



PUBLIC DISCLOSURE

May 12, 2025

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

First National Bank
Charter Number 16579

341 Military Street
Hamilton, AL 35570

Office of the Comptroller of the Currency

Birmingham Office
3595 Grandview Parkway
Suite 655
Birmingham, AL 35243

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 Lending Test rating is based on First National Bank’s (FNB, bank) reasonable loan-to-deposit (LTD) ratio, substantial majority of lending occurring inside the assessment area (AA), reasonable geographic distribution of loans, and reasonable distribution of loans to borrowers of different income levels.
- The bank did not receive any Community Reinvestment Act (CRA) complaints during the review period.

Loan-to-Deposit Ratio

Considering FNB’s size, financial condition, and credit needs of the AA, the bank’s LTD was reasonable.

The bank’s quarterly average LTD ratio for the twelve consecutive quarters between January 1, 2022, and December 31, 2024, was 41.6 percent, with a quarterly high ratio of 49.0 percent and a quarterly low ratio of 33.6 percent. We compared the bank’s LTD ratio to six similarly situated banks. The quarterly average LTD ratio for these banks was 63.0 percent for the same period, with a low average of 37.8 percent and a high average of 78.4 percent.

Lending in Assessment Area

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

The bank originated and purchased 81.6 percent of its total loans inside the bank’s AA during the evaluation period. This analysis is performed at the bank, rather than the AA, level. This percentage does not include extensions of credit by affiliates that may be considered under the other performance criteria.

Table 1: Lending Inside and Outside of the Assessment Area										2022 - 2024
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage	261	81.6	59	18.4	320	22,583	61.7	14,027	38.3	36,610
Total	261	81.6	59	18.4	320	22,583	61.7	14,027	38.3	36,610
Source: 1/1/2022 - 12/31/2024 Bank Data.										
Due to rounding, totals may not equal 100.0%										

Description of Institution

FNB is a single-state institution headquartered in Hamilton, Alabama. FNB was established in 1976 and is owned by Marion County Bancshares, a single bank holding company. FNB has two wholly owned

subsidiaries, FNB Mortgage Services, INC and FNB Financial Services INC; however, these entities do not impact the bank's CRA performance. There were no merger or acquisition activities during the evaluation period. There are no legal, financial, or other factors impeding FNB's ability to help meet the credit needs in its AA. The bank's most recent CRA performance evaluation dated March 7, 2022, rated the bank's performance as Satisfactory.

FNB's AA is comprised of the entireties of Marion, Lamar, Fayette, Winston, and Walker Counties, in addition to two census tracts (CTs) in Franklin County, all located in the state of Alabama. In 2024, census changes included Walker County in the Birmingham, AL MSA. Accordingly, we assessed Walker County as part of a separate AA for 2024. The AAs meet regulatory guidelines and do not arbitrarily exclude low- or moderate- income areas.

FNB offers non-complex loan and deposit products, including real estate, consumer, and commercial loans, and demand, checking, and savings accounts. FNB has five full-service branches and six automated teller machines (ATMs). In May 2022, the bank closed the Berry and Parrish branch locations.

At December 31, 2024, FNB reported total assets of \$356 million and a tier 1 leverage capital ratio of 18.0 percent. The net loan portfolio totaled \$146.9 million, representing 41.2 percent of total assets.

Scope of the Evaluation

Evaluation Period/Products Evaluated

We assessed the bank's CRA performance using Small Bank performance criteria, which includes a Lending Test. Our evaluation period was January 1, 2022, through December 31, 2024. To evaluate lending performance, we reviewed the bank's primary loan product, home mortgage loans. FNB is a Home Mortgage Disclosure Act (HMDA) reporter, so our home mortgage lending analysis was based on the full population of originated and purchased HMDA-reportable loans. We performed a data integrity examination that verified the accuracy and reliability of the bank's HMDA data.

Selection of Areas for Full-Scope Review

In each state where the bank has an office, one or more of AAs within that state was selected for a full-scope review. For purposes of this evaluation, bank delineated AAs located within the same metropolitan statistical area (MSA), multistate metropolitan statistical area (MMSA), or combined statistical area (CSA), if applicable are combined and evaluated as a single AA. Similarly, bank delineated non-MSA AAs within the same state are combined and evaluated as a single area. These combined AAs may be evaluated as full- or limited-scope. Refer to the "Scope" section under each State Rating for details regarding how full-scope AAs were selected. Refer to appendix A, Scope of Examination, for a list of full- and limited-scope AAs.

