Protection, as applicable.

The OCC has not identified that this institution (or any affiliate whose loans have been considered as part of the institution's lending performance) has engaged in discriminatory or other illegal credit practices that require consideration in this evaluation.

The OCC will consider any information that this institution engaged in discriminatory or other illegal credit practices, identified by or provided to the OCC before the end of the institution's next performance evaluation in that subsequent evaluation, even if the information concerns activities that occurred during the evaluation period addressed in this performance evaluation.

State Rating

State of Alabama

CRA rating for the State of Alabama¹: Satisfactory

The Lending Test is rated: Satisfactory

The major factors that support this rating include:

- The bank exhibited a reasonable loan-to-deposit (LTD) ratio when compared to similarly situated peer banks.
- A majority of the bank’s lending activity occurred inside the assessment area.
- The bank exhibited a reasonable distribution of loans to borrowers of different income levels and businesses of different sizes.
- The bank did not receive any Community Reinvestment Act (CRA) complaints during the evaluation period.

Description of Institution’s Operations in Alabama

FNB operates only in Alabama. The information provided in the “Description of Institution” section of this Performance Evaluation describes the institution’s operations in Alabama.

FNB has three branch locations. The Hartford and Slocomb branches are located in Geneva County, while the Enterprise branch is located in neighboring Coffee County. In 2023, the bank held a 24.9 percent market share of deposits in the Geneva County AA and a 0.60 percent market share of deposits in the Coffee County non-MSA AA, indicating a substantial level of local competition from large, regional, and community banks in the AAs.

We contacted one community member from the bank’s AA to better understand local community needs. The contact indicated a need for affordable housing and lending to support small business opportunities. The contact noted positive feedback on the degree of involvement of local community banks.

Geneva County AA

Table A – Demographic Information of the Assessment Area						
Assessment Area: 2021 Geneva County AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	6	0.0	16.7	83.3	0.0	0.0
Population by Geography	26,815	0.0	18.0	82.0	0.0	0.0
Housing Units by Geography	12,658	0.0	20.7	79.3	0.0	0.0
Owner-Occupied Units by Geography	8,043	0.0	17.9	82.1	0.0	0.0

¹ This rating reflects performance within the state. The statewide evaluations do not reflect performance in the parts of those states contained within a MMSA.

Occupied Rental Units by Geography	2,711	0.0	24.5	75.5	0.0	0.0
Vacant Units by Geography	1,904	0.0	26.8	73.2	0.0	0.0
Businesses by Geography	1,331	0.0	18.8	81.2	0.0	0.0
Farms by Geography	176	0.0	25.6	74.4	0.0	0.0
Family Distribution by Income Level	7,522	27.7	18.0	18.1	36.3	0.0
Household Distribution by Income Level	10,754	29.2	16.4	17.6	36.8	0.0
Median Family Income MSA - 20020 Dothan, AL MSA		\$51,581	Median Housing Value			\$78,033
			Median Gross Rent			\$534
			Families Below Poverty Level			18.0%
<i>Source: 2015 ACS and 2021 D&B Data</i> <i>Due to rounding, totals may not equal 100.0%</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

Table A – Demographic Information of the Assessment Area						
Assessment Area: 2023 Geneva County AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	6	0.0	33.3	50.0	16.7	0.0
Population by Geography	26,659	0.0	37.7	54.4	7.8	0.0
Housing Units by Geography	12,901	0.0	39.6	51.0	9.3	0.0
Owner-Occupied Units by Geography	7,955	0.0	39.7	50.7	9.6	0.0
Occupied Rental Units by Geography	2,617	0.0	38.1	56.6	5.3	0.0
Vacant Units by Geography	2,329	0.0	41.2	45.7	13.1	0.0
Businesses by Geography	1,993	0.0	46.4	47.3	6.4	0.0
Farms by Geography	261	0.0	40.2	44.1	15.7	0.0
Family Distribution by Income Level	7,214	28.1	20.7	16.1	35.0	0.0
Household Distribution by Income Level	10,572	30.0	14.9	18.2	36.9	0.0
Median Family Income MSA – 20020 Dothan AL MSA		\$61,627	Median Housing Value			\$112,258
			Median Gross Rent			\$639
			Families Below Poverty Level			15.4
<i>Source: 2020 ACS Census and 2023 D&B Data</i> <i>Due to rounding, totals may not equal 100.0</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

Scope of Evaluation in Alabama

We selected the Geneva County AA for the full-scope evaluation. The Coffee County non-MSA AA received a limited-scope review. In reviewing the bank’s HMDA data, the total volume of lending activity in Coffee County during the evaluation period did not support a meaningful analysis.

