Office of the
Comptroller of the Currency
Washington, DC 20219

SMALL BANK

PUBLIC DISCLOSURE

July 13, 2026

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Vidalia Federal Savings Bank
Charter Number: 704067

300 Jackson Street
Vidalia, Georgia 30474

Office of the Comptroller of the Currency

3 Ravinia Drive
Suite 400
Atlanta, Georgia 30346

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

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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 Vidalia Federal Savings Bank's (VFSB or bank) less than reasonable loan-to-deposit (LTD) ratio, its substantial majority of lending occurring within the Vidalia Assessment Area (AA), its reasonable distribution of lending across low- or moderate-income (LMI) geographies, and its excellent distribution of loans to individuals of different income levels.
- The bank did not receive any Community Reinvestment Act (CRA) complaints during the review period.

Loan-to-Deposit Ratio

Considering the bank's size, financial condition, and credit needs of the assessment area AA, the bank's LTD ratio was less than reasonable.

The bank's quarterly average LTD ratio for the 16 quarters between January 1, 2022, and December 31, 2025, was 48.6 percent, with a quarterly low ratio of 33.1 percent and a quarterly high ratio of 57.4 percent. VFSB's average LTD ratio is historically low but has increased from the average LTD ratio cited at the prior CRA examination of 33.8 percent. VFSB's average LTD ratio ranked last when compared to five similarly situated banks during the evaluation period. The LTD ratio for these similarly situated banks averaged 69.1 percent, with a low average of 56.5 percent and a high average of 88.5 percent.

Lending in Assessment Area

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

The bank originated 82.5 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. To complete the analysis, the OCC selected a random sample of 20 home loans and 20 consumer loans, originated within the evaluation period.

Table 1: Lending Inside and Outside of the Assessment Area **2023 - 2025**

Loan Category	Number of Loans				Total #	Dollar Amount of Loans $(000s)				Total $(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		$	%	$	%	
Home Mortgage	16	80.00	4	20.00	20	4,021	80.89	950	19.11	4,971
Consumer	17	85.00	3	15.00	20	286	59.21	197	40.79	483
Total	**33**	**82.50**	**7**	**17.50**	**40**	**4,307**	**78.98**	**1,147**	**21.02**	**5,454**

Source: 1/1/2023 - 12/31/2025 Bank Data.

Due to rounding, totals may not equal 100.0%

Description of Institution

VFSB is a single-state savings bank headquartered in Vidalia, Georgia. The bank was chartered in 1936 with the objective of promoting savings and assisting the community in achieving home ownership. The main office serves as the bank's headquarters, and VFSB operates one full-service branch in Lyons, Georgia. Both branch locations are in Toombs County, Georgia. VFSB has no affiliates.

As a traditional savings bank, VFSB offers a moderate range of financial products and services. The bank's primary lending products include home mortgages and consumer loans. Mortgage loan offerings are fixed rate, with terms ranging from five to 30 years. Consumer loan offerings are primarily auto related, with some unsecured consumer lending product offerings. Deposit product offerings include personal checking, savings, and certificate of deposit accounts. Online banking provides customers 24-hour access to accounts. Online services include bill pay, mobile banking, remote deposit, electronic statements, and transfers. Automated teller machines (ATMs) without deposit capabilities are available at each bank location.

The bank has one designated AA, which includes the contiguous Toombs and Montgomery Counties, collectively referred to as the Vidalia AA. The bank and its branches are in the Georgia non-metropolitan statistical area (MSA). The AA meets the requirements of the CRA regulation and does not arbitrarily exclude LMI census tracts (CTs).

At December 31, 2025, the bank had total assets of $218.8 million, with total liabilities of $192.8 million, including $166.2 million in deposits, and total bank capital of $26.0 million. Loans totaled $96.3 million, while investments, including interest-bearing bank balances, totaled $106.8 million. Loans secured by a first lien on one-to-four family residential properties totaled $91.1 million, or 94.7 percent of the loan portfolio by dollar volume. While consumer lending constitutes a smaller portion of VFSB's loan portfolio by dollar volume, totaling $2.7 million, a substantial number of bank loan originations during the evaluation period were consumer purpose.

There are no legal or financial constraints that prohibit the bank from meeting the credit needs of its AAs, and there have been no public comments or complaints regarding the bank's CRA performance. The preceding CRA evaluation, dated February 7, 2022, resulted in a Satisfactory rating.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The Office of the Comptroller of the Currency (OCC) examiners evaluated VFSB's CRA performance using Small Bank performance criteria, which includes a Lending Test. The evaluation period covered the three-year period from January 1, 2023, through December 31, 2025.

