

COMMUNITY REINVESTMENT ACT NOTICE

Under the Federal Community Reinvestment Act (CRA), the Federal Deposit Insurance Corporation (FDIC) evaluates our record of helping to meet the credit needs of this community consistent with safe and sound operations. The FDIC also takes this record into account when deciding on certain applications submitted by us.



FIRST CHATHAM
FAMILY OF BANKS

Your involvement is encouraged.

You are entitled to certain information about our operations and our performance under the CRA, including, for example, information about our branches, such as their location and services provided at them; the public section of our most recent CRA Performance Evaluation, prepared by the FDIC; and comments received from the public relating to our performance in helping to meet community credit needs, as well as our responses to those comments. You may review this information today.

At least 30 days before the beginning of each quarter, the FDIC publishes a nationwide list of the banks that are scheduled for CRA examination in that quarter. This list is available from the Regional Director, FDIC, 10 Tenth Street, NE, Suite 800, Atlanta, GA 30309-3906.

You may send written comments about our performance in helping to meet community credit needs to our Compliance Officer at P.O. Box 11167, Savannah, GA 31412 and FDIC Regional Director. You may also submit comments electronically through the FDIC's website at www.fdic.gov/regulations/cra. Your letter, together with any response by us, will be considered by the FDIC in evaluating our CRA performance and may be made public.

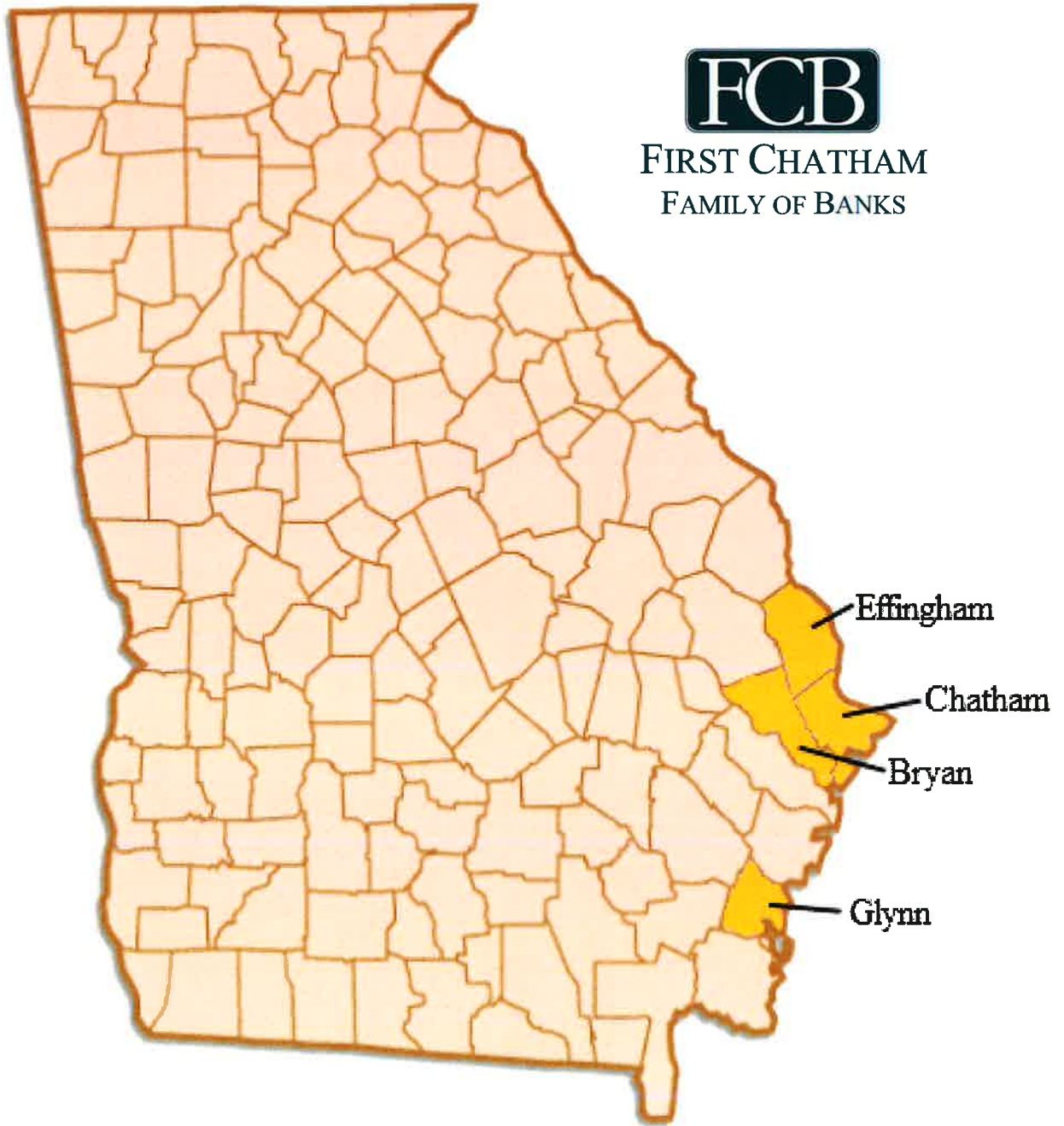
You may ask to look at any comments received by the FDIC Regional Director.

You may also request from the FDIC Regional Director an announcement of our applications covered by the CRA filed with the FDIC.

We are an affiliate of FCB Financial Corp., a bank holding company. You may request from the Assistant Vice President, Applications, Federal Reserve Bank of Atlanta, 1000 Peachtree Street, NE, Atlanta, GA 30309-4470, an announcement of applications covered by the CRA filed by bank holding companies.

