



PUBLIC DISCLOSURE

September 09, 2024

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

First National Bank of Decatur County
Charter Number: 24458

819 East Shotwell Street
Bainbridge, GA 39818

Office of the Comptroller of the Currency

Three Ravinia Drive
Suite 400
Atlanta, GA 30346

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:

- First National Bank of Decatur County's (FNB or bank) loan to deposit (LTD) ratio is reasonable.
- The bank originated a majority of loans within its assessment area (AA).
- The bank's geographic distribution of loans is reasonable.
- The bank exhibits a reasonable distribution of loans to borrowers of different income levels.

Loan-to-Deposit Ratio

Considering the bank's size, financial condition, and credit needs of the AA, the bank's LTD ratio is reasonable.

FNB's average LTD ratio was 67.9 percent over the 18 quarters since the prior evaluation. The bank's LTD ratio ranged from an average quarterly high of 88.6 percent to an average quarterly low of 51.8 percent. The bank's average LTD ratio is lower than the average LTD ratio of three other similarly situated banks operating in the AAs. The average quarterly LTD ratio for competitor banks was 88.2 percent over the same time frame.

Lending in Assessment Area

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

The bank originated 78.8 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				Total \$
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage	31	77.5	9	22.5	40	7,157,357	69.5	3,144,190	30.5	10,301,547
Small Business	32	80.0	8	20.0	40	3,993,496	86.1	644,354	13.9	4,637,850
Total	63	78.8	17	21.3	80	11,150,853	74.6	3,788,544	25.4	14,939,397

Description of Institution

FNB is a multistate community bank, wholly owned by Bainbridge Bancshares, Inc., a one-bank holding company. The main office and holding company are headquartered in Bainbridge Georgia. In addition to the main office, FNB operates full-service branches in Cairo and Moultrie Georgia, and Miramar Beach, Florida. The bank opened two branches during the evaluation period: the Moultrie branch in May 2021 and the Miramar Beach branch in June 2023. The Miramar Beach branch replaced the loan production office initially established in 2018.

FNB offers a full range of traditional banking services to individual and business customers. Deposit products include personal and business checking and savings, money market, certificate of deposit accounts, and individual retirement accounts. Lending products include home mortgage loans, construction loans, commercial real estate loans, commercial and industrial loans, personal loans, and automobile loans. The bank offers telephone and mobile banking, merchant services, remote deposit capture, and internet banking. All locations provide deposit accepting automated teller machines (ATMs). The bank's business plan identifies small business and home mortgage loans as primary lending activities.

As of December 31, 2023, FNB reported total assets of \$307.0 million, net loans of \$196.1 million, and total deposits of \$285.0 million. The loan portfolio included loans secured by real estate of \$158.2 million or 80.7 percent of net loans, commercial loans totaling \$20.8 million or 10.6 percent of net loans, and \$4.4 million in consumer loans or 1.4 percent of net loans. Net loans represented 63.9 percent of total assets. Tier 1 capital totaled \$26.1 million.

FNB designates four AAs: Decatur, Grady, and Colquitt counties in Georgia and Walton County in Florida. The Georgia counties are not in metropolitan statistical areas (MSAs). Walton County, Florida is part of the Crestview-Fort Walton Beach-Destin FL MSA. The AAs comply with the CRA regulation and do not arbitrarily exclude low- or moderate-income geographies. The bank does not have any affiliates or subsidiaries. There are no financial conditions, legal constraints, or other factors hindering the bank's ability to meet the credit needs of the community. FNB received a "Satisfactory" rating at its prior CRA review dated November 20, 2020.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The Office of the Comptroller of the Currency (OCC) evaluated the CRA performance of FNB using Small Bank performance criteria, which includes the Lending Test, to determine the distribution of the bank's primary loan products among different geographies and borrower characteristics within the AAs. The evaluation period covered January 1, 2021, to December 31, 2023. Due to demographic changes during this time frame, data used for this analysis appears in two tables for each loan product. Data for calendar year 2021 is compared to 2015 American Community Survey (ACS) and corresponding peer data. Data related to calendar years 2022-2023 is compared to 2020 census demographics and the 2022 peer data. The Walton County FL AA was not included in this assessment due to being open for only six months of the evaluation period.