To determine VFSB's primary lending products, examiners assessed the composition of loan originations during the evaluation period. Examiners identified home mortgage loans, which accounted for the majority of loan originations by dollar volume, and consumer loans, which accounted for the majority of loan originations by number volume, as the bank's primary loan products. To assess the bank's lending performance, examiners selected a random sample of 20 home mortgage and 20

consumer loans originated during the evaluation period and within the AA. The bank's performance in home mortgage and consumer lending was equally weighted in this evaluation.

Selection of Areas for Full-Scope Review

In each state where the bank has an office, one or more AAs within that state were selected for a full-scope review. For purposes of this evaluation, bank delineated AAs located within the same 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

VFSB's rating is based on its performance in the state of Georgia. Refer to the "Scope" section under the 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 Georgia

CRA rating for the State of Georgia: Satisfactory

The Lending Test is rated: Satisfactory

The major factors that support this rating include:

- VFSB exhibited a less than reasonable LTD ratio when compared to similarly situated peer banks.
- VFSB originated a substantial majority of loans within the AA.
- VFSB exhibited a reasonable geographic distribution of loans and an excellent distribution of loans to individuals of different income levels.

Description of Institution's Operations in Georgia

VFSB operates two full-service locations in Georgia within the Vidalia AA, which comprises Toombs and Montgomery Counties. The bank's main office is located in Vidalia, the largest city in Toombs County, and a branch is located in Lyons, the county seat of Toombs County. The bank did not have any branch openings or closings during our evaluation period.

While VFSB does not have a branch or deposit-taking ATM in Montgomery County, it is contiguous to Toombs County where the bank's branches are located and is inclusive of the bank's service area. According to the 2020 United States (U.S.) Census, the Vidalia AA has 12 CTs including five moderate-income, four middle-income, and three upper-income CTs. There are no low-income CTs within the AA. Each of the four middle-income CTs were considered distressed during the evaluation period due to poverty levels. The population of the bank's AA was 35,640, and 42.2 percent of the population resided in moderate-income geographies, as reported by the 2020 U.S. Census.

Based on the June 30, 2025, Federal Deposit Insurance Corporation (FDIC) market share data report, VFSB had $170.8 million in deposits, representing a 14.6 percent market share, ranking it fourth of seven depository institutions doing business in the AA. The largest depository institutions within the AA included Ameris Bank, Altamaha Bank & Trust Company, and Mount Vernon Bank, with a combined deposit market share of 62.4 percent.

The median housing value of owner-occupied housing units in the Vidalia AA was $90,850 during the evaluation period. According to the 2020 U.S. Census demographic data, the number of housing units within the AA was 16,232. Owner-occupied housing units and rental units represented 52.0 percent and 27.2 percent, respectively, with 20.8 percent of AA housing units vacant.

The poverty level across the AA was considered in the evaluation of lending performance. Families living below the stated poverty rate are identified as having difficulty meeting basic financial needs and as such, are less likely to have the financial resources to qualify for a home mortgage. According to the 2020 U.S. Census, 15.6 percent of families in the Vidalia AA had income below the federal poverty rate. The unemployment rate for the Vidalia AA was 4.5 percent, which was higher than the Georgia statewide average of 3.4 percent and the national average of 3.5 percent. Major industries within the

Vidalia AA include healthcare, agribusiness, and manufacturing. Major employers in the AA include Brewton-Parker College, VNS Corporation, and Oxford Industries.

Examiners contacted one community member from the bank's AA to better understand local and community needs. The contact indicated a need for affordable housing rehabilitation and construction, as well as grants to help LMI individuals with food, rent, childcare, and utility payments. The contact noted positive feedback for most banks in regards to meeting community needs.