LENDING TEST

The bank's performance under the Lending Test in Alabama is rated Satisfactory.

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the Geneva County AA is good.

Distribution of Loans by Income Level of the Geography

The bank exhibits poor geographic distribution of loans in the State.

Factors contributing to the bank's poor geographic distribution of home mortgage and small loans to businesses in Geneva County include a lack of lending opportunities in LMI census tracts (CTs) due to no low-income and limited moderate-income CTs in the AA, in addition to the location of the bank's two branches. The bank's branches are located on the opposite side of the county from the moderate-income CTs, and competition has limited the bank's lending in those areas.

Home Mortgage Loans

Refer to Table O in appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

In 2021, 3.6 percent of the bank's home mortgage loans were made in moderate-income CTs, which is significantly below the peer aggregate lending level (15.8 percent) and the percentage of owner-occupied housing units in the AA (17.9 percent). There were no low-income census tracts in the AA for this time period.

In 2022-2023, 10.2 percent of the bank's home mortgage loans were made in moderate-income CTs, which is significantly below the peer aggregate lending level (33.6 percent) and the percentage of owner-occupied housing units in the AA (39.7 percent). There were no low-income census tracts in the AA for this time period.

Small Loans to Businesses

Refer to Table Q in appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to businesses.

In 2021, the bank originated no small business loans in moderate-income CTs although peer aggregate lending levels totaled 16.1 percent and the percentage of businesses totaled 18.8 percent. There were no low-income census tracts in the AA for this time period.

In 2022-2023, the bank originated 5.0 percent of small business loans in moderate-income CTs, which is significantly below peer aggregate lending levels (37.4 percent) and the percentage of businesses (46.4 percent). There were no low-income census tracts in the AA for this time period..

Distribution of Loans by Income Level of the Borrower

The bank exhibits a reasonable distribution of loans to individuals of different income levels and businesses of different sizes, given the product lines offered by the bank.

Home Mortgage Loans

Refer to Table P in appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

In 2021, the bank originated 20.0 percent of loans to low-income borrowers, which significantly exceeded the peer aggregate lending level (8.4 percent) but was slightly below the percentage of low-income families (27.7 percent). The bank originated 16.4 percent of loans to moderate-income borrowers, which was in-line with the peer aggregate lending level (17.7 percent) and the percentage of families (18.0 percent).

In 2022-2023, the bank originated 16.9 percent of loans to low-income borrowers, which significantly exceeded the peer aggregate lending level of 8.0 percent but was below the percentage of low-income families (28.1 percent). The bank originated 25.4 percent of loans to moderate-income borrowers, which exceeded the peer aggregate lending level (15.3 percent) and the percentage of moderate-income families (20.7 percent).

Small Loans to Businesses

Refer to Table R in appendix D for the facts and data used to evaluate the borrower distribution of the bank's originations and purchases of small loans to businesses.

In 2021, the bank originated 78.9 percent of loans to businesses with gross revenues equal to or less than \$1 million, which significantly exceeded the peer aggregate lending level (41.2 percent) and was in-line with the percentage of businesses (83.5 percent).

In 2022-2023, the bank originated 82.5 percent of loans to businesses with gross revenues equal to or less than \$1 million, which significantly exceeded the peer aggregate lending level (48.9 percent) and was in-line with the percentage of businesses (87.2 percent).

Responses to Complaints

The bank did not receive any CRA-related complaints during the evaluation period.

Conclusions for Area Receiving a Limited Scope Review

Based on a limited-scope review, the bank's performance under the Lending Test in the Coffee County non-MSA AA is consistent with the bank's overall performance under the Lending Test in the full scope area.

Appendix A: Scope of Examination

The following table identifies the time period covered in this evaluation, affiliate activities that were reviewed, and loan products considered. The table also reflects the MSAs and non-MSAs that received comprehensive examination review, designated by the term “full-scope,” and those that received a less comprehensive review, designated by the term “limited-scope”.

Time Period Reviewed:	(01/01/21 to 12/31/23)	
Bank Products Reviewed:	Home mortgage, small business	
Affiliate(s)	Affiliate Relationship	Products Reviewed
N/A		None
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
Alabama		
Geneva County AA	Full-Scope	Entirety of Geneva County
Coffee County non-MSA AA	Limited-Scope	Entirety of Coffee County

Appendix B: Summary of MMSA and State Ratings

RATINGS	FIRST NATIONAL BANK OF HARTFORD
Overall Bank:	Lending Test Rating
The First National Bank of Hartford	Satisfactory
MMSA or State:	
Alabama	Satisfactory

Appendix C: Definitions and Common Abbreviations

The following terms and abbreviations are used in this performance evaluation, including the CRA tables. The definitions are intended to provide the reader with a general understanding of the terms, not a strict legal definition.

