



## **PUBLIC DISCLOSURE**

July 17, 2023

### **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

Greeneville Federal Bank, FSB  
Charter Number 706518

101 W. Summer Street  
Greeneville, TN 37743-4924

Office of the Comptroller of the Currency

320 Seven Springs Way  
Suite 310  
Brentwood, TN 37027

**NOTE:** This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, and should not be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

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## Overall CRA Rating

**Institution’s CRA Rating:** This institution is rated **Satisfactory**.

The lending test is rated: **Satisfactory**.

The major factors that support this rating include:

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

The Lending Test rating is based on the Satisfactory performance in the State of Tennessee. Greenville Federal Bank (Bank) exhibits reasonable geographic distribution and borrower distribution.

## Loan-to-Deposit Ratio

Considering the Bank’s size, financial condition, and credit needs of the AA(s), the Bank’s LTD ratio is **more than reasonable**.

The Bank’s quarterly LTD ratio since the previous CRA evaluation averaged 95.9 percent, with a quarterly high of 103 percent and a quarterly low of 88.8 percent. We compared the Bank’s LTD ratio to four similarly situated banks within their market area. The quarterly average LTD ratio for these banks was 86.7 percent with a high average ratio of 92.1 percent and a low average ratio of 78.3 percent. The LTD ratio is calculated on a bank-wide basis.

## Lending in Assessment Area

A **majority** of the Bank’s loans are inside its assessment area (AA).

The Bank originated and purchased 54.2 percent of its total loans inside the Bank’s AA during the combined evaluation period of 2020 through 2022. This analysis is performed at the bank, rather than the AA, level. This percentage does not include extensions of credit by affiliates that may be considered under the other performance criteria. The following table details the Bank’s lending within the AA by number and dollar volumes during the evaluation period for each loan category.

Lending Inside and Outside of the Assessment Area 2020-2021										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage	17	42.5	23	57.5	40	2,113	26.2	5,965	73.8	8,078
Small Business	22	55.0	18	45.0	40	4,405	39.4	6,785	60.6	11,190
Total	39	48.8	41	51.2	80	6,518	33.8	12,750	66.2	19,268

<b>Lending Inside and Outside of the Assessment Area 2022</b>										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage	15	75.0	5	25.0	20	2,083	64.4	1,151	35.6	3,234
Small Business	11	55.0	9	45.0	20	3,275	60.8	2,109	39.2	5,384
Total	26	65.0	14	35.0	40	5,358	62.2	3,260	37.8	8,618

## Description of Institution

Greenville Federal Bank, a federally chartered mutual savings association which opened in 1960, is in Greenville, Greene County, Tennessee. The Bank is a single-state institution and operates four offices and four automated teller machines (ATMs) in Greene County. The Bank's ATMs do not accept deposits, but customers can also access accounts through online, mobile, and telephone banking. All offices and ATMs are located in middle and upper census tracts. The Bank has not closed, opened or relocated any offices during this evaluation period. There have not been any major changes in the Bank's corporate structure, including merger or acquisition activities, since the last CRA examination dated April 1, 2019, when the Bank received a Satisfactory rating. We found no legal or financial impediments adversely affecting the Bank's ability to help meet community credit needs.

On December 31, 2022, the Bank reported total assets of \$164.5 million, deposits of \$132.8 million, and net loans of \$133.3 million, or 81 percent of total assets. Tier 1 capital totaled \$25 million, and the tier 1 leverage ratio was 15.5 percent. The Bank ranks third out of five financial institutions in Greene County, holding approximately 11.5 percent of the local deposits as of June 30, 2022. The Bank's primary loan products are one-to-four family mortgage and business loans. A breakdown of the Bank's December 31, 2022, loan portfolio shows one-to-four family mortgage loans at 45 percent and business loans at 36 percent. The Bank also offered loans through the Small Business Administration's (SBA) Paycheck Protection Program (PPP) and originated 231 PPP loans totaling approximately \$9.6 million during the evaluation period. In addition, the Bank offered various payment deferral options to its commercial and consumer loan customers during the evaluation period and deferred loan payments for 100 customers impacted financially by the COVID-19 Pandemic.

The Bank has one AA, made up of Greene County, Tennessee, a Non-Metropolitan Statistical Area (MSA). The AA meets regulatory requirements and consists of a complete political subdivision that does not arbitrarily exclude low- or moderate-income geographies. In 2020-2021, the 15 census tracts (CT) had the following distribution: two moderate-income tract, eleven middle-income tracts, and two upper-income tracts. In 2022, the CTs changed to the following 17 CT distribution: three moderate-income tracts, ten middle-income tracts, and four upper-income tracts. None of the income tracts were considered distressed (poverty/unemployment) or underserved during the review period. Manufacturing and health care are the primary industries in the AA.

