

PUBLIC DISCLOSURE

October 30, 2023

**COMMUNITY REINVESTMENT ACT
PERFORMANCE EVALUATION**

**PriorityOne Bank
220 Main Avenue North
Magee, Mississippi 39111**

RSSD ID NUMBER: 956938

**FEDERAL RESERVE BANK OF ATLANTA
1000 Peachtree Street, N.E.
Atlanta, Georgia 30309-4470**

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, nor should it be construed as, an assessment of the financial condition of this institution. The rating assigned to the institution does not represent an analysis, conclusion or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

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INSTITUTION’S CRA RATING

INSTITUTION’S CRA RATING: This institution is rated Satisfactory.

The following table indicates the performance level of PriorityOne Bank with respect to the Lending and Community Development Tests.

PriorityOne Bank		
Performance Levels	Performance Tests*	
	Lending Test	Community Development Test
Outstanding		X
Satisfactory	X	
Needs to Improve		
Substantial Noncompliance		
OVERALL RATING	SATISFACTORY	

*The Lending Test and the Community Development Test are weighted equally when arriving at an overall rating.

Major factors supporting the institution’s rating include the following:

- The bank’s LTD ratio is more than reasonable.
- A majority of loans were made in the assessment areas (AAs).
- The geographic distribution of loans reflects reasonable dispersion throughout the AAs.
- The distribution of loans reflects reasonable penetration among individuals of different income levels and businesses of different sizes.
- The bank did not receive any CRA-related complaints during the review period.
- Considering the bank’s asset size, capacity, and the availability of community development opportunities, the level of qualified community development loans, investments, and services reflects excellent responsiveness to community development needs in its AAs.

INSTITUTION

SCOPE OF EXAMINATION

The CRA performance evaluation assesses the bank's record of meeting the credit needs of its community, including LMI neighborhoods, within the context of information such as asset size and financial condition of the institution, competitive factors, as well as the economic and demographic characteristics of its defined AAs. PriorityOne Bank's CRA performance evaluation was based on CRA activities within its AAs using the Interagency Intermediate Small Institution Examination Procedures. Under these procedures, institutions meeting the threshold size are evaluated using two separately rated tests: a Lending Test and a Community Development Test. The Community Development Test includes an evaluation of community development loans, investments, donations, and services, considering community needs within its AA and the capacity of the bank.

PriorityOne Bank's CRA rating was determined by conducting a full-scope review of one of its three AAs: Jackson, Mississippi, which is in an MSA. When determining the overall rating, the greatest weight was placed on the bank's performance in the Jackson AA as it includes the majority of the bank's deposits, lending, and branches. Limited-scope reviews were conducted on the remaining two AAs. The ratings in the limited-scope review AAs did not affect the overall CRA rating for the bank. AA details are described in the *Description of Institution* section for each AA.

The Lending Test evaluation included an analysis of the bank's average LTD ratio over 14 quarters from September 30, 2019, through December 31, 2022, along with an analysis of HMDA loans and samples² of small business and consumer loans³ originated from January 1, 2021 through December 31, 2022. All three products analyzed had similar volumes when considering the universe of loans. As such, all three products were weighted equally when deriving overall conclusions.

For the Community Development Test, the examination covered community development loans, investments, and services from October 30, 2019 through June 30, 2023. The CRA defines a community development activity as having a primary purpose of providing any of the following: affordable housing or community services for LMI persons; economic development through the financing of small businesses or farms; or revitalization or stabilization of LMI geographies, designated disaster areas, or distressed or underserved non MSA middle-income geographies that benefit the AA or a larger statewide or regional area that includes the AA.

As part of this evaluation, one community contact was made with an economic development representative who is familiar with the economic and demographic characteristics, as well as the community development opportunities in the Jackson AA. Information obtained from the contact was used to establish a context for the communities in which the bank operates and to gather information on the bank's performance. Specific information obtained from the community contact is included in the full-scope AA section of the evaluation.

DESCRIPTION OF INSTITUTION

PriorityOne Bank is owned by PriorityOne Capital Corporation, both headquartered in Magee, Mississippi. The bank has two subsidiaries that are engaged in insurance and title services. PriorityOne Bank is a certified CDFI,

² Consumer and small business loan types were sampled for this review in accordance with CA Letter 01-8, "CRA Sampling Procedures".

³ In accordance with CRA examination procedures, a sample of consumer loans was chosen due to consumer lending representing a substantial majority of the bank's business, and as such, an accurate conclusion concerning the bank's lending record could not be reached without their inclusion.

a program of the U.S. Department of the Treasury to fund specialized financial institutions serving low-income communities. Through certification, CDFIs are qualified to apply for technical assistance and financial assistance awards, and receive training provided by the U.S. Treasury’s CDFI Fund through the Capacity Building Initiative.

Branch Offices

PriorityOne Bank currently operates 15 branch offices, 12 with ATMs, as well as one stand-alone, full-service ATM in its AAs. During the review period, the bank opened one branch office and one stand-alone, full-service ATM and closed one branch office. During the period between the last examination and the current review period, the bank also opened one branch office and closed one branch office.

Assessment Areas

For purposes of the CRA, PriorityOne Bank has defined three AAs, which are listed below.

- Jackson (MSA) – Madison, Rankin, and Simpson counties and portions of Hinds County
- Hattiesburg (MSA) – Covington and Lamar counties and portions of Forrest County
- Scott (non MSA) – Scott County

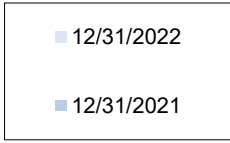
Loan Portfolio

According to the June 30, 2023, Report of Condition, the bank’s assets totaled \$1.0 billion. The following table and graphs show the composition of the loan portfolio.

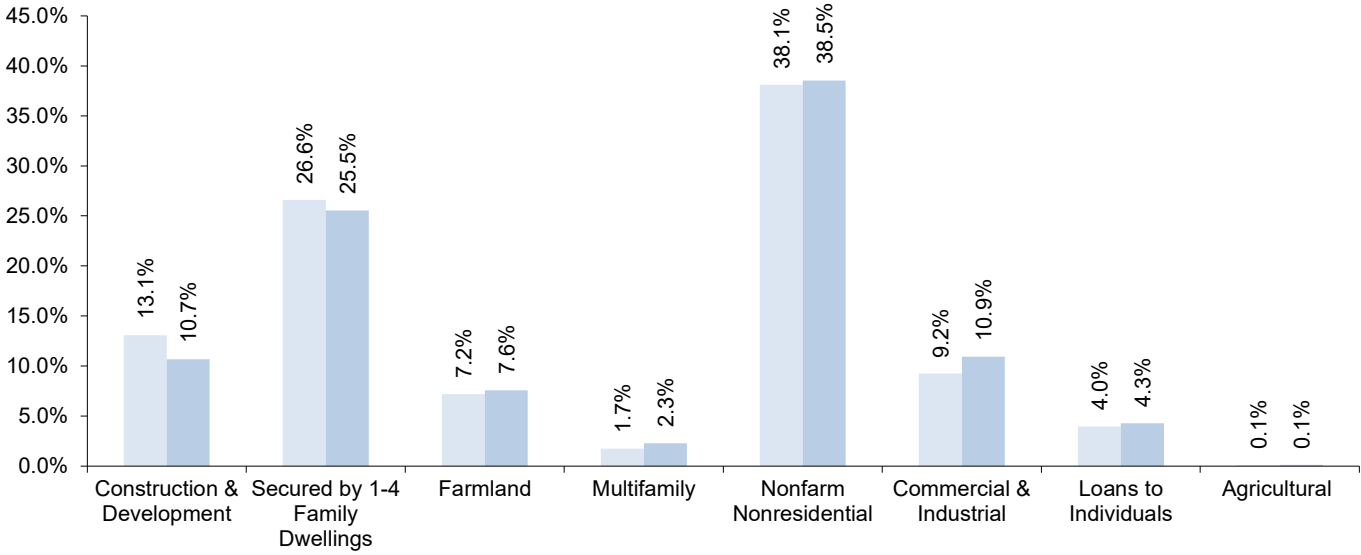
As shown, as of December 31, 2022, nonfarm nonresidential real estate remains the largest share of the portfolio (38.1 percent), followed by one- to four-family dwellings (26.6 percent). While not reflected in the following table, it is worth noting that by number of loans originated, loans to individuals, or consumer loans, represent a significant product offering for the bank. Consumer loans not related to residential real estate are typically made in small dollar amounts relative to other credit products.

COMPOSITION OF LOAN PORTFOLIO					
Loan Type	12/31/2022		12/31/2021		% Change
	\$ (000s)	Percent	\$ (000s)	Percent	
Construction and Development	97,314	13.1%	67,901	10.7%	43.3%
Secured by One- to Four- Family Dwellings	198,127	26.6%	162,406	25.5%	22.0%
Other Real Estate: Farmland	53,595	7.2%	48,233	7.6%	11.1%
Multifamily	12,970	1.7%	14,605	2.3%	-11.2%
Nonfarm nonresidential	283,548	38.1%	244,879	38.5%	15.8%
Commercial and Industrial	68,832	9.2%	69,516	10.9%	-1.0%
Loans to Individuals	29,546	4.0%	27,258	4.3%	8.4%
Agricultural Loans	692	0.1%	878	0.1%	-21.2%
Total	\$744,624	100.00%	\$635,676	100.00%	

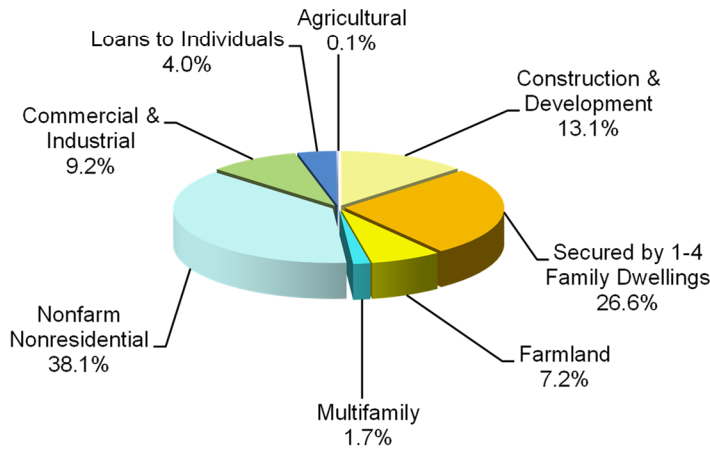
* This table does not include the entire loan portfolio. Specifically, it excludes loans to depository institutions, bankers acceptances, lease financing receivables, obligations of state and political subdivisions, and other loans that do not meet any other category. Contra assets are also not included in this table.



Loan Portfolio Trend



Loan Portfolio as of 12/31/2022



COVID-19 Response

The bank participated in the SBA Paycheck Protection Program (PPP) which was established as part of the Coronavirus Aid, Relief, and Economic Security (CARES) Act. PPP loans were designed to help businesses retain workers and staff during the economic crisis caused by the pandemic. In the small business loan sample, the bank originated 48 PPP loans in 2021 for a total dollar amount of \$1.6 million; 95.8 percent of the PPP loans were in the bank's AAs. The volume of PPP lending led to an increase in the bank's overall small business lending during the review period. For comparison, in the small business loan sample during the review period, the bank originated 125 non-PPP small business loans totaling \$15.3 million; 96.0 percent of the non-PPP small business loans were in the bank's AAs. PPP loans were considered responsive to the needs of small businesses during the COVID-19 pandemic.

Additional details regarding the bank's PPP lending are discussed in the performance test sections below.

PriorityOne Bank complies with the requirements of the CRA. No known legal impediments exist that would restrict the bank from meeting the credit needs of its AAs. The bank received a Satisfactory rating at its previous examination conducted by the FDIC dated October 29, 2019, under the Intermediate Small Bank Examination Procedures.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

LENDING TEST

Overview

PriorityOne Bank's overall performance rating for the Lending Test is Satisfactory. The bank's LTD ratio is more than reasonable, and a majority of the loans by number and dollar amount were originated inside the bank's AAs. The geographic distribution of loans is reasonable, and the distribution of loans by business revenue size and borrower income level is reasonable. The bank has not received any CRA-related complaints since the previous examination.

Performance context information such as demographics, economic conditions, competition, and business strategy and opportunities, was considered in evaluating the bank's lending performance. Details on the distribution of HMDA, small business, and consumer lending can be found in the AA sections of this report.

LTD Ratio

The bank's average LTD ratio for the 14 quarters ending December 31, 2022, was 85.3 percent, which is considered more than reasonable given the bank's size, financial condition, and AA credit needs. The bank's average LTD ratio was compared with the average LTD ratios of other financial institutions of comparable asset size with branch offices in the bank's AAs. The average LTD ratios for these institutions ranged from 55.1 percent to 95.6 percent. The bank's LTD ratio was considerably higher than four of the five comparable institutions.

Assessment Area Concentration

PriorityOne Bank originated a majority (70.4 percent) of its total loans to borrowers and businesses residing in or located within the bank's AAs. The following table illustrates, by product type, the number and percentage of loans reviewed that were located inside and outside of the bank's AAs.

Lending Inside and Outside the Assessment Area

Loan Types	Inside				Outside			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Other Loan Data	173	95.1	\$2,575	94.5	9	4.9	\$149	5.5
Total Consumer related	173	95.1	\$2,576	94.5	9	4.9	\$149	5.5
Home Improvement	13	92.9	\$826	97.5	1	7.1	\$21	2.5
Home Purchase - Conventional	385	66.5	\$91,613	65.8	194	33.5	\$47,667	34.2
Home Purchase - FHA	112	59.6	\$21,808	61.2	76	40.4	\$13,812	38.8
Home Purchase - VA	15	57.7	\$5,142	64.5	11	42.3	\$2,830	35.5
Multi-Family Housing	16	84.2	\$35,365	64.7	3	15.8	\$19,285	35.3
Other Purpose Closed-End	16	80	\$3,241	89.6	4	20	\$375	10.4
Refinancing	234	58.1	\$47,056	55.9	169	41.9	\$37,105	44.1
Total HMDA related	791	63.3	\$205,051	62.9	458	36.7	\$121,095	37.1
Small Business	166	96	\$16,411	97.2	7	4	\$480	2.8
Total Small Bus. related	166	96	\$16,411	97.2	7	4	\$480	2.8
TOTAL LOANS	1,130	70.4	\$224,038	64.8	474	29.6	\$121,724	35.2

Note: Affiliate loans not included

As reflected in the previous table, 63.3 percent (by number) and 62.9 percent (by loan amount) of HMDA loans were originated within the bank’s AAs. For small business loans, 96.0 percent (by number) and 97.2 percent (by loan amount) were originated within the bank’s AAs. Additionally, 95.1 percent (by number) and 94.5 percent (by loan amount) of consumer loans were originated within the bank’s AAs. This level of lending indicates the bank’s willingness to originate loans that meet the credit needs of its AAs.

Geographic Distribution of Loans

For this analysis, the geographic distribution of HMDA, small business, and consumer lending was compared to available demographic and aggregate information, as applicable. Performance context information was also taken into consideration. Considering these factors, the bank’s overall geographic distribution of HMDA, small business, and consumer lending reflects reasonable dispersion throughout the AAs. No conspicuous lending gaps were identified.

Borrower’s Profile

For this analysis, the borrower distribution of HMDA, small business, and consumer lending was compared to available demographic and aggregate information, as applicable. Performance context information was also taken into consideration. Considering these factors, the overall distribution of lending to borrowers reflects reasonable penetration to businesses of different sizes and among customers of different income levels.