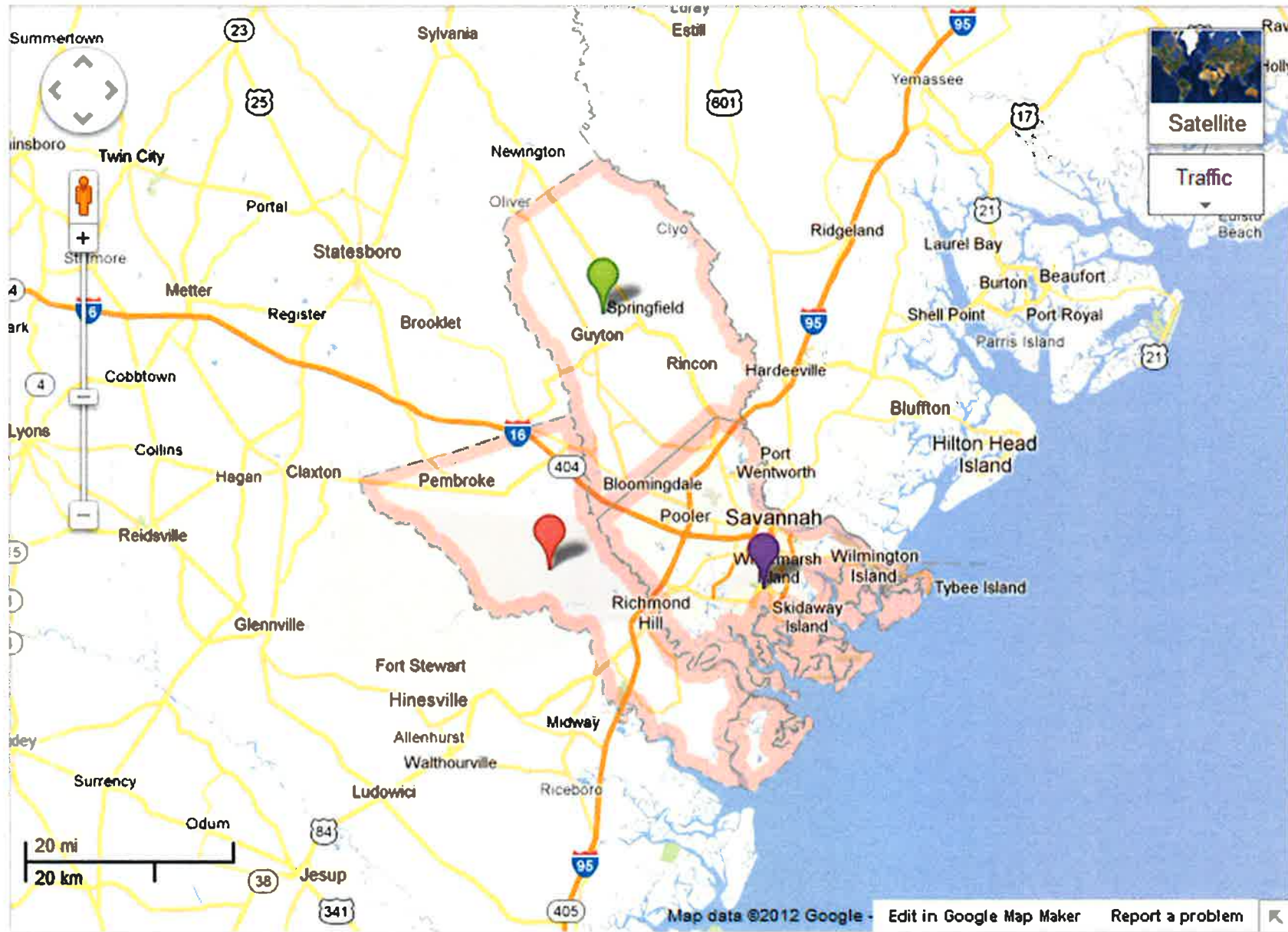
FIRST CHATHAM BANK ASSESSMENT AREA

Chatham, Effingham, Bryan, and Glynn Counties
Located in the State of Georgia



FIRST CHATHAM BANK ASSESSMENT AREA

Savannah, GA MSA—Consisting of Chatham, Effingham, & Bryan Counties



2023 FFIEC Census Report - Summary Census Demographic Information
MSA/MD: 42340 - SAVANNAH, GA
State: 13 - GEORGIA (GA)



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
13	029	9201.01	Middle	No	82.82	\$91,500	\$75,780	\$62,228	5580	19.14	1068	1353	2005
13	029	9201.03	Moderate	No	73.03	\$91,500	\$66,822	\$54,866	4437	36.42	1616	1252	1954
13	029	9201.04	Unknown	No	0.00	\$91,500	\$0	\$0	991	16.85	167	399	547
13	029	9203.01	Middle	No	97.56	\$91,500	\$89,267	\$73,295	1769	28.21	499	483	667
13	029	9203.03	Moderate	No	76.89	\$91,500	\$70,354	\$57,770	7522	45.67	3435	1063	2082
13	029	9203.05	Upper	No	157.19	\$91,500	\$143,829	\$118,100	4928	24.21	1193	1272	1560
13	029	9203.07	Upper	No	179.02	\$91,500	\$163,803	\$134,498	8631	23.52	2030	1884	2263
13	029	9203.08	Upper	No	126.88	\$91,500	\$116,095	\$95,329	10880	31.33	3409	1855	2741
13	029	9800.00	Unknown	No	0.00	\$91,500	\$0	\$0	0	0.00	0	0	0
13	051	0006.01	Low	No	48.37	\$91,500	\$44,259	\$36,341	4791	79.86	3826	406	1312
13	051	0011.00	Low	No	49.76	\$91,500	\$45,530	\$37,386	1818	67.88	1234	209	956
13	051	0012.00	Low	No	18.68	\$91,500	\$17,092	\$14,041	2013	97.67	1966	50	778
13	051	0020.00	Moderate	No	63.84	\$91,500	\$58,414	\$47,969	1770	62.09	1099	188	764
13	051	0021.00	Moderate	No	72.21	\$91,500	\$66,072	\$54,250	2192	75.09	1646	342	1038
13	051	0022.00	Moderate	No	66.09	\$91,500	\$60,472	\$49,654	3979	77.53	3085	627	1780
13	051	0023.00	Moderate	No	54.10	\$91,500	\$49,502	\$40,645	1940	91.75	1780	286	1051
13	051	0026.00	Moderate	No	68.21	\$91,500	\$62,412	\$51,250	1505	54.42	819	339	704
13	051	0027.00	Moderate	No	63.51	\$91,500	\$58,112	\$47,717	2729	72.00	1965	595	1384
13	051	0028.00	Low	No	34.60	\$91,500	\$31,659	\$25,995	3389	73.09	2477	266	1285
13	051	0029.00	Upper	No	198.14	\$91,500	\$181,298	\$148,864	2906	14.90	433	865	1288
13	051	0030.00	Upper	No	135.22	\$91,500	\$123,726	\$101,591	1954	17.60	344	423	917
13	051	0033.01	Moderate	No	63.65	\$91,500	\$58,240	\$47,819	1734	97.92	1698	339	846
13	051	0033.02	Moderate	No	59.30	\$91,500	\$54,260	\$44,551	1581	99.43	1572	363	670
13	051	0034.00	Middle	No	100.60	\$91,500	\$92,049	\$75,580	4066	48.84	1986	1021	1768
13	051	0035.01	Moderate	No	60.31	\$91,500	\$55,184	\$45,313	2662	75.62	2013	386	1068
13	051	0035.02	Low	No	49.95	\$91,500	\$45,704	\$37,528	3562	68.59	2443	742	1540

