



PUBLIC DISCLOSURE

December 8, 2025

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

First National Bank of Mount Dora
Charter Number: 13102

P.O. Box 95
Mount Dora, FL 32757

Office of the Comptroller of the Currency

4042 Park Oaks Blvd, Suite 240
Tampa, FL 33610

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 loan-to-deposit (LTD) ratio is reasonable given the bank's size, and performance context factors.
- A substantial majority of the bank's home mortgage loans were inside its assessment area (AA).
- The distribution of home mortgage loan originations across geographies of different income levels is reasonable.
- The distribution of home mortgage loans to borrowers of different income levels is reasonable.
- The bank did not receive any CRA-related complaints during the evaluation period.

Loan-to-Deposit Ratio

Considering the bank's size, financial condition, and credit needs of the AA, the bank's LTD ratio was reasonable. This determination is based on the quarterly average LTD ratio (12 quarters from the first quarter of 2022 to the fourth quarter of 2024) of 31.56 percent compared to the average of all other institutions of 67 percent. For the same period, The First National Bank of Mount Dora's ratio was lower than two similarly situated banks operating in the bank's AA, whose ranges averaged from a low of 65.42 to a high of 72.74 percent.

The First National Bank of Mount Dora uses a conservative approach to lending, which contributes to the low LTD ratio. Lending opportunities are also strained in the area due to local builders providing their own financing with concessions to their borrowers. Further, the bank has historically maintained a low LTD ratio, due to a stable deposit base comprised of long-time customers, and offered a broader range of products than other institutions within the AA.

Lending in Assessment Area

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

The bank originated 89.6 percent of its total loans inside the bank's AAs during 2022-2024. 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	86	89.58	10	10.42	96	18,872	85.20	3,278	14.80	22,150
Total	86	88.58	10	10.42	96	18,872	85.20	3,278	14.80	22,150

Source: 1/1/2022 - 12/31/2024 Bank Data.
Due to rounding, totals may not equal 100.0%

Description of Institution

The First National Bank of Mount Dora (FNBMD) was established in 1925 and is headquartered in Mount Dora, Lake County, Florida (FL). The bank is a single state institution wholly owned subsidiary of FNBMD Bancshares, Inc., a one bank holding company with total assets of \$31.6 million which operates from the bank's main office. The bank opened a trust office in Winter Garden, Florida and closed one office located in Leesburg, FL since the last CRA evaluation. This closure resulted in the reduction of 36 census tracts in the AA. The bank's AA (Mount Dora AA) includes Lake and Orange counties, both of which are part of the Orlando-Kissimmee-Sanford, FL Metropolitan Statistical Area (MSA). The Mount Dora AA includes 19 census tracts in Orange County, and 34 census tracts in Lake County.

The bank has three full-service offices in Lake County, FL. The bank offers traditional deposit and loan products for individuals and businesses. Deposit products include checking accounts, consumer savings and investment accounts. Lending products include residential real estate mortgages, commercial real estate, commercial & industrial, and consumer loans.

All offices have automated teller machines (ATMs) and drive-up facilities with reasonable hours of operations. In addition, the bank operates a stand-alone non-deposit taking ATM located at the Mount Dora Chamber building in Lake County. FNBMD also allows its customers to access the ATM network owned by Publix grocery store chain (Presto). This arrangement gives the bank's customers access to a network of 1,200 ATMs located at Publix stores throughout Florida, Georgia, Alabama, Tennessee, North Carolina, South Carolina, and Virginia. Other services provided to its customers include online and mobile banking, trust, and investment services.

As of December 31, 2024, the bank had total assets of \$351.4 million, tier 1 capital of \$42.6 million, total net loans \$118.1, and total deposits of \$316.9 million. Total net loans represent 34.0 percent of total assets.

The bank's lending strategy was focused on the business and residential real estate needs of the community, representing 39.4 percent and 45.3 percent, respectively, of the total loan portfolio. The remaining loans in the portfolios consist of farmland and consumer, representing 7.6 percent and 5.1 percent, respectively.

There were no legal, financial, or other factors impeding the bank's ability in helping meet the credit needs in its AA. The bank was rated "Satisfactory" at the prior CRA evaluation dated November 17, 2022.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The evaluation period is January 1, 2022, through December 31, 2024. We evaluated the bank's CRA performance using Small Bank procedures which evaluates the bank's record of meeting the credit needs of its AA through its primary lending product, home mortgage loans subject to filing under the Home Mortgage Disclosure Act (HMDA). We also evaluated community development loans and qualified investments made in the AA. Examiners assessed the level of qualified investments to the bank's tier 1 capital for comparative analysis. The OCC also considered the responsiveness of qualified investments to the needs of the AA.

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. FNBMD has one AA which was evaluated as a full-scope AA. Refer to the "Scope" section under 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 the performance within the state of Florida. The state rating is based on performance in the Mount Dora AA. Refer to the "Scope" section under each state Rating section for details regarding how the area was weighted in arriving at the respective rating.