Responsiveness to Substantiated Complaints

Neither the bank nor the Reserve Bank has received any CRA-related complaints since the previous examination.

COMMUNITY DEVELOPMENT TEST

The bank’s Community Development Test is Outstanding. Considering the bank’s capacity, the level of competition, and the need for and availability of opportunities in the AAs, the bank demonstrates excellent responsiveness to community development needs through a combination of community development loans, qualified investments and donations, and community development services.

The following table summarizes the total number and dollar volume of community development activities provided by the bank throughout its footprint. These totals include activities benefiting the AAs and broader state or regional areas (BSRAs) that include the AAs.

CD Activity	Number	\$ or Hours
Community Development Loans	816	\$46.9 Million
Qualified Investments (Total)	61	\$28.1 million
Current Period	49	\$23.6 million
Prior Period, Still Outstanding	12	\$4.5 million
Qualified Donations	108	\$49,562
Community Development Services	122	1,908 hours

All \$46.9 million in community development loans were made inside the bank’s AAs. Similarly, all community development service hours took place inside the bank’s AAs.

Of the \$28.1 million in qualified investments made throughout the bank’s footprint, \$10.6 million (37.7 percent) was made within its AAs. The remaining \$17.5 million in investments (62.3 percent) served a BSRA that included the entire state of Mississippi, including the bank’s three AAs. Of the BSRA investments, 40 were current period

investments totaling \$16.0 million and three were prior period investments totaling \$1.5 million. Most of the BSRA investments (\$10.5 million) were purchases of bonds from the Mississippi state agency to fund affordable housing, with an additional \$6.6 million in deposits to CDFI banks with branches throughout Mississippi and other states across the south. The remaining \$487,850 in BSRA investments was for purchasing a bond to help fund hospitals throughout the state of Mississippi, including all three AAs. These investments had a positive impact and further support the excellent community development performance.

Of the \$49,562 in qualified donations made throughout the bank's footprint, \$46,962 (94.8 percent) were made within its AAs, and an additional \$2,600 (5.2 percent) was made to organizations that serve a BSRA that includes the AAs. One of these organizations partners with the USDA Rural Development program to support affordable housing while other organizations provide community services to LMI youth.

In addition to meeting the needs of its own AAs, the bank also originated 92 qualified community development loans totaling \$10.6 million outside its AAs. These loans were predominantly PPP loans in LMI tracts throughout areas of Mississippi not in the bank's AAs, with additional PPP loans across several other states. The bank also made \$200 in donations outside its AAs in Mississippi.

More detail on the bank's community development performance in each AA is included in subsequent sections of the report.

FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

No evidence of discriminatory or other illegal credit practices inconsistent with helping to meet community credit needs was identified.

**METROPOLITAN AREA – JACKSON AA
 FULL-SCOPE REVIEW**

DESCRIPTION OF INSTITUTION’S OPERATIONS IN THE JACKSON AA

Overview

The AA includes Madison, Rankin, and Simpson counties and part of Hinds County, which are four of the seven counties that comprise the Jackson, MS MSA. The bank’s main office and seven other branch offices are located in the AA, representing 53.3 percent of the bank’s total branch network. Five branches are in moderate-income census tracts, one branch is in a middle-income census tract, and two branches are in upper-income census tracts. The Jackson AA accounts for approximately 50.3 percent of the bank’s total loan volume and approximately 63.5 percent of the bank’s deposit volume. The AA continues to represent the highest concentration of the bank’s combined deposits and lending and had the greatest effect on the institution’s performance rating across the two tests.

Population and Income Characteristics

The Jackson AA’s population has been roughly flat in the last several years. According to 2020 U.S. census data, total population in the bank’s AA was 519,867, which was a decrease of 0.1 percent since 2015. Hinds County and Simpson County have both experienced population declines in recent years, while Madison County and Rankin County have experienced modest population growth.⁴ According to 2022 FFIEC census data, the AA contains 124 census tracts: 17 low-income tracts (13.7 percent), 32 moderate-income tracts (25.8 percent), 32 middle-income tracts (25.8 percent), 41 upper-income tracts (33.1 percent), and 2 unknown-income tracts (1.6 percent).

The following table sets forth the estimated median family income for 2021 and 2022 for the Jackson MSA. It also provides a breakdown of the estimated annual income by income category (low, moderate, middle, and upper).

**Borrower Income Levels
 Jackson, MS MSA**

FFIEC Estimated		Low		Moderate		Middle		Upper	
Median Family Income		0	- 49.99%	50%	- 79.99%	80%	- 119.99%	120%	- & above
2021	\$66,100	0	- \$33,049	\$33,050	- \$52,879	\$52,880	- \$79,319	\$79,320	- & above
2022	\$74,000	0	- \$36,999	\$37,000	- \$59,199	\$59,200	- \$88,799	\$88,800	- & above

According to 2022 FFIEC census data, there were 113,491 total families in the assessment area. Of these families, 21.9 percent were low-income, 15.7 percent were moderate-income, 19.0 percent were middle-income, and 43.4 percent were upper-income. 11.1 percent of all families had incomes below the poverty level, but this percentage was higher in low-income and moderate-income census tracts, at 35.6 percent and 18.9 percent, respectively.⁵

⁴ “QuickFacts.” *United States Census Bureau*, https://www.census.gov/quickfacts/fact/table/hindscountymississippi,simpsoncountymississippi,rankincountymississippi,madisoncountymississippi,MS_US/PST045222. Accessed 7 Nov 2023.

⁵ FRB Atlanta calculations of 2022 FFIEC Census data

Housing Characteristics

According to 2022 FFIEC census data, there are 195,670 total housing units in the Jackson AA, of which 58.4 percent are owner-occupied, 30.0 percent are rental units, and 11.6 percent are vacant. Only 27.7 percent of total housing units in low-income census tracts are owner-occupied, while 41.4 percent of total housing units are owner-occupied in moderate-income census tracts. The median age of housing stock across the AA is 42 years, but the median age of housing stock is much older in low-income (59 years) and moderate-income (54 years) tracts. The median housing value across the AA is \$153,310.⁶ Housing prices in the city of Jackson are lower than the overall AA median, while housing prices in suburbs including Richland, Florence, and Flowood, are higher.⁷

Housing cost burden, which is defined as housing cost greater than 30 percent of household income, is a significant issue for LMI households in the AA. 71.3 percent of low-income renters in the Jackson AA are cost burdened, as compared to 66.7 percent of low-income Mississippians overall. 46.1 percent of moderate-income renters in the Jackson AA are cost burdened, as compared to 40.9 percent of moderate-income Mississippians overall. Meanwhile, 53.7 percent of low-income homeowners and 31.8 percent of moderate-income homeowners in the AA are cost burdened.⁸

Employment and Economic Conditions

The Jackson AA is located in central Mississippi within the Jackson, MS MSA. The city of Jackson, which is the state capital and the largest city in Mississippi, is located within the AA.⁹ Jackson is located at the intersection of Interstate 20 and Interstate 55, which is within a four-hour driving radius of other major southern cities including Birmingham, New Orleans, and Memphis. The Jackson metro area also has access to transportation via rail, air (Jackson-Evers International Airport), and port (Port of Vicksburg).¹⁰

The Jackson metro area has a diverse economy that includes advanced manufacturing, healthcare, information technology, food processing, and distribution.¹¹ Several large multinational companies, including Nissan, International Paper, and Lockheed Martin, have significant operations in the metro area.¹² The largest employers in the Jackson MSA include the University of Mississippi Medical Center, Jackson Public Schools, and Nissan North America.¹³ As of May 2022, workers in the Jackson, MS MSA had an average hourly wage of \$23.34, which was 22 percent below the national average.¹⁴ Occupational groups with a higher concentration in the Jackson metro when compared to the national average include healthcare practitioners, protective service/public safety, and transportation.¹⁵

⁶ Ibid.

⁷ "Jackson Housing Market Report: October 2023." *Rocket Homes*, <https://www.rockethomes.com/real-estate-trends/ms/jackson>. Accessed 7 Nov. 2023.

⁸ U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Survey

⁹ "Jackson, Mississippi." *VisitTheUSA.com*, <https://www.visittheusa.com/destination/jackson>. Accessed 8 Nov. 2023.

¹⁰ "Infrastructure." *Greater Jackson Chamber Partnership*, <https://greaterjacksonms.com/alliance/maps-data/infrastructure/>. Accessed 8 Nov. 2023.

¹¹ Lewis, Bill. "Business Destination: Jackson, MS." *Livability Journal Communications, Inc.*, 18 Jan. 2017, <https://livability.com/ms/jackson/education-careers-opportunity/business-destination-jackson-ms/>. Accessed 8 Nov. 2023.

¹² Ibid.

¹³ "Top Employers in Jackson MSA." *The City of Jackson Mississippi*, <https://www.jacksonms.gov/economic-development/top-companies/>. Accessed 8 Nov. 2023.

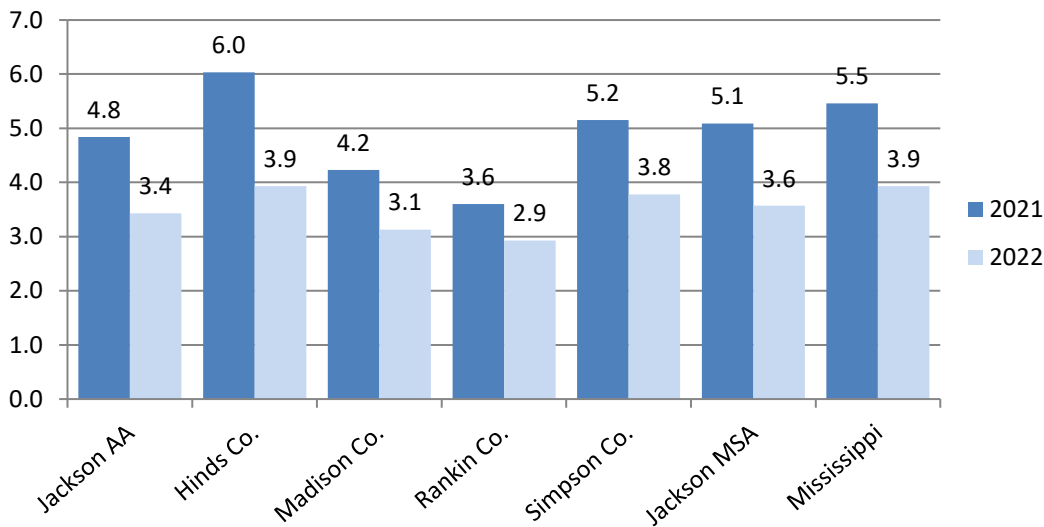
¹⁴ "Occupational Employment and Wages in Jackson – May 2022." *U.S. Bureau of Labor Statistics*, https://www.bls.gov/regions/southeast/news-release/occupationalemploymentandwages_jacksonms.htm. Accessed 8 Nov. 2023.

¹⁵ Ibid.

In 2022, there were 23,616 businesses within the Jackson AA, 92.4 percent of which had total annual revenues less than or equal to \$1 million and were therefore considered to be small businesses.¹⁶ 21.6 percent of small businesses in the AA were in moderate-income tracts, while there were far fewer in low-income tracts at 7.2 percent.¹⁷

The following table shows the unemployment rate for the AA overall, each individual county in the AA, and the state of Mississippi for 2021 and 2022. The unemployment rate in the AA decreased from 4.8 percent in 2021 to 3.4 percent in 2022. In both years, the AA unemployment rate was lower than the unemployment rate in Mississippi overall. Within the AA, unemployment was lowest in Rankin County, at only 3.6 percent in 2021 and 2.9 percent in 2022. Conversely, Hinds County had a comparatively higher unemployment rate, at 6.0 percent in 2021 and 3.9 percent in 2022. Similar to housing conditions, economic and labor conditions are stronger in the suburban counties and weaker in the city center (Hinds County / city of Jackson).

Unemployment Rates - Jackson



Not Seasonally Adjusted. Source: Bureau of Labor Statistics

The COVID-19 pandemic was a significant event that brought many challenges to the economy in the AA and nationwide. To combat the spread of the coronavirus, shelter-in-place orders were issued in Mississippi to ensure that individuals stayed at home, except under certain circumstances, and non-essential businesses temporarily ceased business activity other than those necessary for minimum operations.¹⁸ As a result, some businesses in the AA were unable to operate at full capacity, which resulted in a slowdown in economic activity. In response to the nationwide decline in economic activity, the United States Congress passed the Coronavirus Aid, Relief, and Economic Security (CARES) Act.¹⁹ This legislation established the Paycheck Protection Program (PPP), which provided forgivable loans for small businesses to cover payroll costs and certain other essential expenses.²⁰

¹⁶ FRB calculations of 2022 Dun & Bradstreet data

¹⁷ Ibid.

¹⁸ “State, County and City Orders Due to COVID-19.” *Mississippi Emergency Management Agency*, 1 Apr. 2020, <https://www.msema.org/news/city-and-county-shutdowns-due-to-covid-19/>. Accessed 8 Nov. 2023.

¹⁹ “Paycheck Protection Program.” *United States Department of the Treasury*, <https://home.treasury.gov/policy-issues/coronavirus/assistance-for-small-businesses/paycheck-protection-program>. Accessed 8 Nov. 2023.

²⁰ Ibid.

In the AA, there were 26,796 PPP loan approvals for a total initial approval amount of \$1.34 billion.²¹ Out of all counties in the AA, Hinds County had the most approvals with 12,819 loans for \$570.0 million.²²

Competition

The Jackson AA is a competitive banking market in which numerous regional and community banks have a significant presence. According to the June 30, 2022, FDIC Summary of Deposits Report, there were 29 institutions operating 185 total branches in the AA.²³ PriorityOne ranked 7th in deposit market share, with 3.2 percent of total AA deposits. Trustmark National Bank and Regions Bank had the highest deposit market share, at 30.5 percent and 20.4 percent, respectively.²⁴

HMDA lending in the Jackson AA is similarly competitive. In 2022, the bank was the 14th largest HMDA lender by volume in the AA, accounting for 1.4 percent of HMDA loans. Institutions reporting the highest HMDA volumes in the AA included Trustmark National Bank, Cadence Bank, and BankPlus.

Credit and Community Development Needs

The community contact interviewed is part of a community loan fund and provided information on the housing and small business needs of the AA. The contact stated that since the pandemic, LMI borrowers have had a difficult time buying a house, primarily due to the increase in home prices and decrease in inventory. The rising interest rates have made getting a mortgage more difficult for LMI borrowers. In addition to the home prices and interest rates, home insurance companies have been canceling homeowners insurance a few weeks after closing, forcing LMI borrowers to shop for homeowners insurance with a different company, often with higher premiums. The community contact also discussed the challenges facing small business owners to qualify for credit. As the larger regional banks have fewer branches in the state, smaller businesses must rely on smaller institutions and loan funds to obtain credit. However, the smaller financial institutions and loan funds may find the small businesses risky based on their loan policy, thereby making it difficult for these businesses to acquire the needed funding. Besides credit, the labor shortage is affecting small business owners; not only do they have fewer employees, they must pay more to recruit workers.

Assessment Area Demographics

The following tables provide demographic characteristics of the bank's AA used to analyze the bank's CRA performance. The first table is based on 2021 FFIEC census data and 2021 Dun and Bradstreet information and was used for the analysis of 2021 CRA performance. The second table is based on 2022 FFIEC census data and 2022 Dun and Bradstreet information and was used for analysis of 2022 CRA performance.