* Will automatically be included in the 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
13	051	0036.01	Moderate	No	53.81	\$91,500	\$49,236	\$40,430	3350	82.48	2763	661	1157
13	051	0036.02	Moderate	No	54.07	\$91,500	\$49,474	\$40,625	4557	67.92	3095	851	1795
13	051	0037.00	Moderate	No	63.46	\$91,500	\$58,066	\$47,679	1835	76.84	1410	398	778
13	051	0038.00	Moderate	No	75.52	\$91,500	\$69,101	\$56,743	3002	66.82	2006	466	778
13	051	0039.00	Moderate	No	68.58	\$91,500	\$62,751	\$51,528	3495	61.12	2136	765	1363
13	051	0040.01	Middle	No	87.50	\$91,500	\$80,063	\$65,738	4218	33.78	1425	1015	1525
13	051	0040.02	Moderate	No	71.80	\$91,500	\$65,697	\$53,949	3681	45.29	1667	470	801
13	051	0041.00	Middle	No	104.30	\$91,500	\$95,435	\$78,365	1893	32.91	623	580	802
13	051	0042.07	Moderate	No	59.94	\$91,500	\$54,845	\$45,033	3833	75.89	2909	518	936
13	051	0042.08	Moderate	No	74.73	\$91,500	\$68,378	\$56,149	5123	67.54	3460	489	1437
13	051	0042.09	Moderate	No	64.36	\$91,500	\$58,889	\$48,359	3223	60.97	1965	322	909
13	051	0042.10	Moderate	No	60.36	\$91,500	\$55,229	\$45,352	4697	70.22	3298	798	1439
13	051	0042.11	Middle	No	89.51	\$91,500	\$81,902	\$67,250	4852	59.01	2863	1231	1787
13	051	0042.12	Middle	No	103.53	\$91,500	\$94,730	\$77,781	5568	46.50	2589	1149	1503
13	051	0043.00	Moderate	No	67.47	\$91,500	\$61,735	\$50,694	2579	43.08	1111	0	630
13	051	0044.00	Low	No	41.86	\$91,500	\$38,302	\$31,451	2164	98.01	2121	318	566
13	051	0045.00	Moderate	No	76.11	\$91,500	\$69,641	\$57,183	3899	97.28	3793	950	1648
13	051	0101.02	Moderate	No	71.21	\$91,500	\$65,157	\$53,500	4422	45.43	2009	892	1306
13	051	0102.00	Middle	No	97.63	\$91,500	\$89,331	\$73,348	4242	59.71	2533	1046	1626
13	051	0105.02	Low	No	44.94	\$91,500	\$41,120	\$33,763	3174	78.17	2481	702	1315
13	051	0105.03	Moderate	No	76.90	\$91,500	\$70,364	\$57,778	2129	48.38	1030	293	755
13	051	0105.04	Middle	No	84.28	\$91,500	\$77,116	\$63,320	5002	76.59	3831	175	579
13	051	0106.01	Moderate	No	58.23	\$91,500	\$53,280	\$43,750	4927	72.56	3575	756	1789
13	051	0106.03	Moderate	No	76.59	\$91,500	\$70,080	\$57,545	2123	67.26	1428	236	557
13	051	0107.01	Unknown	No	0.00	\$91,500	\$0	\$0	4032	44.67	1801	428	651
13	051	0107.02	Middle	No	109.33	\$91,500	\$100,037	\$82,144	6276	67.29	4223	1041	1294
13	051	0107.03	Middle	No	116.44	\$91,500	\$106,543	\$87,482	6218	63.28	3935	1375	1567
13	051	0107.04	Upper	No	151.76	\$91,500	\$138,860	\$114,020	4260	53.90	2296	641	1077
13	051	0107.05	Middle	No	104.82	\$91,500	\$95,910	\$78,750	4020	49.93	2007	1091	1329

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13	051	0107.06	Middle	No	98.18	\$91,500	\$89,835	\$73,766	1788	58.05	1038	364	583
13	051	0107.07	Upper	No	158.14	\$91,500	\$144,698	\$118,813	3565	62.83	2240	806	1005
13	051	0108.01	Middle	No	90.28	\$91,500	\$82,606	\$67,829	3512	30.30	1064	810	1333
13	051	0108.06	Middle	No	116.35	\$91,500	\$106,460	\$87,414	5724	54.58	3124	1236	1834
13	051	0108.07	Middle	No	99.31	\$91,500	\$90,869	\$74,615	5908	51.47	3041	1515	1973
13	051	0108.10	Upper	No	139.91	\$91,500	\$128,018	\$105,114	5233	55.00	2878	1179	1769
13	051	0108.11	Middle	No	81.52	\$91,500	\$74,591	\$61,250	7026	43.40	3049	1212	2065
13	051	0108.12	Upper	No	176.98	\$91,500	\$161,937	\$132,969	4920	37.83	1861	1557	1793
13	051	0108.13	Moderate	No	60.98	\$91,500	\$55,797	\$45,820	4763	59.37	2828	1233	1409
13	051	0108.14	Middle	No	110.93	\$91,500	\$101,501	\$83,344	5018	70.86	3556	711	1137
13	051	0108.15	Moderate	No	79.80	\$91,500	\$73,017	\$59,953	3563	61.75	2200	728	940
13	051	0108.16	Moderate	No	66.99	\$91,500	\$61,296	\$50,333	2096	67.03	1405	286	573
13	051	0108.17	Middle	No	102.63	\$91,500	\$93,906	\$77,105	4418	63.40	2801	1129	1381
13	051	0108.18	Unknown	No	0.00	\$91,500	\$0	\$0	2189	44.22	968	358	536
13	051	0108.19	Middle	No	111.65	\$91,500	\$102,160	\$83,884	3746	64.28	2408	706	1350
13	051	0108.20	Middle	No	92.00	\$91,500	\$84,180	\$69,119	2230	46.50	1037	182	314
13	051	0108.21	Upper	No	139.40	\$91,500	\$127,551	\$104,732	1934	27.35	529	633	715
13	051	0109.01	Low	No	48.25	\$91,500	\$44,149	\$36,250	3978	69.88	2780	534	1312
13	051	0110.04	Upper	No	190.67	\$91,500	\$174,463	\$143,250	3607	7.62	275	1375	1590
13	051	0110.05	Upper	No	184.87	\$91,500	\$169,156	\$138,896	5259	7.40	389	2299	2586
13	051	0110.06	Upper	No	179.49	\$91,500	\$164,233	\$134,853	4119	7.79	321	1682	1943
13	051	0110.07	Upper	No	139.52	\$91,500	\$127,661	\$104,826	2358	36.34	857	915	1231
13	051	0110.08	Upper	No	135.15	\$91,500	\$123,662	\$101,543	3872	30.63	1186	1027	1644
13	051	0111.04	Middle	No	94.51	\$91,500	\$86,477	\$71,005	5158	15.74	812	1657	2145
13	051	0111.07	Upper	No	141.90	\$91,500	\$129,839	\$106,607	3143	12.73	400	1097	1461
13	051	0111.08	Middle	No	116.80	\$91,500	\$106,872	\$87,750	3071	14.13	434	999	1173
13	051	0111.10	Upper	No	160.68	\$91,500	\$147,022	\$120,721	1725	8.23	142	651	1104
13	051	0111.11	Upper	No	157.13	\$91,500	\$143,774	\$118,056	1705	7.74	132	554	1846

