



PUBLIC DISCLOSURE

February 5, 2024

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

RockPointBank, National Association
Charter Number 25216

401 Chestnut Street, Suite 101
Chattanooga, TN 37402

Office of the Comptroller of the Currency

320 Seven Springs Way, Suite 310
Brentwood, TN 37027

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.

Table of Contents

Overall CRA Rating..... 1
Description of Institution..... 2
Scope of the Evaluation..... 2
Discriminatory or Other Illegal Credit Practices Review..... 3
State Rating..... 4
 State of Tennessee..... 4
Lending Test 5
Appendix A: Scope of Examination..... A-1
Appendix B: Summary of MMSA and State Ratings..... B-1
Appendix C: Definitions and Common Abbreviations..... C-1
Appendix D: Tables of Performance Data..... D-1

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 bank's loan-to-deposit (LTD) ratio is more than reasonable.
- The bank originated a substantial majority of loans inside its assessment area (AA).
- The bank did not receive any Community Reinvestment Act (CRA) or fair lending related complaints during the review period.

The Lending Test rating is based on Satisfactory performance in the state of Tennessee. RockPointBank (RPB or bank) exhibits reasonable geographic and borrower distribution of home mortgage and small business loans.

Loan-to-Deposit Ratio

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

The bank's average LTD ratio for the twelve quarters beginning March 31, 2021, and ending December 31, 2023, was 74.9 percent. RPB's quarterly high LTD was 100.3 percent at December 31, 2023, and the quarterly low was 0.03 percent at March 31, 2021. RockPointBank is a de novo bank established on March 15, 2021, so the quarterly low LTD is reasonable as the bank recently opened. Within six months from opening, the bank was performing in-line with peer banks. We compared RPB's LTD ratio to two institutions within the same AA. The quarterly average LTD ratio for these banks was 73.5 percent, with a quarterly high of 78 percent and a quarterly low of 69 percent.

Lending in Assessment Area

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

The bank originated and purchased 83.5 percent of its total loans inside the bank's AAs during the evaluation period. This analysis is performed at the bank, rather than the AA, level. This percentage does not include extensions of credit by affiliates that may be considered under the other performance criteria.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage	42	80.8	10	19.2	52	16,985	83.8	3,291	16.2	20,276
Small Business	39	86.7	6	13.3	45	10,547	80.6	2,533	19.4	13,080
Total	81	83.5	16	16.5	97	27,532	82.5	5,824	17.5	33,356

Description of Institution

RockPointBank (RPB) is a nationally chartered bank, established in 2021. RPB is not a subsidiary of a holding company. The bank operates one office in downtown Chattanooga, Tennessee, located within Hamilton County. The location includes a lobby and drive-up facility. The bank has no other branches or loan production offices. The bank does not have any automated teller machines (ATMs). As the bank opened in March 2021, this is the bank's first CRA examination.

As of December 31, 2023, the bank reported total assets of \$225.8 million, deposits of \$184.4 million, and net loans of \$184.8 million, representing 81.8 percent of total assets. Tier 1 capital totaled \$39.4 million, and the tier 1 leverage ratio was 17.5 percent. The bank primarily originates loans to businesses. A breakdown of the bank's loan portfolio shows real estate loans at 86.9 percent or \$162 million, commercial loans at 13 percent or \$24 million, and consumer loans at less than one percent or \$449 thousand.

The bank has one AA of Hamilton County, Tennessee. The AA meets regulatory requirements and consists of a complete political subdivision that does not arbitrarily exclude low- or moderate-income (LMI) geographies. The AA consists of 87 census tracts (CTs) with an approximate population of 366 thousand. Of the 87 CTs, there are eight low-income, 15 moderate-income, 33 middle-income, 28 upper-income, and three unknown income tracts. RockPointBank faces significant competition within the AA from other Tennessee-based community banks and large regional and nationwide banks. RockPointBank ranks 11th out of 21 banks in Hamilton County with 1.4 percent of total deposits. The four largest deposit holders, all regional or large banks, hold 72.3 percent of total deposits.

Scope of the Evaluation

Evaluation Period/Products Evaluated

We evaluated the CRA performance of RPB using Small Bank performance criteria, which includes a lending test. The lending test evaluates the bank's performance based on meeting the credit needs of the AA through its lending activities. We based our analysis on a sample of loans rather than on total bank originations or purchases in the evaluation period. We determined that the major product lines consist of home mortgage loans and small business loans. Examiners did not review consumer loans or small farm loans since consumer and agricultural loans do not represent major product lines and would not materially affect any conclusions or ratings.

Selection of Areas for Full-Scope Review

The bank has a single AA, the entirety of Hamilton County in Tennessee, which received a full-scope review. Refer to appendix A, Scope of Examination, for more information.

Ratings

The bank's overall rating is based on the State of Tennessee rating. The State rating is based on the full-scope review of the bank's single AA.

