



PUBLIC DISCLOSURE

June 16, 2025

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Cullman Savings Bank
Charter Number 704877

316 2nd Avenue SW
Cullman, AL 35055

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 Cullman Savings Bank's (CSB, bank) more than reasonable loan-to-deposit (LTD) ratio, substantial majority of lending occurring inside the assessment area (AA), a reasonable geographic distribution of loans, 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 review period.

Loan-to-Deposit Ratio

Considering CSB's size, financial condition, and credit needs of the AA, the bank's LTD ratio was more than reasonable.

CSB's quarterly average LTD ratio for the 12 consecutive quarters between January 1, 2022, and December 31, 2024, was 111.1 percent, with a quarterly high ratio of 120.5 percent and a quarterly low ratio of 97.1 percent. We compared the bank's LTD ratio to four similarly situated banks. The quarterly average LTD ratio for these banks was 79.1 percent for the same period, with a low average of 57.8 percent and a high average of 99.8 percent.

Lending in Assessment Area

A substantial majority of the bank's loans were inside its AA.

The bank originated and purchased 89.4 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.

Table 1: Lending Inside and Outside of the Assessment Area										2022 - 2024
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage	65	91.6	6	8.5	71	23,517	89.9	2,649	10.1	26,167
Small Business	61	87.1	9	12.9	70	14,400	85.4	2,455	14.6	16,855
Total	126	89.4	15	10.6	141	37,917	88.1	5,104	11.9	43,022
Source: 1/1/2022 - 12/31/2024 Bank Data.										
Due to rounding, totals may not equal 100.0%										

Description of Institution

CSB is an intrastate financial institution headquartered in Cullman, Alabama, with five branch locations within Cullman County. One branch location, a drive thru in Cullman, opened in June 2024. All

locations operate under standard business hours, including limited hours on Saturday. Each location has an automated teller machine (ATM). The bank offers traditional loan and deposit products and services, as well as online and mobile banking, safe deposit boxes, and personal and business credit cards. CSB is wholly owned by Cullman Bancorp Incorporated, a one-bank holding company. The holding company has no impact on CSB's CRA performance. There was no merger or acquisition activity during the evaluation period.

CSB has one AA, made up of the entirety of Cullman County, Alabama, a non-metropolitan statistical area (MSA). The AA contains one moderate-, 14 middle-, and seven upper-income census tracts (CTs). There are no low-income CTs in the AA. The AA meets regulatory requirements and consists of whole CTs and does not reflect discrimination or arbitrarily exclude any low- or moderate-income areas. CSB's last CRA performance evaluation was conducted on March 9, 2022, and rated the bank's performance as "Satisfactory." There are no legal, financial, or other factors that prevent CSB from meeting the credit needs of the community.

CSB is a community bank, reporting total assets of \$430 million as of December 31, 2024. At this date, the bank's net loan portfolio totaled \$353.4 million, representing 82.1 percent of total assets. Tier one leverage capital was 18.5 percent.

Scope of the Evaluation

Evaluation Period/Products Evaluated

We assessed the bank's CRA performance using Small Bank performance criteria, which includes a Lending Test. Our evaluation period was January 1, 2022, through December 31, 2024. To evaluate lending performance, we reviewed the bank's primary loan products, home mortgage and small business loans. We based our analysis on a sample of loans. As the bank's AA has no low-income CTs and one moderate-income CT, we placed more weight on the bank's lending to individuals of different income levels and businesses of different sizes. We placed equal weight on lending performance for each primary product, home mortgage loans and small business 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 AAs located within the same MSA, multistate metropolitan statistical area (MMSA), or combined statistical area (CSA), if applicable 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

CSB's rating is based on its performance in the state of Alabama. Refer to the "Scope" section under the state rating section for details regarding how the areas were weighted in arriving at the respective ratings.

Discriminatory or Other Illegal Credit Practices Review

Pursuant to 12 CFR 25.28(c) (March 29, 2024) 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 Consumer Financial Protection Bureau, as applicable.

The OCC has not identified that this institution 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 more than reasonable LTD ratio when compared to similarly situated peer banks.
- A substantial majority of lending occurring inside the AA
- The bank exhibited a reasonable geographic distribution of loans.
- The bank exhibited a reasonable distribution of loans to individuals of different income levels and businesses of different sizes.
- The bank did not receive any CRA complaints during the review period.

Description of Institution's Operations in Alabama

CSB operates only in Alabama. The information provided in the "Description of Institution" section of this Performance Evaluation describes the institution's operations in Alabama.