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
13	051	0111.12	Upper	No	127.76	\$91,500	\$116,900	\$95,987	3524	15.41	543	1037	1136
13	051	0111.13	Upper	No	135.98	\$91,500	\$124,422	\$102,162	3378	8.56	289	1308	1434
13	051	0111.14	Middle	No	105.25	\$91,500	\$96,304	\$79,076	2499	33.85	846	561	863
13	051	0111.15	Upper	No	190.45	\$91,500	\$174,262	\$143,083	3009	13.86	417	717	690
13	051	0112.00	Upper	No	200.84	\$91,500	\$183,769	\$150,893	1827	25.51	466	332	949
13	051	0113.00	Moderate	No	76.64	\$91,500	\$70,126	\$57,583	2173	49.38	1073	283	1025
13	051	0114.00	Middle	No	80.14	\$91,500	\$73,328	\$60,208	2059	42.84	882	234	978
13	051	0115.00	Upper	No	128.96	\$91,500	\$117,998	\$96,888	2708	32.53	881	901	1072
13	051	0116.00	Moderate	No	54.90	\$91,500	\$50,234	\$41,250	1944	97.07	1887	336	1013
13	051	0117.00	Low	No	27.51	\$91,500	\$25,172	\$20,669	4934	43.70	2156	240	604
13	051	0118.00	Unknown	No	0.00	\$91,500	\$0	\$0	2164	58.78	1272	158	338
13	051	0119.00	Upper	No	179.36	\$91,500	\$164,114	\$134,750	2059	30.21	622	392	935
13	051	9800.00	Unknown	No	0.00	\$91,500	\$0	\$0	0	0.00	0	0	0
13	051	9900.00	Unknown	No	0.00	\$91,500	\$0	\$0	0	0.00	0	0	0
13	103	0301.00	Middle	No	80.10	\$91,500	\$73,292	\$60,179	3510	18.83	661	1034	1290
13	103	0302.04	Upper	No	121.00	\$91,500	\$110,715	\$90,909	4585	34.68	1590	1074	1720
13	103	0302.05	Middle	No	88.60	\$91,500	\$81,069	\$66,569	3517	31.11	1094	1026	1661
13	103	0302.06	Middle	No	108.40	\$91,500	\$99,186	\$81,439	2842	23.01	654	831	1034
13	103	0302.07	Middle	No	103.37	\$91,500	\$94,584	\$77,667	2595	14.64	380	630	906
13	103	0302.08	Upper	No	138.78	\$91,500	\$126,984	\$104,267	4181	19.30	807	1117	1270
13	103	0302.09	Moderate	No	76.30	\$91,500	\$69,815	\$57,330	2937	27.10	796	917	1200
13	103	0303.01	Upper	No	137.48	\$91,500	\$125,794	\$103,291	7951	25.23	2006	1902	2180
13	103	0303.03	Middle	No	103.15	\$91,500	\$94,382	\$77,500	2587	15.19	393	700	891
13	103	0303.06	Middle	No	98.97	\$91,500	\$90,558	\$74,356	3142	33.67	1058	839	1210
13	103	0303.07	Middle	No	113.96	\$91,500	\$104,273	\$85,616	5076	33.98	1725	1211	2026
13	103	0303.08	Upper	No	120.33	\$91,500	\$110,102	\$90,405	4777	34.92	1668	1182	1312
13	103	0303.09	Middle	No	111.76	\$91,500	\$102,260	\$83,966	3869	34.09	1319	1112	1344
13	103	0304.01	Middle	No	96.18	\$91,500	\$88,005	\$72,263	5204	18.14	944	1288	1921
13	103	0304.03	Middle	No	86.55	\$91,500	\$79,193	\$65,025	4458	19.31	861	1057	1512

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13	103	0304.04	Upper	No	134.49	\$91,500	\$123,058	\$101,042	3538	17.21	609	960	1020

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2023 FFIEC Census Report - Summary Census Income Information
MSA/MD: 42340 - SAVANNAH, GA
State: 13 - GEORGIA (GA)



State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2023 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Household Income
13	029	9201.01	Middle	\$75,128	\$91,500	14.18	82.82	\$62,228	\$75,780	\$54,000
13	029	9201.03	Moderate	\$75,128	\$91,500	15.62	73.03	\$54,866	\$66,822	\$52,887
13	029	9201.04	Unknown	\$75,128	\$91,500	0.00	0.00	\$0	\$0	\$75,935
13	029	9203.01	Middle	\$75,128	\$91,500	13.27	97.56	\$73,295	\$89,267	\$68,674
13	029	9203.03	Moderate	\$75,128	\$91,500	16.98	76.89	\$57,770	\$70,354	\$59,974
13	029	9203.05	Upper	\$75,128	\$91,500	7.10	157.19	\$118,100	\$143,829	\$115,688
13	029	9203.07	Upper	\$75,128	\$91,500	2.41	179.02	\$134,498	\$163,803	\$132,582
13	029	9203.08	Upper	\$75,128	\$91,500	9.35	126.88	\$95,329	\$116,095	\$89,750
13	029	9800.00	Unknown	\$75,128	\$91,500	0.00	0.00	\$0	\$0	\$0
13	051	0006.01	Low	\$75,128	\$91,500	32.73	48.37	\$36,341	\$44,259	\$25,103
13	051	0011.00	Low	\$75,128	\$91,500	25.57	49.76	\$37,386	\$45,530	\$40,174
13	051	0012.00	Low	\$75,128	\$91,500	65.24	18.68	\$14,041	\$17,092	\$14,091
13	051	0020.00	Moderate	\$75,128	\$91,500	51.21	63.84	\$47,969	\$58,414	\$20,385
13	051	0021.00	Moderate	\$75,128	\$91,500	23.79	72.21	\$54,250	\$66,072	\$45,993
13	051	0022.00	Moderate	\$75,128	\$91,500	16.73	66.09	\$49,654	\$60,472	\$44,693
13	051	0023.00	Moderate	\$75,128	\$91,500	28.96	54.10	\$40,645	\$49,502	\$30,554
13	051	0026.00	Moderate	\$75,128	\$91,500	17.28	68.21	\$51,250	\$62,412	\$46,017
13	051	0027.00	Moderate	\$75,128	\$91,500	17.95	63.51	\$47,717	\$58,112	\$39,537
13	051	0028.00	Low	\$75,128	\$91,500	34.59	34.60	\$25,995	\$31,659	\$30,070
13	051	0029.00	Upper	\$75,128	\$91,500	6.88	198.14	\$148,864	\$181,298	\$105,781
13	051	0030.00	Upper	\$75,128	\$91,500	9.83	135.22	\$101,591	\$123,726	\$77,813
13	051	0033.01	Moderate	\$75,128	\$91,500	20.63	63.65	\$47,819	\$58,240	\$37,792
13	051	0033.02	Moderate	\$75,128	\$91,500	10.97	59.30	\$44,551	\$54,260	\$49,236
13	051	0034.00	Middle	\$75,128	\$91,500	12.47	100.60	\$75,580	\$92,049	\$61,154
13	051	0035.01	Moderate	\$75,128	\$91,500	31.88	60.31	\$45,313	\$55,184	\$29,648
13	051	0035.02	Low	\$75,128	\$91,500	19.10	49.95	\$37,528	\$45,704	\$37,020
13	051	0036.01	Moderate	\$75,128	\$91,500	26.89	53.81	\$40,430	\$49,236	\$40,101
13	051	0036.02	Moderate	\$75,128	\$91,500	25.66	54.07	\$40,625	\$49,474	\$38,171
13	051	0037.00	Moderate	\$75,128	\$91,500	20.09	63.46	\$47,679	\$58,066	\$43,322
13	051	0038.00	Moderate	\$75,128	\$91,500	16.13	75.52	\$56,743	\$69,101	\$55,174
13	051	0039.00	Moderate	\$75,128	\$91,500	13.08	68.58	\$51,528	\$62,751	\$49,990
13	051	0040.01	Middle	\$75,128	\$91,500	8.14	87.50	\$65,738	\$80,063	\$54,671
13	051	0040.02	Moderate	\$75,128	\$91,500	14.24	71.80	\$53,949	\$65,697	\$50,341
13	051	0041.00	Middle	\$75,128	\$91,500	9.95	104.30	\$78,365	\$95,435	\$70,380
13	051	0042.07	Moderate	\$75,128	\$91,500	25.26	59.94	\$45,033	\$54,845	\$42,214
13	051	0042.08	Moderate	\$75,128	\$91,500	16.78	74.73	\$56,149	\$68,378	\$51,397
13	051	0042.09	Moderate	\$75,128	\$91,500	17.25	64.36	\$48,359	\$58,889	\$44,863
13	051	0042.10	Moderate	\$75,128	\$91,500	13.63	60.36	\$45,352	\$55,229	\$45,412
13	051	0042.11	Middle	\$75,128	\$91,500	8.82	89.51	\$67,250	\$81,902	\$62,552
13	051	0042.12	Middle	\$75,128	\$91,500	10.14	103.53	\$77,781	\$94,730	\$53,475
13	051	0043.00	Moderate	\$75,128	\$91,500	19.46	67.47	\$50,694	\$61,735	\$47,868