## **Scope of the Evaluation**

### **Evaluation Period/Products Evaluated**

We evaluated the CRA performance of Greeneville Federal Bank using Small Bank performance criteria, which includes a lending test. The lending test evaluates the Bank's performance based on meeting the credit needs of the AA through its lending activities. Our conclusions are based on a random sample of the Bank's primary lending products, home mortgage and small business loans, originated between January 1, 2020, and December 31, 2022. Due to census data changes, we evaluated 2020 through 2021 separately from 2022.

### **Selection of Areas for Full-Scope Review**

Greeneville Federal Bank has a single AA, the entirety of Greene County in Tennessee, which received a full-scope review. Refer to appendix A, Scope of Examination, for more information.

### **Ratings**

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

## **Discriminatory or Other Illegal Credit Practices Review**

Pursuant to 12 CFR 25.28(c) or 195.28(c), respectively, in determining a national bank's or federal savings association's (collectively, bank) CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank, or in any AA by an affiliate whose loans have been considered as part of the bank's lending performance. As part of this evaluation process, the OCC consults with other federal agencies with responsibility for compliance with the relevant laws and regulations, including the U.S. Department of Justice, the U.S. Department of Housing and Urban Development, and the Bureau of Consumer Financial Protection, as applicable.

The OCC has not identified that this institution (or any affiliate whose loans have been considered as part of the institution's lending performance) has engaged in discriminatory or other illegal credit practices that require consideration in this evaluation.

The OCC will consider any information that this institution engaged in discriminatory or other illegal credit practices, identified by or provided to the OCC before the end of the institution's next performance evaluation in that subsequent evaluation, even if the information concerns activities that occurred during the evaluation period addressed in this performance evaluation.

## State Rating

### State of Tennessee

#### CRA rating for the State of Tennessee: Satisfactory

#### The Lending Test is rated: Satisfactory

The major factors that support this rating include:

- The Bank’s quarterly LTD ratio was more than reasonable for the review period.
- The Bank originated a majority of loans inside its AA.
- The Bank exhibits a reasonable geographic distribution of loans in the state.
- The Bank exhibits a reasonable distribution of loans to individuals of different income levels and businesses of different sizes.

### Description of Institution’s Operations in Tennessee

Greenville Federal Bank operates only in Tennessee. The information provided in the “Description of Institution” section of this Performance Evaluation describes the institution’s operations in Tennessee.

As part of our evaluation, we relied on a community contact from a nonprofit entity in Greene County, Tennessee. This contact stated that the Greene County area needs affordable housing, as average incomes cannot support the price of new housing units. Among small businesses, there is a need for assistance in developing a workforce, as well as additional retail, restaurant, and light industrial opportunities. The lack of affordable childcare was also described as a barrier to an increased workforce.

<b>Table A – Demographic Information of the Assessment Area</b>						
<b>Assessment Area: Greene County 2020-2021</b>						
<b>Demographic Characteristics</b>	<b>#</b>	<b>Low % of #</b>	<b>Moderate % of #</b>	<b>Middle % of #</b>	<b>Upper % of #</b>	<b>NA* % of #</b>
Geographies (Census Tracts)	15	0.0	13.3	73.3	13.3	0.0
Population by Geography	68,576	0.0	13.8	74.7	11.5	0.0
Housing Units by Geography	32,104	0.0	13.7	75.0	11.3	0.0
Owner-Occupied Units by Geography	20,059	0.0	9.1	80.0	10.9	0.0
Occupied Rental Units by Geography	8,002	0.0	23.9	63.9	12.1	0.0
Vacant Units by Geography	4,043	0.0	16.3	72.2	11.5	0.0
Businesses by Geography	4,226	0.0	16.0	62.7	21.3	0.0
Farms by Geography	294	0.0	10.9	84.4	4.8	0.0
Family Distribution by Income Level	18,704	20.9	20.0	21.0	38.1	0.0
Household Distribution by Income Level	28,061	23.3	17.4	20.5	38.8	0.0

Median Family Income Non-MSAs - TN	\$46,066	Median Housing Value	\$108,491
		Median Gross Rent	\$561
		Families Below Poverty Level	15.9%
<i>Source: 2015 ACS and 2021 D&amp;B Data                  Due to rounding, totals may not equal 100.0%                  (*) The NA category consists of geographies that have not been assigned an income classification.</i>			