Discriminatory or Other Illegal Credit Practices Review

Pursuant to 12 CFR 25.28(c) or 195.28(c), respectively, 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 Bureau of Consumer Financial Protection, 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 Tennessee

CRA rating for the State of Tennessee¹: Satisfactory

The Lending Test is rated: Satisfactory

The major factors that support this rating include:

- The bank’s quarterly LTD ratio was more than reasonable.
- The bank originated a substantial majority of loans inside its AA.
- The bank exhibited a reasonable geographic distribution of loans in the state.
- The bank exhibits a reasonable distribution of loans to businesses of different sizes.

Description of Institution’s Operations in Tennessee

RockPointBank is predominately a business lender, operating only in the state of Tennessee. RPB began operations in March 2021, during the COVID-19 pandemic. In our analysis we gave consideration to the ramp up of lending operations within the pandemic environment and the bank’s primary strategy of business lending. The information provided in the “Description of Institution” section of this Performance Evaluation provides additional information on the bank’s operations in Tennessee.

As part of our evaluation, we relied on a community contact for a nonprofit entity. The entity provides consultations for small businesses to help small businesses to grow and expand operations. The entity noted the AA has a strong need for both technical financial assistance and access to capital.

Table A – Demographic Information of the Assessment Area						
Assessment Area: Hamilton County AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	87	9.2	17.2	37.9	32.2	3.4
Population by Geography	366,207	7.7	12.8	41.4	37.3	0.8
Housing Units by Geography	163,605	8.5	14.2	41.9	34.5	0.9
Owner-Occupied Units by Geography	95,010	4.2	11.2	44.0	39.5	1.1
Occupied Rental Units by Geography	53,286	15.2	18.0	40.0	26.0	0.7
Vacant Units by Geography	15,309	11.8	19.2	35.2	32.7	1.1
Businesses by Geography	45,164	7.4	16.8	34.6	40.5	0.8
Farms by Geography	976	4.7	12.1	43.8	38.8	0.6
Family Distribution by Income Level	89,372	19.3	16.3	19.1	45.3	0.0

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

Household Distribution by Income Level	148,296	22.4	16.6	17.1	43.9	0.0
Median Family Income MSA - 16860 Chattanooga, TN-GA MSA		\$70,533	Median Housing Value			202,001
			Median Gross Rent			\$919
			Families Below Poverty Level			8.2%
<i>Source: 2020 US Census and 2022 D&B Data</i> <i>Due to rounding, totals may not equal 100.0</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

Scope of Evaluation in Tennessee

The bank has one AA in the state of Tennessee, which received a full-scope review.

LENDING TEST

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

Conclusions for Area Receiving a Full-Scope Review

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

Distribution of Loans by Income Level of the Geography

The bank exhibits reasonable geographic distribution of loans in Tennessee, based on aggregate performance within the bank's performance context.

Home Mortgage Loans

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

Within our sample, the bank originated one loan in a LMI CT, which is significantly below the number of owner-occupied housing units and peer lending levels. This reflects poor performance. Home mortgage lending performance was given less weighting since this is not the bank's primary lending focus.

Small Loans to Businesses

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

The bank exhibits excellent geographic distribution of small loans to businesses. In 2021, the bank's lending in low-income CTs was slightly below the number of businesses and peer lending levels; however, the bank's lending in moderate-income CTs significantly exceeded the number of businesses and peer lending levels. In 2022-2023, the bank's lending in LMI CTs significantly exceeds the percentage of businesses in the CTs and the level of peer lending for 2022. Aggregate peer data for 2023 was not available so we used the demographic comparator for our analysis of that year.

Distribution of Loans by Income Level of the Borrower

The bank exhibits a reasonable distribution of loans to individuals of different income levels and businesses of different sizes, based on aggregate performance within the bank's performance context.

Home Mortgage Loans

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

The bank did not originate any loans to LMI borrowers within our sample. This reflects poor performance. Home mortgage lending performance was given less weighting since this is not the bank's primary lending focus.

Small Loans to Businesses

Refer to Table R in the state of Tennessee 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 businesses.

The bank's distribution of small business loans is reasonable given the bank's de novo status and the ramp up of lending within the COVID-19 pandemic. In 2021-2023, the bank originated 33.3 percent of loans to small businesses based on our sample. This is significantly below the percentage of businesses with gross annual revenues of \$1 million or less in the AA, and below aggregate peer lending levels. Aggregate peer data for 2023 was not available so we relied on the demographic comparator for that year's analysis.

Responses to Complaints

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

Appendix A: Scope of Examination

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

Time Period Reviewed:	01/01/2021 to 12/31/2023	
Bank Products Reviewed:	Home mortgage, small business loans	
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
State of Tennessee		
Hamilton County AA	Full-scope	Entirety of Hamilton County

Appendix B: Summary of MMSA and State Ratings

RATINGS- RockPointBank	
Overall Bank:	Lending Test Rating
RockPointBank	Satisfactory
State:	
Tennessee	Satisfactory

Appendix C: Definitions and Common Abbreviations

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

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

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

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

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

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

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

Consumer Loan(s): A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, other secured consumer loans, and other unsecured consumer loans.