Competition for deposits in Cullman County is high. On June 30, 2024, CSB ranked fifth among 13 banks in the AA, holding an 11.6 percent market share of area deposits. Competition includes other community lenders, as well as larger regional and national banks.

We contacted one community member from the bank's AA to better understand local community needs. The contact indicated a need for career and workforce development, as well as affordable childcare and housing. The representative also noted that area banks have been great partners throughout the community, particularly through grants towards local nonprofits, as well as service on various boards.

Cullman County, Alabama Assessment Area

Assessment Area – Cullman County (Non-MSA AL)						
						2022 - 2024
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	22	0.00	4.55	63.64	31.82	0.00
Population by Geography	87,866	0.00	6.80	67.36	25.84	0.00
Housing Units by Geography	38,056	0.00	7.17	65.78	27.05	0.00
Owner-Occupied Housing by Geography	23,734	0.00	8.31	66.75	24.94	0.00
Occupied Rental Units by Geography	7,999	0.00	5.84	70.53	23.63	0.00
Vacant Units by Geography	6,323	0.00	4.57	56.10	39.33	0.00
Businesses by Geography	2,191	0.00	4.02	66.59	29.39	0.00
Farms by Geography	188	0.00	6.91	75.00	18.09	0.00

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.

Assessment Area – Cullman County (Non-MSA AL)						
						2022 - 2024
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Family Distribution by Income Level	21,920	16.79	18.05	19.87	45.29	0.00
Household Distribution by Income Level	31,733	19.59	15.06	17.74	47.61	0.00
Unemployment rate (%)	5.00	0.00	4.61	5.79	3.01	0.00
Households Below Poverty Level (%)	13.69	0.00	17.43	13.97	11.74	0.00
Median Family Income (Non-MSAs - AL)		\$55,763			Median Housing Value	\$142,200
Median Family Income (Non-MSAs - AL) for 2024		\$67,600			Median Gross Rent	\$718
					Families Below Poverty Level	9.79
FFIEC File - 2024 Census						
2024 Dun & Bradstreet SBSF Demographics						
Due to rounding, totals may not equal 100.0%						
(*) The NA category consists of geographies that have not been assigned an income classification						

Scope of Evaluation in Alabama

We selected the bank's AA, Cullman County, Alabama, for a full-scope evaluation. We evaluated home mortgage loans and small business loans to assess the bank's lending performance. We placed equal weighting on lending performance in each loan product. We placed more weight on the bank's distribution of loans to individuals of different income levels and businesses of different sizes. There are no low-income CTs in the bank's AA and one moderate-income CT, giving CSB limited opportunities to lend in low- or moderate-income areas. The one moderate-income CT in the AA is located further away from the branch locations, which also decreases the bank's lending opportunities.

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 Cullman County, Alabama AA was good.

Distribution of Loans by Income Level of the Geography

The bank exhibited a reasonable geographic distribution of loans in the State.

Home Mortgage Loans

Refer to Table 7 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 2022-2024, 4.23 percent of the bank's home mortgage loans were made in the moderate-income CT, which is in-line with the peer aggregate lending level (6.26 percent) and slightly lower than the percentage of owner-occupied housing units in the AA (8.31 percent). There were no low-income census tracts in the AA for this time period.

Small Loans to Businesses

Refer to Table 9 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 2022-2024, 1.43 percent of the bank's small business loans were made in the moderate-income CT, which is in-line with the peer aggregate lending level (3.90 percent) and the percentage of businesses (4.02 percent). There were no low-income census tracts in the AA for this time period.

Lending Gap Analysis

We did not identify any unexplained or conspicuous lending gaps during our review.

Distribution of Loans by Income Level of the Borrower

The bank exhibited 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 8 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 2022-2024, the bank originated 2.82 percent of loans to low-income borrowers, which is in-line with the peer aggregate lending level (4.14 percent), but lower than the overall percentage of low-income families in the AA (16.79 percent). The bank originated 5.63 percent of loans to moderate-income borrowers, which is below the peer aggregate lending level (14.85 percent) and the percentage of moderate-income families in the AA (18.05 percent).

Small Loans to Businesses

Refer to Table 10 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 2022-2024, the bank originated 92.86 percent of loans to businesses with gross revenues equal to or less than \$1 million, which significantly exceeded the peer aggregate lending level (54.46 percent) and the percentage of businesses (76.39 percent).