As shown in the tables, there were census tract changes between 2021 and 2022. In 2021, there were 104 total census tracts in the AA, including 16 low-income tracts and 32 moderate-income tracts. In 2022, the total number of census tracts increased to 124. The number of moderate-income tracts remained constant, but the number of low-income tracts increased by one to 17.

²¹ "Who in Mississippi Got Paycheck Protection Program Loans During the Pandemic." *The Augusta Chronicle*, <https://data.augustachronicle.com/paycheck-protection-program-loans/summary/mississippi/hinds-county/28049/>. Accessed 8 Nov. 2023.

²² Ibid.

²³ "Offices and Deposits of all FDIC-Insured Institutions: Deposit Market Share Report." *Federal Deposit Insurance Corporation*. <https://www7.fdic.gov/sod/sodMarketRpt.asp?barItem=2&sZipCode=&InfoAsOf=2022&SortBy=Market%20Share&reRun=Y>. Accessed 7 Nov 2023.

²⁴ Ibid.

Combined Demographics Report - 2021

Assessment Area: Jackson

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	16	15.4%	9,688	8.5%	4,217	43.5%	25,676	22.4%
Moderate-income	32	30.8%	26,324	23.0%	6,885	26.2%	18,777	16.4%
Middle-income	24	23.1%	34,098	29.8%	3,528	10.3%	20,100	17.6%
Upper-income	31	29.8%	44,275	38.7%	2,080	4.7%	49,832	43.6%
Unknown-income	1	1.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	104	100.0%	114,385	100.0%	16,710	14.6%	114,385	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	20,302	6,061	5.5%	29.9%	9,549	47.0%	4,692	23.1%
Moderate-income	48,933	22,202	20.2%	45.4%	18,184	37.2%	8,547	17.5%
Middle-income	55,352	32,392	29.5%	58.5%	18,197	32.9%	4,763	8.6%
Upper-income	65,133	49,057	44.7%	75.3%	11,554	17.7%	4,522	6.9%
Unknown-income	25	0	0.0%	0.0%	4	16.0%	21	84.0%
Total Assessment Area	189,745	109,712	100.0%	57.8%	57,488	30.3%	22,545	11.9%
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	1,471	6.9%	1,341	6.9%	122	7.5%	8	3.8%
Moderate-income	4,570	21.3%	4,093	20.9%	404	24.8%	73	34.4%
Middle-income	6,237	29.1%	5,651	28.9%	535	32.8%	51	24.1%
Upper-income	9,127	42.6%	8,479	43.3%	568	34.8%	80	37.7%
Unknown-income	9	0.0%	7	0.0%	2	0.1%	0	0.0%
Total Assessment Area	21,414	100.0%	19,571	100.0%	1,631	100.0%	212	100.0%
		Percentage of Total Businesses:		91.4%		7.6%		1.0%
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	6	1.6%	5	1.4%	1	20.0%	0	0.0%
Moderate-income	66	18.0%	66	18.3%	0	0.0%	0	0.0%
Middle-income	107	29.2%	104	28.8%	3	60.0%	0	0.0%
Upper-income	187	51.1%	186	51.5%	1	20.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	366	100.0%	361	100.0%	5	100.0%	0	0.0%
		Percentage of Total Farms:		98.6%		1.4%		0.0%

Based on 2021 FFIEC Census Data and 2021 D&B Information

Combined Demographics Report - 2022

Assessment Area: Jackson

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	17	13.7%	9,565	8.4%	3,409	35.6%	24,799	21.9%
Moderate-income	32	25.8%	24,443	21.5%	4,621	18.9%	17,861	15.7%
Middle-income	32	25.8%	33,523	29.5%	2,700	8.1%	21,524	19.0%
Upper-income	41	33.1%	45,753	40.3%	1,728	3.8%	49,307	43.4%
Unknown-income	2	1.6%	207	0.2%	110	53.1%	0	0.0%
Total Assessment Area	124	100.0%	113,491	100.0%	12,568	11.1%	113,491	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	21,740	6,029	5.3%	27.7%	11,578	53.3%	4,133	19.0%
Moderate-income	48,956	20,258	17.7%	41.4%	20,006	40.9%	8,692	17.8%
Middle-income	53,691	35,386	30.9%	65.9%	13,610	25.3%	4,695	8.7%
Upper-income	69,775	52,515	45.9%	75.3%	12,331	17.7%	4,929	7.1%
Unknown-income	1,508	163	0.1%	10.8%	1,089	72.2%	256	17.0%
Total Assessment Area	195,670	114,351	100.0%	58.4%	58,614	30.0%	22,705	11.6%
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	1,744	7.4%	1,576	7.2%	138	8.8%	30	13.6%
Moderate-income	5,175	21.9%	4,715	21.6%	422	26.8%	38	17.2%
Middle-income	6,026	25.5%	5,625	25.8%	360	22.8%	41	18.6%
Upper-income	9,777	41.4%	9,157	42.0%	530	33.6%	90	40.7%
Unknown-income	894	3.8%	746	3.4%	126	8.0%	22	10.0%
Total Assessment Area	23,616	100.0%	21,819	100.0%	1,576	100.0%	221	100.0%
Percentage of Total Businesses:				92.4%		6.7%		0.9%
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	8	2.0%	8	2.0%	0	0.0%	0	0.0%
Moderate-income	51	12.9%	51	13.0%	0	0.0%	0	0.0%
Middle-income	117	29.5%	116	29.7%	1	20.0%	0	0.0%
Upper-income	212	53.5%	208	53.2%	4	80.0%	0	0.0%
Unknown-income	8	2.0%	8	2.0%	0	0.0%	0	0.0%
Total Assessment Area	396	100.0%	391	100.0%	5	100.0%	0	0.0%
Percentage of Total Farms:				98.7%		1.3%		0.0%

Based on 2022 FFIEC Census Data and 2022 D&B information

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE JACKSON AA

LENDING TEST

Overview

As previously noted, the bank's lending performance was evaluated through an analysis of the universe of HMDA loans and samples of small business and consumer loans originated between January 1, 2021 and December 31, 2022. During that time, PriorityOne Bank made 471 HMDA loans and had universe volumes resulting in samples totaling 87 small business loans and 87 consumer loans in the AA. Consistent with the *Scope of Examination* section, products were given equal weight when deriving conclusions given their similar universe volumes.

Geographic Distribution of Loans

The overall geographic distribution of loans reflects reasonable dispersion throughout the AA. For this analysis, the geographic distribution of HMDA, small business, and consumer loans was compared to available demographic information. HMDA lending was also compared to the aggregate performance of lenders in the AA. Performance context issues were also taken into consideration.

Residential Real Estate (HMDA) Lending

The bank's geographic distribution of HMDA loans reflects reasonable dispersion throughout the bank's AA.

The following tables show the geographic distribution of HMDA loans in 2021 and 2022 in the AA. The tables include demographic information and a comparison of the bank's lending to the aggregate lending activity reported by all HMDA lenders within the AA.

Geographic Distribution of HMDA Loans - Table 1 of 2
Assessment Area: Jackson

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data															
		2021							2022								
		Count			Dollar				Owner Occupied Units %	Count			Dollar				Owner Occupied Units %
		Bank #	%	Agg %	Bank \$ (000s)	\$ %	Agg \$ %	Bank #		%	Agg %	Bank \$ (000s)	\$ %	Agg \$ %			
HOME PURCHASE	Low	0	0.0%	0.7%	0	0.0%	0.3%	5.5%	1	0.8%	0.9%	157	0.5%	0.4%	5.3%		
	Moderate	27	15.9%	6.9%	4,101	10.7%	3.7%	20.2%	24	18.8%	11.2%	4,854	14.5%	6.5%	17.7%		
	Middle	39	22.9%	25.8%	7,084	18.6%	19.4%	29.5%	28	21.9%	27.7%	5,720	17.1%	21.5%	30.9%		
	Upper	104	61.2%	66.6%	26,986	70.7%	76.5%	44.7%	75	58.6%	60.1%	22,784	68.0%	71.5%	45.9%		
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.1%	0	0.0%	0.1%	0.1%		
	<i>Total</i>	<i>170</i>	<i>100%</i>	<i>100%</i>	<i>38,171</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>	<i>128</i>	<i>100%</i>	<i>100%</i>	<i>33,515</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>		
REFINANCE	Low	1	1.0%	0.5%	29	0.1%	0.4%	5.5%	0	0.0%	2.6%	0	0.0%	1.0%	5.3%		
	Moderate	26	24.8%	6.0%	3,948	17.4%	3.5%	20.2%	12	33.3%	10.0%	1,765	27.9%	5.7%	17.7%		
	Middle	25	23.8%	23.6%	4,476	19.7%	17.4%	29.5%	11	30.6%	27.7%	1,613	25.5%	22.3%	30.9%		
	Upper	53	50.5%	69.9%	14,263	62.8%	78.6%	44.7%	13	36.1%	59.6%	2,943	46.6%	71.0%	45.9%		
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.1%	0	0.0%	0.0%	0.1%		
	<i>Total</i>	<i>105</i>	<i>100%</i>	<i>100%</i>	<i>22,716</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>	<i>36</i>	<i>100%</i>	<i>100%</i>	<i>6,321</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>		
HOME IMPROVEMENT	Low	0	0.0%	7.0%	0	0.0%	1.4%	5.5%	0	0.0%	3.8%	0	0.0%	1.2%	5.3%		
	Moderate	4	80.0%	20.3%	209	56.0%	7.7%	20.2%	2	40.0%	15.2%	76	22.2%	7.5%	17.7%		
	Middle	0	0.0%	20.7%	0	0.0%	16.2%	29.5%	1	20.0%	21.1%	41	12.0%	14.1%	30.9%		
	Upper	1	20.0%	52.1%	164	44.0%	74.7%	44.7%	2	40.0%	59.7%	225	65.8%	75.2%	45.9%		
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.2%	0	0.0%	2.0%	0.1%		
	<i>Total</i>	<i>5</i>	<i>100%</i>	<i>100%</i>	<i>373</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>	<i>5</i>	<i>100%</i>	<i>100%</i>	<i>342</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>		
MULTI FAMILY	Low	0	0.0%	7.8%	0	0.0%	3.3%	16.0%	0	0.0%	15.5%	0	0.0%	9.1%	17.0%		
	Moderate	3	75.0%	31.1%	2,543	74.8%	8.7%	28.0%	4	57.1%	35.2%	3,092	50.2%	30.4%	38.3%		
	Middle	0	0.0%	30.0%	0	0.0%	71.7%	38.7%	1	14.3%	19.7%	1,047	17.0%	33.0%	23.0%		
	Upper	1	25.0%	31.1%	857	25.2%	16.4%	17.2%	2	28.6%	28.2%	2,018	32.8%	27.4%	18.5%		
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	1.4%	0	0.0%	0.0%	3.2%		
	<i>Total</i>	<i>4</i>	<i>100%</i>	<i>100%</i>	<i>3,400</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>	<i>7</i>	<i>100%</i>	<i>100%</i>	<i>6,157</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>		
OTHER PURPOSE LOC	Low	0	0.0%	1.2%	0	0.0%	0.7%	5.5%	0	0.0%	1.7%	0	0.0%	0.6%	5.3%		
	Moderate	0	0.0%	6.2%	0	0.0%	3.1%	20.2%	0	0.0%	5.7%	0	0.0%	3.9%	17.7%		
	Middle	0	0.0%	21.0%	0	0.0%	19.0%	29.5%	0	0.0%	21.6%	0	0.0%	18.2%	30.9%		
	Upper	0	0.0%	71.5%	0	0.0%	77.2%	44.7%	0	0.0%	71.1%	0	0.0%	77.3%	45.9%		
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.1%		
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>100%</i>		

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2
Assessment Area: Jackson

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data															
		2021							2022								
		Count			Dollar				Owner Occupied Units	Count			Dollar				Owner Occupied Units
		Bank #	Agg %	Agg %	Bank \$ (000s)	Agg \$ %	Agg \$ %	Bank #		Agg %	Agg %	Bank \$ (000s)	Agg \$ %	Agg \$ %			
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0.9%	0	0.0%	0.4%	5.5%	0	0.0%	2.7%	0	0.0%	1.1%	5.3%		
	Moderate	1	25.0%	14.8%	90	6.8%	4.6%	20.2%	1	14.3%	18.9%	145	11.0%	8.2%	17.7%		
	Middle	1	25.0%	19.1%	600	45.3%	16.0%	29.5%	1	14.3%	16.9%	31	2.4%	10.5%	30.9%		
	Upper	2	50.0%	65.2%	635	47.9%	79.1%	44.7%	5	71.4%	60.8%	1,143	86.7%	80.1%	45.9%		
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.7%	0	0.0%	0.1%	0.1%		
	<i>Total</i>	<i>4</i>	<i>100%</i>	<i>100%</i>	<i>1,325</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>	<i>7</i>	<i>100%</i>	<i>100%</i>	<i>1,319</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>		
PURPOSE NOT APPLICABLE	Low	0	0.0%	2.2%	0	0.0%	1.9%	5.5%	0	0.0%	1.5%	0	0.0%	39.7%	5.3%		
	Moderate	0	0.0%	14.2%	0	0.0%	8.2%	20.2%	0	0.0%	25.2%	0	0.0%	9.1%	17.7%		
	Middle	0	0.0%	42.7%	0	0.0%	37.6%	29.5%	0	0.0%	38.9%	0	0.0%	23.4%	30.9%		
	Upper	0	0.0%	40.9%	0	0.0%	52.3%	44.7%	0	0.0%	34.4%	0	0.0%	27.9%	45.9%		
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.1%		
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>100%</i>		
HMDA TOTALS	Low	1	0.3%	0.9%	29	0.0%	0.7%	5.5%	1	0.5%	1.7%	157	0.3%	1.8%	5.3%		
	Moderate	61	21.2%	7.0%	10,891	16.5%	4.1%	20.2%	43	23.5%	11.0%	9,932	20.8%	8.9%	17.7%		
	Middle	65	22.6%	24.7%	12,160	18.4%	23.4%	29.5%	42	23.0%	27.0%	8,452	17.7%	22.7%	30.9%		
	Upper	161	55.9%	67.5%	42,905	65.0%	71.9%	44.7%	97	53.0%	60.3%	29,113	61.1%	66.5%	45.9%		
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.1%	0	0.0%	0.1%	0.1%		
	<i>Total</i>	<i>288</i>	<i>100%</i>	<i>100%</i>	<i>65,985</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>	<i>183</i>	<i>100%</i>	<i>100%</i>	<i>47,654</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>		

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

As shown in the previous tables for 2021, the bank originated one HMDA loan (0.3 percent) in a low-income tract and 61 HMDA loans (21.2 percent) in moderate-income tracts. Bank performance was below both the percentage of owner-occupied units (5.5 percent) and the aggregate lending (0.9 percent) in low-income tracts, but exceeded the percentage of owner-occupied units (20.2 percent) and was well above the aggregate lending (7.0 percent) in moderate-income tracts. For 2021, this resulted in poor performance in low-income tracts and excellent performance in moderate-income tracts.

In 2022, the bank originated one HMDA loan (0.5 percent) in a low-income tract and 43 HMDA loans (23.5 percent) in moderate-income tracts. Bank performance was below both the percentage of owner-occupied units (5.3 percent) and the aggregate lending (1.7 percent) in low-income tracts, but above the percentage of owner-occupied units (17.7 percent) and well above the aggregate lending (11.0 percent) in moderate-income tracts. For 2022, this resulted in poor performance in low-income tracts and excellent performance in moderate-income tracts.