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 Florida

CRA rating for the State of Florida¹: Satisfactory

The Lending Test is rated: Satisfactory

The major factors that support this rating include:

- The distribution of home mortgage loans to borrowers of different income levels is reasonable.
- The distribution of home mortgage loan originations across geographies of different income levels is reasonable.
- The bank did not receive any CRA-related complaints during the evaluation period.

Description of Institution's Operations in Florida

The bank has three full-service offices in Lake County, FL. The main office is located in a moderate-income tract and the other two offices are located in a middle-income tract.

FNBMD's AA is comprised of fifty-three (53) whole census tracts; thirty-four (34) census tracts are in Lake County, FL and nineteen (19) adjacent census tracts are located in northwest Orange County, FL. Based on the 2024 American Community Survey (ACS) census data, there are two low-income tracts, fifteen (15) moderate-income tracts, twenty-four (24) middle-income tracts and twelve (12) upper-income tracts in the AA. Effective December 31, 2023, the bank's Leesburg branch, located at 27700 US Hwy 27, was closed. Due to this branch closure, the bank eliminated 19 census tracts in the AA.

Based on the FDIC 2024 deposit market share report, FNBMD was in 22nd place and had a deposit market share of 0.5 percent with the top intuitions by deposit market share being Truist Bank, Bank of America, Wells Fargo, JP Morgan Chase Bank, and Fifth Third Bank with a combined 69.8 percent market share. All of FNBMD deposits were inside its AA.

Per the U.S. Bureau of Statistics, the non-seasonally adjusted unemployment rate for Lake County was 3.0 percent for 2022 and 3.5 percent for 2024, as well for Orange County, compared to the national unemployment rates of 4.0 percent and 4.1 percent, respectively.

Moody's Analytics report indicates declining economic trends in the Orlando-Kissimmee area. Declining employment is observed, with consumer-dependent industries leading the decline, and leisure/hospitality payrolls declining faster than at any point since the COVID-19 lockdown. While the labor market is weakening, the unemployment rate is flat due to a simultaneous reduction in labor

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.

supply. The housing market is struggling, and house prices have declined by about 2 percent from a year ago. While interest rates have risen to a two-decade high, homebuilding—which is one of the most rate-sensitive segments of the economy—has been largely unscathed. Housing and rental affordability has declined during the review period stabilizing by the end of 2024.

Assuming a 30-year mortgage with a six percent interest rate, and not accounting for down payment, homeowners' insurance, real estate taxes, or any additional monthly expenses, a low-income borrower making \$45,200 per year (or less than 50 percent of the 2024 FFIEC adjusted median family income in the AA) could afford a \$188,475 mortgage with a payment of \$1,130 per month. A moderate-income borrower making \$72,320 per year (or less than 80 percent of the 2024 FFIEC adjusted median family income in the AA) could afford a \$301,559 mortgage with a payment of \$1,808 per month. This illustrates that low- and moderate-income borrowers would be challenged to qualify for a mortgage loan in the AA with an estimated payment of \$2,254. The median housing value in the AA is \$395,000 and \$419,950 in 2022 and 2024 reflecting a percent change of 6.3% from 2022 to 2024 according to Realtor.com data.

The professional and business services sector is the main industry in the area followed by leisure and hospitality services. Major employers are Walt Disney Parks & Resorts, Advent Health, Universal Orlando Resort, Orlando Health, and Seminole State Collage of Florida.

Two community contacts were made during the evaluation period, one a local economic partnership and the other a county economic development office. According to one community contact, the credit needs are start-up fund, working capital funding, and financial counseling. Additionally, affordable housing was a strong need mentioned. According to another community contact made during the review period, opportunities exist to assist small businesses in obtaining capital, venture, debt, and equity financing.

Mount Dora AA

Assessment Area – Mount Dora AA						
2024						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	53	3.77	28.30	45.28	22.64	0.00
Population by Geography	251,065	3.38	24.85	49.43	22.35	0.00
Housing Units by Geography	103,625	3.44	26.65	50.26	19.65	0.00
Owner-Occupied Housing by Geography	69,688	1.68	23.76	51.84	22.72	0.00
Occupied Rental Units by Geography	21,683	9.03	30.95	46.52	13.51	0.00
Vacant Units by Geography	12,254	3.57	35.49	47.88	13.07	0.00
Businesses by Geography	13,080	3.92	23.25	50.28	22.55	0.00
Farms by Geography	808	1.86	22.40	50.62	25.12	0.00
Family Distribution by Income Level	63,734	20.69	18.02	21.15	40.14	0.00
Household Distribution by Income Level	91,371	22.95	18.35	19.60	39.10	0.00
Unemployment rate (%)	5.42	8.98	6.51	4.95	5.00	0.00
Households Below Poverty Level (%)	10.24	26.40	15.15	8.48	5.79	0.00
Median Family Income (36740 - Orlando-Kissimmee-Sanford, FL MSA)		\$70,774	Median Housing Value			\$198,500
Median Family Income (36740 - Orlando-Kissimmee-Sanford, FL MSA) for 2024		\$90,400	Median Gross Rent			\$1,123
			Families Below Poverty Level			7.51
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 Florida

The rating for the state of Florida is based on a full-scope review of the performance in the Mount Dora AA. Mount Dora is the bank's sole AA in the state. Refer to table in Appendix A for more information on the AA under review.