To determine FNB's primary lending products, examiners assessed the composition of loan originations during the three-year evaluation period. The bank's primary lending products were home mortgage and small business loans.

Home mortgage loan originations represented 27 percent by number of originations and 53 percent by dollar volume of originations. Small business loan originations represented 34 percent by number of originations and 36 percent by dollar volume of originations. Therefore, examiners selected random samples of 40 home mortgage and 40 small business loans for the Lending Test analyses.

Selection of Areas for Full-Scope Review

Examiners selected the Non-MSA GA AA for a full-scope review. For purposes of this evaluation, bank delineated non-MSA counties within the state of Georgia are combined and evaluated as a single area.

Refer to the “Scope” section and appendix A, Scope of Examination, for a list of full-scope AAs.

Ratings

FNB’s overall rating is for the State of Georgia. This rating is based on performance in the Non-MSA GA AA comprising Decatur, Grady, and Colquitt counties.

Refer to the “Scope” section under each state 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) in determining a national bank’s 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 (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 Georgia

CRA rating for the State of Georgia¹: Satisfactory

The Lending Test is rated: Satisfactory.

The major factors that support this rating include:

- The bank exhibits a reasonable distribution of loans in low- and moderate-income geographies.
- The bank exhibits a reasonable distribution of lending to borrowers of different incomes and businesses of different sizes.

Description of Institution's Operations in Georgia

FNB is a community bank operating three full-service locations in Georgia. The main office and the holding company are in Bainbridge, Decatur County in a moderate-income census tract (CT). There is a branch in Cairo, Grady County and one in Moultrie, Colquitt County. Both are in middle-income CTs. All locations offer ATMs which accept deposits. In addition to the traditional drive-thru service, the Moultrie location offers drive-thru interactive teller machines. The bank offers a variety of traditional deposit and loan products, with a primary lending focus of small business and home mortgage loans.

FNB designates all CTs in Decatur, Grady, and Colquitt counties as the bank's AAs. The counties are non-MSA. For this evaluation, examiners combined the counties into one AA: Non-MSA GA.

Decatur County is in southwest Georgia, approximately 40 miles north of Tallahassee, Florida. The county is within a short driving distance of three other major cities: Thomasville and Albany, Georgia and Dothan, Alabama. The county seat is Bainbridge. The county has an abundance of indoor and outdoor recreational activities. Grady County is in southwest Georgia, approximately 30 miles north of Tallahassee, Florida. The largest city and county seat is Cairo. Grady County is predominately rural. The mild climate provides natural resources for abundant farming areas. Colquitt County is in south central Georgia, approximately 70 miles north of Tallahassee, Florida. The county seat is Moultrie. A predominantly rural county, it is known for agricultural crops including cattle feed, cotton, peanuts, sugar cane, and multiple grains. The Colquitt County Rural Electric Company was one of the first U.S. companies to provide electricity to rural homes and farms.

During 2021, the 2015 American Community Survey (ACS) reported the combined AA contained 23 CTs comprising seven moderate-, 14 middle-, and two upper-income geographies. All middle-income CTs were distressed or underserved. The AA's population by geography was 98,645. Total housing units by geography were 41,170 with an owner-occupied housing rate of 53.1 percent.

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.

The median housing value was \$101,930. The median family income was \$45,886. Approximately 23.0 percent of families lived below the poverty level. The unemployment rate was 4.5 percent.

During 2022-2023, the 2020 U.S. Census reported the combined AA contains 31 CTs comprising one low-, six moderate-, 19 middle- and five upper-income geographies. Approximately 75 percent of middle-income CTs are distressed or underserved geographies. The 2020 U.S. Census Bureau data reflected a population by geography of 101,501. The total housing units by geography were 41,819, with an owner-occupied housing rate of 52.1 percent. The median housing value was \$107,309. The median family income was \$55,969. Approximately 17.5 percent of families lived below the poverty level. The unemployment rate was 3.5 percent.