Small Business Lending

The bank’s geographic distribution of small business loans reflects reasonable dispersion throughout the bank’s AA. The following table shows the geographic distribution of small business loans made in the AA in 2021 and 2022 along with demographic data.

Geographic Distribution of Small Business Loans
Assessment Area: Jackson

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data									
		2021					2022				
		Count		Dollar		Total Businesses	Count		Dollar		Total Businesses
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	%
SMALL BUSINESSES	Low	3	7.0%	458	20.5%	6.9%	1	2.3%	213	3.3%	7.4%
	Moderate	18	41.9%	548	24.6%	21.3%	13	29.5%	1,153	17.7%	21.9%
	Middle	10	23.3%	381	17.1%	29.1%	12	27.3%	1,424	21.8%	25.5%
	Upper	12	27.9%	842	37.8%	42.6%	17	38.6%	3,715	57.0%	41.4%
	Unknown	0	0.0%	0	0.0%	0.0%	1	2.3%	15	0.2%	3.8%
	Tr Unknown	0	0.0%	0	0.0%		0	0.0%	0	0.0%	
	<i>Total</i>	<i>43</i>	<i>100%</i>	<i>2,229</i>	<i>100%</i>	<i>100%</i>	<i>44</i>	<i>100%</i>	<i>6,520</i>	<i>100%</i>	<i>100%</i>

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2022 D&B information

For the small business loan sample in 2021, the bank originated three loans (7.0 percent) to businesses in low-income tracts and 18 loans (41.9 percent) in moderate-income tracts. Bank performance is similar to the percentage of businesses located in low-income tracts (6.9 percent) and above the percentage of businesses located in moderate-income tracts (21.3 percent). Additionally, of the 43 total small business loans made in the AA during 2021, 25 (58.1 percent) were made as part of the PPP. Of these PPP loans, two were made in low-income tracts (8.0 percent) and 12 were made in moderate-income tracts (48.0 percent). This represents adequate performance in low-income tracts and excellent performance in moderate-income tracts for 2021.

For the small business loan sample in 2022, the bank originated one loan (2.3 percent) to businesses in low-income tracts and 13 loans (29.5 percent) to businesses in moderate-income tracts. Bank performance is below the percentage of businesses located in low-income tracts (7.4 percent) and above the percentage of businesses located in moderate-income tracts (21.9 percent). This represents poor performance in low-income tracts and excellent performance in moderate-income tracts for 2022.

Consumer Lending

The bank's geographic distribution of consumer lending reflects reasonable dispersion throughout the bank's AA. The following tables show the geographic distribution of consumer loans in 2021 and 2022 in the AA along with demographic data.

Geographic Distribution of Consumer Loans

Assessment Area: Jackson

Tract Income Levels	Bank Lending & Demographic Data									
	2021					2022				
	Count		Dollar		Households	Count		Dollar		Households
	#	%	\$ (000s)	\$ %		%	#	%	\$ (000s)	
Low	0	0.0%	0	0.0%	9.3%	1	2.0%	3	0.4%	10.2%
Moderate	22	61.1%	382	65.2%	24.2%	21	41.2%	289	35.5%	23.3%
Middle	6	16.7%	67	11.4%	30.3%	16	31.4%	200	24.6%	28.3%
Upper	8	22.2%	137	23.4%	36.3%	13	25.5%	322	39.6%	37.5%
Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0	0.0%	0.7%
Tr Unknown	0	0.0%	0	0.0%		0	0.0%	0	0.0%	
Total	36	100%	586	100%	100%	51	100%	814	100%	100%

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2022 D&B information

For the consumer loan samples in 2021, the bank did not originate any loans in low-income tracts and 22 loans (61.1 percent) in moderate-income tracts. Bank performance is below the percentage of households living in low-income tracts (9.3 percent) and well above the percentage of households living in moderate-income tracts (24.2 percent). This represents poor performance in low-income tracts and excellent performance in moderate-income tracts for 2021.

For the consumer loan samples in 2022, the bank originated one consumer loan (2.0 percent) in a low-income tract and 21 loans (41.2 percent) in moderate-income tracts. Bank performance is below the percentage of households living in low-income tracts (10.2 percent) and well above the percentage of households living in moderate-income tracts (23.3 percent). This represents poor performance in low-income tracts and excellent performance in moderate-income tracts for 2022.

For 2021 and 2022, the bank did not have any conspicuous lending gaps. When considering HMDA, small business, and consumer loan penetration, the bank’s lending is largely concentrated around its branches and does not indicate a pattern of lending that avoids LMI tracts.

Lending to Businesses of Different Sizes and Borrowers of Different Incomes

The overall distribution of the bank’s loans reflects reasonable penetration among individuals of different income levels and businesses of different sizes in the bank’s AA. For this analysis, the distribution of HMDA, small business, and consumer loans across borrower income levels and business revenue sizes was compared to available demographic information. Performance context issues were also taken into consideration.

Residential Real Estate (HMDA) Lending

The bank’s HMDA lending by borrower income reflects poor penetration among individuals of different income levels in the bank’s AA. The following table shows the distribution of the bank’s 2021 and 2022 HMDA loans by the income level of the borrowers within the AA. The table also includes a comparison of the bank’s HMDA lending to the aggregate HMDA lenders within the AA.

Borrower Distribution of HMDA Loans - Table 1 of 2
Assessment Area: Jackson

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data															
		2021							2022								
		Count			Dollar				Families by Family Income %	Count			Dollar				Families by Family Income %
		Bank #	%	Agg %	Bank \$ (000s)	\$ %	Agg \$ %	Bank #		%	Agg %	Bank \$ (000s)	\$ %	Agg \$ %			
HOME PURCHASE	Low	10	5.9%	4.8%	1,220	3.2%	2.2%	22.4%	4	3.1%	4.4%	472	1.4%	1.7%	21.9%		
	Moderate	26	15.3%	18.0%	4,038	10.6%	12.1%	16.4%	11	8.6%	18.2%	1,820	5.4%	11.6%	15.7%		
	Middle	33	19.4%	20.7%	6,624	17.4%	18.5%	17.6%	21	16.4%	20.0%	5,125	15.3%	17.6%	19.0%		
	Upper	61	35.9%	36.6%	19,346	50.7%	48.2%	43.6%	58	45.3%	37.9%	20,021	59.7%	51.4%	43.4%		
	Unknown	40	23.5%	20.0%	6,943	18.2%	18.9%	0.0%	34	26.6%	19.5%	6,077	18.1%	17.7%	0.0%		
	<i>Total</i>	<i>170</i>	<i>100%</i>	<i>100%</i>	<i>38,171</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>	<i>128</i>	<i>100%</i>	<i>100%</i>	<i>33,515</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>		
REFINANCE	Low	5	4.8%	3.9%	445	2.0%	1.8%	22.4%	2	5.6%	6.6%	47	0.7%	2.7%	21.9%		
	Moderate	5	4.8%	9.8%	886	3.9%	5.9%	16.4%	3	8.3%	14.6%	380	6.0%	9.5%	15.7%		
	Middle	22	21.0%	17.5%	3,344	14.7%	13.2%	17.6%	12	33.3%	19.2%	2,090	33.1%	15.0%	19.0%		
	Upper	59	56.2%	44.8%	14,640	64.4%	54.2%	43.6%	14	38.9%	42.6%	2,957	46.8%	56.6%	43.4%		
	Unknown	14	13.3%	24.1%	3,401	15.0%	24.9%	0.0%	5	13.9%	17.0%	847	13.4%	16.2%	0.0%		
	<i>Total</i>	<i>105</i>	<i>100%</i>	<i>100%</i>	<i>22,716</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>	<i>36</i>	<i>100%</i>	<i>100%</i>	<i>6,321</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>		
HOME IMPROVEMENT	Low	0	0.0%	6.5%	0	0.0%	3.4%	22.4%	1	20.0%	7.6%	42	12.3%	3.1%	21.9%		
	Moderate	2	40.0%	9.2%	91	24.4%	4.4%	16.4%	2	40.0%	13.1%	76	22.2%	7.7%	15.7%		
	Middle	0	0.0%	15.5%	0	0.0%	13.1%	17.6%	0	0.0%	13.9%	0	0.0%	9.1%	19.0%		
	Upper	3	60.0%	48.4%	282	75.6%	68.7%	43.6%	1	20.0%	51.0%	183	53.5%	70.0%	43.4%		
	Unknown	0	0.0%	20.5%	0	0.0%	10.4%	0.0%	1	20.0%	14.4%	41	12.0%	10.1%	0.0%		
	<i>Total</i>	<i>5</i>	<i>100%</i>	<i>100%</i>	<i>373</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>	<i>5</i>	<i>100%</i>	<i>100%</i>	<i>342</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>		
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	22.4%	0	0.0%	0.0%	0	0.0%	0.0%	21.9%		
	Moderate	0	0.0%	1.1%	0	0.0%	0.0%	16.4%	0	0.0%	0.0%	0	0.0%	0.0%	15.7%		
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	17.6%	0	0.0%	0.0%	0	0.0%	0.0%	19.0%		
	Upper	1	25.0%	3.3%	435	12.8%	0.2%	43.6%	0	0.0%	0.0%	0	0.0%	0.0%	43.4%		
	Unknown	3	75.0%	95.6%	2,965	87.2%	99.8%	0.0%	7	100.0%	100.0%	6,157	100.0%	100.0%	0.0%		
	<i>Total</i>	<i>4</i>	<i>100%</i>	<i>100%</i>	<i>3,400</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>	<i>7</i>	<i>100%</i>	<i>100%</i>	<i>6,157</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>		
OTHER PURPOSE LOC	Low	0	0.0%	3.2%	0	0.0%	1.4%	22.4%	0	0.0%	4.3%	0	0.0%	2.4%	21.9%		
	Moderate	0	0.0%	8.9%	0	0.0%	4.5%	16.4%	0	0.0%	9.9%	0	0.0%	5.4%	15.7%		
	Middle	0	0.0%	13.6%	0	0.0%	9.1%	17.6%	0	0.0%	17.1%	0	0.0%	12.0%	19.0%		
	Upper	0	0.0%	69.3%	0	0.0%	80.4%	43.6%	0	0.0%	64.2%	0	0.0%	76.5%	43.4%		
	Unknown	0	0.0%	5.1%	0	0.0%	4.6%	0.0%	0	0.0%	4.5%	0	0.0%	3.7%	0.0%		
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>100%</i>		

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2
Assessment Area: Jackson

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data														
		2021							2022							
		Count			Dollar				Families by Family Income %	Count			Dollar			Families by Family Income %
		Bank #	%	Agg %	Bank \$ (000s)	Agg \$ %	Agg \$ %	Bank #		%	Agg %	Bank \$ (000s)	Agg \$ %	Agg \$ %		
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	7.8%	0	0.0%	3.2%	22.4%	0	0.0%	12.2%	0	0.0%	5.6%	21.9%	
	Moderate	0	0.0%	17.4%	0	0.0%	10.4%	16.4%	1	14.3%	16.9%	145	11.0%	9.9%	15.7%	
	Middle	0	0.0%	21.7%	0	0.0%	14.2%	17.6%	1	14.3%	18.9%	250	19.0%	14.3%	19.0%	
	Upper	4	100.0%	40.0%	1,325	100.0%	60.7%	43.6%	5	71.4%	45.3%	924	70.1%	64.6%	43.4%	
	Unknown	0	0.0%	13.0%	0	0.0%	11.5%	0.0%	0	0.0%	6.8%	0	0.0%	5.6%	0.0%	
	<i>Total</i>	<i>4</i>	<i>100%</i>	<i>100%</i>	<i>1,325</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>	<i>7</i>	<i>100%</i>	<i>100%</i>	<i>1,319</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>	
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.4%	0	0.0%	0.2%	22.4%	0	0.0%	0.8%	0	0.0%	0.2%	21.9%	
	Moderate	0	0.0%	0.4%	0	0.0%	0.4%	16.4%	0	0.0%	0.0%	0	0.0%	0.0%	15.7%	
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	17.6%	0	0.0%	2.3%	0	0.0%	1.1%	19.0%	
	Upper	0	0.0%	0.4%	0	0.0%	0.6%	43.6%	0	0.0%	0.8%	0	0.0%	0.9%	43.4%	
	Unknown	0	0.0%	98.7%	0	0.0%	98.8%	0.0%	0	0.0%	96.2%	0	0.0%	97.9%	0.0%	
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>100%</i>	
HMDA TOTALS	Low	15	5.2%	4.3%	1,665	2.5%	1.8%	22.4%	7	3.8%	5.2%	561	1.2%	1.8%	21.9%	
	Moderate	33	11.5%	13.5%	5,015	7.6%	8.3%	16.4%	17	9.3%	16.1%	2,421	5.1%	9.6%	15.7%	
	Middle	55	19.1%	18.6%	9,968	15.1%	14.4%	17.6%	34	18.6%	19.0%	7,465	15.7%	14.7%	19.0%	
	Upper	128	44.4%	41.2%	36,028	54.6%	46.7%	43.6%	78	42.6%	41.0%	24,085	50.5%	47.5%	43.4%	
	Unknown	57	19.8%	22.5%	13,309	20.2%	28.8%	0.0%	47	25.7%	18.7%	13,122	27.5%	26.4%	0.0%	
	<i>Total</i>	<i>288</i>	<i>100%</i>	<i>100%</i>	<i>65,985</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>	<i>183</i>	<i>100%</i>	<i>100%</i>	<i>47,654</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>	

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

As shown in the previous tables, in 2021, the bank originated 15 HMDA loans (5.2 percent) to low-income borrowers and 33 HMDA loans (11.5 percent) to moderate-income borrowers. Bank performance was below the percentage of low-income families by family income (22.4 percent) but above the aggregate lending (4.3 percent) to low-income borrowers. This represents adequate performance for low-income borrowers in 2021. Bank performance was below the percentage of moderate-income families by family income (16.4 percent) and below the aggregate lending (13.5 percent) to moderate-income borrowers. This represents poor performance for moderate-income borrowers in 2021.

In 2022, the bank originated seven HMDA loans (3.8 percent) to low-income borrowers and 17 HMDA loans (9.3 percent) to moderate-income borrowers. Bank performance was below the percentage of low-income families by family income (21.9 percent) and below the aggregate lending (5.2 percent) to low-income borrowers. This represents poor performance for low-income borrowers in 2021. Bank performance was below both the percentage of moderate-income families by family income (15.7 percent) and the aggregate lending (16.1 percent) to moderate-income borrowers. This represents poor performance for moderate-income borrowers in 2022.

Small Business Lending

The bank’s distribution of small business loans reflects excellent penetration among businesses of different sizes within the bank’s AA. The following table shows, by business revenue and loan size, the samples of small business loans originated by PriorityOne Bank in 2021 and 2022 in the AA.

