



PUBLIC DISCLOSURE

January 10, 2023

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 550
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.

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 Georgia 4

Appendix A: Scope of Examination Appendix A-1

Appendix B: Summary of State Rating Appendix B-1

Appendix C: Definitions and Common Abbreviations Appendix C-1

Appendix D: Tables of Performance Data Appendix 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 loan-to-deposit (LTD) ratio is more than reasonable given the bank’s size, financial condition, and credit needs of the assessment area (AA).
- The bank originated a majority of loans within its assessment area (AA) of Grady County, Georgia.
- The distribution of loans to borrowers and farms in different geographic areas is reasonable.
- The distribution of loans to borrowers of different income levels and farms of different sizes is excellent.

Loan-to-Deposit Ratio

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

United National Bank’s (UNB or bank) quarterly LTD ratio averaged 99.4 percent over the 18 quarters since the prior evaluation. UNB is the only bank headquartered in Grady County. The bank ranks first when compared to three similarly situated banks with main offices in adjoining Mitchell and Decatur Counties. These banks have similar AA demographics and product offerings. The LTD ratio for these three banks averaged 66.2 percent with a high average of 80.9 percent.

Lending in Assessment Area

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

The bank originated 77.5 percent of its total loans by number and 67.9 percent of its total loans by dollar amount inside the bank’s AA during the evaluation period. This analysis is performed at the bank, rather than the AA, level. This performance had a positive impact on the overall geographic distribution analysis.

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		
	#	%	#	%		\$	%	\$	%	
Small Farm	16	80.0	4	20.0	20	2,916,042	67.9	1,378,483	32.1	4,294,525
Consumer	15	75.0	5	25.0	20	198,707	67.9	94,064	32.1	292,771
Total	31	77.5	9	22.5	40	3,114,749	67.9	1,472,547	32.1	4,587,296

Description of Institution

UNB is a single-state community bank that was chartered in May 2000. The bank has one full-service branch and an automated teller machine (ATM) located at 722 North Broad Street, Cairo, Georgia. The branch is in a middle-income census tract (CT). UNB offers a full range of traditional deposit and loan products. The bank is a certified lender with the Farm Service Agency's Guarantee Lending Program through the US Department of Agricultural (USDA). In addition, UNB is an approved lender with the Georgia Department of Community Affairs Small Business Credit Initiative Program and the US Small Business Administration (SBA). During the COVID-19 pandemic, the bank originated loans through the SBA's Paycheck Protection Program (PPP). In 2020 and 2021, the bank originated 636 PPP loans totaling approximately \$24.7 million which provided financial relief to local businesses. The bank's business plan shows a continued commitment to offer farm/agriculture, residential mortgages, small business and consumer loan products.

The bank's AA is Grady County, a non-Metropolitan Statistical Area (MSA). The AA complies with the CRA regulation and does not arbitrarily exclude low- or moderate-income CTs. As of December 31, 2021, UNB reported total assets of \$290.8 million, net loans of \$191.2 million, and total deposits of \$238.3 million. The loan portfolio included loans secured by real estate of \$132.9 million or 69.6 percent of net loans, commercial loans totaling \$34.2 million or 17.8 percent of net loans, and \$8.2 million in consumer loans or 4.2 percent of net loans. Tier-one capital totaled \$36.3 million.

UNB has no affiliates and is not a subsidiary of a bank holding company. There was no merger, acquisition, expansion activity, or significant changes to the bank's corporate structure since the prior CRA evaluation. There are no financial conditions, legal constraints, or other factors hindering the bank's ability to meet the credit needs of the community. UNB received a "Satisfactory" rating at its prior CRA review dated August 6, 2018.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The Office of the Comptroller of the Currency (OCC) evaluated the CRA performance of UNB using Small Bank performance criteria, which includes the lending test, to determine the distribution of the bank's primary loan products among different geographies and borrower characteristics within the AA. The evaluation period covered January 1, 2019, to December 31, 2021.

To determine UNB's primary lending products, examiners assessed the bank's business focus and analyzed loan originations during the three-year time frame. Consumer and farm loans represented the bank's primary lending products during the evaluation period and are consistent with the bank's lending focus. Examiners selected a random sample of 40 loan originations, representing 20 loans for each loan type.

Selection of Areas for Full-Scope Review

During this evaluation period, UNB delineated one AA consisting of Grady County Georgia. Examiners conducted a full-scope review of this AA. There are no limited-scope areas. Refer to the "Scope" section for details.

Ratings

UNB's overall rating is for the State of Georgia. This state rating is based on performance in the Grady Count AA. Refer to the "Scope" section for details regarding how the state rating was determined for this evaluation.