Affiliate: Any company that controls, is controlled by, or is under common control with another company. A company is under common control with another company if the same company directly or indirectly controls both companies. For example, a bank subsidiary is controlled by the bank and is, therefore, an affiliate.

Aggregate Lending (Aggt.): The number of loans originated and purchased by all reporting lenders (HMDA or CRA) in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/assessment area.

Census Tract (CT): A small, relatively permanent statistical subdivision of a county delineated by a local committee of census data users for the purpose of presenting data. Census tracts nest within counties, and their boundaries normally follow visible features, but may follow legal geography boundaries and other non-visible features in some instances, Census tracts ideally contain about 4,000 people and 1,600 housing units.

Combined Statistical Area (CSA): A geographic entity consisting of two or more adjacent Core Based Statistical Areas with employment interchange measures of at least 15. An employment interchange measure is a measure of ties between two adjacent entities. The employment interchange measure is the sum of the percentage of workers living in the smaller entity who work in the larger entity and the percentage of employment in the smaller entity that is accounted for by workers who reside in the larger entity.

Community Development (CD): Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet Small Business Administration Development Company or Small Business Investment Company programs size eligibility standards or have gross annual revenues of \$1 million or less; or activities that revitalize or stabilize low- or moderate-income geographies, distressed or underserved nonmetropolitan middle-income geographies, or designated disaster areas.

Community Reinvestment Act (CRA): The statute that requires the OCC to evaluate a bank's record of meeting the credit needs of its entire community, including LMI areas, consistent with the safe and sound operation of the bank, and to take this record into account when evaluating certain corporate applications filed by the bank.

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, 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 non-relatives living with the family. Families are classified by type as either a married-couple family or other family, which is further classified into ‘male householder’ (a family with a male householder and no wife present) or ‘female householder’ (a family with a female householder and no husband present).

Full-Scope Review: Performance under the Lending, Investment, and Service Tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (e.g., 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 conduct 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 applicants, the amount of loan requested, the disposition of the application (e.g., approved, denied, and withdrawn), the lien status of the collateral, any requests for preapproval, and loans for manufactured housing.

Home Mortgage Loans: A closed-end mortgage loan or an open-end line of credit as these terms are defined under 12 CFR 1003.2, and that is not an excluded transaction under 12 CFR 1003.3(c)(1) through (c)(10) and (c)(13).

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 (e.g., geographic distribution, borrower distribution, total number and dollar amount of investments, and branch distribution).

Low-Income Individual: Individual income that is less than 50 percent of the area median income.

Low Income Geography: A census tract with a median family income that is less than 50 percent.

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 state/assessment area.

Median Family Income (MFI): The median income determined by the U.S. Census Bureau every five years and used to determine the income level category of geographies. The median is the point at which half of the families have income above, and half below, a range of incomes. Also, the median income determined by the Federal Financial Institutions Examination Council (FFIEC) annually that is used to determine the income level category of individuals. For any given area, the median is the point at which half of the families have income above, and half below, a range of incomes.

Metropolitan Division: As defined by Office of Management and Budget, a county or group of counties within a Core Based Statistical Area that contains an urbanized population of at least 2.5 million. A Metropolitan Division consists of one or more main/secondary counties that represent an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

Metropolitan Statistical Area: An area, defined by the Office of Management and Budget, as a core based statistical area associated with at least one urbanized area that has a population of at least 50,000. The Metropolitan Statistical Area comprises the central county or counties containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

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.

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

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.

Rating Area: A rated area is a state or multi-state metropolitan statistical 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 multi-state metropolitan statistical area, the institution will receive a rating for the multi-state metropolitan statistical 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) 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.

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.

Tier 1 Capital: The total of common shareholders' equity, perpetual preferred shareholders' equity with non-cumulative dividends, retained earnings and minority interests in the equity accounts of consolidated subsidiaries.

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

Appendix D: Tables of Performance Data

Content of Standardized Tables

A separate set of tables is provided for each state. All multistate metropolitan statistical areas, if applicable, are presented in one set of tables. References to the “bank” include activities of any affiliates that the bank provided for consideration (refer to appendix A: Scope of the Examination). For purposes of reviewing the Lending Test tables, the following are applicable: (1) purchased are treated as originations; and (2) “aggregate” is the percentage of the aggregate number of reportable loans originated and purchased by all HMDA or CRA-reporting lenders in the MMSA/assessment area. Deposit data are compiled by the FDIC and are available as of June 30th of each year. Tables without data are not included in this PE.