LENDING TEST

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

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the Mount Dora AA was reasonable.

Distribution of Loans by Income Level of the Geography

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

Home Mortgage Loans

Refer to Table 7 in the state of Florida section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

The geographic distribution of home mortgage loans was reasonable.

For 2022-2023, the percentage of home mortgage loans in low-income geographies exceeded both the percentage of owner-occupied housing units and the aggregate lending data. The bank's percentage of home mortgage loans in moderate-income was lower than the percentage of owner-occupied housing units and the aggregate lending data.

For 2024, the percentage of home mortgage loans in low-income geographies was significantly lower than the percentage of owner-occupied housing units and the aggregate lending data. The bank did not make any loans in low-income geographies during this time. The bank's home mortgage loans in moderate-income geographies was lower than the percentage of owner-occupied housing units and aggregate lending data.

Lending Gap Analysis

No unexplained conspicuous gaps were identified.

Distribution of Loans by Income Level of the Borrower

The bank exhibited a reasonable distribution of loans to individuals of different income levels given the product lines offered by the bank.

Home Mortgage Loans

Refer to Table 8 in the state of Florida section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

The distribution of home mortgage loans among individuals of different income levels was reasonable.

For 2022-2023, the percentage of home mortgage loans to low-income borrowers was significantly lower than the percentage of low-income families but exceeded than the aggregate lending data. The percentage of home mortgage loans to moderate-income borrowers was lower than the percentage of moderate-income families but exceeded the aggregate lending data.

For 2024, the percentage of home mortgage loans to low-income borrowers was significantly lower than the percentage of low-income families but lower than the aggregate lending data. The bank's percentage of home mortgage loans to moderate-income borrowers was lower than the percentage of moderate-income families but exceeded the aggregate lending data.

Number and Amount of Community Development Loans

Refer to the Community Development Loans table below for the facts and data used to evaluate the bank’s level of CD lending. The table includes all CD loans, including multifamily loans that also qualify as CD loans.

Table 3: Community Development Loans				
Assessment Area	#	Total		
		% of Total #	\$(000's)	% of Total \$
Mount Dora AA	1	100.00	4,700	100.00

The bank originated one \$4.7 million CD loan for a new facility in the AA to a non-profit food pantry organization during the evaluation period.

Responses to Complaints

There were no CRA complaints made during the review 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:	01/01/2022 to 12/31/2024	
Bank Products Reviewed:	Home mortgage, Community development 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
Florida		
Mount Dora AA	Full-scope	Lake and Orange Counties

Appendix B: Summary of State Ratings

RATINGS	
Overall Bank:	Lending Test Rating
FNB of Mount Dora	Satisfactory
State:	
Florida	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 the 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 low- and moderate-income 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): 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 7: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																			2022 - 2023		
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		
Mount Dora AA	45	8,407	100.00	27,939	2.12	8.89	2.33	26.92	17.78	26.77	53.34	62.22	55.54	17.62	11.11	15.35	--	--	--		
Total	45	8,407	100.00	27,939	2.12	8.89	2.33	26.92	17.78	26.77	53.34	62.22	55.54	17.62	11.11	15.35	--	--	--		

Source: FFIEC File - 2020 Census; 1/1/2022 - 12/31/2023 Bank Data, 2022, 2023 HMDA Aggregate Data, "--" data not available.
 Due to rounding, totals may not equal 100.0%

Table 7: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																			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		
Mount Dora AA	41	10,465	100.00	9,691	1.68	--	1.93	23.76	17.07	17.78	51.84	68.29	61.35	22.72	14.63	18.95	--	--	--		
Total	41	10,465	100.00	9,691	1.68	--	1.93	23.76	17.07	17.78	51.84	68.29	61.35	22.72	14.63	18.95	--	--	--		

Source: FFIEC File - 2024 Census; 1/1/2024 - 12/31/2024 Bank Data, 2024 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 - 2023		
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		
Mount Dora AA	458,407	100.00	27,939	21.79	11.11	4.28	19.52	17.78	13.82	21.14	17.78	24.13	37.55	44.44	37.43	--	8.89	20.33			
Total	458,407	100.00	27,939	21.79	11.11	4.28	19.52	17.78	13.82	21.14	17.78	24.13	37.55	44.44	37.43	--	8.89	20.33			

Source: FFIEC File - 2020 Census; 1/1/2022 - 12/31/2023 Bank Data, 2022, 2023 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																			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		
Mount Dora AA	4110,465	100.00	9,691	20.69	2.44	3.79	18.02	14.63	11.14	21.15	17.07	22.27	40.14	63.41	36.27	--	2.44	26.53			
Total	4110,465	100.00	9,691	20.69	2.44	3.79	18.02	14.63	11.14	21.15	17.07	22.27	40.14	63.41	36.27	--	2.44	26.53			

Source: FFIEC File - 2024 Census; 1/1/2024 - 12/31/2024 Bank Data, 2024 HMDA Aggregate Data, "--" data not available.
 Due to rounding, totals may not equal 100.0%