State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2023 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Household Income
13	051	0044.00	Low	\$75,128	\$91,500	37.77	41.86	\$31,451	\$38,302	\$31,769
13	051	0045.00	Moderate	\$75,128	\$91,500	18.48	76.11	\$57,183	\$69,641	\$41,722
13	051	0101.02	Moderate	\$75,128	\$91,500	28.91	71.21	\$53,500	\$65,157	\$54,784
13	051	0102.00	Middle	\$75,128	\$91,500	11.57	97.63	\$73,348	\$89,331	\$67,842
13	051	0105.02	Low	\$75,128	\$91,500	33.89	44.94	\$33,763	\$41,120	\$33,429
13	051	0105.03	Moderate	\$75,128	\$91,500	31.95	76.90	\$57,778	\$70,364	\$33,452
13	051	0105.04	Middle	\$75,128	\$91,500	35.70	84.28	\$63,320	\$77,116	\$39,444
13	051	0106.01	Moderate	\$75,128	\$91,500	15.90	58.23	\$43,750	\$53,280	\$40,572
13	051	0106.03	Moderate	\$75,128	\$91,500	14.38	76.59	\$57,545	\$70,080	\$59,148
13	051	0107.01	Unknown	\$75,128	\$91,500	0.00	0.00	\$0	\$0	\$51,376
13	051	0107.02	Middle	\$75,128	\$91,500	0.67	109.33	\$82,144	\$100,037	\$80,647
13	051	0107.03	Middle	\$75,128	\$91,500	2.59	116.44	\$87,482	\$106,543	\$83,085
13	051	0107.04	Upper	\$75,128	\$91,500	1.97	151.76	\$114,020	\$138,860	\$100,014
13	051	0107.05	Middle	\$75,128	\$91,500	1.02	104.82	\$78,750	\$95,910	\$79,259
13	051	0107.06	Middle	\$75,128	\$91,500	0.00	98.18	\$73,766	\$89,835	\$73,443
13	051	0107.07	Upper	\$75,128	\$91,500	1.12	158.14	\$118,813	\$144,698	\$115,929
13	051	0108.01	Middle	\$75,128	\$91,500	8.73	90.28	\$67,829	\$82,606	\$48,351
13	051	0108.06	Middle	\$75,128	\$91,500	2.90	116.35	\$87,414	\$106,460	\$62,407
13	051	0108.07	Middle	\$75,128	\$91,500	16.70	99.31	\$74,615	\$90,869	\$69,917
13	051	0108.10	Upper	\$75,128	\$91,500	3.76	139.91	\$105,114	\$128,018	\$81,100
13	051	0108.11	Middle	\$75,128	\$91,500	5.16	81.52	\$61,250	\$74,591	\$55,924
13	051	0108.12	Upper	\$75,128	\$91,500	0.00	176.98	\$132,969	\$161,937	\$124,340
13	051	0108.13	Moderate	\$75,128	\$91,500	25.44	60.98	\$45,820	\$55,797	\$44,978
13	051	0108.14	Middle	\$75,128	\$91,500	5.54	110.93	\$83,344	\$101,501	\$56,167
13	051	0108.15	Moderate	\$75,128	\$91,500	1.38	79.80	\$59,953	\$73,017	\$70,722
13	051	0108.16	Moderate	\$75,128	\$91,500	10.02	66.99	\$50,333	\$61,296	\$49,185
13	051	0108.17	Middle	\$75,128	\$91,500	4.01	102.63	\$77,105	\$93,906	\$77,319
13	051	0108.18	Unknown	\$75,128	\$91,500	29.59	0.00	\$0	\$0	\$36,778
13	051	0108.19	Middle	\$75,128	\$91,500	4.05	111.65	\$83,884	\$102,160	\$88,826
13	051	0108.20	Middle	\$75,128	\$91,500	4.11	92.00	\$69,119	\$84,180	\$67,411
13	051	0108.21	Upper	\$75,128	\$91,500	2.15	139.40	\$104,732	\$127,551	\$103,520
13	051	0109.01	Low	\$75,128	\$91,500	25.50	48.25	\$36,250	\$44,149	\$30,397
13	051	0110.04	Upper	\$75,128	\$91,500	7.76	190.67	\$143,250	\$174,463	\$102,379
13	051	0110.05	Upper	\$75,128	\$91,500	4.20	184.87	\$138,896	\$169,156	\$99,836
13	051	0110.06	Upper	\$75,128	\$91,500	3.22	179.49	\$134,853	\$164,233	\$102,576
13	051	0110.07	Upper	\$75,128	\$91,500	5.74	139.52	\$104,826	\$127,661	\$99,211
13	051	0110.08	Upper	\$75,128	\$91,500	10.79	135.15	\$101,543	\$123,662	\$73,656
13	051	0111.04	Middle	\$75,128	\$91,500	6.23	94.51	\$71,005	\$86,477	\$60,735
13	051	0111.07	Upper	\$75,128	\$91,500	1.37	141.90	\$106,607	\$129,839	\$96,092
13	051	0111.08	Middle	\$75,128	\$91,500	1.80	116.80	\$87,750	\$106,872	\$87,607
13	051	0111.10	Upper	\$75,128	\$91,500	4.18	160.68	\$120,721	\$147,022	\$101,083
13	051	0111.11	Upper	\$75,128	\$91,500	9.19	157.13	\$118,056	\$143,774	\$83,385
13	051	0111.12	Upper	\$75,128	\$91,500	5.90	127.76	\$95,987	\$116,900	\$83,527
13	051	0111.13	Upper	\$75,128	\$91,500	1.59	135.98	\$102,162	\$124,422	\$100,943
13	051	0111.14	Middle	\$75,128	\$91,500	6.67	105.25	\$79,076	\$96,304	\$77,606