<b>Table A – Demographic Information of the Assessment Area</b>						
<b>Assessment Area: Greene County 2022</b>						
<b>Demographic Characteristics</b>	<b>#</b>	<b>Low % of #</b>	<b>Moderate % of #</b>	<b>Middle % of #</b>	<b>Upper % of #</b>	<b>NA* % of #</b>
Geographies (Census Tracts)	17	0.0	17.6	58.8	23.5	0.0
Population by Geography	70,152	0.0	19.4	61.7	19.0	0.0
Housing Units by Geography	32,655	0.0	20.0	60.5	19.6	0.0
Owner-Occupied Units by Geography	20,860	0.0	17.8	62.1	20.1	0.0
Occupied Rental Units by Geography	6,655	0.0	24.1	56.4	19.5	0.0
Vacant Units by Geography	5,140	0.0	23.3	58.9	17.8	0.0
Businesses by Geography	4,559	0.0	19.1	60.6	20.2	0.0
Farms by Geography	310	0.0	13.2	68.7	18.1	0.0
Family Distribution by Income Level	18,437	21.8	19.1	18.5	40.7	0.0
Household Distribution by Income Level	27,515	26.0	15.9	16.8	41.3	0.0
Median Family Income Non-MSAs - TN	\$56,418	Median Housing Value				\$135,409
		Median Gross Rent				\$633
		Families Below Poverty Level				12.3%
<i>Source: 2020 U.S. Census and 2022 D&amp;B Data                  Due to rounding, totals may not equal 100.0%                  (*) The NA category consists of geographies that have not been assigned an income classification.</i>						

### Scope of Evaluation in Tennessee

Greenville Federal Bank has one AA in the state of Tennessee, which received a full-scope review.

### LENDING TEST

The Bank’s performance under the Lending Test in Tennessee is rated Satisfactory.

### Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the Bank’s performance in the Greene County AA is Satisfactory.

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

The Bank exhibits reasonable geographic distribution of loans in Tennessee.

### ***Home Mortgage Loans***

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

The Bank exhibits reasonable geographic distribution of home mortgage loans. In 2020-2021, the Bank's lending in the two moderate-income CTs significantly exceeds the number of owner-occupied housing units and the aggregate peer lending level. In 2022, the AA included three moderate-income CTs and the Bank's lending was below the number of owner-occupied housing units and the aggregate peer lending level. The Bank's AA does not contain any low-income CTs and a small number of moderate-income CTs, so lending opportunities are limited. Aggregate performance for the review period reflects a reasonable distribution.

### ***Small Loans to Businesses***

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

The Bank exhibits reasonable geographic distribution of small loans to businesses. In 2020-2021, the Bank's lending in the two moderate-income CTs exceeds the number of businesses and the aggregate peer lending level. In 2022, the Bank's lending is in-line with the percentage of businesses. Aggregate peer data for 2022 was not available so only the demographic comparator was used in our analysis.

## **Distribution of Loans by Income Level of the Borrower**

The Bank exhibits a reasonable distribution of loans to individuals of different income levels and businesses of different sizes, given the product lines offered by the Bank.

### ***Home Mortgage Loans***

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

The Bank's lending reflects reasonable distribution of loans to individuals of different income levels. In 2020-2021, the Bank's lending to low-income borrowers represented 7.5 percent, which is below the percentage of low-income families in the AA, but exceeds aggregate peer lending levels. Lending to moderate-income borrowers was 17.5 percent, which is below the percentage of moderate-income families in the AA, but in-line with aggregate peer lending levels. In 2022, the Bank's lending to low-income borrowers was 40 percent. This significantly exceeded the percentage of low-income families in the AA and the aggregate peer lending level. Lending to moderate-income borrowers was 15 percent and below both the percentage of moderate-income families in the AA and the aggregate peer lending level. Aggregate performance for the review period reflects reasonable distribution.



### ***Small Loans to Businesses***

Refer to Table R in appendix D for the facts and data used to evaluate the borrower distribution of the Bank's originations and purchases of small loans to businesses.

The Bank's distribution of small business loans is reasonable. In 2020-2021, the Bank originated 70 percent of loans to small businesses. This is below the percentage of businesses with gross annual revenues of \$1 million or less in the AA, but significantly exceeds the percentage of peer lending to similar businesses. For 2022, the Bank originated 75 percent of loans to small businesses, which is lower than the percentage of small businesses in the AA, but a higher percentage than the 2020-2021 review period. Peer data for 2022 was not available so only the demographic comparator was used in our analysis.