Major industries are carpet and fiber manufacturing, agribusiness, glass press manufacturing, health, and education. The largest employers in the AA include BASF Corporation, Flint River Mills, Shaw Industries, John D Archbold Memorial Hospital, Monrovia Nursery Company, and National Beef Packing Company.

Competition from regional and local financial institutions in the AA is strong. In addition to FNB, there are 15 other Federal Deposit Insurance Corporation (FDIC) insured financial institutions operating 24 locations in the AA. As of June 30, 2023, Ameris Bank had total deposits of \$598.7 million with 27.4 percent deposit market share. FNB had the second largest deposit volume with \$283 million and 13.0 percent deposit market share.

Examiners interviewed a representative of a non-profit organization serving multiple Southwest GA counties including those in the AA. The representative noted community needs include affordable housing and increased financial literacy due to limited employment opportunities and low wages.

Non MSA GA AA

Table A – Demographic Information of the Assessment Area						
Assessment Area: Non-MSA GA 2021						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	23	0.0	30.4	60.9	8.7	0.0
Population by Geography	98,645	0.0	26.5	67.7	5.8	0.0
Housing Units by Geography	41,170	0.0	26.2	67.8	6.0	0.0
Owner-Occupied Units by Geography	21,859	0.0	21.6	71.0	7.4	0.0
Occupied Rental Units by Geography	13,762	0.0	32.4	64.7	2.9	0.0
Vacant Units by Geography	5,549	0.0	29.4	62.6	8.0	0.0
Businesses by Geography	7,724	0.0	31.4	64.5	4.1	0.0
Farms by Geography	778	0.0	19.0	72.8	8.2	0.0
Family Distribution by Income Level	24,842	28.4	17.8	19.1	34.8	0.0
Household Distribution by Income Level	35,621	28.4	17.0	17.2	37.4	0.0
Median Family Income Non-MSAs - GA		\$45,886	Median Housing Value			\$101,930
			Median Gross Rent			\$637
			Families Below Poverty Level			23.0%

Source: 2015 ACS and 2021 D&B Data. Due to rounding, totals may not equal 100.0%. () The NA category consists of geographies that have not been assigned an income classification.*

Table A – Demographic Information of the Assessment Area						
Assessment Area: Non-MSA GA 2022-2023						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	31	3.2	19.4	61.3	16.1	0.0
Population by Geography	101,501	2.4	22.3	56.4	18.9	0.0
Housing Units by Geography	41,819	2.8	19.6	58.4	19.2	0.0
Owner-Occupied Units by Geography	21,818	0.5	16.7	61.7	21.1	0.0
Occupied Rental Units by Geography	12,847	6.3	23.0	52.9	17.8	0.0
Vacant Units by Geography	7,154	3.3	22.4	58.4	16.0	0.0
Businesses by Geography	10,365	1.6	28.4	51.1	18.9	0.0
Farms by Geography	996	0.2	14.3	63.6	22.0	0.0
Family Distribution by Income Level	23,368	24.5	18.6	16.9	40.0	0.0
Household Distribution by Income Level	34,665	28.5	15.7	16.0	39.8	0.0
Median Family Income Non-MSAs - GA		\$55,969	Median Housing Value			\$107,309
			Median Gross Rent			\$689
			Families Below Poverty Level			17.5%

Source: 2020 U.S. Census and 2023 D&B Data. 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 Georgia

This analysis reflects a full-scope review of the Non-MSA GA AA. Examiners placed equal weight on the bank's home mortgage and small business loan originations during the evaluation period.

Refer to the table in appendix A: Scope of Examination for additional information on the AA.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TEST IN GEORGIA

Lending Test

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

Conclusions for Area Receiving a Full-Scope Review

Based on the full-scope review, the bank's performance in Georgia is good.

Distribution of Loans by Income Level of the Geography

FNB exhibits reasonable geographic distribution of loans in the AA.

