# PUBLIC DISCLOSURE

March 16, 2026

# COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

United National Bank
Charter Number: 23981

722 North Broad Street
Cairo, GA 39828

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.

# Contents

# Overall CRA Rating

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

**The Lending Test is rated: Outstanding**

The major factors that support this rating include:

- The Lending Test rating is based on United National Bank's (bank or UNB) performance in its AA in the state of Georgia.
- The bank's loan-to-deposit (LTD) ratio was more than reasonable given the bank's size, financial condition, and credit needs of its assessment area (AA).
- The bank originated a majority of loans within its AA.
- The distribution of loans to borrowers of different income levels and farms of different sizes was excellent.

### Loan-to-Deposit Ratio

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

The Office of the Comptroller of the Currency (OCC) evaluated the bank's LTD ratio over 16 quarters, from the quarter ending March 31, 2022, through the quarter ending December 31, 2025. During this period, the bank's quarterly LTD ratio averaged 88.5 percent, with a quarterly low of 73.5 percent as of the quarter ended December 31, 2022, and a quarterly high of 103.7 percent as of the quarter ended June 30, 2024. UNB ranks first when compared to four similarly situated banks with comparable markets, demographics, and product offerings. The LTD ratio for these similarly situated banks averaged 71.5 percent with a low average of 56.5 percent and a high average of 85.2 percent.

### Lending in Assessment Area

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

The bank originated 75 percent of its total loans inside the bank's AA 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** | | | | | | | | | | **2023 - 2025** |
|---|---|---|---|---|---|---|---|---|---|---|
| **Loan Category** | **Number of Loans** | | | | **Total #** | **Dollar Amount of Loans $(000s)** | | | | **Total $(000s)** |
| | **Inside** | | **Outside** | | | **Inside** | | **Outside** | | |
| | **#** | **%** | **#** | **%** | | **$** | **%** | **$** | **%** | |
| Small Farm | 12 | 60 | 8 | 40 | 20 | 1,645 | 33.69 | 3,238 | 66.31 | 4,883 |
| Consumer | 18 | 90 | 2 | 10 | 20 | 195 | 99.39 | 1 | 0.61 | 196 |
| **Total** | **30** | **75** | **10** | **25** | **40** | **1,840** | **36.23** | **3,239** | **63.77** | 5,079 |
| *Source: 1/1/2023 - 12/31/2025 Bank Data.* | | | | | | | | | | |
| *Due to rounding, totals may not equal 100.0%* | | | | | | | | | | |

# Description of Institution

UNB is a nationally chartered community bank headquartered in Cairo, Georgia, which is the county seat of Grady County, Georgia. The bank was established in 2000 and operates within the state of Georgia. The bank has one full-service branch and an automated teller machine (ATM), which are both located at 722 North Broad Street in Cairo, Georgia. No branch opening or closing activities have occurred, and there was no merger or acquisition activity during the evaluation period. UNB does not have any affiliates and is not a subsidiary of a bank holding company.

UNB has one AA which includes Grady County, Georgia in its entirety. Grady County encompasses the cities of Cairo and Whigham, Georgia as well as the unincorporated communities of Calvary, Beachton, and Spence.

As of December 31, 2025, UNB reported total assets of $312.1 million, total deposits of $257.3 million, and tier 1 capital of $46.5 million. Loans and leases outstanding totaled $231.2 million, representing 74.1 percent of total assets. The bank's loan portfolio was primarily comprised of farm/agricultural loans (37.3 percent), one- to-four family loans (26.5 percent), commercial real estate loans (22.3 percent), commercial and industrial loans (9.9 percent), and consumer loans (3.6 percent).

UNB offers traditional banking products to consumers and businesses. Deposit products include checking, savings, negotiable order of withdrawal, money market deposit, and certificate of deposit accounts. Lending products include farm, home mortgage, commercial real estate, consumer, and commercial and industrial loans. UNB is a certified lender through the U.S. Department of Agriculture Farm Service Agency's guaranteed loan program, which facilitates the funding of rural farming operations. Additionally, the bank participates in the Georgia Department of Community Affairs Small Business Credit Initiative Program and Small Business Guaranty Program, which provide funding for small businesses. Other services provided to customers include digital banking, an ATM, and drive-thru services with reasonable hours of operations. UNB's business strategy is not limited to any one product or service, but farm lending represented UNB's primary line of business during the evaluation period.

During the evaluation period, the bank did not face any legal, financial, or other factors that impeded its ability to help meet the credit needs of its AA. UNB received an overall rating of "Satisfactory" at its last CRA performance evaluation dated January 10, 2023.