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 Georgia

CRA rating for the State of Georgia: Satisfactory

The lending test is rated: Satisfactory

The major factors that support this rating include:

- A majority of loans were originated inside its AA.
- The bank exhibits a reasonable distribution of loans in low- and moderate-income geographies.
- The bank exhibits an excellent distribution of lending to borrowers of different incomes and farms of different sizes.

Description of Institution's Operations in Georgia

UNB is a small community bank that operates one full-service location in Cairo, Georgia. Cairo is approximately 30 miles north of Tallahassee, Florida, and approximately 255 miles south of Atlanta, Georgia. Cairo is the county seat and the largest city in Grady County. Grady County is predominately rural. The mild climate provides natural resources for abundant farming areas. Processing facilities for many major crops reside in Grady County. The bank offers a variety of traditional deposit and loan products, with a primary lending focus of agricultural and consumer loans.

UNB's AA is Grady County, a non-MSA. The AA contains six CTs comprising one moderate-, four middle- and one-upper-income geographies. There are no low-income CTs within the AA. The middle-income CTs are considered distressed or underserved geographies as of December 31, 2021.

Twenty-seven percent of the families in the AA report low-income and 18.8 percent report moderate-income. Twenty-two percent of families live below the poverty level. As of December 31, 2021, the Georgia Department of Labor reported the unemployment rate for Grady County was 3.1 percent. This was the lowest unemployment rate of the three counties closest to and surrounding Grady County. The unemployment rate for the state was higher at 3.9 percent. Prominent industries are private sector manufacturing and retail trade. The largest employers include Grady General Hospital, Monrovia Nursey Company, one of the nation's largest nursery and landscaping plant growers, and Performance Food Group, a food and foodservice distribution company serving North America and Canada.

UNB is the only financial institution headquartered in Grady County. Three other financial institutions operate a branch in the AA. As of June 30, 2021, UNB ranked first with total deposits of \$226.0 million, representing a 47.0 percent market share. UNB's major competitors include three large commercial banks, several credit unions, and numerous finance companies.

Examiners interviewed an organization which partners with local community groups to provide economic security and self-sufficiency to low-income individuals in the AA. The representative expressed the need for low-cost banking services and affordable housing.

Grady County AA

Table A – Demographic Information of the Assessment Area						
Assessment Area: Grady County						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	6	0.0	16.7	66.7	16.7	0.0
Population by Geography	25,243	0.0	17.5	73.3	9.2	0.0
Housing Units by Geography	10,717	0.0	16.9	72.6	10.5	0.0
Owner-Occupied Units by Geography	5,360	0.0	15.9	71.6	12.5	0.0
Occupied Rental Units by Geography	3,910	0.0	17.7	77.1	5.2	0.0
Vacant Units by Geography	1,447	0.0	18.5	64.2	17.3	0.0
Businesses by Geography	1,528	0.0	16.5	73.8	9.8	0.0
Farms by Geography	165	0.0	10.3	75.2	14.5	0.0
Family Distribution by Income Level	6,506	27.2	18.8	20.4	33.6	0.0
Household Distribution by Income Level	9,270	27.5	16.2	18.5	37.8	0.0
Median Family Income Non-MSAs – GA		\$45,886	Median Housing Value			\$121,001
			Median Gross Rent			\$733
			Families Below Poverty Level			22.1%
<i>Source: 2015 ACS and 2020 D&B Data. Due to rounding, totals may not equal 100.0 percent (*) The NA category consists of geographies that have not been assigned an income classification.</i>						

Scope of Evaluation in Georgia

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

Examiners placed equal weight on the bank’s primary loan products: agricultural and consumer loans. Refer to the table in appendix A: Scope of Examination for additional information on the AA.

LENDING TEST

The bank’s performance under the lending test in Georgia is rated **Satisfactory**.

Conclusions for Area Receiving a Full-Scope Review

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

Distribution of Loans by Income Level of the Geography

UNB exhibits reasonable geographic distribution of loans in the State.

Small Loans to Farms

Refer to Table S of appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations of small loans to farms.

The geographic distribution of small loans to farms in the AA during the evaluation period is reasonable. During the evaluation period, farm loans originated in moderate-income tracts was near to the number of farms located within those geographies and to the aggregate lending data reported by other lenders in the area. The majority of loan originations to farms are centered in middle-income, distressed or underserved, CTs. UNB's originations are near to both the percent of farm loans in these geographies and the aggregate lending data. There are no low-income CTs in the AA.

Consumer Loans

Refer to Table U of appendix D for the facts and data used to evaluate the geographic distribution of the bank's consumer loan originations.