Home Mortgage Loans

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

During 2021, the geographic distribution of home mortgage loans in moderate-income CTs was significantly below the percentage of owner-occupied housing units and the aggregate performance reported by other lenders. There were no low-income CTs in the AA. Home mortgage loan originations in distressed or underserved middle-income CTs was above the percentage of owner-occupied housing units and aggregate performance. During 2022 and 2023, the geographic distribution of home mortgage loans in moderate-income CTs was near to the percentage of owner-occupied housing units and below the aggregate lending performance in the AA. The bank did not originate home mortgage loans in low-income geographies. However, the demographic and aggregate data for owner-occupied housing units in low-income geographies was less than 1.0 percent. Home mortgage loan originations in middle-income CTs was near to the percentage of owner-occupied housing units and exceeded the aggregate performance.

Small Loans to Businesses

Refer to Table Q of 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.

During 2021, there were no small businesses in low-income CTs. The geographic distribution of small loans to businesses in moderate-income geographies was significantly below the percentage of small businesses and aggregate performance reported by other lenders in the AA. The bank's percentage of small loans to businesses in distressed or underserved middle-income CTs significantly exceeded the percentage of small businesses and aggregate performance in the AA.

During 2022-2023, the bank did not originate loans in low-income CTs. The demographic and aggregate data for small businesses in low-income geographies was 2.0 and 1.0 percent, respectively. The percentage of small loans to businesses in moderate-income geographies was above the number of small businesses and the aggregate performance. The bank's percentage of small business loans in middle-income CTs was near the percentage of small businesses and aggregate performance in the AA.

Lending Gap Analysis

The OCC reviewed summary reports and maps to identify any gaps in the geographic distribution of FNB's home mortgage and small business loans during the evaluation period. The analysis did not identify any unexplained, conspicuous gaps.

Distribution of Loans by Income Level of the Borrower

The bank exhibits poor 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 of appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

During 2021, FNB did not originate home mortgage loans to low-income borrowers. Twenty-eight percent of families reported low income. Aggregate lending in these geographies was 3 percent. The bank's level of home mortgage loans to moderate-income borrowers is below the percentage of moderate-income families and above the aggregate performance reported by other lenders. Home mortgage loans to distressed or underserved middle-income borrowers were significantly below both the percentage of families and the aggregate performance. During 2022-2023, the bank's percentage of home mortgage loan originations to low-income borrowers were significantly below the percentage of low-income families and equal to the aggregate performance. The bank's level of home mortgage loans to moderate-income borrowers was below the percentage of moderate-income families and above the aggregate performance. Home mortgage loans to middle-income borrowers was below the percentage of families and significantly below aggregate performance.

Small Loans to Businesses

Refer to Table R of 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.

During 2021, the percentage of bank loans to businesses with revenue less than \$1 million was below the percentage of small businesses in the AA and significantly exceeded the aggregate performance reported by other lenders in the AA. During 2022-2023, the percentage of bank loans to businesses with revenue less than \$1 million was significantly below the percentage of small businesses and exceeded the aggregate performance reported by other lenders in the AA.

Responses to Complaints

Neither FNB nor the OCC received complaints related to the bank's CRA performance since the prior CRA examination.

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:	January 1, 2021 to December 31, 2023	
Bank Products Reviewed:	Home mortgage and small business loans.	
Affiliate(s)	Affiliate Relationship	Products Reviewed
None	NA	NA
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
State of Georgia		
Non-MSA GA AA	Full scope	Decatur, Grady, and Colquitt counties

Appendix B: Summary of MMSA and State Ratings

RATINGS – First National Bank of Decatur County	
Overall Bank:	Lending Test Rating
Satisfactory	Satisfactory
State:	
Georgia	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: A small, relatively permanent statistical subdivision of a county delineated by a local committee of census data users for the purpose of presenting data. CTs nest within counties, and their boundaries normally follow visible features, but may follow legal geography boundaries and other non-visible features in some instances, CTs 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 CT delineated by the U.S. Census Bureau 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 MSA 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 CT 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/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 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 MSA 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 multistate metropolitan statistical area (MMSA). 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 MMSA, the institution will receive a rating for the MMSA.