Ratings

The bank's overall rating is a blend of the state ratings, and where applicable, multistate ratings.

The MMSA rating and state ratings in rating areas with a single AA are based on performance in that AA. The MMSA and state ratings in rating areas with multiple AAs are based on the weighted-average conclusions in those AAs. Refer to the "Scope" section under each state and MMSA Rating section for details regarding how the areas were weighted in arriving at the respective ratings.

Discriminatory or Other Illegal Credit Practices Review

Pursuant to 12 CFR 25.28(c) (March 29, 2024) in determining a national banks or federal savings association's (collectively, bank) CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank, or in any AA by an affiliate whose loans have been considered as part of the bank's lending performance. As part of this evaluation process, the OCC consults with other federal agencies with responsibility for compliance with the relevant laws and regulations, including the U.S. Department of Justice, the U.S. Department of Housing and Urban Development, and the Consumer Financial Protection Bureau, as applicable.

The OCC has not identified that this institution (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 Alabama

CRA rating for the State of Alabama¹: Satisfactory

The Lending Test is rated: Satisfactory

The major factors that support this rating include:

- The bank exhibited a reasonable LTD ratio when compared to similarly situated peer banks.
- A substantial majority of the bank's lending activity occurred inside the AA.
- The bank exhibited a reasonable distribution of loans to borrowers and geographies of different income levels.
- The bank did not receive any CRA complaints during the evaluation period.

Description of Institution's Operations in Alabama

FNB operates only in Alabama. The information provided in the "Description of Institution" section of this Performance Evaluation describes the institution's operations in Alabama.

FNB maintains five branch locations and six deposit taking ATMs. The branch locations generally operate under regular business hours, with Saturday hours available at some locations. Non-complex banking and lending products and services are offered, including online/mobile services. Our analysis of the bank's December 31, 2024, call report found the bank's primary product to be 1-4 family home mortgage loans.

In 2024, FNB held a 9.1 percent market share of deposits in its AL Non-MSA AA. This market share percentage ranked FNB fourth out of 18 financial institutions in the AA. In the Birmingham MSA AA, FNB held a 4.7 percent market share of deposits, ranking it seventh out of nine financial institutions in the AA. The bank faces significant competition from large regional and national banks, as well as other smaller community banks.

We contacted two community members from area non-profit organizations to understand the economic conditions and needs of the communities in the area, as well as the perception and performance of nearby financial institutions. Representatives from these organizations spoke to the need for affordable housing, as well as continued rehabilitation for an aging housing stock. Increased investments in county infrastructure would lead for further economic development that would benefit local small businesses. Additionally, there remains a need for affordable childcare and healthcare assistance, as well as ongoing financial education.

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

AL Non-MSA Assessment Area

Assessment Area(s) - AL Non-MSA 2023						
						2022 - 2023
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	31	3.23	12.90	67.74	16.13	0.00
Population by Geography	89,412	1.59	9.50	72.06	16.86	0.00
Housing Units by Geography	47,266	1.56	9.58	71.60	17.26	0.00
Owner-Occupied Housing by Geography	27,658	1.50	10.26	71.89	16.34	0.00
Occupied Rental Units by Geography	8,377	1.95	7.50	76.36	14.19	0.00
Vacant Units by Geography	11,231	1.41	9.46	67.33	21.81	0.00
Businesses by Geography	2,194	1.14	8.80	75.21	14.86	0.00
Farms by Geography	119	2.52	14.29	73.95	9.24	0.00
Family Distribution by Income Level	24,211	22.93	16.43	22.10	38.55	0.00
Household Distribution by Income Level	36,035	26.99	16.66	15.82	40.54	0.00
Unemployment rate (%)	6.14	5.62	7.04	6.24	5.21	0.00
Households Below Poverty Level (%)	19.15	26.77	20.82	19.37	16.36	0.00
Median Family Income (Non-MSAs - AL)		\$55,960			Median Housing Value	\$87,800
Median Family Income (Non-MSAs - AL) for 2023		\$65,700			Median Gross Rent	\$540
					Families Below Poverty Level	12.75
FFIEC File - 2020 Census						
2023 Dun & Bradstreet SBSF Demographics						
Due to rounding, totals may not equal 100.0%						
(*) The NA category consists of geographies that have not been assigned an income classification						