Small Business Loans by Business Revenue & Loan Size

Assessment Area: Jackson

		Bank Lending & Demographic Data									
		2021					2022				
		Count		Dollar		Total Businesses	Count		Dollar		Total Businesses
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	%
Revenue	\$1 Million or Less	42	97.7%	2,224	99.8%	91.4%	43	97.7%	6,498	99.7%	92.4%
	Over \$1 Million	0	0.0%	0	0.0%	7.6%	0	0.0%	0	0.0%	6.7%
	<i>Total Rev. available</i>	42	97.7%	2,224	99.8%	99.0%	43	97.7%	6,498	99.7%	99.1%
	Rev. Not Known	1	2.3%	5	0.2%	1.0%	1	2.3%	22	0.3%	0.9%
	<i>Total</i>	43	100%	2,229	100%	100%	44	100%	6,520	100%	100%
Loan Size	\$100,000 or Less	37	86.0%	945	42.4%		26	59.1%	1,183	18.1%	
	\$100,001 - \$250,000	5	11.6%	843	37.8%		13	29.5%	2,042	31.3%	
	\$250,001 - \$1 Million	1	2.3%	441	19.8%		5	11.4%	3,295	50.5%	
	<i>Total</i>	43	100%	2,229	100%		44	100%	6,520	100%	
Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	36	85.7%	940	42.3%		25	58.1%	1,162	17.9%	
	\$100,001 - \$250,000	5	11.9%	843	37.9%		13	30.2%	2,042	31.4%	
	\$250,001 - \$1 Million	1	2.4%	441	19.8%		5	11.6%	3,295	50.7%	
	<i>Total</i>	42	100%	2,224	100%		43	100%	6,499	100%	

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2022 D&B information

Of the 43 small business loans originated by the bank in 2021, 42 loans (97.7 percent) were to businesses with annual gross revenues of \$1 million or less, which is above the 91.4 percent of total businesses in the AA considered to be small businesses. Of those 42 loans made to small businesses, 41 (97.6 percent) were originated to small businesses in amounts of \$250,000 or less. This shows the bank’s willingness to lend to small businesses in smaller loan amounts, an important credit need noted by the community contact. Additionally, of the 43 small business loans made in 2021, 25 (58.1 percent) were made as part of the PPP, of which 24 (96.0 percent) were to businesses with annual gross revenues of \$1 million or less, and all were made in amounts of \$250,000 or less. This represents excellent performance in 2021.

Of the 44 small business loans originated by the bank in 2022, 43 loans (97.7 percent) were to businesses with annual gross revenues of \$1 million or less, which is above the 92.4 percent of total businesses in the AA considered to be small businesses. Of those 43 loans made to small businesses, 38 (88.3 percent) were originated to small businesses in amounts of \$250,000 or less. This shows the bank’s willingness to lend to small businesses in smaller loan amounts, an important credit need noted by the community contact. This represents excellent performance in 2022.

Consumer Lending

The bank’s consumer lending reflects reasonable penetration among individuals of different income levels in the bank’s AA. The following table shows the sampled consumer loans in 2021 and 2022 in the AA along with demographic data.

Borrower Distribution of Consumer Loans

Assessment Area: Jackson

Household Income Levels	Bank Lending & Demographic Data									
	2021					2022				
	Count		Dollar		Households by Household Income %	Count		Dollar		Households by Household Income %
	#	%	\$ (000s)	\$ %		#	%	\$ (000s)	\$ %	
Low	5	13.9%	51	8.7%	24.4%	13	25.5%	46	5.7%	23.3%
Moderate	8	22.2%	74	12.6%	15.1%	5	9.8%	32	3.9%	15.7%
Middle	5	13.9%	140	23.9%	15.9%	10	19.6%	163	20.0%	17.1%
Upper	11	30.6%	222	37.9%	44.6%	7	13.7%	274	33.7%	43.9%
Unknown	7	19.4%	99	16.9%	0.0%	16	31.4%	299	36.7%	0.0%
Total	36	100.0%	586	100.0%	100%	51	100.0%	814	100.0%	100%

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

For the sample of consumer loans in 2021, the bank originated five loans (13.9 percent) to low-income borrowers and eight loans (22.2 percent) to moderate-income borrowers. Bank performance is below the percentage of low-income households in the AA (24.4 percent) but above the percentage of moderate-income households in the AA (15.1 percent). This represents poor performance to low-income borrowers and reasonable performance to moderate-income borrowers in 2021.

For the sample of consumer loans in 2022, the bank originated 13 loans (25.5 percent) to low-income borrowers and five loans (9.8 percent) to moderate-income borrowers. Bank performance is above the percentage of low-income households in the AA (23.3 percent) but below the percentage of moderate-income households in the AA (15.7 percent). This represents reasonable performance to low-income borrowers and poor performance to moderate-income borrowers in 2022.

COMMUNITY DEVELOPMENT TEST

Considering the bank’s asset size, capacity, and the availability of community development opportunities in the AA, the bank demonstrates excellent responsiveness to the community development needs through a combination of loans, qualified investments, donations, and services.

The bank originated 496 community development loans totaling \$31.4 million in the Jackson AA. Of these loans, 472 loans worth \$14.2 million were part of the PPP. These loans were to small businesses with the primary purpose of retaining jobs for LMI employees or to small businesses to revitalize and stabilize LMI geographies. Of the remaining loans, many were to small businesses located in LMI tracts with the purpose of creating new jobs. Six particularly responsive loans included.

- One loan totaling \$5.3 million to finance the purchase of an automobile dealership in the AA that was closing. The loan allowed new owners to purchase the dealership and retain approximately 50 LMI jobs in the AA.
- Three loans totaling \$3.8 million for the construction and/or expansion of convenience stores in the AA . The loans resulted in approximately 25 LMI jobs in the area. Additionally, each convenience store is located in a low-income tract, which provides additional revitalization of those areas.
- One loan totaling \$2.3 million to finance the construction of a new medical and retail center with the intention of hiring 15 employees from the surrounding area, which is LMI. Approximately half of the jobs created by this loan are for LMI individuals.
- One loan totaling \$30,800 to finance the completion of a conversion of a commercial building into a multifamily affordable rental housing with six one-bedroom units that are income restricted to LMI individuals and/or families.

The bank made a total of ten qualified investments in the Jackson AA worth \$9.2 million. Of these, five were made in the current period totaling \$7.2 million and five were made during a prior period with an outstanding balance of \$2.0 million. All the qualified investments were to revitalize or stabilize LMI geographies with bonds to finance either basic infrastructure such as roads and sewers, or the public school system, in localities comprising primarily LMI tracts. The bank also made 35 qualified donations for \$22,804 to organizations providing community services to LMI individuals, including to school districts with a majority of LMI students, food pantries, and a non-profit that provides essential community services including medical and dental, legal aid, and educational services. Additional donations were made to organizations providing disaster relief to LMI families and home and credit counseling.

During the review period, employees engaged in qualified community development service activities totaling 1,562 hours within the AA. Notable services included board and/or committee service to organizations that attract new businesses to LMI areas, provide food to LMI families, and provide medical services to LMI individuals.

As previously noted in the Community Development Test under the *Institution* section, the bank also had investments and donations totaling \$17.5 million that served a BSRA that included the entire state of Mississippi, including the Jackson AA.

**METROPOLITAN AREA
LIMITED-SCOPE REVIEW**

The following MSA AA was reviewed using limited-scope procedures. Through these procedures, conclusions regarding the institution’s CRA performance are drawn from a review of available facts and data, including performance and demographic information. Please refer to the tables in Appendices D and E for additional information regarding the area.

DESCRIPTION OF INSTITUTION’S OPERATIONS IN THE HATTIESBURG AA

- AA includes Covington and Lamar counties and portions of Forrest County.
- As of December 31, 2022, PriorityOne Bank operated six branches in the AA, representing 40.0 percent of total branches.
- As of June 30, 2022, the bank had \$261.8 million in deposits in the AA, representing a market share of 6.1 percent and 30.6 percent of the bank’s total deposits.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Lending performance in the Hattiesburg AA was consistent with that of the full-scope Jackson AA. For the Hattiesburg AA, the geographic distribution of the bank’s loans is reasonable, and the penetration of lending to businesses of different revenue sizes and borrowers of different income levels is reasonable.

Community development performance in the AA was consistent with that of the full-scope Jackson AA. Regarding community development activities, the bank made 279 community development loans for \$14.2 million in the Hattiesburg AA. The bank had one prior period investment still outstanding for \$346,321 and made 42 donations for \$19,552 supporting community services for LMI families and revitalization and stabilization of LMI geographies. Bank staff provided 291 hours of community development services by serving on boards and committees for organizations supporting community services for LMI families and economic development as well as financial education instructors for LMI youth.

As previously noted in the Community Development Test under the *Institution* section, the bank also had investments and donations totaling \$17.5 million that served a BSRA that included the entire state of Mississippi, including the Hattiesburg AA.

Performance in the Limited-Scope Review Metropolitan AA		
AA	Lending Test	Community Development Test
Hattiesburg	Consistent	Consistent

**NONMETROPOLITAN AREA
LIMITED-SCOPE REVIEW**

The following non MSA AA was reviewed using limited-scope examination procedures. Through these procedures, conclusions regarding the institution’s CRA performance are drawn from a review of available facts and data, including performance and demographic information. Please refer to the tables in Appendices D and E for additional information regarding this area.

DESCRIPTION OF INSTITUTION’S OPERATIONS IN THE SCOTT AA

- AA includes Scott County.
- As of December 31, 2022, PriorityOne Bank operated one branch in the AA, representing 6.7 percent of total branches.
- As of June 30, 2022, the bank had \$50.5 million in deposits in the AA, representing a market share of 8.3 percent and 5.9 percent of the bank’s total deposits.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Lending performance in the Scott AA was consistent with that of the full-scope Jackson AA.

For the Scott AA, the geographic distribution of the bank’s loans is reasonable, and the penetration of lending to borrowers of different income levels and businesses of different revenue sizes is reasonable.

Community development performance in the AA was consistent with that of the full-scope Jackson AA. Regarding community development activities, the bank made 41 community development loans for \$1.4 million in the Scott AA. The bank made seven qualified investments for \$1.1 million: four current period investments for \$431,035 and three prior period investments still outstanding totaling \$660,000 supporting revitalization and stabilization of LMI geographies. The bank also made 27 donations for \$4,606 supporting community services for LMI families and revitalization and stabilization of LMI geographies. Bank staff provided 55 hours of community development services by serving on boards and committees for organizations supporting economic development.

As previously noted in the Community Development Test under the *Institution* section, the bank also had investments and donations totaling \$17.5 million that served a BSRA that included the entire state of Mississippi, including the Scott AA.

Performance in the Limited-Scope Review Non MSA AA		
AA	Lending Test	Community Development Test
Scott	Consistent	Consistent

APPENDIX A – SCOPE OF EXAMINATION

TIME PERIOD REVIEWED			
January 1, 2021 through December 31, 2022 – Lending Test			
October 30, 2019 through June 30, 2023 – Community Development Test			
FINANCIAL INSTITUTION		PRODUCTS REVIEWED	
PriorityOne Bank, Magee, Mississippi		HMDA, small business, and consumer loans	
AFFILIATE(S)	AFFILIATE RELATIONSHIP	PRODUCTS REVIEWED	
N/A	N/A	N/A	
LIST OF AAs AND TYPE OF EXAMINATION			
<i>AAs</i>	<i>Type of Examination</i>	<i>Branch Visit</i>	<i>Other Information</i>
Jackson (MSA), Mississippi	Full-scope Review	N/A	N/A
Hattiesburg (MSA), Mississippi	Limited-scope Review	N/A	N/A
Scott (non-MSA), Mississippi	Limited-scope Review	N/A	N/A

APPENDIX B – DEFINITIONS AND GENERAL INFORMATION

Definitions

ATM	Automated Teller Machine
CDC	Community Development Corporation
CDFI	Community Development Financial Institution
CRA	Community Reinvestment Act (Regulation BB)
FDIC	Federal Deposit Insurance Corporation
FFIEC	Federal Financial Institutions Examination Council
HMDA	Home Mortgage Disclosure Act (Regulation C)
HUD	Department of Housing and Urban Development
LMI	Low- and Moderate-Income
LTD	Loan-to-Deposit
LTV	Loan-to-Value Ratio
MD	Metropolitan Division
MSA	Metropolitan Statistical Area
OMB	Office of Management and Budget
REIS	Regional Economic Information System
SBA	Small Business Administration
USDA	United States Department of Agriculture

Rounding Convention

Because the percentages presented in tables were rounded to the nearest tenth in most cases, some columns may not total exactly 100 percent.

General Information

The CRA requires each federal financial supervisory agency to use its authority when examining financial institutions subject to its supervision to assess the 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. Upon conclusion of such examination, the agency must prepare a written evaluation of the institution's record of meeting the credit needs of its community.

This document is an evaluation of the CRA performance of PriorityOne Bank prepared by the **Federal Reserve Bank of Atlanta**, the institution's supervisory agency, as of **October 30, 2023**. The agency rates the CRA performance of an institution consistent with the provisions set forth in Appendix A to 12 CFR Part 228.

APPENDIX C – GLOSSARY

Aggregate lending: The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

Census tract: A small subdivision of metropolitan and other densely populated counties. Census tract boundaries do not cross county lines; however, they may cross the boundaries of MSAs. Census tracts usually have between 2,500 and 8,000 persons, and their physical size varies widely depending upon population density. Census tracts are designed to be homogeneous with respect to population characteristics, economic status, and living conditions to allow for statistical comparisons.

Community development: All Agencies have adopted the following language. Affordable housing (including multi-family 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 size eligibility standards of the Small Business Administration's Development Company or Small Business Investment Company programs (13 CFR 121.301) or have gross annual revenues of \$1 million or less; or, activities that revitalize or stabilize low- or moderate-income geographies.

Effective September 1, 2005, the Board of Governors of the Federal Reserve System (Board), Office of the Comptroller of the Currency (OCC), and the Federal Deposit Insurance Corporation (FDIC) have adopted the following additional language as part of the revitalize or stabilize definition of community development. Activities that revitalize or stabilize-

- I. Low-or moderate-income geographies;
- II. Designated disaster areas; or
- III. Distressed or underserved nonmetropolitan middle-income geographies designated by the Board, FDIC, and OCC, based on-
 - a. Rates of poverty, unemployment, and population loss; or
 - b. Population size, density, and dispersion. Activities that revitalize and stabilize geographies designated based on population size, density, and dispersion if they help to meet essential community needs, including needs of low- and moderate-income individuals.

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, home equity 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 nonrelatives 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 (for example, geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (for example, innovativeness, complexity, and responsiveness).

APPENDIX C – GLOSSARY (Continued)

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 do business or have banking offices in a MSA to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applications, the amount of loan requested, and the disposition of the application (for example, approved, denied, and withdrawn).

Home mortgage loans: Includes home purchase and home improvement loans as defined in the HMDA regulation. This definition also includes multi-family (five or more families) dwelling loans, loans for the purchase of manufactured homes and refinancings of home improvement and home purchase loans.

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 (for example, geographic distribution, borrower distribution, total number and dollar amount of investments, and branch distribution).

Low-income: Individual income that is 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 metropolitan area/assessment area.

Metropolitan area (MA): A MSA or a metropolitan division (MD) as defined by the Office of Management and Budget. An MSA is a core area containing at least one urbanized area of 50,000 or more inhabitants, together with adjacent communities having a high degree of economic and social integration with that core. An MD is a division of an MSA based on specific criteria including commuting patterns. Only an MSA that has a population of at least 2.5 million may be divided into MDs.

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.

Multi-family: Refers to a residential structure that contains five or more units.

Other products: Includes any unreported optional category of loans for which the institution collects and maintains data for consideration during a CRA examination. Examples of such activity include consumer loans and other loan data an institution may provide concerning its lending performance.

APPENDIX C – GLOSSARY (Continued)

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.

Rated area: A rated area is a state or multistate MA. 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 MA, the institution will receive a rating for the multistate MA.