### **Responses to Complaints**

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

## Appendix A: Scope of Examination

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

<b>Time Period Reviewed:</b>	01/01/2020 to 12/31/2022	
<b>Bank Products Reviewed:</b>	Home mortgage and small business loans	
<b>List of Assessment Areas and Type of Examination</b>		
<b>Rating and Assessment Areas</b>	<b>Type of Exam</b>	<b>Other Information</b>
Tennessee		
Greene County AA	Full-scope	Entirety of Greene County

## Appendix B: Summary of MMSA and State Ratings

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RATINGS	Greeneville Federal Bank
Overall Bank:	Lending Test Rating
Greeneville Federal Bank	Satisfactory
MMSA or State:	
Tennessee	Satisfactory

## Appendix C: Definitions and Common Abbreviations

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

## Appendix D: Tables of Performance Data

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### Content of Standardized Tables

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

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

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



<b>Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography</b>																	<b>2020-2021</b>	
<b>Total Home Mortgage Loans</b>				<b>Low-Income Tracts</b>			<b>Moderate-Income Tracts</b>			<b>Middle-Income Tracts</b>			<b>Upper-Income Tracts</b>			<b>Not Available-Income Tracts</b>		
	<b>#</b>	<b>\$</b>	<b>% of Total</b>	<b>% of Owner-Occupied Housing Units</b>	<b>% Bank Loans</b>	<b>Aggregate</b>	<b>% of Owner-Occupied Housing Units</b>	<b>% Bank Loans</b>	<b>Aggregate</b>	<b>% of Owner-Occupied Housing Units</b>	<b>% Bank Loans</b>	<b>Aggregate</b>	<b>% of Owner-Occupied Housing Units</b>	<b>% Bank Loans</b>	<b>Aggregate</b>	<b>% of Owner-Occupied Housing Units</b>	<b>% Bank Loans</b>	<b>Aggregate</b>
Greene County	40	4,927	100.0	0.0	0.0	0.0	9.1	20.0	8.5	80.0	60.0	76.7	10.9	20.0	14.9	0.0	0.0	0.0
<b>Total</b>	<b>40</b>	<b>4,927</b>	<b>100.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>9.1</b>	<b>20.0</b>	<b>8.5</b>	<b>80.0</b>	<b>60.0</b>	<b>76.7</b>	<b>10.9</b>	<b>20.0</b>	<b>14.9</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>

*Source: 2015 U.S Census; 01/01/2020 - 12/31/2021 Bank Data, "N/A" data not available.  
Due to rounding, totals may not equal 100.0*

<b>Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography</b>																	<b>2022</b>	
<b>Total Home Mortgage Loans</b>				<b>Low-Income Tracts</b>			<b>Moderate-Income Tracts</b>			<b>Middle-Income Tracts</b>			<b>Upper-Income Tracts</b>			<b>Not Available-Income Tracts</b>		
	<b>#</b>	<b>\$</b>	<b>% of Total</b>	<b>% of Owner-Occupied Housing Units</b>	<b>% Bank Loans</b>	<b>Aggregate</b>	<b>% of Owner-Occupied Housing Units</b>	<b>% Bank Loans</b>	<b>Aggregate</b>	<b>% of Owner-Occupied Housing Units</b>	<b>% Bank Loans</b>	<b>Aggregate</b>	<b>% of Owner-Occupied Housing Units</b>	<b>% Bank Loans</b>	<b>Aggregate</b>	<b>% of Owner-Occupied Housing Units</b>	<b>% Bank Loans</b>	<b>Aggregate</b>
Greene County	20	2,823	100.0	0.0	0.0	0.0	17.8	10.0	15.1	62.1	80.0	62.7	20.1	10.0	22.2	0.0	0.0	0.0
<b>Total</b>	<b>20</b>	<b>2,823</b>	<b>100.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>17.8</b>	<b>10.0</b>	<b>15.1</b>	<b>62.1</b>	<b>80.0</b>	<b>62.7</b>	<b>20.1</b>	<b>10.0</b>	<b>22.2</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>