The following is a listing and brief description of the tables included in each set:

- Table O. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents aggregate peer data for the years the data is available.
- Table P. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MMSA/assessment area. The table also presents aggregate peer data for the years the data is available.
- Table Q. Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses that were originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of businesses (regardless of revenue size) in those geographies. Because aggregate small business data are not available for geographic areas smaller than counties, it may be necessary to compare bank loan data to aggregate data from geographic areas larger than the bank’s assessment area.
- Table R. Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenue** - Compares the percentage distribution of the number of small loans (loans less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to: 1) the percentage distribution of businesses with revenues of greater than \$1 million; and, 2) the percentage distribution of businesses for which revenues are not available. The table also presents aggregate peer small business data for the years the data is available.

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																				2021
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	
Geneva County AA	55	3,974	93.2	818	0.0	0.0	0.0	17.9	3.6	15.8	82.1	96.4	84.2	0.0	0.0	0.0	0.0	0.0	0.0	
Total	55	3,974	93.2	818	0.0	0.0	0.0	17.9	3.6	15.8	82.1	96.4	84.2	0.0	0.0	0.0	0.0	0.0	0.0	

*Source: 2015 ACS; 01/01/2021 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%*

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																				2022-23
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	
Geneva County AA	118	11,045	90.1	590	0.0	0.0	0.0	39.7	10.2	33.6	50.7	84.7	56.9	9.6	5.1	9.5	0.0	0.0	0.0	
Total	118	11,045	90.1	590	0.0	0.0	0.0	39.7	10.2	33.6	50.7	84.7	56.9	9.6	5.1	9.5	0.0	0.0	0.0	

*Source: 2020 U.S. Census; 01/01/2022 - 12/31/2023 Bank Data, 2023 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%*

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																			2021
Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
Geneva County AA	55	3,974	93.2	818	27.7	20.0	8.4	18.0	16.4	17.7	18.1	34.5	20.5	36.3	23.6	29.8	0.0	5.5	23.5
Total	55	3,974	93.2	818	27.7	20.0	8.4	18.0	16.4	17.7	18.1	34.5	20.5	36.3	23.6	29.8	0.0	5.5	23.5

*Source: 2015 ACS ; 01/01/2021 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%*

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																			2022-23
Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
Geneva County AA	118	11,045	90.1	590	28.1	16.9	8.0	20.7	25.4	15.3	16.1	24.6	24.4	35.0	28.0	34.4	0.0	5.1	18.0
Total	118	11,045	90.1	590	28.1	16.9	8.0	20.7	25.4	15.3	16.1	24.6	24.4	35.0	28.0	34.4	0.0	5.1	18.0

*Source: 2020 U.S. Census ; 01/01/2022 - 12/31/2023 Bank Data, 2023 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%*

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																			2021
Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate
Geneva County AA	19	848	100.0	267	0.0	0.0	0.0	18.8	0.0	16.1	81.2	100.0	83.9	0.0	0.0	0.0	0.0	0.0	0.0
Total	19	848	100.0	267	0.0	0.0	0.0	18.8	0.0	16.1	81.2	100.0	83.9	32.0	0.0	0.0	0.0	0.0	0.0

*Source: 2021 D&B Data; 01/01/2021 - 12/31/2021 Bank Data; 2021 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%*

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																			2022-23
Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate
Geneva County AA	40	2,513	100.0	356	0.0	0.0	0.0	46.4	5.0	37.4	47.3	92.5	55.9	6.4	2.5	6.7	0.0	0.0	0.0
Total	40	2,513	100.0	356	0.0	0.0	0.0	46.4	5.0	37.4	47.3	92.5	55.9	6.4	2.5	6.7	0.0	0.0	0.0

*Source: 2023 D&B Data; 01/01/2022 - 12/31/2023 Bank Data; 2022 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%*

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues											2021
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
Geneva County AA	19	848	100.0	267	83.5	78.9	41.2	4.1	10.5	12.4	10.5
Total	19	848	100.0	267	83.5	78.9	41.2	4.1	10.5	12.4	10.5
<i>Source: 2021 D&B Data; 01/01/2021 - 12/31/2021 Bank Data; 2021 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%</i>											

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues											2022-23
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
Geneva County AA	40	2,513	100.0	356	87.2	82.5	48.9	2.7	15.0	10.1	2.5
Total	40	2,513	100.0	356	87.2	82.5	48.9	2.7	15.0	10.1	2.5
<i>Source: 2023 D&B Data; 01/01/2022 - 12/31/2023 Bank Data; 2022 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%</i>											

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.