Small loan(s) to business(es): A loan included in 'loans to small businesses' as defined in the Call Report and the Thrift Financial Reporting (TFR) 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. However, thrift institutions may also exercise the option to report loans secured by nonfarm residential real estate as "small business loans" if the loans are reported on the TFR as nonmortgage, commercial loans.

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

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

APPENDIX D – LIMITED SCOPE AA DEMOGRAPHIC TABLES

Combined Demographics Report - 2021

Assessment Area: Hattiesburg

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income		
	#	%	#	%	#	%	#	%	
Low-income	4	17.4%	2,790	9.6%	1,338	48.0%	7,574	26.2%	
Moderate-income	7	30.4%	6,492	22.4%	1,622	25.0%	4,446	15.4%	
Middle-income	8	34.8%	10,491	36.2%	1,834	17.5%	5,141	17.8%	
Upper-income	4	17.4%	9,171	31.7%	664	7.2%	11,783	40.7%	
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Total Assessment Area	23	100.0%	28,944	100.0%	5,458	18.9%	28,944	100.0%	
	Housing Units by Tract	Housing Types by Tract							
		Owner-Occupied				Rental		Vacant	
		#	%	%	#	%	#	%	
Low-income	7,309	1,353	5.1%	18.5%	4,565	62.5%	1,391	19.0%	
Moderate-income	12,182	6,591	24.7%	54.1%	3,577	29.4%	2,014	16.5%	
Middle-income	18,873	9,919	37.2%	52.6%	6,744	35.7%	2,210	11.7%	
Upper-income	12,883	8,793	33.0%	68.3%	3,054	23.7%	1,036	8.0%	
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%	
Total Assessment Area	51,247	26,656	100.0%	52.0%	17,940	35.0%	6,651	13.0%	
	Total Businesses by Tract	Businesses by Tract & Revenue Size							
		Less Than or = \$1 Million				Over \$1 Million		Revenue Not Reported	
		#	%	#	%	#	%	#	%
Low-income	517	11.8%	447	11.3%	65	18.4%	5	9.4%	
Moderate-income	723	16.6%	629	15.9%	74	20.9%	20	37.7%	
Middle-income	1,960	44.9%	1,784	45.1%	160	45.2%	16	30.2%	
Upper-income	1,166	26.7%	1,099	27.8%	55	15.5%	12	22.6%	
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Total Assessment Area	4,366	100.0%	3,959	100.0%	354	100.0%	53	100.0%	
Percentage of Total Businesses:				90.7%		8.1%		1.2%	
	Total Farms by Tract	Farms by Tract & Revenue Size							
		Less Than or = \$1 Million				Over \$1 Million		Revenue Not Reported	
		#	%	#	%	#	%	#	%
Low-income	2	1.8%	2	1.9%	0	0.0%	0	0.0%	
Moderate-income	40	36.0%	40	37.0%	0	0.0%	0	0.0%	
Middle-income	43	38.7%	41	38.0%	2	66.7%	0	0.0%	
Upper-income	26	23.4%	25	23.1%	1	33.3%	0	0.0%	
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Total Assessment Area	111	100.0%	108	100.0%	3	100.0%	0	0.0%	
Percentage of Total Farms:				97.3%		2.7%		0.0%	

Based on 2021 FFIEC Census Data and 2021 D&B Information

Combined Demographics Report - 2022

Assessment Area: Hattiesburg

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	7,431	25.2%
Moderate-income	10	29.4%	6,499	22.0%	1,858	28.6%	4,352	14.7%
Middle-income	9	26.5%	7,504	25.4%	1,194	15.9%	5,352	18.1%
Upper-income	11	32.4%	12,978	44.0%	1,037	8.0%	12,391	42.0%
Unknown-income	4	11.8%	2,545	8.6%	1,182	46.4%	0	0.0%
Total Assessment Area	34	100.0%	29,526	100.0%	5,271	17.9%	29,526	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Moderate-income	14,201	4,349	16.2%	30.6%	7,350	51.8%	2,502	17.6%
Middle-income	13,259	7,567	28.2%	57.1%	3,778	28.5%	1,914	14.4%
Upper-income	19,070	13,047	48.6%	68.4%	4,541	23.8%	1,482	7.8%
Unknown-income	5,267	1,878	7.0%	35.7%	2,354	44.7%	1,035	19.7%
Total Assessment Area	51,797	26,841	100.0%	51.8%	18,023	34.8%	6,933	13.4%
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	1,281	26.8%	1,149	26.3%	122	33.8%	10	17.5%
Middle-income	1,095	22.9%	989	22.7%	90	24.9%	16	28.1%
Upper-income	1,959	41.0%	1,831	42.0%	105	29.1%	23	40.4%
Unknown-income	445	9.3%	393	9.0%	44	12.2%	8	14.0%
Total Assessment Area	4,780	100.0%	4,362	100.0%	361	100.0%	57	100.0%
Percentage of Total Businesses:			91.3%		7.6%		1.2%	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	14	12.0%	14	12.3%	0	0.0%	0	0.0%
Middle-income	41	35.0%	41	36.0%	0	0.0%	0	0.0%
Upper-income	47	40.2%	44	38.6%	3	100.0%	0	0.0%
Unknown-income	15	12.8%	15	13.2%	0	0.0%	0	0.0%
Total Assessment Area	117	100.0%	114	100.0%	3	100.0%	0	0.0%
Percentage of Total Farms:			97.4%		2.6%		0.0%	

Based on 2022 FFIEC Census Data and 2022 D&B information

Combined Demographics Report - 2021

Assessment Area: Scott

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	1,719	24.8%
Moderate-income	2	33.3%	2,319	33.4%	547	23.6%	1,645	23.7%
Middle-income	4	66.7%	4,614	66.6%	861	18.7%	1,053	15.2%
Upper-income	0	0.0%	0	0.0%	0	0.0%	2,516	36.3%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	6	100.0%	6,933	100.0%	1,408	20.3%	6,933	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Moderate-income	3,994	2,464	34.2%	61.7%	982	24.6%	548	13.7%
Middle-income	7,486	4,732	65.8%	63.2%	1,649	22.0%	1,105	14.8%
Upper-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	11,480	7,196	100.0%	62.7%	2,631	22.9%	1,653	14.4%
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	204	33.1%	180	32.7%	22	41.5%	2	15.4%
Middle-income	412	66.9%	370	67.3%	31	58.5%	11	84.6%
Upper-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	616	100.0%	550	100.0%	53	100.0%	13	100.0%
Percentage of Total Businesses:			89.3%		8.6%		2.1%	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	11	24.4%	10	23.3%	1	50.0%	0	0.0%
Middle-income	34	75.6%	33	76.7%	1	50.0%	0	0.0%
Upper-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	45	100.0%	43	100.0%	2	100.0%	0	0.0%
Percentage of Total Farms:			95.6%		4.4%		0.0%	

Based on 2021 FFIEC Census Data and 2021 D&B Information

Combined Demographics Report - 2022

Assessment Area: Scott

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income		
	#	%	#	%	#	%	#	%	
Low-income	1	12.5%	712	9.8%	248	34.8%	2,030	28.0%	
Moderate-income	1	12.5%	881	12.1%	173	19.6%	926	12.8%	
Middle-income	4	50.0%	4,323	59.6%	701	16.2%	1,303	18.0%	
Upper-income	2	25.0%	1,342	18.5%	236	17.6%	2,999	41.3%	
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Total Assessment Area	8	100.0%	7,258	100.0%	1,358	18.7%	7,258	100.0%	
	Housing Units by Tract	Housing Types by Tract							
		Owner-Occupied				Rental		Vacant	
		#	%	%	#	%	#	%	
Low-income	942	384	5.2%	40.8%	394	41.8%	164	17.4%	
Moderate-income	1,275	1,054	14.2%	82.7%	200	15.7%	21	1.6%	
Middle-income	7,276	4,460	60.1%	61.3%	1,653	22.7%	1,163	16.0%	
Upper-income	2,267	1,528	20.6%	67.4%	555	24.5%	184	8.1%	
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%	
Total Assessment Area	11,760	7,426	100.0%	63.1%	2,802	23.8%	1,532	13.0%	
	Total Businesses by Tract	Businesses by Tract & Revenue Size							
		Less Than or = \$1 Million				Over \$1 Million		Revenue Not Reported	
		#	%	#	%	#	%	#	%
Low-income	78	12.0%	71	12.2%	6	11.3%	1	7.1%	
Moderate-income	60	9.2%	51	8.7%	8	15.1%	1	7.1%	
Middle-income	406	62.5%	366	62.8%	30	56.6%	10	71.4%	
Upper-income	106	16.3%	95	16.3%	9	17.0%	2	14.3%	
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Total Assessment Area	650	100.0%	583	100.0%	53	100.0%	14	100.0%	
Percentage of Total Businesses:				89.7%		8.2%		2.2%	
	Total Farms by Tract	Farms by Tract & Revenue Size							
		Less Than or = \$1 Million				Over \$1 Million		Revenue Not Reported	
		#	%	#	%	#	%	#	%
Low-income	3	6.3%	3	6.5%	0	0.0%	0	0.0%	
Moderate-income	3	6.3%	2	4.3%	1	50.0%	0	0.0%	
Middle-income	30	62.5%	30	65.2%	0	0.0%	0	0.0%	
Upper-income	12	25.0%	11	23.9%	1	50.0%	0	0.0%	
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Total Assessment Area	48	100.0%	46	100.0%	2	100.0%	0	0.0%	
Percentage of Total Farms:				95.8%		4.2%		0.0%	

Based on 2022 FFIEC Census Data and 2022 D&B information

APPENDIX E – LIMITED SCOPE AA LENDING TABLES

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: Hattiesburg

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data															
		2021							2022								
		Count			Dollar				Owner Occupied Units %	Count			Dollar				Owner Occupied Units %
		Bank #	%	Agg %	Bank \$ (000s)	\$ %	Agg \$ %	Bank #		%	Agg %	Bank \$ (000s)	\$ %	Agg \$ %			
HOME PURCHASE	Low	1	0.9%	1.5%	192	0.8%	0.9%	5.1%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%		
	Moderate	22	20.0%	12.3%	3,285	14.1%	9.2%	24.7%	13	13.7%	14.7%	1,972	8.9%	10.4%	16.2%		
	Middle	38	34.5%	39.3%	6,924	29.6%	35.0%	37.2%	26	27.4%	25.5%	5,980	27.0%	21.8%	28.2%		
	Upper	49	44.5%	46.9%	12,975	55.5%	54.9%	33.0%	47	49.5%	56.1%	12,616	57.0%	65.5%	48.6%		
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	9	9.5%	3.6%	1,550	7.0%	2.3%	7.0%		
	<i>Total</i>	<i>110</i>	<i>100%</i>	<i>100%</i>	<i>23,376</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>	<i>95</i>	<i>100%</i>	<i>100%</i>	<i>22,118</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>		
REFINANCE	Low	1	1.9%	1.7%	76	0.8%	1.0%	5.1%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%		
	Moderate	12	22.6%	10.8%	1,303	13.5%	8.4%	24.7%	5	16.7%	12.3%	625	8.5%	8.1%	16.2%		
	Middle	15	28.3%	35.4%	2,318	24.1%	32.2%	37.2%	8	26.7%	27.4%	1,011	13.8%	21.3%	28.2%		
	Upper	25	47.2%	52.0%	5,926	61.6%	58.4%	33.0%	12	40.0%	56.0%	4,947	67.6%	67.6%	48.6%		
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	5	16.7%	4.4%	732	10.0%	3.0%	7.0%		
	<i>Total</i>	<i>53</i>	<i>100%</i>	<i>100%</i>	<i>9,623</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>	<i>30</i>	<i>100%</i>	<i>100%</i>	<i>7,315</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>		
HOME IMPROVEMENT	Low	0	0.0%	2.9%	0	0.0%	2.4%	5.1%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%		
	Moderate	0	0.0%	26.5%	0	0.0%	39.5%	24.7%	1	100.0%	5.7%	79	100.0%	3.0%	16.2%		
	Middle	0	0.0%	27.9%	0	0.0%	25.9%	37.2%	0	0.0%	27.4%	0	0.0%	28.5%	28.2%		
	Upper	0	0.0%	42.6%	0	0.0%	32.2%	33.0%	0	0.0%	62.3%	0	0.0%	65.4%	48.6%		
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	4.7%	0	0.0%	3.1%	7.0%		
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>100%</i>	<i>1</i>	<i>100%</i>	<i>100%</i>	<i>79</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>		
MULTI FAMILY	Low	0	0.0%	30.4%	0	0.0%	28.9%	36.6%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%		
	Moderate	1	33.3%	14.3%	251	8.0%	6.6%	11.8%	0	0.0%	46.3%	0	0.0%	27.5%	51.2%		
	Middle	1	33.3%	42.9%	2,232	70.7%	54.1%	37.3%	1	50.0%	14.6%	22,200	98.0%	35.1%	12.9%		
	Upper	1	33.3%	12.5%	673	21.3%	10.5%	14.3%	1	50.0%	31.7%	452	2.0%	32.6%	24.5%		
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	7.3%	0	0.0%	4.8%	11.4%		
	<i>Total</i>	<i>3</i>	<i>100%</i>	<i>100%</i>	<i>3,156</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>	<i>2</i>	<i>100%</i>	<i>100%</i>	<i>22,652</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>		
OTHER PURPOSE LOC	Low	0	0.0%	3.1%	0	0.0%	1.2%	5.1%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%		
	Moderate	0	0.0%	9.2%	0	0.0%	7.5%	24.7%	0	0.0%	12.1%	0	0.0%	8.9%	16.2%		
	Middle	0	0.0%	43.9%	0	0.0%	40.7%	37.2%	0	0.0%	15.0%	0	0.0%	7.5%	28.2%		
	Upper	0	0.0%	43.9%	0	0.0%	50.7%	33.0%	0	0.0%	72.1%	0	0.0%	83.5%	48.6%		
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.7%	0	0.0%	0.1%	7.0%		
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>100%</i>		

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2
Assessment Area: Hattiesburg

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data															
		2021							2022								
		Count			Dollar				Owner Occupied Units	Count			Dollar				Owner Occupied Units
		Bank #	Agg %	Agg %	Bank \$ (000s)	Agg \$ %	Agg \$ %	%		Bank #	Agg %	Agg %	Bank \$ (000s)	Agg \$ %	Agg \$ %	%	
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	2.8%	0	0.0%	0.8%	5.1%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%		
	Moderate	0	0.0%	19.4%	0	0.0%	9.0%	24.7%	1	25.0%	12.2%	183	34.7%	11.3%	16.2%		
	Middle	0	0.0%	36.1%	0	0.0%	48.8%	37.2%	1	25.0%	19.5%	52	9.9%	7.9%	28.2%		
	Upper	0	0.0%	41.7%	0	0.0%	41.4%	33.0%	1	25.0%	61.0%	256	48.6%	77.5%	48.6%		
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	1	25.0%	7.3%	36	6.8%	3.3%	7.0%		
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>100%</i>	<i>4</i>	<i>100%</i>	<i>100%</i>	<i>527</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>		
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.0%	0	0.0%	0.0%	5.1%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%		
	Moderate	0	0.0%	14.3%	0	0.0%	10.0%	24.7%	0	0.0%	16.7%	0	0.0%	11.6%	16.2%		
	Middle	0	0.0%	37.1%	0	0.0%	33.5%	37.2%	0	0.0%	27.8%	0	0.0%	20.8%	28.2%		
	Upper	0	0.0%	48.6%	0	0.0%	56.6%	33.0%	0	0.0%	55.6%	0	0.0%	67.5%	48.6%		
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	7.0%		
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>100%</i>		
HMDA TOTALS	Low	2	1.2%	2.0%	268	0.7%	3.4%	5.1%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%		
	Moderate	35	21.1%	11.9%	4,839	13.4%	8.8%	24.7%	20	15.2%	14.0%	2,859	5.4%	11.7%	16.2%		
	Middle	54	32.5%	37.6%	11,474	31.7%	35.6%	37.2%	36	27.3%	25.4%	29,243	55.5%	22.9%	28.2%		
	Upper	75	45.2%	48.5%	19,574	54.1%	52.2%	33.0%	61	46.2%	56.8%	18,271	34.7%	62.7%	48.6%		
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	15	11.4%	3.8%	2,318	4.4%	2.7%	7.0%		
	<i>Total</i>	<i>166</i>	<i>100%</i>	<i>100%</i>	<i>36,155</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>	<i>132</i>	<i>100%</i>	<i>100%</i>	<i>52,691</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>		