# Scope of the Evaluation

### Evaluation Period/Products Evaluated

The OCC evaluated the CRA performance of UNB using Small Bank performance standards, which include a lending test. The Lending Test evaluates the bank's record of meeting the credit needs of its AA through lending activities. For the purposes of this test, the bank's primary loan products were farm loans and consumer loans. The evaluation period for this performance evaluation covers January 1, 2023, through December 31, 2025.

### Selection of Areas for Full-Scope Review

In each state where the bank has an office, one or more AAs within that state were selected for a full-scope review. For purposes of this evaluation, bank delineated AAs located within the same metropolitan statistical area (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

The bank's overall rating is based its performance in the State of Georgia. The state rating is based on the bank's performance in its single AA.

The MMSA rating and state ratings in rating areas with a single AA are based on performance in that AA. The MMSA and state ratings in rating areas with multiple AAs are based on the weighted-average conclusions in those AAs. Refer to the "Scope" section under each state and MMSA 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 Georgia

**CRA rating for the State of Georgia:** Outstanding

**The Lending Test is rated:** Outstanding

The major factors that support this rating include:

- The bank exhibited an excellent distribution of lending to borrowers of different incomes and farms of different sizes.
- A majority of loans were originated inside UNB's AA.

## Description of Institution's Operations in Georgia

UNB has one AA within the state of Georgia, which consists of the entirety of Grady County, Georgia (Grady County AA), a non-MSA. The bank's single branch and ATM are located in the AA. According to the 2020 U.S. Census Bureau data, Grady County included eight census tracts (CT), of which seven were middle income and one was upper income. All middle-income CTs were deemed distressed during the evaluation period due to poverty. There were no low- or moderate-income (LMI) CTs within the AA.

The population of the AA reported via the 2020 U.S. Census Bureau data was 26,236 across 9,116 households. Of the occupied households within the AA, 24.5 percent were low-income, and 14.4 percent were moderate-income. The poverty level across the AA was considered in the evaluation of lending performance. Families living below the stated poverty level are identified as having difficulty meeting basic financial needs and, as such, are less likely to have the financial resources to qualify for certain loans. According to the 2020 U.S. Census Bureau data, 17.4 percent of households in the AA had income below the federal poverty level.

The unemployment rate for the Grady County AA at the beginning of the evaluation period was 3.1 percent and improved to 2.7 percent, based on preliminary figures reported for December 2025, which was lower than the statewide average of 3.3 percent. Private sector manufacturing and retail trade remain prominent industries in the AA. Major employers within the Grady County AA included JTEKT Bearings USA, Monrovia Nursery Company, and the Grady County Board of Education.

UNB is the only financial institution headquartered in Grady County, with four additional banks operating a branch within the AA. As of June 30, 2025, UNB's deposits in the AA totaled $254 million, representing a 44.8 percent market share and ranking first within the AA. UNB faces competition from four commercial banks, local credit unions, and local finance companies within its AA.

The OCC utilized one community contact within the AA to gain a better understanding of the needs of the community. The community contact is a 501(c)(3) non-profit corporation with a mission to collaborate with community partners to provide low-income individuals with comprehensive services that promote life-long economic security and self-sufficiency. The contact indicated a need for low-cost deposit products, low-interest rate loan products, and financial literacy programs within the AA due to its high poverty levels.

## Grady County AA

| Assessment Area - Grady County AA | | | | | | |
|---|---|---|---|---|---|---|
| | | | | | | 2023 - 2025 |
| **Demographic Characteristics** | **#** | **Low % of #** | **Moderate % of #** | **Middle % of #** | **Upper % of #** | **NA* % of #** |
| **Geographies (Census Tracts)** | 8 | 0.00 | 0.00 | 87.50 | 12.50 | 0.00 |
| **Population by Geography** | 26,236 | 0.00 | 0.00 | 82.33 | 17.67 | 0.00 |
| **Housing Units by Geography** | 10,901 | 0.00 | 0.00 | 81.85 | 18.15 | 0.00 |
| **Owner-Occupied Housing by Geography** | 6,002 | 0.00 | 0.00 | 81.77 | 18.23 | 0.00 |
| **Occupied Rental Units by Geography** | 3,114 | 0.00 | 0.00 | 83.94 | 16.06 | 0.00 |
| **Vacant Units by Geography** | 1,785 | 0.00 | 0.00 | 78.43 | 21.57 | 0.00 |
| **Businesses by Geography** | 649 | 0.00 | 0.00 | 84.28 | 15.72 | 0.00 |
| **Farms by Geography** | 102 | 0.00 | 0.00 | 90.20 | 9.80 | 0.00 |
| **Family Distribution by Income Level** | 6,446 | 20.63 | 14.30 | 22.00 | 43.07 | 0.00 |
| **Household Distribution by Income Level** | 9,116 | 24.45 | 14.40 | 15.46 | 45.69 | 0.00 |
| **Unemployment rate (%)** | 3.06 | 0.00 | 0.00 | 3.51 | 1.18 | 0.00 |
| **Households Below Poverty Level (%)** | 17.38 | 0.00 | 0.00 | 17.63 | 16.19 | 0.00 |
| **Median Family Income (Non-MSAs - GA)** | | $55,981 | | | **Median Housing Value** | $124,300 |
| **Median Family Income (Non-MSAs - GA) for 2025** | | $76,200 | | | **Median Gross Rent** | $719 |
| | | | | | **Families Below Poverty Level** | 11.79 |

*FFIEC File - 2024 Census*
*2025 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 Georgia

This analysis reflects a full-scope review of the Grady County AA.

