Office of the
Comptroller of the Currency
Washington, DC 20219

PUBLIC DISCLOSURE

June 25, 2026

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

First National Bank of Wauchula
Charter Number 14882

406 N 6th Avenue
Wauchula, FL 33873

Office of the Comptroller of the Currency

4042 Park Oaks Blvd
Suite 240
Tampa, FL 33610

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 **Outstanding.**

The Lending Test is rated: Outstanding.

The major factors that support this rating include:

- The Lending Test rating is based on excellent geographic distribution and excellent distribution of loans to individuals of different income levels.
- A majority of First National Bank of Wauchula's (FNB Wauchula or the bank) loans originated inside its assessment area (AA).
- FNB Wauchula's loan-to-deposit (LTD) was more than reasonable given the bank's size, financial condition, and credit needs of its AA.

Loan-to-Deposit Ratio

Considering the bank's size, financial condition, and credit needs of the AAs, the bank's LTD ratio was more than reasonable. The bank's quarterly LTD ratio starting March 2021 and ending December 2025 averaged 83.75 percent, with a quarterly high of 91.83 percent and a quarterly low of 72.82 percent. The average LTD ratio is more than reasonable compared to two similarly situated banks with averages ranging from 60.83 percent to 65.04 percent.

Lending in Assessment Area

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

The bank originated and purchased 69.5 percent of its total loans inside the bank's AAs during the evaluation period. This analysis is performed at the bank, rather than the AA, level. This percentage does not include extensions of credit by affiliates that may be considered under the other performance criteria.

Table 1: Lending Inside and Outside of the Assessment Area

Loan Category	Number of Loans				Total #	Dollar Amount of Loans $(000s)				Total $(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		$	%	$	%	
Home Mortgage	20	66.7	10	33.3	30	2,959	68.2	1,381	31.8	4,340
Small Business	21	72.4	8	27.6	29	1,511	81.1	352	18.9	1,863
Total	41	69.5	18	30.5	59	4,470	72.1	1,733	27.9	6,203

Source: 1/1/2023 - 12/31/2025 Bank Data.
Due to rounding, totals may not equal 100.0%

Description of Institution

FNB Wauchula is a single-state national bank established on January 12, 1960, and headquartered in Wauchula, Florida. The bank is a wholly owned subsidiary of First Hardee Holding Corporation, a one-bank holding company also located in Wauchula, Florida. Since inception, the bank has operated out of one office in Wauchula, Hardee County. FNB Wauchula has delineated Hardee County in its entirety as its AA, which consists of eight census tracts.

As of December 31, 2025, FNB Wauchula reported total assets of $85.6 million, $62.9 million in total loans, $74.6 million in total deposits, and $10.3 million in tier 1 capital. Net loans and leases represent 73.8 percent of average assets, with one-to-four family residential being the largest portion of the loan portfolio at 57 percent of total loans. Other key areas of lending at the bank include non-farm non-residential and commercial and industrial loans, which represent 15 and 7 percent of the total loans, respectively.

The bank offers full-service banking, including an onsite 24-hour automated teller machine access and drive-up facility, which is also open on Saturdays. Deposit services include a variety of personal and business checking and savings accounts, certificates of deposit and individual retirement accounts.

Scope of the Evaluation

Evaluation Period/Products Evaluated

FNB Wauchula's CRA performance was evaluated using Small Bank CRA examination procedures. These procedures assess an institution's record of meeting credit needs of an assessment area through its lending activities. Conclusions regarding the bank's lending performance were based on a random sample of the bank's primary lending products originated between January 1, 2023, to December 31, 2025. The sample consisted of 30 home mortgage loans totaling $4.4 million and 29 loans to small businesses totaling $1.9 million.

During the examination, the bank provided a report with data of all loan originations for the evaluation period. There was a total of 499 loans totaling $27.1 million originated during the evaluation period. Based on this report, we determined the primary loan product to be home mortgage and small business lending, which made up 48.7 percent and 18.2 percent of originations, respectively. For these products, there were a total of 167 loans totaling $18 million. As such, our evaluation of the bank's lending performance will focus on both loan products, with more weight given to home mortgage lending.

Selection of Areas for Full-Scope Review

The State of Florida, where the bank has its only office, was selected for a full scope review. For purposes of this evaluation, the bank's one delineated non-MSA AA within the State of Florida is evaluated as a single area. 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 the state of Florida rating. Refer to the "Scope" section under each state 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 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 Florida

CRA rating for the State of Florida: Outstanding

The Lending Test is rated: Outstanding

The major factors that support this rating include:

- The bank's geographic distribution of loans in the state was excellent.
- The bank's distribution of loans to individuals of different income levels and businesses of different sizes was excellent.
- FNB Wauchula did not receive any CRA related complaints during the evaluation period.