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 1 of 2
Assessment Area: Hattiesburg

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data															
		2021							2022								
		Count			Dollar				Families by Family Income %	Count			Dollar				Families by Family Income %
		Bank #	Agg %	Bank %	Bank \$ (000s)	Agg \$ %	Agg \$ %	Bank #		Agg %	Bank %	Bank \$ (000s)	Agg \$ %	Agg \$ %			
HOME PURCHASE	Low	3	2.7%	3.2%	301	1.3%	1.4%	26.2%	1	1.1%	3.1%	88	0.4%	1.3%	25.2%		
	Moderate	12	10.9%	16.3%	1,601	6.8%	10.5%	15.4%	8	8.4%	16.2%	1,133	5.1%	9.6%	14.7%		
	Middle	21	19.1%	20.3%	3,390	14.5%	17.7%	17.8%	18	18.9%	20.1%	3,187	14.4%	16.5%	18.1%		
	Upper	56	50.9%	42.2%	15,274	65.3%	53.5%	40.7%	49	51.6%	42.3%	14,165	64.0%	55.6%	42.0%		
	Unknown	18	16.4%	17.9%	2,810	12.0%	17.0%	0.0%	19	20.0%	18.3%	3,545	16.0%	17.0%	0.0%		
	<i>Total</i>	<i>110</i>	<i>100%</i>	<i>100%</i>	<i>23,376</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>	<i>95</i>	<i>100%</i>	<i>100%</i>	<i>22,118</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>		
REFINANCE	Low	1	1.9%	2.8%	130	1.4%	1.2%	26.2%	1	3.3%	5.6%	130	1.8%	2.2%	25.2%		
	Moderate	6	11.3%	10.2%	508	5.3%	6.0%	15.4%	4	13.3%	9.5%	363	5.0%	5.8%	14.7%		
	Middle	12	22.6%	14.8%	1,859	19.3%	10.9%	17.8%	0	0.0%	18.5%	0	0.0%	12.8%	18.1%		
	Upper	22	41.5%	48.6%	5,070	52.7%	57.8%	40.7%	17	56.7%	46.9%	6,052	82.7%	58.1%	42.0%		
	Unknown	12	22.6%	23.6%	2,056	21.4%	24.1%	0.0%	8	26.7%	19.5%	770	10.5%	21.1%	0.0%		
	<i>Total</i>	<i>53</i>	<i>100%</i>	<i>100%</i>	<i>9,623</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>	<i>30</i>	<i>100%</i>	<i>100%</i>	<i>7,315</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>		
HOME IMPROVEMENT	Low	0	0.0%	5.9%	0	0.0%	6.1%	26.2%	0	0.0%	5.7%	0	0.0%	1.9%	25.2%		
	Moderate	0	0.0%	13.2%	0	0.0%	7.0%	15.4%	1	100.0%	9.4%	79	100.0%	5.4%	14.7%		
	Middle	0	0.0%	13.2%	0	0.0%	9.5%	17.8%	0	0.0%	16.0%	0	0.0%	11.5%	18.1%		
	Upper	0	0.0%	57.4%	0	0.0%	65.9%	40.7%	0	0.0%	58.5%	0	0.0%	68.5%	42.0%		
	Unknown	0	0.0%	10.3%	0	0.0%	11.5%	0.0%	0	0.0%	10.4%	0	0.0%	12.7%	0.0%		
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>100%</i>	<i>1</i>	<i>100%</i>	<i>100%</i>	<i>79</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>		
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	26.2%	0	0.0%	0.0%	0	0.0%	0.0%	25.2%		
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	15.4%	0	0.0%	0.0%	0	0.0%	0.0%	14.7%		
	Middle	0	0.0%	1.8%	0	0.0%	0.1%	17.8%	0	0.0%	0.0%	0	0.0%	0.0%	18.1%		
	Upper	1	33.3%	5.4%	673	21.3%	1.1%	40.7%	0	0.0%	2.4%	0	0.0%	0.7%	42.0%		
	Unknown	2	66.7%	92.9%	2,483	78.7%	98.8%	0.0%	2	100.0%	97.6%	22,652	100.0%	99.3%	0.0%		
	<i>Total</i>	<i>3</i>	<i>100%</i>	<i>100%</i>	<i>3,156</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>	<i>2</i>	<i>100%</i>	<i>100%</i>	<i>22,652</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>		
OTHER PURPOSE LOC	Low	0	0.0%	3.1%	0	0.0%	1.0%	26.2%	0	0.0%	2.9%	0	0.0%	0.8%	25.2%		
	Moderate	0	0.0%	6.1%	0	0.0%	2.9%	15.4%	0	0.0%	7.9%	0	0.0%	4.3%	14.7%		
	Middle	0	0.0%	21.4%	0	0.0%	13.0%	17.8%	0	0.0%	16.4%	0	0.0%	8.8%	18.1%		
	Upper	0	0.0%	67.3%	0	0.0%	81.6%	40.7%	0	0.0%	70.0%	0	0.0%	83.8%	42.0%		
	Unknown	0	0.0%	2.0%	0	0.0%	1.5%	0.0%	0	0.0%	2.9%	0	0.0%	2.2%	0.0%		
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>100%</i>		

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2
Assessment Area: Hattiesburg

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data													
		2021							2022						
		Count			Dollar			Families by Family Income	Count			Dollar			Families by Family Income
		Bank #	Agg %	%	Bank \$ (000s)	Agg \$ %	\$ %		Bank #	Agg %	%	Bank \$ (000s)	Agg \$ %	\$ %	
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	8.3%	0	0.0%	4.1%	26.2%	0	0.0%	7.3%	0	0.0%	2.7%	25.2%
	Moderate	0	0.0%	19.4%	0	0.0%	6.1%	15.4%	0	0.0%	9.8%	0	0.0%	5.1%	14.7%
	Middle	0	0.0%	33.3%	0	0.0%	22.4%	17.8%	1	25.0%	22.0%	183	34.7%	16.8%	18.1%
	Upper	0	0.0%	38.9%	0	0.0%	67.4%	40.7%	3	75.0%	53.7%	344	65.3%	72.2%	42.0%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	7.3%	0	0.0%	3.2%	0.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>100%</i>	<i>4</i>	<i>100%</i>	<i>100%</i>	<i>527</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.0%	0	0.0%	0.0%	26.2%	0	0.0%	11.1%	0	0.0%	4.5%	25.2%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	15.4%	0	0.0%	5.6%	0	0.0%	4.6%	14.7%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	17.8%	0	0.0%	5.6%	0	0.0%	3.5%	18.1%
	Upper	0	0.0%	2.9%	0	0.0%	1.6%	40.7%	0	0.0%	0.0%	0	0.0%	0.0%	42.0%
	Unknown	0	0.0%	97.1%	0	0.0%	98.4%	0.0%	0	0.0%	77.8%	0	0.0%	87.4%	0.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>100%</i>
HMDA TOTALS	Low	4	2.4%	3.1%	431	1.2%	1.2%	26.2%	2	1.5%	3.9%	218	0.4%	1.4%	25.2%
	Moderate	18	10.8%	13.1%	2,109	5.8%	7.7%	15.4%	13	9.8%	13.4%	1,575	3.0%	7.4%	14.7%
	Middle	33	19.9%	17.6%	5,249	14.5%	13.4%	17.8%	19	14.4%	19.0%	3,370	6.4%	13.5%	18.1%
	Upper	79	47.6%	44.9%	21,017	58.1%	50.8%	40.7%	69	52.3%	44.7%	20,561	39.0%	50.7%	42.0%
	Unknown	32	19.3%	21.3%	7,349	20.3%	26.9%	0.0%	29	22.0%	18.9%	26,967	51.2%	27.0%	0.0%
	<i>Total</i>	<i>166</i>	<i>100%</i>	<i>100%</i>	<i>36,155</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>	<i>132</i>	<i>100%</i>	<i>100%</i>	<i>52,691</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of Small Business Loans
Assessment Area: Hattiesburg

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data									
		2021					2022				
		Count		Dollar		Total Businesses	Count		Dollar		Total Businesses
		#	%	\$ (000s)	\$ %		%	#	%	\$ (000s)	
SMALL BUSINESSES	Low	2	6.5%	105	3.5%	11.8%	0	0.0%	0	0.0%	0.0%
	Moderate	14	45.2%	513	17.2%	16.6%	9	24.3%	1,224	31.4%	26.8%
	Middle	7	22.6%	769	25.9%	44.9%	13	35.1%	694	17.8%	22.9%
	Upper	8	25.8%	1,586	53.3%	26.7%	13	35.1%	1,902	48.8%	41.0%
	Unknown	0	0.0%	0	0.0%	0.0%	2	5.4%	76	2.0%	9.3%
	Tr Unknown	0	0.0%	0	0.0%		0	0.0%	0	0.0%	
	<i>Total</i>	<i>31</i>	<i>100%</i>	<i>2,974</i>	<i>100%</i>	<i>100%</i>	<i>37</i>	<i>100%</i>	<i>3,896</i>	<i>100%</i>	<i>100%</i>

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2022 D&B information

Small Business Loans by Business Revenue & Loan Size
Assessment Area: Hattiesburg

		Bank Lending & Demographic Data									
		2021					2022				
		Count		Dollar		Total Businesses	Count		Dollar		Total Businesses
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	%
Revenue	\$1 Million or Less	31	100.0%	2,974	100.0%	90.7%	37	100.0%	3,896	100.0%	91.3%
	Over \$1 Million	0	0.0%	0	0.0%	8.1%	0	0.0%	0	0.0%	7.6%
	<i>Total Rev. available</i>	31	100.0%	2,974	100.0%	98.8%	37	100.0%	3,896	100.0%	98.8%
	Rev. Not Known	0	0.0%	0	0.0%	1.2%	0	0.0%	0	0.0%	1.2%
	<i>Total</i>	31	100%	2,974	100%	100%	37	100%	3,896	100%	100%
Loan Size	\$100,000 or Less	22	71.0%	507	17.0%		28	75.7%	946	24.3%	
	\$100,001 - \$250,000	7	22.6%	1,043	35.1%		7	18.9%	1,209	31.0%	
	\$250,001 - \$1 Million	2	6.5%	1,424	47.9%		2	5.4%	1,740	44.7%	
	<i>Total</i>	31	100%	2,974	100%		37	100%	3,896	100%	
Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	22	71.0%	507	17.0%		28	75.7%	946	24.3%	
	\$100,001 - \$250,000	7	22.6%	1,043	35.1%		7	18.9%	1,209	31.0%	
	\$250,001 - \$1 Million	2	6.5%	1,424	47.9%		2	5.4%	1,740	44.7%	
	<i>Total</i>	31	100%	2,974	100%		37	100%	3,896	100%	

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2022 D&B information

Geographic Distribution of Consumer Loans
Assessment Area: Hattiesburg

Tract Income Levels	Bank Lending & Demographic Data										
	2021					2022					
	Count		Dollar		Households	Count		Dollar		Households	
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	%
Low	0	0.0%	0	0.0%	13.3%	0	0.0%	0	0.0%	0.0%	
Moderate	17	48.6%	209	41.4%	22.8%	13	36.1%	87	18.1%	26.1%	
Middle	8	22.9%	156	30.9%	37.4%	11	30.6%	131	27.3%	25.3%	
Upper	10	28.6%	140	27.7%	26.6%	8	22.2%	224	46.7%	39.2%	
Unknown	0	0.0%	0	0.0%	0.0%	4	11.1%	38	7.9%	9.4%	
Tr Unknown	0	0.0%	0	0.0%		0	0.0%	0	0.0%		
<i>Total</i>	35	100%	505	100%	100%	36	100%	480	100%	100%	

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2022 D&B information

**Borrower Distribution of Consumer Loans
Assessment Area: Hattiesburg**

Household Income Levels	Bank Lending & Demographic Data									
	2021					2022				
	Count		Dollar		Households by Household Income %	Count		Dollar		Households by Household Income %
	#	%	\$ (000s)	\$ %		#	%	\$ (000s)	\$ %	
Low	4	11.4%	98	19.4%	29.3%	8	22.2%	53	11.0%	29.6%
Moderate	10	28.6%	150	29.7%	14.2%	7	19.4%	104	21.7%	13.7%
Middle	4	11.4%	40	7.9%	15.2%	7	19.4%	91	19.0%	16.3%
Upper	10	28.6%	99	19.6%	41.3%	7	19.4%	182	37.9%	40.4%
Unknown	7	20.0%	117	23.2%	0.0%	7	19.4%	49	10.2%	0.0%
<i>Total</i>	<i>35</i>	<i>100.0%</i>	<i>505</i>	<i>100.0%</i>	<i>100%</i>	<i>36</i>	<i>100.0%</i>	<i>480</i>	<i>100.0%</i>	<i>100%</i>

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 1 of 2
Assessment Area: Scott