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

<b>Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower</b>																	<b>2020-2021</b>		
	<b>Total Home Mortgage Loans</b>			<b>Low-Income Borrowers</b>			<b>Moderate-Income Borrowers</b>			<b>Middle-Income Borrowers</b>			<b>Upper-Income Borrowers</b>			<b>Not Available-Income Borrowers</b>			
	#	\$	% of Total	% of Families	% Bank Loans	Aggregate	% of Families	% Bank Loans	Aggregate	% of Families	% Bank Loans	Aggregate	% of Families	% Bank Loans	Aggregate	% of Families	% Bank Loans	Aggregate	
Greene County	40	4,927	100.0	20.9	7.5	4.3	20.0	17.5	17.1	21.0	12.5	22.2	38.1	62.5	40.6	0.0	0.0	15.8	
<b>Total</b>	<b>40</b>	<b>4,927</b>	<b>100.0</b>	<b>20.9</b>	<b>7.5</b>	<b>4.3</b>	<b>20.0</b>	<b>17.5</b>	<b>17.1</b>	<b>21.0</b>	<b>12.5</b>	<b>22.2</b>	<b>38.1</b>	<b>62.5</b>	<b>40.6</b>	<b>0.0</b>	<b>0.0</b>	<b>15.8</b>	

*Source: 2015 U.S Census; 01/01/2020 - 12/31/2021 Bank Data, "N/AV" data not available.  
Due to rounding, totals may not equal 100.0*

<b>Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower</b>																	<b>2022</b>		
	<b>Total Home Mortgage Loans</b>			<b>Low-Income Borrowers</b>			<b>Moderate-Income Borrowers</b>			<b>Middle-Income Borrowers</b>			<b>Upper-Income Borrowers</b>			<b>Not Available-Income Borrowers</b>			
	#	\$	% of Total	% of Families	% Bank Loans	Aggregate	% of Families	% Bank Loans	Aggregate	% of Families	% Bank Loans	Aggregate	% of Families	% Bank Loans	Aggregate	% of Families	% Bank Loans	Aggregate	
Greene County	20	2,823	100.0	21.8	40.0	7.4	19.1	15.0	22.2	18.5	10.0	25.0	40.7	35	35.5	0.0	0.0	10.1	
<b>Total</b>	<b>20</b>	<b>2,823</b>	<b>100.0</b>	<b>21.8</b>	<b>40.0</b>	<b>7.4</b>	<b>19.1</b>	<b>15.0</b>	<b>22.2</b>	<b>18.5</b>	<b>10.0</b>	<b>25.0</b>	<b>40.7</b>	<b>35</b>	<b>35.5</b>	<b>0.0</b>	<b>0.0</b>	<b>10.1</b>	

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

<b>Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography</b>																<b>2020-2021</b>		
Assessment Area:	Total Loans to Small Businesses			Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available- Income Tracts		
	#	\$	% of Total	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate
Greene County	40	5,637	100.0	0.0	0.0	0.0	16.0	20.0	15.5	62.7	62.5	65.7	21.3	17.5	18.8	0.0	0.0	0.0
<b>Total</b>	<b>40</b>	<b>5,637</b>	<b>100.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>16.0</b>	<b>20.0</b>	<b>15.5</b>	<b>62.7</b>	<b>62.5</b>	<b>65.7</b>	<b>21.3</b>	<b>17.5</b>	<b>18.8</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>

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

<b>Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography</b>																<b>2022</b>		
Assessment Area:	Total Loans to Small Businesses			Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available- Income Tracts		
	#	\$	% of Total	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate
Greene County	20	4,360	100.0	0.0	0.0	N/AV	19.1	20.0	N/AV	60.6	50.0	N/AV	20.2	30.0	N/AV	0.0	0.0	N/AV
<b>Total</b>	<b>20</b>	<b>4,360</b>	<b>100.0</b>	<b>0.0</b>	<b>0.0</b>	<b>N/AV</b>	<b>19.1</b>	<b>20.0</b>	<b>N/AV</b>	<b>60.6</b>	<b>50.0</b>	<b>N/AV</b>	<b>20.2</b>	<b>30.0</b>	<b>N/AV</b>	<b>0.0</b>	<b>0.0</b>	<b>N/AV</b>

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

<b>Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues</b>											<b>2020-2021</b>
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
Greene County	40	5,638	100.0	794	82.9	70.0	47.2	4.1	30.0	13.0	0.0
<b>Total</b>	<b>40</b>	<b>5,638</b>	<b>100.0</b>	<b>794</b>	<b>82.9</b>	<b>70.0</b>	<b>47.2</b>	<b>4.1</b>	<b>30.0</b>	<b>13.0</b>	<b>0.0</b>

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

<b>Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues</b>											<b>2022</b>
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
Greene County	20	4,360	100.0	N/AV	83.9	75.0	N/AV	3.8	20.0	12.2	5.0
<b>Total</b>	<b>20</b>	<b>4,360</b>	<b>100.0</b>	<b>N/AV</b>	<b>83.9</b>	<b>75.0</b>	<b>N/AV</b>	<b>3.8</b>	<b>20.0</b>	<b>12.2</b>	<b>5.0</b>

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