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 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 MMSAs, 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 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/AA. 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 AA.

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		
	#	\$ 000's	% 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
Non MSA GA	20	4,435	100.0	1,949	0.0	0.0	0.0	21.6	10.0	20.7	71.0	80.0	72.6	7.4	10.0	6.7	0.0	0.0	0.0
Total	20	4,435	100.0	1,949	0.0	0.0	0.0	21.6	10.0	20.7	71.0	80.0	72.6	7.4	10.0	6.7	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%.

FIRST NATIONAL BANK OF DECATUR (10000004920) excluded from Aggregate.

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		
	#	\$ 000's	% 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
Non MSA GA	20	5,047	100.0	1,502	0.5	0.0	0.8	16.7	15.0	18.6	61.7	60.0	54.2	21.1	25.0	26.4	0.0	0.0	0.0
Total	20	5,047	100.0	1,502	0.5	0.0	0.8	16.7	15.0	18.6	61.7	60.0	54.2	21.1	25.0	26.4	0.0	0.0	0.0

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

FIRST NATIONAL BANK OF DECATUR (10000004920) excluded from Aggregate.

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		
	#	\$ 000's	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
Non MSA GA	20	4,435	100.0	1,949	28.4	0.0	3.1	17.8	15.0	12.6	19.1	10.0	19.6	34.8	75.0	43.0	0.0	0.0	21.7
Total	20	4,435	100.0	1,949	28.4	0.0	3.1	17.8	15.0	12.6	19.1	10.0	19.6	34.8	75.0	43.0	0.0	0.0	21.7

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%.

FIRST NATIONAL BANK OF DECATUR (10000004920) excluded from Aggregate.

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		
	#	\$ 000's	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
Non-MSA GA	20	5,047	100.0	1,502	24.5	5.0	4.8	18.6	15.0	13.0	16.9	10.0	22.0	40.0	55.0	36.8	0.0	15.0	23.4
Total	20	5,047	100.0	1,502	24.5	5.0	4.8	18.6	15.0	13.0	16.9	10.0	22.0	40.0	55.0	36.8	0.0	15.0	23.4

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

FIRST NATIONAL BANK OF DECATUR (10000004920) excluded from Aggregate.

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		
	#	\$ 000's	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate
Non MSA GA	20	2,493	100.0	1,834	0.0	0.0	0.0	31.4	10.0	29.6	64.5	90.0	63.4	4.1	0.0	5.7	0.0	0.0	1.2
Total	20	2,493	100.0	1,834	0.0	0.0	0.0	31.4	10.0	29.6	64.5	90.0	63.4	4.1	0.0	5.7	0.0	0.0	1.2

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%.

FIRST NATIONAL BANK OF DECATUR (10000004920) excluded from Aggregate.

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		
	#	\$ 000's	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate
Non MSA GA	20	2,456	100.0	1,889	1.6	0.0	1.0	28.4	30.0	27.5	51.1	50.0	53.9	18.9	20.0	16.5	0.0	0.0	1.1
Total	20	2,456	100.0	1,889	1.6	0.0	1.0	28.4	30.0	27.5	51.1	50.0	53.9	18.9	20.0	16.5	0.0	0.0	1.1

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%.

FIRST NATIONAL BANK OF DECATUR (10000004920) excluded from Aggregate.

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	
	#	\$ 000's	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
GA Non MSA	20	2,493	100.0	1,834	87.0	85.0	43.9	3.4	10.0	9.6	5.0
Total	20	2,493	100.0	1,834	87.0	85.0	43.9	3.4	10.0	9.6	5.0
<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> <i>FIRST NATIONAL BANK OF DECATUR (10000004920) excluded from Aggregate</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	
	#	\$ 000's	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
GA Non MSA	20	2,456	100.0	1,889	90.1	60.0	52.9	2.4	30.0	7.5	10.0
Total	20	2,456	100.0	1,889	90.1	60.0	52.9	2.4	30.0	7.5	10.0
<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> <i>FIRST NATIONAL BANK OF DECATUR (10000004920) excluded from Aggregate.</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.