Responses to Complaints

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

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:	01/01/22 to 12/31/24	
Bank Products Reviewed:	Home mortgage, small business loans	
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
Alabama		
Cullman County, Alabama AA	Full-scope	Entirety of Cullman County

Appendix B: Summary of State Ratings

RATINGS	
Overall Bank:	Lending Test Rating
Cullman Savings Bank	Satisfactory
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/AA.

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 CD loans and qualified investments, branch distribution, and CD services).

Low-Income: Individual income that is at 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 state/AA.

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.

Multistate Metropolitan Statistical Area (MMSA): Any multistate metropolitan statistical area or multistate combined statistical area, as defined by the Office of Management and Budget.

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.

Prior Period Investments: Investments made in a previous evaluation period that are outstanding as of the end of the evaluation period.

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 multistate 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 multistate metropolitan statistical area, the institution will receive a rating for the multistate 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.

Unfunded Commitments: Legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

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/AA. 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 7. 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 8. 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/AA. The table also presents aggregate peer data for the years the data is available.
- Table 9. 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 AA.
- Table 10. 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.
- Table 11. Assessment Area Distribution of Loans to Farms by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$500,000) to farms originated and purchased by the bank in low-, moderate-, middle-,

and upper-income geographies compared to the percentage distribution of farms (regardless of revenue size) throughout those geographies. The table also presents aggregate peer data for the years the data is available. Because aggregate small farm data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank's AA.

- Table 12. Assessment Area Distribution of Loans to Farms by Gross Annual Revenues -** Compares the percentage distribution of the number of small loans (loans less than or equal to \$500,000) originated and purchased by the bank to farms with revenues of \$1 million or less to: 1) the percentage distribution of farms with revenues of greater than \$1 million; and, 2) the percentage distribution of farms for which revenues are not available. The table also presents aggregate peer small farm data for the years the data is available.
- Table 13. Assessment Area Distribution of Consumer 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 households in those geographies.
- Table 14. Assessment Area Distribution of Consumer 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 households by income level in each MMSA/AA.

Table 7: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																		2022 - 2024		
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$	% of Total Number	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	
Cullman County (Non-MSA AL)	71	24,739	100.00	4,539	--	--	--	8.31	4.23	6.26	66.75	66.20	59.93	24.94	29.58	33.82	--	--	--	
Total	71	24,739	100.00	4,539	--	--	--	8.31	4.23	6.26	66.75	66.20	59.93	24.94	29.58	33.82	--	--	--	
Source: FFIEC File - 2024 Census; 1/1/2022 - 12/31/2024 Bank Data, 2022 HMDA Aggregate Data, "--" data not available.																				
Due to rounding, totals may not equal 100.0%																				

Table 8: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																			2022 - 2024	
Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers			
	#	\$	% of Total Number	Overall Market	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	
Cullman County (Non-MSA AL)	71	24,739	0.00	4,539	16.79	2.82	4.14	18.05	5.63	14.85	19.87	14.08	21.63	45.29	77.46	44.24	--	--	15.14	
Total	71	24,739	0.00	4,539	16.79	2.82	4.14	18.05	5.63	14.85	19.87	14.08	21.63	45.29	77.46	44.24	--	--	15.14	
Source: FFIEC File - 2024 Census; 1/1/2022 - 12/31/2024 Bank Data, 2022 HMDA Aggregate Data, "--" data not available.																				
Due to rounding, totals may not equal 100.0%																				

Table 9: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																		2022 - 2024	
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 Number	Overall Market	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate
Cullman County (Non-MSA AL)	70	16,300	100.00	2,435	--	--	--	4.02	1.43	3.90	66.59	72.86	57.62	29.39	25.71	38.48	--	--	--
Total	70	16,300	0.00	2,435	--	--	--	4.02	1.43	3.90	66.59	72.86	57.62	29.39	25.71	38.48	--	--	--
Source: FFIEC File - 2024 Census; 1/1/2022 - 12/31/2024 Bank Data, 20XX Dunn & Bradstreet SBSF Demographics, 2022 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%																			

Table 10: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues											2022 - 2024	
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available		
	#	\$	% of Total Number	Overall Market	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans	
Cullman County (Non-MSA AL)	70	16,300	100.00	2,435	76.39	92.86	54.46	11.52	7.14	12.09	--	
Total	70	16,300	100.00	2,435	76.39	92.86	54.46	11.52	7.14	12.09	--	
Source: FFIEC File - 2024 Census; 1/1/2022 - 12/31/2024 Bank Data, 20XX Dunn & Bradstreet SBSF Demographics, 2022 CRA Aggregate Data, "--" data not available.												
Due to rounding, totals may not equal 100.0%												