Assessment Area(s) - AL Non-MSA 2024						
						2024
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	31	3.23	12.90	61.29	22.58	0.00
Population by Geography	89,412	1.59	9.50	66.01	22.90	0.00
Housing Units by Geography	47,266	1.56	9.58	66.17	22.69	0.00
Owner-Occupied Housing by Geography	27,658	1.50	10.26	65.36	22.87	0.00
Occupied Rental Units by Geography	8,377	1.95	7.50	73.39	17.17	0.00
Vacant Units by Geography	11,231	1.41	9.46	62.78	26.36	0.00
Businesses by Geography	2,244	1.11	9.27	70.37	19.25	0.00
Farms by Geography	125	2.40	12.80	65.60	19.20	0.00
Family Distribution by Income Level	24,211	22.80	16.42	22.09	38.69	0.00
Household Distribution by Income Level	36,035	27.04	16.66	15.81	40.50	0.00
Unemployment rate (%)	6.14	5.62	7.04	6.43	4.88	0.00
Households Below Poverty Level (%)	19.15	26.77	20.82	19.79	15.86	0.00
Median Family Income (Non-MSAs - AL)		\$55,763			Median Housing Value	\$87,800
Median Family Income (Non-MSAs - AL) for 2024		\$67,600			Median Gross Rent	\$540
					Families Below Poverty Level	12.75
FFIEC File - 2024 Census						
2024 Dun & Bradstreet SBSF Demographics						
Due to rounding, totals may not equal 100.0%						
(*) The NA category consists of geographies that have not been assigned an income classification						

Birmingham MSA Assessment Area

Assessment Area(s) - Birmingham MSA						
						2024
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	20	0.00	55.00	45.00	0.00	0.00
Population by Geography	65,342	0.00	51.85	48.15	0.00	0.00
Housing Units by Geography	31,238	0.00	52.75	47.25	0.00	0.00

Assessment Area(s) - Birmingham MSA						
2024						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Owner-Occupied Housing by Geography	19,824	0.00	50.84	49.16	0.00	0.00
Occupied Rental Units by Geography	5,616	0.00	56.62	43.38	0.00	0.00
Vacant Units by Geography	5,798	0.00	55.50	44.50	0.00	0.00
Businesses by Geography	1,665	0.00	54.65	45.35	0.00	0.00
Farms by Geography	73	0.00	49.32	50.68	0.00	0.00
Family Distribution by Income Level	17,553	28.22	21.53	22.27	27.98	0.00
Household Distribution by Income Level	25,440	32.27	18.29	16.59	32.84	0.00
Unemployment rate (%)	7.32	0.00	7.44	7.20	0.00	0.00
Households Below Poverty Level (%)	17.27	0.00	17.51	17.02	0.00	0.00
Median Family Income (13820 - Birmingham, AL MSA)	\$74,058		Median Housing Value			\$87,800
Median Family Income (13820 - Birmingham, AL MSA) for 2024	\$90,900		Median Gross Rent			\$540
			Families Below Poverty Level			12.75
FFIEC File - 2024 Census						
2024 Dun & Bradstreet SBSF Demographics						
Due to rounding, totals may not equal 100.0%						
(*) The NA category consists of geographies that have not been assigned an income classification						

Scope of Evaluation in Alabama

We selected the bank's entire AA for a full-scope evaluation. For 2022 and 2023, the AA consisted of Walker, Marion, Fayette, Lamar, and Winston Counties, in addition to two CTs in Franklin County, known as the AL Non-MSA AA. However, a 2024 census update included Walker County in the Birmingham, AL MSA. Accordingly, for 2024, we assessed two AAs for our evaluation: the AL Non-MSA AA (excluding Walker County) and the Birmingham MSA AA (Walker County).