State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2023 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Household Income
13	051	0111.15	Upper	\$75,128	\$91,500	7.61	190.45	\$143,083	\$174,262	\$77,778
13	051	0112.00	Upper	\$75,128	\$91,500	31.60	200.84	\$150,893	\$183,769	\$64,261
13	051	0113.00	Moderate	\$75,128	\$91,500	25.08	76.64	\$57,583	\$70,126	\$46,932
13	051	0114.00	Middle	\$75,128	\$91,500	34.82	80.14	\$60,208	\$73,328	\$32,850
13	051	0115.00	Upper	\$75,128	\$91,500	7.38	128.96	\$96,888	\$117,998	\$97,394
13	051	0116.00	Moderate	\$75,128	\$91,500	17.27	54.90	\$41,250	\$50,234	\$36,944
13	051	0117.00	Low	\$75,128	\$91,500	51.92	27.51	\$20,669	\$25,172	\$40,156
13	051	0118.00	Unknown	\$75,128	\$91,500	45.70	0.00	\$0	\$0	\$67,115
13	051	0119.00	Upper	\$75,128	\$91,500	33.64	179.36	\$134,750	\$164,114	\$45,417
13	051	9800.00	Unknown	\$75,128	\$91,500	0.00	0.00	\$0	\$0	\$0
13	051	9900.00	Unknown	\$75,128	\$91,500	0.00	0.00	\$0	\$0	\$0
13	103	0301.00	Middle	\$75,128	\$91,500	5.86	80.10	\$60,179	\$73,292	\$47,857
13	103	0302.04	Upper	\$75,128	\$91,500	10.84	121.00	\$90,909	\$110,715	\$62,466
13	103	0302.05	Middle	\$75,128	\$91,500	6.64	88.60	\$66,569	\$81,069	\$60,227
13	103	0302.06	Middle	\$75,128	\$91,500	7.15	108.40	\$81,439	\$99,186	\$77,571
13	103	0302.07	Middle	\$75,128	\$91,500	8.69	103.37	\$77,667	\$94,584	\$51,563
13	103	0302.08	Upper	\$75,128	\$91,500	2.59	138.78	\$104,267	\$126,984	\$84,453
13	103	0302.09	Moderate	\$75,128	\$91,500	4.61	76.30	\$57,330	\$69,815	\$50,351
13	103	0303.01	Upper	\$75,128	\$91,500	5.53	137.48	\$103,291	\$125,794	\$94,427
13	103	0303.03	Middle	\$75,128	\$91,500	16.18	103.15	\$77,500	\$94,382	\$86,339
13	103	0303.06	Middle	\$75,128	\$91,500	14.52	98.97	\$74,356	\$90,558	\$49,432
13	103	0303.07	Middle	\$75,128	\$91,500	9.56	113.96	\$85,616	\$104,273	\$54,494
13	103	0303.08	Upper	\$75,128	\$91,500	4.93	120.33	\$90,405	\$110,102	\$87,439
13	103	0303.09	Middle	\$75,128	\$91,500	6.50	111.76	\$83,966	\$102,260	\$60,164
13	103	0304.01	Middle	\$75,128	\$91,500	3.93	96.18	\$72,263	\$88,005	\$71,047
13	103	0304.03	Middle	\$75,128	\$91,500	12.64	86.55	\$65,025	\$79,193	\$61,250
13	103	0304.04	Upper	\$75,128	\$91,500	0.71	134.49	\$101,042	\$123,058	\$94,301

2023 FFIEC Census Report - Summary Census Population Information
MSA/MD: 42340 - SAVANNAH, GA
State: 13 - GEORGIA (GA)

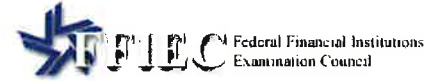


State Code	County Code	Tract Code	Tract Population	Tract Minority %	Number of Families	Number of Households	Non-Hisp White Population	Tract Minority Population	American Indian Population	Asian/Hawaiian/Pacific Islander Population	Black Population	Hispanic Population	Other Population/ Two or More Races
13	029	9201.01	5580	19.14	1317	1710	4512	1068	20	37	577	155	279
13	029	9201.03	4437	36.42	1343	1792	2821	1616	8	39	1193	156	220
13	029	9201.04	991	16.85	372	510	824	167	2	7	87	30	41
13	029	9203.01	1769	28.21	493	595	1270	499	0	21	280	101	97
13	029	9203.03	7522	45.67	1670	2285	4087	3435	17	304	1748	841	525
13	029	9203.05	4928	24.21	1348	1563	3735	1193	13	139	488	327	226
13	029	9203.07	8631	23.52	1857	2106	6601	2030	15	180	735	567	533
13	029	9203.08	10880	31.33	2015	2942	7471	3409	27	358	1222	1092	710
13	029	9800.00	0	0.00	0	0	0	0	0	0	0	0	0
13	051	0006.01	4791	79.86	625	1247	965	3826	16	264	3128	304	114
13	051	0011.00	1818	67.88	254	850	584	1234	11	82	972	87	82
13	051	0012.00	2013	97.67	550	726	47	1966	7	1	1912	15	31
13	051	0020.00	1770	62.09	230	638	671	1099	4	98	804	108	85
13	051	0021.00	2192	75.09	417	797	546	1646	1	29	1475	82	59
13	051	0022.00	3979	77.53	945	1699	894	3085	8	51	2698	174	154
13	051	0023.00	1940	91.75	290	733	160	1780	10	7	1645	58	60
13	051	0026.00	1505	54.42	340	703	686	819	2	64	629	72	52
13	051	0027.00	2729	72.00	756	1170	764	1965	8	31	1677	133	116
13	051	0028.00	3389	73.09	517	1004	912	2477	13	170	2010	195	89
13	051	0029.00	2906	14.90	672	1190	2473	433	4	80	77	133	139
13	051	0030.00	1954	17.60	370	712	1610	344	4	26	112	105	97
13	051	0033.01	1734	97.92	454	641	36	1698	3	1	1634	26	34
13	051	0033.02	1581	99.43	432	613	9	1572	2	1	1534	13	22
13	051	0034.00	4066	48.84	983	1606	2080	1986	7	90	1582	164	143
13	051	0035.01	2662	75.62	585	1145	649	2013	2	33	1768	105	105
13	051	0035.02	3562	68.59	927	1379	1119	2443	10	70	2074	160	129
13	051	0036.01	3350	82.48	1016	1429	587	2763	10	7	2516	125	105
13	051	0036.02	4557	67.92	1117	1890	1462	3095	13	116	2595	184	187
13	051	0037.00	1835	76.84	448	775	425	1410	3	16	1234	89	68
13	051	0038.00	3002	66.82	541	796	996	2006	2	202	1512	245	45
13	051	0039.00	3495	61.12	801	1109	1359	2136	8	59	1814	97	158
13	051	0040.01	4218	33.78	1121	1856	2793	1425	8	109	892	232	184
13	051	0040.02	3681	45.29	497	1442	2014	1667	3	170	1067	258	169
13	051	0041.00	1893	32.91	607	779	1270	623	0	93	348	99	83
13	051	0042.07	3833	75.89	709	1366	924	2909	2	172	2307	280	148
13	051	0042.08	5123	67.54	986	1914	1663	3460	3	200	2437	550	270
13	051	0042.09	3223	60.97	965	1607	1258	1965	3	84	1447	248	183
13	051	0042.10	4697	70.22	945	1962	1399	3298	10	257	2399	363	269
13	051	0042.11	4852	59.01	1107	1785	1989	2863	13	183	1976	374	317
13	051	0042.12	5568	46.50	979	1778	2979	2589	5	537	1417	384	246
13	051	0043.00	2579	43.08	475	572	1468	1111	10	71	423	445	162
13	051	0044.00	2164	98.01	563	831	43	2121	3	5	1995	51	67