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data															
		2021							2022								
		Count			Dollar				Owner Occupied Units %	Count			Dollar				Owner Occupied Units %
		Bank #	%	Agg %	Bank \$ (000s)	\$ %	Agg \$ %	Bank #		%	Agg %	Bank \$ (000s)	\$ %	Agg \$ %			
HOME PURCHASE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	2	40.0%	7.2%	255	27.8%	5.2%	5.2%		
	Moderate	1	25.0%	34.2%	209	44.8%	34.7%	34.2%	0	0.0%	11.8%	0	0.0%	10.1%	14.2%		
	Middle	3	75.0%	65.8%	257	55.2%	65.3%	65.8%	2	40.0%	59.5%	542	59.1%	61.7%	60.1%		
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	1	20.0%	21.5%	120	13.1%	23.0%	20.6%		
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%		
	<i>Total</i>	<i>4</i>	<i>100%</i>	<i>100%</i>	<i>466</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>	<i>5</i>	<i>100%</i>	<i>100%</i>	<i>917</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>		
REFINANCE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	2	100.0%	6.1%	164	100.0%	7.0%	5.2%		
	Moderate	2	25.0%	33.5%	114	12.4%	29.4%	34.2%	0	0.0%	10.4%	0	0.0%	10.3%	14.2%		
	Middle	6	75.0%	66.5%	803	87.6%	70.6%	65.8%	0	0.0%	63.2%	0	0.0%	59.3%	60.1%		
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	20.2%	0	0.0%	23.3%	20.6%		
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%		
	<i>Total</i>	<i>8</i>	<i>100%</i>	<i>100%</i>	<i>917</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>	<i>2</i>	<i>100%</i>	<i>100%</i>	<i>164</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>		
HOME IMPROVEMENT	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	11.8%	0	0.0%	12.2%	5.2%		
	Moderate	0	0.0%	38.9%	0	0.0%	52.6%	34.2%	0	0.0%	0.0%	0	0.0%	0.0%	14.2%		
	Middle	1	100.0%	61.1%	11	100.0%	47.4%	65.8%	1	100.0%	70.6%	21	100.0%	73.6%	60.1%		
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	17.6%	0	0.0%	14.1%	20.6%		
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%		
	<i>Total</i>	<i>1</i>	<i>100%</i>	<i>100%</i>	<i>11</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>	<i>1</i>	<i>100%</i>	<i>100%</i>	<i>21</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>		
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	17.0%		
	Moderate	0	0.0%	20.0%	0	0.0%	12.8%	26.5%	0	0.0%	0.0%	0	0.0%	0.0%	1.4%		
	Middle	0	0.0%	80.0%	0	0.0%	87.2%	73.5%	0	0.0%	100.0%	0	0.0%	100.0%	63.7%		
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	17.9%		
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%		
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>100%</i>		
OTHER PURPOSE LOC	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	30.0%	0	0.0%	14.9%	5.2%		
	Moderate	0	0.0%	23.1%	0	0.0%	25.9%	34.2%	0	0.0%	0.0%	0	0.0%	0.0%	14.2%		
	Middle	0	0.0%	76.9%	0	0.0%	74.1%	65.8%	0	0.0%	60.0%	0	0.0%	76.2%	60.1%		
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	10.0%	0	0.0%	8.9%	20.6%		
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%		
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>100%</i>		

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2
Assessment Area: Scott

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data															
		2021							2022								
		Count			Dollar				Owner Occupied Units	Count			Dollar				Owner Occupied Units
		Bank	Agg		Bank	Agg		Bank		Agg		Bank	Agg				
#	%	%	\$ (000s)	\$ %	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	%				
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	5.2%		
	Moderate	0	0.0%	33.3%	0	0.0%	12.7%	34.2%	0	0.0%	9.1%	0	0.0%	18.2%	14.2%		
	Middle	1	100.0%	66.7%	70	100.0%	87.3%	65.8%	0	0.0%	54.5%	0	0.0%	32.1%	60.1%		
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	36.4%	0	0.0%	49.8%	20.6%		
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%		
	<i>Total</i>	<i>1</i>	<i>100%</i>	<i>100%</i>	<i>70</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>100%</i>		
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	5.2%		
	Moderate	0	0.0%	16.7%	0	0.0%	27.3%	34.2%	0	0.0%	0.0%	0	0.0%	0.0%	14.2%		
	Middle	0	0.0%	83.3%	0	0.0%	72.7%	65.8%	0	0.0%	100.0%	0	0.0%	100.0%	60.1%		
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	20.6%		
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%		
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>100%</i>		
HMDA TOTALS	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	4	50.0%	7.3%	419	38.0%	6.1%	5.2%		
	Moderate	3	21.4%	33.4%	323	22.1%	31.4%	34.2%	0	0.0%	10.3%	0	0.0%	9.9%	14.2%		
	Middle	11	78.6%	66.6%	1,141	77.9%	68.6%	65.8%	3	37.5%	61.6%	563	51.1%	61.1%	60.1%		
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	1	12.5%	20.9%	120	10.9%	23.0%	20.6%		
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%		
	<i>Total</i>	<i>14</i>	<i>100%</i>	<i>100%</i>	<i>1,464</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>	<i>8</i>	<i>100%</i>	<i>100%</i>	<i>1,102</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>		

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 1 of 2
Assessment Area: Scott

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data															
		2021							2022								
		Count			Dollar				Families by Family Income %	Count			Dollar				Families by Family Income %
		Bank #	Agg %	Bank %	Bank \$ (000s)	Agg \$ %	Agg \$ %	Bank #		Agg %	Bank %	Bank \$ (000s)	Agg \$ %	Agg \$ %			
HOME PURCHASE	Low	0	0.0%	5.1%	0	0.0%	2.2%	24.8%	0	0.0%	2.1%	0	0.0%	0.8%	28.0%		
	Moderate	0	0.0%	20.7%	0	0.0%	13.3%	23.7%	0	0.0%	20.5%	0	0.0%	14.6%	12.8%		
	Middle	1	25.0%	24.9%	44	9.4%	21.8%	15.2%	2	40.0%	28.2%	426	46.5%	23.8%	18.0%		
	Upper	2	50.0%	34.2%	213	45.7%	42.2%	36.3%	2	40.0%	32.8%	437	47.7%	42.5%	41.3%		
	Unknown	1	25.0%	15.2%	209	44.8%	20.4%	0.0%	1	20.0%	16.4%	54	5.9%	18.4%	0.0%		
	<i>Total</i>	<i>4</i>	<i>100%</i>	<i>100%</i>	<i>466</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>	<i>5</i>	<i>100%</i>	<i>100%</i>	<i>917</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>		
REFINANCE	Low	2	25.0%	3.8%	114	12.4%	1.5%	24.8%	0	0.0%	8.6%	0	0.0%	3.5%	28.0%		
	Moderate	1	12.5%	13.7%	26	2.8%	7.2%	23.7%	1	50.0%	15.3%	133	81.1%	10.1%	12.8%		
	Middle	1	12.5%	15.2%	110	12.0%	10.9%	15.2%	0	0.0%	20.9%	0	0.0%	22.5%	18.0%		
	Upper	3	37.5%	52.5%	517	56.4%	60.3%	36.3%	1	50.0%	46.6%	31	18.9%	55.4%	41.3%		
	Unknown	1	12.5%	14.8%	150	16.4%	20.1%	0.0%	0	0.0%	8.6%	0	0.0%	8.6%	0.0%		
	<i>Total</i>	<i>8</i>	<i>100%</i>	<i>100%</i>	<i>917</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>	<i>2</i>	<i>100%</i>	<i>100%</i>	<i>164</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>		
HOME IMPROVEMENT	Low	1	100.0%	16.7%	11	100.0%	5.7%	24.8%	0	0.0%	11.8%	0	0.0%	3.3%	28.0%		
	Moderate	0	0.0%	38.9%	0	0.0%	48.7%	23.7%	1	100.0%	35.3%	21	100.0%	27.2%	12.8%		
	Middle	0	0.0%	22.2%	0	0.0%	12.4%	15.2%	0	0.0%	17.6%	0	0.0%	13.3%	18.0%		
	Upper	0	0.0%	22.2%	0	0.0%	33.1%	36.3%	0	0.0%	23.5%	0	0.0%	42.7%	41.3%		
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	11.8%	0	0.0%	13.5%	0.0%		
	<i>Total</i>	<i>1</i>	<i>100%</i>	<i>100%</i>	<i>11</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>	<i>1</i>	<i>100%</i>	<i>100%</i>	<i>21</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>		
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	24.8%	0	0.0%	0.0%	0	0.0%	0.0%	28.0%		
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	23.7%	0	0.0%	0.0%	0	0.0%	0.0%	12.8%		
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	15.2%	0	0.0%	0.0%	0	0.0%	0.0%	18.0%		
	Upper	0	0.0%	40.0%	0	0.0%	22.7%	36.3%	0	0.0%	0.0%	0	0.0%	0.0%	41.3%		
	Unknown	0	0.0%	60.0%	0	0.0%	77.3%	0.0%	0	0.0%	100.0%	0	0.0%	100.0%	0.0%		
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>100%</i>		
OTHER PURPOSE LOC	Low	0	0.0%	0.0%	0	0.0%	0.0%	24.8%	0	0.0%	0.0%	0	0.0%	0.0%	28.0%		
	Moderate	0	0.0%	7.7%	0	0.0%	5.7%	23.7%	0	0.0%	10.0%	0	0.0%	6.3%	12.8%		
	Middle	0	0.0%	15.4%	0	0.0%	9.0%	15.2%	0	0.0%	0.0%	0	0.0%	0.0%	18.0%		
	Upper	0	0.0%	76.9%	0	0.0%	85.2%	36.3%	0	0.0%	80.0%	0	0.0%	91.0%	41.3%		
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	10.0%	0	0.0%	2.7%	0.0%		
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>100%</i>		

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2
Assessment Area: Scott

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data													
		2021							2022						
		Count			Dollar			Families by Family Income	Count			Dollar			Families by Family Income
		Bank #	Agg %	%	Bank \$ (000s)	Agg \$ %	%		Bank #	Agg %	%	Bank \$ (000s)	Agg \$ %	%	
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	11.1%	0	0.0%	11.6%	24.8%	0	0.0%	9.1%	0	0.0%	4.8%	28.0%
	Moderate	0	0.0%	11.1%	0	0.0%	15.1%	23.7%	0	0.0%	36.4%	0	0.0%	20.9%	12.8%
	Middle	0	0.0%	11.1%	0	0.0%	16.9%	15.2%	0	0.0%	0.0%	0	0.0%	0.0%	18.0%
	Upper	1	100.0%	55.6%	70	100.0%	53.5%	36.3%	0	0.0%	54.5%	0	0.0%	74.3%	41.3%
	Unknown	0	0.0%	11.1%	0	0.0%	2.9%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	<i>Total</i>	<i>1</i>	<i>100%</i>	<i>100%</i>	<i>70</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>100%</i>
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.0%	0	0.0%	0.0%	24.8%	0	0.0%	0.0%	0	0.0%	0.0%	28.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	23.7%	0	0.0%	0.0%	0	0.0%	0.0%	12.8%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	15.2%	0	0.0%	0.0%	0	0.0%	0.0%	18.0%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	36.3%	0	0.0%	0.0%	0	0.0%	0.0%	41.3%
	Unknown	0	0.0%	100.0%	0	0.0%	100.0%	0.0%	0	0.0%	100.0%	0	0.0%	100.0%	0.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>100%</i>
HMDA TOTALS	Low	3	21.4%	4.7%	125	8.5%	1.9%	24.8%	0	0.0%	5.3%	0	0.0%	1.8%	28.0%
	Moderate	1	7.1%	17.1%	26	1.8%	10.1%	23.7%	2	25.0%	19.1%	154	14.0%	13.1%	12.8%
	Middle	2	14.3%	19.2%	154	10.5%	15.6%	15.2%	2	25.0%	23.1%	426	38.7%	22.3%	18.0%
	Upper	6	42.9%	43.6%	800	54.6%	50.8%	36.3%	3	37.5%	39.7%	468	42.5%	48.1%	41.3%
	Unknown	2	14.3%	15.4%	359	24.5%	21.6%	0.0%	1	12.5%	12.8%	54	4.9%	14.7%	0.0%
	<i>Total</i>	<i>14</i>	<i>100%</i>	<i>100%</i>	<i>1,464</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>	<i>8</i>	<i>100%</i>	<i>100%</i>	<i>1,102</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of Small Business Loans
Assessment Area: Scott

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data									
		2021					2022				
		Count		Dollar		Total Businesses	Count		Dollar		Total Businesses
		#	%	\$ (000s)	\$ %		%	#	%	\$ (000s)	
SMALL BUSINESSES	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0	0.0%	12.0%
	Moderate	4	57.1%	67	17.7%	33.1%	0	0.0%	0	0.0%	9.2%
	Middle	3	42.9%	312	82.3%	66.9%	2	50.0%	49	11.9%	62.5%
	Upper	0	0.0%	0	0.0%	0.0%	2	50.0%	364	88.1%	16.3%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0	0.0%	0.0%
	Tr Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0	0.0%	0.0%
	<i>Total</i>	<i>7</i>	<i>100%</i>	<i>379</i>	<i>100%</i>	<i>100%</i>	<i>4</i>	<i>100%</i>	<i>413</i>	<i>100%</i>	<i>100%</i>

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2022 D&B information

Small Business Loans by Business Revenue & Loan Size
Assessment Area: Scott

		Bank Lending & Demographic Data									
		2021					2022				
		Count		Dollar		Total	Count		Dollar		Total
		#	%	\$ (000s)	\$ %	Businesses	#	%	\$ (000s)	\$ %	Businesses
Revenue	\$1 Million or Less	7	100.0%	379	100.0%	89.3%	4	100.0%	413	100.0%	89.7%
	Over \$1 Million	0	0.0%	0	0.0%	8.6%	0	0.0%	0	0.0%	8.2%
	<i>Total Rev. available</i>	7	100.0%	379	100.0%	97.9%	4	100.0%	413	100.0%	97.8%
	Rev. Not Known	0	0.0%	0	0.0%	2.1%	0	0.0%	0	0.0%	2.2%
	<i>Total</i>	7	100%	379	100%	100%	4	100%	413	100%	100%
Loan Size	\$100,000 or Less	6	85.7%	74	19.5%		3	75.0%	71	17.2%	
	\$100,001 - \$250,000	0	0.0%	0	0.0%		0	0.0%	0	0.0%	
	\$250,001 - \$1 Million	1	14.3%	305	80.5%		1	25.0%	342	82.8%	
	<i>Total</i>	7	100%	379	100%		4	100%	413	100%	
Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	6	85.7%	74	19.5%		3	75.0%	71	17.2%	
	\$100,001 - \$250,000	0	0.0%	0	0.0%		0	0.0%	0	0.0%	
	\$250,001 - \$1 Million	1	14.3%	305	80.5%		1	25.0%	342	82.8%	
	<i>Total</i>	7	100%	379	100%		4	100%	413	100%	

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2022 D&B information

Geographic Distribution of Consumer Loans
Assessment Area: Scott

Tract Income Levels	Bank Lending & Demographic Data									
	2021					2022				
	Count		Dollar		Households	Count		Dollar		Households
	#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	%
Low	0	0.0%	0	0.0%	0.0%	3	30.0%	17	19.5%	7.6%
Moderate	3	60.0%	21	20.2%	35.1%	0	0.0%	0	0.0%	12.3%
Middle	2	40.0%	83	79.8%	64.9%	5	50.0%	60	69.0%	59.8%
Upper	0	0.0%	0	0.0%	0.0%	2	20.0%	10	11.5%	20.4%
Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0	0.0%	0.0%
Tr Unknown	0	0.0%	0	0.0%		0	0.0%	0	0.0%	
<i>Total</i>	5	100%	104	100%	100%	10	100%	87	100%	100%

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2022 D&B information

Borrower Distribution of Consumer Loans

Assessment Area: Scott

Household Income Levels	Bank Lending & Demographic Data									
	2021					2022				
	Count		Dollar		Households by Household Income %	Count		Dollar		Households by Household Income %
	#	%	\$ (000s)	\$ %		#	%	\$ (000s)	\$ %	
Low	1	20.0%	3	2.9%	23.0%	4	40.0%	12	13.8%	25.0%
Moderate	3	60.0%	90	86.5%	18.8%	1	10.0%	3	3.4%	19.6%
Middle	0	0.0%	0	0.0%	19.5%	1	10.0%	10	11.5%	13.5%
Upper	0	0.0%	0	0.0%	38.7%	0	0.0%	0	0.0%	41.9%
Unknown	1	20.0%	11	10.6%	0.0%	4	40.0%	60	69.0%	0.0%
<i>Total</i>	<i>5</i>	<i>100.0%</i>	<i>104</i>	<i>100.0%</i>	<i>100%</i>	<i>10</i>	<i>100.0%</i>	<i>87</i>	<i>100.0%</i>	<i>100%</i>

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data