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family, which is further classified into 'male householder' (a family with a male householder and no wife present) or 'female householder' (a family with a female householder and no husband present).

Full-Scope Review: Performance under the Lending, Investment, and Service Tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (e.g., innovativeness, complexity, and responsiveness).

Geography: A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that conduct business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants, the amount of loan requested, the disposition of the application (e.g., approved, denied, and withdrawn), the lien status of the collateral, any requests for preapproval, and loans for manufactured housing.

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

Household: Includes all persons occupying a housing unit. Persons not living in households are classified as living in group quarters. In 100 percent tabulations, the count of households always equals the count of occupied housing units.

Limited-Scope Review: Performance under the Lending, Investment, and Service Tests is analyzed using only quantitative factors (e.g., geographic distribution, borrower distribution, total number and dollar amount of investments, and branch distribution).

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

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

Market Share: The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/assessment area.

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

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

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

Middle-Income: Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 percent and less than 120 percent, in the case of a geography

Moderate-Income: Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 percent and less than 80 percent, in the case of a geography.

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

Owner-Occupied Units: Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

Qualified Investment: A qualified investment is defined as any lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

Rating Area: A rated area is a state or multi-state metropolitan statistical area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multi-state metropolitan statistical area, the institution will receive a rating for the multi-state metropolitan statistical area.

Small Loan(s) to Business(es): A loan included in 'loans to small businesses' as defined in the Consolidated Report of Condition and Income (Call Report) instructions. These loans have original amounts of \$1 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans.

Small Loan(s) to Farm(s): A loan included in 'loans to small farms' as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$500,000 or less and are either secured by farmland or are classified as loans to finance agricultural production and other loans to farmers.

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

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

Appendix D: Tables of Performance Data

Content of Standardized Tables

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

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

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

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

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																				2021
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	
Hamilton County AA	12	4,586	100.0	21,396	4.2	0.0	3.4	11.7	0.0	8.7	37.2	33.3	35.2	46.9	66.7	52.7	0.0	0.0	0.0	
Total	12	4,586	100.0	21,396	4.2	0.0	3.4	11.7	0.0	8.7	37.2	33.3	35.2	46.9	66.7	52.7	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%*

Table O: 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	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	
Hamilton County AA	40	17,142	100.0	--	4.2	0.0	4.1	11.2	0.2	11.4	44.0	28.5	41.0	39.5	71.3	42.8	1.1	0.0	0.7	
Total	40	17,142	100.0	--	4.2	0.0	4.1	11.2	0.2	11.4	44.0	28.5	41.0	39.5	71.3	42.8	1.1	0.0	0.7	

*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%*

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

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																			2021
Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
Hamilton County AA	12	4,586	100.0	21,396	20.2	0.0	4.9	17.0	0.0	16.0	18.9	0.0	18.8	44.0	100.0	40.0	0.0	0.0	20.3
Total	12	4,586	100.0	21,396	20.2	0.0	4.9	17.0	0.0	16.0	18.9	0.0	18.8	44.0	100.0	40.0	0.0	0.0	20.3

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

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																			2022-2023
Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
Hamilton County AA	40	17,142	100.0	--	19.3	0.0	4.7	16.3	0.0	14.9	19.1	2.5	20.0	45.3	87.5	44.9	0.0	10.0	15.5
Total	40	17,142	100.0	--	19.3	0.0	4.7	16.3	0.0	14.9	19.1	2.5	20.0	45.3	87.5	44.9	0.0	10.0	15.5

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

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

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																			2021
Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate
Hamilton County AA	15	4,939	100.0	9,810	8.0	6.7	9.5	14.5	26.7	13.8	35.8	6.7	35.2	41.4	60.0	41.5	0.3	--	0.1
Total	15	4,939	100.0	9,810	8.0	6.7	9.5	14.5	26.7	13.8	35.8	6.7	35.2	41.4	60.0	41.5	0.3	--	0.1

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

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																			2022-2023
Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate
Hamilton County AA	30	7,825	100.0	--	7.4	13.1	7.9	16.8	30.0	17.9	34.6	11.7	32.1	40.5	45.2	41.6	0.8	0.0	0.5
Total	30	7,825	100.0	--	7.4	13.1	7.9	16.8	30.0	17.9	34.6	11.7	32.1	40.5	45.2	41.6	0.8	0.0	0.5

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

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

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues											2021
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
Hamilton County AA	15	4,939	100.0	9,810	86.8	33.3	44.7	4.1	66.7	9.1	--
Total	15	4,939	100.0	9,810	86.8	33.3	44.7	4.1	66.7	9.1	--

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

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues											2022-2023
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
Hamilton County AA	30	7,825	100.0	--	87.6	33.3	49.4	4.1	66.7	8.3	0.0
Total	30	7,825	100.0	--	87.6	33.3	49.4	4.1	66.7	8.3	0.0

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

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