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13	051	0045.00	3899	97.28	934	1436	106	3793	4	6	3518	165	100
13	051	0101.02	4422	45.43	806	1653	2413	2009	4	270	1049	550	136
13	051	0102.00	4242	59.71	1099	1569	1709	2533	4	49	2176	141	163
13	051	0105.02	3174	78.17	1148	1587	693	2481	8	20	2244	130	79
13	051	0105.03	2129	48.38	358	704	1099	1030	1	12	243	676	98
13	051	0105.04	5002	76.59	391	1228	1171	3831	8	500	1626	1648	49
13	051	0106.01	4927	72.56	882	1697	1352	3575	9	39	2606	758	163
13	051	0106.03	2123	67.26	523	818	695	1428	5	87	1003	237	96
13	051	0107.01	4032	44.67	318	564	2231	1801	10	22	1335	321	113
13	051	0107.02	6276	67.29	1177	2041	2053	4223	20	95	3201	588	319
13	051	0107.03	6218	63.28	1483	2279	2283	3935	13	185	2777	606	354
13	051	0107.04	4260	53.90	1413	2553	1964	2296	15	349	1275	424	233
13	051	0107.05	4020	49.93	832	1448	2013	2007	22	335	1067	345	238
13	051	0107.06	1788	58.05	531	590	750	1038	3	69	590	227	149
13	051	0107.07	3565	62.83	914	1005	1325	2240	4	319	1323	388	206
13	051	0108.01	3512	30.30	913	1542	2448	1064	12	178	441	243	190
13	051	0108.06	5724	54.58	1536	2485	2600	3124	12	208	2171	410	323
13	051	0108.07	5908	51.47	1856	2309	2867	3041	13	304	1922	475	327
13	051	0108.10	5233	55.00	1111	1802	2355	2878	18	188	1845	534	293
13	051	0108.11	7026	43.40	1194	1870	3977	3049	16	266	1666	747	354
13	051	0108.12	4920	37.83	1240	1683	3059	1861	7	457	953	269	175
13	051	0108.13	4763	59.37	1497	2256	1935	2828	9	192	1441	940	246
13	051	0108.14	5018	70.86	951	1414	1462	3556	22	245	2402	622	265
13	051	0108.15	3563	61.75	532	966	1363	2200	14	100	1382	552	152
13	051	0108.16	2096	67.03	438	999	691	1405	9	97	1033	159	107
13	051	0108.17	4418	63.40	1022	1245	1617	2801	10	199	1835	550	207
13	051	0108.18	2189	44.22	429	614	1221	968	5	16	618	204	125
13	051	0108.19	3746	64.28	833	1133	1338	2408	1	111	1739	366	191
13	051	0108.20	2230	46.50	369	821	1193	1037	3	116	637	177	104
13	051	0108.21	1934	27.35	553	666	1405	529	4	162	160	85	118
13	051	0109.01	3978	69.88	911	1809	1198	2780	10	78	1747	797	148
13	051	0110.04	3607	7.62	967	1495	3332	275	1	31	51	118	74
13	051	0110.05	5259	7.40	1701	2390	4870	389	0	102	55	124	108
13	051	0110.06	4119	7.79	1356	1942	3798	321	0	82	42	86	111
13	051	0110.07	2358	36.34	964	1126	1501	857	2	29	178	567	81
13	051	0110.08	3872	30.63	996	1467	2686	1186	23	101	394	482	186
13	051	0111.04	5158	15.74	1443	2238	4346	812	7	151	204	209	241
13	051	0111.07	3143	12.73	931	1378	2743	400	6	79	93	99	123
13	051	0111.08	3071	14.13	832	1101	2637	434	6	116	60	115	137
13	051	0111.10	1725	8.23	541	731	1583	142	3	7	18	44	70
13	051	0111.11	1705	7.74	456	767	1573	132	12	35	9	24	52
13	051	0111.12	3524	15.41	789	1443	2981	543	7	137	101	130	168
13	051	0111.13	3378	8.56	1159	1444	3089	289	3	48	41	88	109
13	051	0111.14	2499	33.85	748	1002	1653	846	3	285	258	124	176
13	051	0111.15	3009	13.86	647	1138	2592	417	7	129	69	84	128

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13	051	0112.00	1827	25.51	283	745	1361	466	2	111	185	124	44
13	051	0113.00	2173	49.38	337	878	1100	1073	3	176	667	142	85
13	051	0114.00	2059	42.84	186	817	1177	882	5	97	554	120	106
13	051	0115.00	2708	32.53	617	994	1827	881	1	61	576	121	122
13	051	0116.00	1944	97.07	502	730	57	1887	0	0	1717	124	46
13	051	0117.00	4934	43.70	443	888	2778	2156	18	439	1190	386	123
13	051	0118.00	2164	58.78	252	448	892	1272	7	107	994	114	50
13	051	0119.00	2059	30.21	379	1176	1437	622	0	52	420	73	77
13	051	9800.00	0	0.00	0	0	0	0	0	0	0	0	0
13	051	9900.00	0	0.00	0	0	0	0	0	0	0	0	0
13	103	0301.00	3510	18.83	890	1142	2849	661	16	8	435	79	123
13	103	0302.04	4585	34.68	1100	1551	2995	1590	20	18	1119	172	261
13	103	0302.05	3517	31.11	1176	1578	2423	1094	11	13	676	210	184
13	103	0302.06	2842	23.01	744	962	2188	654	4	1	484	68	97
13	103	0302.07	2595	14.64	556	810	2215	380	2	12	170	95	101
13	103	0302.08	4181	19.30	963	1217	3374	807	22	10	274	243	258
13	103	0302.09	2937	27.10	666	1096	2141	796	14	15	489	166	112
13	103	0303.01	7951	25.23	1816	2113	5945	2006	18	157	891	469	471
13	103	0303.03	2587	15.19	640	840	2194	393	0	11	121	97	164
13	103	0303.06	3142	33.67	745	1143	2084	1058	6	9	701	170	172
13	103	0303.07	5076	33.98	1360	2126	3351	1725	11	78	917	397	322
13	103	0303.08	4777	34.92	1124	1630	3109	1668	18	187	939	287	237
13	103	0303.09	3869	34.09	980	1632	2550	1319	3	91	680	319	226
13	103	0304.01	5204	18.14	1155	1509	4260	944	25	28	292	283	316
13	103	0304.03	4458	19.31	1051	1512	3597	861	8	46	312	296	199
13	103	0304.04	3538	17.21	844	967	2929	609	3	21	247	141	197