The geographic distribution of consumer loans in the AA during the evaluation period is excellent. UNB's percentage of consumer loans in moderate-income census tracts was below the number of households residing within these geographies. In distressed or underserved middle-income CTs, the bank's consumer loans exceeded the number of households residing in these geographies. There are no low-income CTs in the AA.

Lending Gap Analysis

Examiners did not identify any unexplained conspicuous lending gaps in the State of Georgia.

Distribution of Loans by Income Level of the Borrower

The bank exhibits 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 T of appendix D for the facts and data used to evaluate the borrower distribution of the bank's originations of small loans to farms.

The distribution of small loans to farms in the AA is reasonable. The percentage of bank loans to farms with annual revenues of \$1 million or less is lower than the reported percentage of farms in the AA; however, the bank's percentage significantly exceeds the aggregate percentage reported by other lenders in the AA.

Consumer Loans

Refer to Table V of appendix D for the facts and data used to evaluate the borrower distribution of the bank's consumer loan originations.

The distribution of consumer loans to individuals of different income levels is excellent. The percentage of bank loans to low-income individuals exceeds the reported percentage of low-income households in the AA. In addition, the percentage of bank loans to moderate-income individuals exceeds the reported percentage of moderate-income households in the AA.

Responses to Complaints

Neither UNB nor the OCC Customer Assistance Group received complaints related to the bank's CRA performance during this 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:	January 1, 2019, to December 31, 2021	
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
State of Georgia		
Grady County	Full-scope	Non-MSA

Appendix B: Summary of State Rating

RATINGS United National Bank	
Overall Bank:	Lending Test Rating
United National Bank	Satisfactory
State:	
Georgia	Satisfactory

Appendix C: Definitions and Common Abbreviations

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

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

Aggregate Lending (Aggt.): The number of loans originated and purchased by all reporting lenders (HMDA or CRA) in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/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 S. Assessment Area Distribution of Loans to Farms by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$500,000) to farms originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of farms (regardless of revenue size) throughout those geographies. The table also presents aggregate peer data for the years the data is available. Because aggregate small farm data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank’s assessment area.
- Table T. 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 thousand) 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 U. Assessment Area Distribution of Consumer Loans by Income Category of the Geography** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of households in those geographies.
- Table V. 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/assessment area.

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 S - Assessment Area Distribution of Loans to Farms by Income Category of the Geography 2019-21

Assessment Area:	Total Loans to Farms				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate
Grady County	20	3,745,498	100	41	0.0	0.00	0.0	10.3	6.7	7.3	75.2	67.5	75.6	14.5	25.8	17.1	0.0	0.0	0.0
Total	20	3,745,498	100	41	0.0	0.00	0.0	10.3	6.7	7.3	75.2	67.5	75.6	14.5	25.8	17.1	0.0	0.0	0.0

Source: 2021 D&B Data; 01/01/2019 - 12/31/2021 Bank Data; 2020 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%

Table T: Assessment Area Distribution of Loans to Farms by Gross Annual Revenues 2019-21

Assessment Area:	Total Loans to Farms				Farms with Revenues <= 1MM			Farms with Revenues > 1MM		Farms with Revenues Not Available	
	#	\$	% of Total	Overall Market	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	% Farms	% Bank Loans
Grady County	20	3,745,498	100	41	95.2	80.0	46.3	2.4	15.0	2.4	5.0
Total	20	3,745,498	100	41	95.2	80.0	46.3	2.4	15.0	2.4	5.0

Source: 2020 D&B Data; 01/01/2019 - 12/31/2021 Bank Data; 2020 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 U: Assessment Area Distribution of Consumer Loans by Income Category of the Geography													2019-21	
Assessment Area:	Total Consumer Loans			Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Not Available-Income Tracts		
	#	\$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	
Grady County	20	466,556	100	0.0	0.0	16.7	10.8	73.9	88.3	9.4	0.9	0.0	0.0	
Total	20	466,556	100	0.0	0.0	16.7	10.8	73.9	88.3	9.4	0.9	0.0	0.0	

Source: 2015 ACS; 01/01/2019 - 12/31/2021 Bank Data. Due to rounding, totals may not equal 100.0%

Table V: Assessment Area Distribution of Consumer Loans by Income Category of the Borrower													2019-21	
Assessment Area:	Total Consumer Loans			Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Not Available-Income Borrowers		
	#	\$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	
Grady County	20	466,556	100	27.5	40.0	16.2	30.0	18.5	10.0	37.8	20.0	0.0	0.0	
Total	20	466,556	100	27.5	40.0	16.2	30.0	18.5	10.0	37.8	20.0	0.0	0.0	

Source: 2015 ACS; 01/01/2019 - 12/31/2021 Bank Data. 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.