Description of Institution's Operations in Florida

FNB Wauchula has delineated Hardee County in its entirety as the AA. Hardee County is located in Central Florida, approximately 65 miles southeast of Tampa and southwest of Orlando. The AA includes the cities of Bowling Green, Ona, Wauchula, and Zolfo Springs. Hardee County is a noncoastal, rural nonmetropolitan area consisting of vast acres of agricultural and vacant land. The total population of the AA was 25,327 in 2025. The AA consists of eight census tracts, with three moderate-income, four middle-income, and one upper-income census tracts. There are no low-income census tract in the AA. Four census tracts are designated as distressed or underserved. According to the U.S. Department of Labor, Bureau of Labor Statistics, the 2025 annual average unemployment rate for Hardee County was 5.9 percent, which is higher than the State of Florida and national rates of 4.8 percent and 4.5 percent, respectively. Most of the county's major employment is agriculture, local government, school boards, banks, and manufacturing jobs.

There is significant banking competition for financial services in Hardee County. According to Federal Deposit Insurance Corporation's (FDIC) June 30, 2025, deposit market share report, FNB Wauchula has a 13.4 percent deposit market share in Hardee County. There is only one other FDIC insured large community bank in the bank's AA. Crews Bank & Trust operates two offices in Hardee County with a deposit market share of 86.6 percent. Additionally, there are two Florida-based credit unions with offices located in Hardee County.

A community contact identified affordable housing and the implementation of financial programs for youth as a need in the community. The community contact organization's overall goal is to encourage economic development throughout the county.

For the period of January 1, 2023, to December 31, 2025, housing values increased by 15.1 percent to $242,000 according to Zillow.com. Based on the Federal Financial Institutions Examination Council 2025 non-MSA Florida median family income, the maximum income level for low-income borrowers was under $38,300, making the median housing value close to six times over the maximum low-income level. The maximum income level for moderate-income borrowers was $61,280, making the median housing value three times over the maximum moderate-income level. This illustrates that low- and moderate-income borrowers would be challenged to qualify for a mortgage loan in the AA.

Hardee County AA

Assessment Area(s) - Hardee County FL 2025						
						2023 - 2025
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	8	0.00	37.50	50.00	12.50	0.00
Population by Geography	25,327	0.00	46.62	38.34	15.04	0.00
Housing Units by Geography	9,786	0.00	49.20	35.30	15.50	0.00
Owner-Occupied Housing by Geography	5,354	0.00	47.24	35.04	17.73	0.00
Occupied Rental Units by Geography	2,637	0.00	55.52	31.66	12.82	0.00
Vacant Units by Geography	1,795	0.00	45.79	41.39	12.81	0.00
Businesses by Geography	620	0.00	54.19	31.61	14.19	0.00
Farms by Geography	132	0.00	52.27	28.79	18.94	0.00
Family Distribution by Income Level	5,838	22.59	22.64	19.60	35.17	0.00
Household Distribution by Income Level	7,991	26.34	18.41	17.85	37.40	0.00
Unemployment rate (%)	8.07	0.00	10.19	5.09	9.01	0.00
Households Below Poverty Level (%)	23.34	0.00	27.42	20.14	17.40	0.00
Median Family Income (Non-MSAs - FL)		$54,246			Median Housing Value	$97,800
Median Family Income (Non-MSAs - FL) for 2025		$76,600			Median Gross Rent	$768
					Families Below Poverty Level	18.21

FFIEC File - 2020, 2024 Census
2025 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 Florida

A full-scope review was performed on the bank's performance in Hardee County, Florida. Please refer to Appendix A: Scope of the Examination for a description of the AA and loan products reviewed. For the assessment of FNB Wauchula's performance at meeting needs of the AA, more weight was placed on home mortgage.

LENDING TEST

The bank's performance under the Lending Test in Florida is rated Outstanding.

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the Hardee County AA was excellent.

Distribution of Loans by Income Level of the Geography

The bank exhibited excellent geographic distribution of loans in the State.

Home Mortgage Loans

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

FNB Wauchula exhibits excellent distribution of home mortgage loans across geographies in the bank's AA. The bank did not originate any loans in low-income CTs as there are no low-income CTs in the AA. The bank originated 55.0 percent of loans in moderate-income CTs, which exceeded both the demographic and aggregate comparators.

Small Loans to Businesses

Refer to Table 9 in the state of Florida section of 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.

FNB Wauchula exhibits reasonable distribution of loans to small businesses by income level of the geographies. The bank did not originate any loans in low-income CTs as there are no low-income CTs in the AA. The bank originated 57.1 percent of small business loans in the moderate-income CTs, which exceeded the demographic comparator and is near to the aggregate comparator.

Lending Gap Analysis

No unexplained conspicuous gaps were identified.

Distribution of Loans by Income Level of the Borrower

The bank exhibited an excellent distribution of loans to individuals of different income levels and businesses and farms of different sizes, given the product lines offered by the bank.

Home Mortgage Loans

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

FNB Wauchula exhibits excellent distribution of home mortgage loans. The bank's lending to low-income borrowers was below demographic comparators but significantly exceeded the aggregate comparators. The bank's lending to moderate-income borrowers exceeded both the demographic and aggregate comparators.