LENDING TEST

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

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the AL Non-MSA and Birmingham MSA AAs was good.

Distribution of Loans by Income Level of the Geography

The bank exhibited a reasonable geographic distribution of loans in the State.

Home Mortgage Loans

Refer to Table 7 in appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

In 2022-2023, the bank made no loans to borrowers in low-income CTs, which is less than the percentage of owner-occupied housing units (1.50 percent) and the peer aggregate lending level (1.76 percent). The bank originated 7.82 percent of loans in moderate-income CTs, which is consistent with

peer lending levels (7.81 percent), but lower than the overall percentage of owner-occupied housing units (10.26 percent).

In the 2024 AL Non-MSA AA, the bank made no loans to borrowers in low-income CTs, which is slightly below the percentage of owner-occupied housing units (1.50 percent) and the peer aggregate lending level (1.91 percent). The bank originated 14.49 percent of loans in moderate-income CTs, which is higher than both the peer aggregate lending level (7.37 percent) and the overall percentage of owner-occupied housing units (10.26 percent).

In the 2024 Birmingham MSA AA, the bank originated 69.23 percent of loans in moderate-income CTs, which is significantly higher than both the peer aggregate lending level (4.65 percent) and the overall percentage of owner-occupied housing units (50.84 percent). There were no low-income CTs in this AA.

Lending Gap Analysis

We did not identify any unexplained conspicuous gaps during our review.

Distribution of Loans by Income Level of the Borrower

The bank exhibited a reasonable distribution of loans to individuals of different income levels, given the product lines offered by the bank.

Home Mortgage Loans

Refer to Table 8 in appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

In 2022-2023, the bank originated 15.08 percent of loans to low-income borrowers, which is below the overall percentage of low-income families in the AA (22.93 percent) but significantly exceeds the peer aggregate lending level (7.10 percent). The bank originated 19.55 percent of loans to moderate-income borrowers, which is higher than both the peer aggregate lending level (17.63 percent) and the overall percentage of moderate-income families in the AA (16.43 percent).

In the 2024 AL Non-MSA AA, the bank originated 17.39 percent of loans to low-income borrowers, which is slightly below the overall percentage of low-income families in the AA (22.80 percent), but significantly higher than the peer aggregate lending level (6.42 percent). The bank originated 18.84 percent of loans to moderate-income borrowers, which is higher than both the peer aggregate lending level (17.41 percent) and the overall percentage of moderate-income families in the AA (16.42 percent).

In the 2024 Birmingham MSA AA, the bank originated 38.46 percent of loans to low-income borrowers, which significantly exceeded the overall percentage of low-income families in the AA (28.22 percent) and the peer aggregate lending level (5.03 percent). The bank originated 38.46 percent of loans to moderate-income borrowers, which is higher than both the peer aggregate lending level (14.33 percent) and the overall percentage of moderate-income families in the AA (21.53 percent).

Responses to Complaints

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

Appendix A: Scope of Examination

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

Time Period Reviewed:	01/01/22 to 12/31/24	
Bank Products Reviewed:	Home mortgage	
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
Alabama		
AL Non-MSA AA	Full-scope	Entirety of Marion, Fayette, Lamar, and Winston Counties, two CTs in Franklin County. Entirety of Walker County included for 2022-2023.
Birmingham MSA AA	Full-scope	Entirety of Walker County for 2024.

Appendix B: Summary of MMSA and State Ratings

RATINGS	
Overall Bank:	Lending Test Rating
First National Bank	Satisfactory
MMSA or State:	
Alabama	Satisfactory

Appendix C: Definitions and Common Abbreviations

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

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

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

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

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

Community Development (CD): Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet 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 CD loans and qualified investments, branch distribution, and CD services).

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

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

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

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

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

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

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

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

Multistate Metropolitan Statistical Area (MMSA): Any multistate metropolitan statistical area or multistate combined statistical area, as defined by the Office of Management and Budget.

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

Prior Period Investments: Investments made in a previous evaluation period that are outstanding as of the end of the evaluation period.

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

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

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

Small Loan(s) to Farm(s): A loan included in 'loans to small farms' as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have

original amounts of \$500,000 or less and are either secured by farmland or are classified as loans to finance agricultural production and other loans to farmers.