Vidalia AA

Assessment Area(s) – Vidalia AA						
						2023 - 2025
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	12	0.00	41.67	33.33	25.00	0.00
Population by Geography	35,640	0.00	42.19	35.85	21.96	0.00
Housing Units by Geography	16,232	0.00	43.48	35.02	21.49	0.00
Owner-Occupied Housing by Geography	8,439	0.00	38.69	34.59	26.72	0.00
Occupied Rental Units by Geography	4,414	0.00	51.27	36.59	12.14	0.00
Vacant Units by Geography	3,379	0.00	45.28	34.06	20.66	0.00
Businesses by Geography	1,244	0.00	47.35	29.18	23.47	0.00
Farms by Geography	127	0.00	29.13	48.82	22.05	0.00
Family Distribution by Income Level	8,674	22.86	19.83	14.96	42.34	0.00
Household Distribution by Income Level	12,853	25.72	17.56	16.11	40.61	0.00
Unemployment rate (%)	7.36	0.00	7.12	9.11	5.38	0.00
Households Below Poverty Level (%)	20.51	0.00	28.36	17.71	9.49	0.00
Median Family Income (Non-MSAs - GA)		$55,981			Median Housing Value	$90,850
Median Family Income (Non-MSAs - GA) for 2025		$76,200			Median Gross Rent	$645
					Families Below Poverty Level	15.63

FFIEC File - 2020 Census
FFIEC File - 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 Georgia

The Vidalia AA is VFSB's only AA and was selected for a full-scope review.

LENDING TEST

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

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the Vidalia AA was reasonable.

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 2023-2025, VFSB's level of home mortgage loans to borrowers in moderate-income CTs was slightly below both the percentage of owner-occupied housing units and the aggregate performance reported by other lenders. There are no low-income CTs in the AA.

Consumer Loans

Refer to Table 13 in appendix D for the facts and data used to evaluate the geographic distribution of the bank's consumer loan originations and purchases.

In 2023-2025, VFSB's level of consumer loans to borrowers in moderate-income CTs significantly exceeded the percentage of households in those geographies. There are no low-income CTs in the AA.

Lending Gap Analysis

OCC examiners did not identify and unexplained conspicuous lending gaps in the State of Georgia

Distribution of Loans by Income Level of the Borrower

The bank exhibited an excellent 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 2023-2025, VFSB's level of home mortgage loans to low-income borrowers was significantly below the percentage of low-income families but exceeded the aggregate lending percentage reported by other lenders in the AA. VFSB's level of home mortgage loans to moderate-income borrowers exceeded both the percentage of moderate-income families and the aggregate lending percentage reported by other lenders in the AA.

Consumer Loans

Refer to Table 14 in appendix D for the facts and data used to evaluate the borrower distribution of the bank's consumer loan originations and purchases.

In 2023-2025, VFSB's level of consumer loans to low-income borrowers significantly exceeded the percentage of low-income households and was near to the percentage of moderate-income households within the AA.

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:	01/01/23 to 12/31/25	
Bank Products Reviewed:	Home Mortgage and Consumer Loans	
Affiliate(s)	**Affiliate Relationship**	**Products Reviewed**
N/A	N/A	N/A
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	**Type of Exam**	**Other Information**
State of Georgia		
Vidalia AA	Full-Scope	All CTs in Toombs and Montgomery Counties

Appendix B: Summary of MMSA and State Ratings

RATINGS	
Overall Bank:	Lending Test Rating
Vidalia Federal Savings Bank	Satisfactory
State:	
GEORGIA	Satisfactory

Appendix C: Definitions and Common Abbreviations

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

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

Aggregate Lending (Aggt.): The number of loans originated and purchased by all reporting lenders (HMDA or CRA) in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/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 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 — **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
Vidalia AA	20	4,631	100.00	672	--	--	--	38.69	30.00	43.90	34.59	55.00	27.23	26.72	15.00	28.87	--	--	--

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
Vidalia AA	20	4,631	100.00	672	22.86	5.00	3.87	19.83	30.00	12.80	14.96	20.00	21.28	42.34	45.00	40.48	--	--	21.58

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 13: Assessment Area Distribution of Consumer Loans by Income Category of the Geography — **2023 - 2025**

Assessment Area:	Total Consumer Loans			Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Not Available-Income Tracts	
	#	$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans
Vidalia AA	20	300	100.00	--	--	43.01	60.00	35.28	25.00	21.71	15.00	--	--

Source: FFIEC File - 2020 Census; 1/1/2023 - 12/31/2025 Bank Data.

Due to rounding, totals may not equal 100.0%

Table 14: Assessment Area Distribution of Consumer Loans by Income Category of the Borrower — **2023 - 2025**

Assessment Area:	Total Consumer Loans			Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Not Available-Income Borrowers	
	#	$	% of Total Number	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans
Vidalia AA	20	300	100.00	25.72	55.00	17.56	10.00	16.11	15.00	40.61	20.00	--	--

Source: FFIEC File - 2020, 2024 Census; 1/1/2023 - 12/31/2025 Bank Data, "--" data not available.

Due to rounding, totals may not equal 100.0%