High poverty levels and rising home costs limit home affordability especially to low-and moderate-income borrowers. The price of homes has increased over 15 percent in the assessment area to $242 thousand, according to Zillow. Based on the FFEIC's 2025 non-MSA Florida median family income, the maximum income level for low-income borrowers was under $38,300, making the median housing value close to six times over the maximum low-income level. The maximum income level for moderate-income borrowers was $61,280, making the median housing value three times over the maximum moderate-income level. This illustrates that low- and moderate-income borrowers would be challenged to qualify for a mortgage loan in the AA.

Small Loans to Businesses

Refer to Table 10 in the state of Florida section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's originations and purchases of small loans to businesses.

FNB Wauchula exhibits reasonable distribution of loans to small businesses. The bank's percentage of lending to businesses with gross revenues of $1 million or less is below the percentage of small businesses but exceeds the aggregate distribution of small business loans in the AA.

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:	(01/01/23 to 12/31/25)	
Bank Products Reviewed:	Home mortgage, small business loans	
Affiliate(s)	**Affiliate Relationship**	**Products Reviewed**
N/A		
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	**Type of Exam**	**Other Information**
Florida		
Hardee County	Full-scope	

Appendix B: Summary of State Ratings

RATINGS	
Overall Bank:	Lending Test Rating
First National Bank of Wauchula	Outstanding
MMSA or State:	
Florida	Outstanding

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 the 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 low- and moderate-income 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): 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** – Compares 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 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.

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

Table 7: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																		2023 - 2025
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**
Hardee County FL 2025	20	2,959	100	668	--	--	--	47.24	55.00	52.99	35.04	30.00	34.43	17.73	15.00	12.57	--	--	--
Total	20	2,959	100	**668**	**--**	**--**	**--**	**47.24**	55.00	**52.99**	**35.04**	30.00	**34.43**	**17.73**	15.00	**12.57**	**--**	**--**	**--**
Source: FFIEC File - 2020, 2024 Census; 1/1/2023 - 12/31/2025 Bank Data, 2023, 2024 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																		2023 - 2025
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**
Hardee County FL 2025	20	2,959	100.0	668	22.59	10.00	1.95	22.64	35.00	6.89	19.60	15.00	20.96	35.17	35.00	43.71	--	5.00	26.50
Total	20	2,959	**100.00**	**668**	**22.59**	10.00	**1.95**	**22.64**	35.00	**6.89**	**19.60**	15.00	**20.96**	**35.17**	35.00	**43.71**	**--**	5.00	**26.50**
Source: FFIEC File - 2020, 2024 Census; 1/1/2023 - 12/31/2025 Bank Data, 2023, 2024 HMDA Aggregate Data, "--" data not available.																			
Due to rounding, totals may not equal 100.0%																			

Table 9: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																			2023 - 2025
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 Number**	**Overall Market**	**% Businesses**	**% Bank Loans**	**% Aggregate**	**% Businesses**	**% Bank Loans**	**% Aggregate**	**% Businesses**	**% Bank Loans**	**% Aggregate**	**% Businesses**	**% Bank Loans**	**% Aggregate**	**% Businesses**	**% Bank Loans**	**% Aggregate**
Hardee County FL 2025	21	1,511	100.00	778	--	--	--	54.19	57.14	57.20	31.61	38.10	31.23	14.19	4.76	11.57	--	--	--
Total	21	1,511	**100.00**	**778**	--	--	--	**54.19**	57.14	**57.20**	**31.61**	38.10	**31.23**	**14.19**	4.76	**11.57**	--	--	--
Source: FFIEC File - 2020, 2024 Census; 1/1/2023 - 12/31/2025 Bank Data, 2025 Dunn & Bradstreet SBSF Demographics, 2023, 2024 CRA Aggregate Data, "--" data not available.																			
Due to rounding, totals may not equal 100.0%																			

Table 10: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues											2023 - 2025
Assessment Area:	**Total Loans to Small Businesses**				**Businesses with Revenues <= 1MM**			**Businesses with Revenues > 1MM**		**Businesses with Revenues Not Available**	
	#	**$**	**% of Total Number**	**Overall Market**	**% Businesses**	**% Bank Loans**	**% Aggregate**	**% Businesses**	**% Bank Loans**	**% Businesses**	**% Bank Loans**
Hardee County FL 2025	21	1,511	100.00	778	86.45	76.19	52.19	3.23	19.05	10.32	4.76
Total	21	1,511	**100.00**	**778**	**86.45**	76.19	**52.19**	**3.23**	19.05	**10.32**	4.76
Source: FFIEC File - 2020, 2024 Census; 1/1/2023 - 12/31/2025 Bank Data, 2025 Dunn & Bradstreet SBSF Demographics, 2023, 2024 CRA Aggregate Data, "--" data not available.											
Due to rounding, totals may not equal 100.0%											