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

Unfunded Commitments: Legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

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

Appendix D: Tables of Performance Data

Content of Standardized Tables

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

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

- Table 7. 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 8. 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/AA. The table also presents aggregate peer data for the years the data is available.
- Table 9. 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 AA.
- Table 10. 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.
- Table 11. Assessment Area Distribution of Loans to Farms by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$500,000) to farms originated and purchased by the bank in low-, moderate-, middle-,

and upper-income geographies compared to the percentage distribution of farms (regardless of revenue size) throughout those geographies. The table also presents aggregate peer data for the years the data is available. Because aggregate small farm data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank's AA.

- Table 12. Assessment Area Distribution of Loans to Farms by Gross Annual Revenues -** Compares the percentage distribution of the number of small loans (loans less than or equal to \$500,000) originated and purchased by the bank to farms with revenues of \$1 million or less to: 1) the percentage distribution of farms with revenues of greater than \$1 million; and, 2) the percentage distribution of farms for which revenues are not available. The table also presents aggregate peer small farm data for the years the data is available.
- Table 13. Assessment Area Distribution of Consumer Loans by Income Category of the Geography -** Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of households in those geographies.
- Table 14. Assessment Area Distribution of Consumer Loans by Income Category of the Borrower -** Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of households by income level in each MMSA/AA.

Table 7: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																		2022 - 2023	
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total Number	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate
AL Non-MSA	179	15,158	100.00	3,126	1.50	--	1.76	10.26	7.82	7.81	71.89	87.71	71.43	16.34	4.47	19.00	--	--	--
Total	179	15,158	100.00	3,126	1.50	--	1.76	10.26	7.82	7.81	71.89	87.71	71.43	16.34	4.47	19.00	--	--	--
Source: FFIEC File - 2020 Census; 1/1/2022 - 12/31/2023 Bank Data, 2022 HMDA Aggregate Data, "--" data not available.																			
Due to rounding, totals may not equal 100.0%																			

Table 7: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																			2024
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total Number	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate
AL Non-MSA	69	6,695	84.15	1,465	1.50	--	1.91	10.26	14.49	7.37	65.36	76.81	70.44	22.87	8.70	20.27	--	--	--
Birmingham MSA	13	731	15.85	1,054	--	--	--	50.84	69.23	4.65	49.16	30.77	75.71	--	--	19.64	--	--	--
Total	82	7,426	100.00	2,519	0.88	--	1.11	27.21	23.17	6.23	58.59	69.51	72.65	13.32	7.32	20.01	--	--	--
Source: FFIEC File - 2024 Census; 1/1/2024 - 12/31/2024 Bank Data, 2023 HMDA Aggregate Data, "--" data not available.																			
Due to rounding, totals may not equal 100.0%																			

Table 8: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																			2022 - 2023
Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	\$	% of Total Number	Overall Market	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate
AL Non-MSA	179	15,158	100.00	3,126	22.93	15.08	7.10	16.43	19.55	17.63	22.10	20.67	18.94	38.55	41.90	38.39	--	2.79	17.95
Total	179	15,158	100.00	3,126	22.93	15.08	7.10	16.43	19.55	17.63	22.10	20.67	18.94	38.55	41.90	38.39	--	2.79	17.95
Source: FFIEC File - 2020 Census; 1/1/2022 - 12/31/2023 Bank Data, 2022 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%																			

Table 8: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																			2024
Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	\$	% of Total Number	Overall Market	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate
AL Non-MSA	69	6,695	84.15	1,465	22.80	17.39	6.42	16.42	18.84	17.41	22.09	31.88	20.48	38.69	28.99	37.13	--	2.90	18.57
Birmingham MSA	13	731	15.85	1,054	28.22	38.46	5.03	21.53	38.46	14.33	22.27	15.38	23.15	27.98	7.69	40.99	--	--	16.51
Total	82	7,426	100.00	2,519	25.08	20.73	5.84	18.57	21.95	16.12	22.16	29.27	21.60	34.19	25.61	38.75	--	2.44	17.71
Source: FFIEC File - 2024 Census; 1/1/2024 - 12/31/2024 Bank Data, 2023 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%																			