Examiners placed more weight on UNB’s consumer lending given the volume of loan originations during the examination period as well as the lending needs in the AA expressed by local community groups.

## LENDING TEST

The bank’s performance under the Lending Test in Georgia is rated Outstanding.

## Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank’s performance in the Grady County AA was excellent.

### Distribution of Loans by Income Level of the Geography

The Grady County AA did not have any LMI geographies during the evaluation period. Therefore, a meaningful analysis of the distribution of loans by income level of the geography could not be performed.

## Distribution of Loans by Income Level of the Borrower

The bank exhibited an excellent distribution of loans to individuals of different income levels and farms of different sizes, given the product lines offered by the bank.

### *Small Loans to Farms*

Refer to Table 12 in the state of Georgia section 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 farms.

The distribution of small loans to farms of different sizes was reasonable. The percentage of bank loans to farms with annual revenue of $1 million or less is below the reported percentage of small farms in the AA. However, the bank's percentage of loans to small farms substantially exceeds the aggregate lending performance reported by other lenders in the AA.

### *Consumer Loans*

Refer to Table 14 in the state of Georgia section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's consumer loan originations and purchases.

The distribution of consumer loans to borrowers of different income levels was excellent. The percentage of consumer loans to low-income borrowers exceeded the percentage of those households in the AA. The percentage of consumer loans to moderate-income borrowers also exceeded the percentage of those households in the AA. Aggregate data was not available for consumer loans.

## Responses to Complaints

Neither UNB 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:** | 01/01/2023 to 12/31/2025 | |
| **Bank Products Reviewed:** | Small Farm and Consumer 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** |
| **Georgia** | | |
| Grady County AA | Full-Scope | Non-MSA |

# Appendix B: Summary of MMSA and State Ratings

| RATINGS | |
|---|---|
| Overall Bank: | Lending Test Rating |
| United National Bank | Outstanding |
| State: | |
| Georgia | Outstanding |

# 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 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 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 12: Assessment Area Distribution of Loans to Farms by Gross Annual Revenue | | | | | | | | | | | | 2023 - 2025 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Assessment Area: | Total Loans to Farms | | | | Farms with Revenues <= 1MM | | | Farms with Revenues > 1MM | | Farms with Revenues Not Available | | |
| | # | $ | % of Total Number | Overall Market | % Farms | % Bank Loans | % Aggregate | % Farms | % Bank Loans | % Farms | % Bank Loans | |
| Grady County AA | 20 | 1,019,831 | 100.0 | 98 | 95.10 | 65.00 | 38.78 | 2.94 | 35.00 | 1.96 | 0.00 | |
| **Total** | **20** | **1,019,831** | **100.0** | **98** | **95.10** | **65.00** | **38.78** | **2.94** | **35.00** | **1.96** | **0.00** | |

*Source: FFIEC File - 2024 Census; 1/1/2023 - 12/31/2025 Bank Data, 2025 Dunn & Bradstreet SBSF Demographics, 2023, 2024 CRA Aggregate Data.*

*Due to rounding, totals may not equal 100.0%*

| Table 14: Assessment Area Distribution of Consumer Loans by Income Category of the Borrower | | | | | | | | | | | 2023 - 2025 |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Assessment Area: | Total Consumer Loans | | | Low-Income Borrowers | | Moderate-Income Borrowers | | Middle-Income Borrowers | | Upper-Income Borrowers | |
| | # | $ | % of Total Number | % of Households | % Bank Loans | % of Households | % Bank Loans | % of Households | % Bank Loans | % of Households | % Bank Loans |
| Grady County AA | 20 | 243,105 | 100.00 | 24.45 | 50.00 | 14.40 | 30.00 | 15.46 | 5.00 | 45.69 | 15.00 |
| **Total** | **20** | **243,105** | **100.00** | **24.45** | **50.00** | **14.40** | **30.00** | **15.46** | **5.00** | **45.69** | **15.00** |

*Source: FFIEC File - 2024 Census; 1/1/2023 - 12/31/2025 Bank Data*

*Due to rounding, totals may not equal 100.0%*