2023 FFIEC Census Report - Summary Census Housing Information
 MSA/MD: 42340 - SAVANNAH, GA
 State: 13 - GEORGIA (GA)



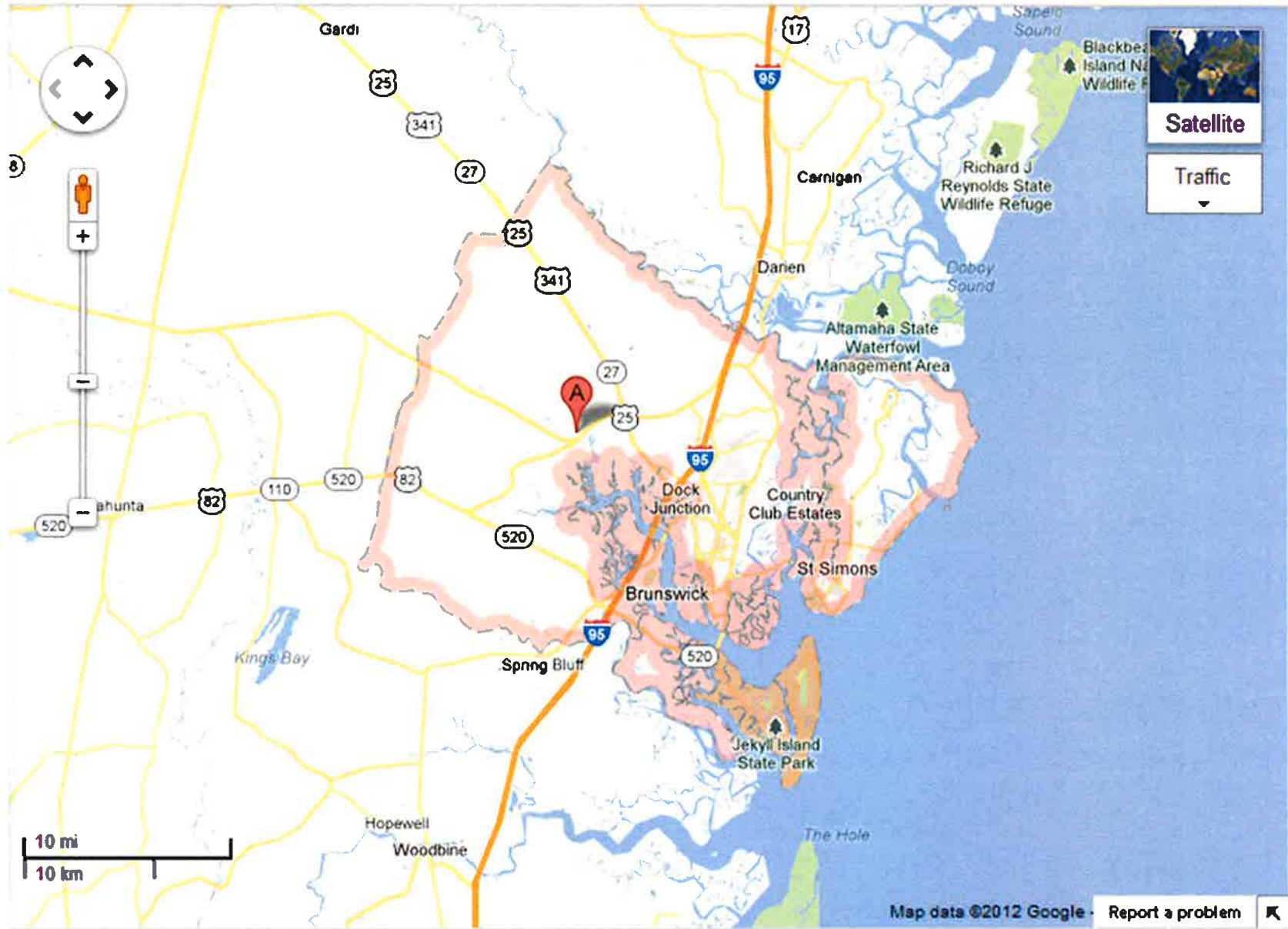
State Code	County Code	Tract Code	Total Housing Units	1- to 4- Family Units	Median House Age (Years)	Inside Principal City?	Owner Occupied Units	Vacant Units	Owner Occupied 1- to 4- Family Units	Renter Occupied Units
13	029	9201.01	2005	2005	29	No	1353	295	1353	357
13	029	9201.03	2107	1954	31	No	1252	315	1252	540
13	029	9201.04	547	547	18	No	399	37	399	111
13	029	9203.01	681	667	34	No	483	86	469	112
13	029	9203.03	2439	2082	23	No	1063	154	1063	1222
13	029	9203.05	1602	1560	23	No	1272	39	1239	291
13	029	9203.07	2300	2263	15	No	1884	194	1858	222
13	029	9203.08	3097	2741	16	No	1855	155	1855	1087
13	029	9800.00	0	0	0	No	0	0	0	0
13	051	0006.01	1627	1312	52	Yes	406	380	388	841
13	051	0011.00	1086	956	0	Yes	209	236	201	641
13	051	0012.00	902	778	57	Yes	50	176	50	676
13	051	0020.00	837	764	68	Yes	188	199	188	450
13	051	0021.00	1053	1038	79	Yes	342	256	342	455
13	051	0022.00	1957	1780	67	Yes	627	258	627	1072
13	051	0023.00	1106	1051	69	Yes	286	373	286	447
13	051	0026.00	774	704	0	Yes	339	71	339	364
13	051	0027.00	1393	1384	75	Yes	595	223	595	575
13	051	0028.00	1392	1285	64	Yes	266	388	266	738
13	051	0029.00	1288	1288	0	Yes	865	98	865	325
13	051	0030.00	920	917	79	Yes	423	208	423	289
13	051	0033.01	862	846	63	Yes	339	221	339	302
13	051	0033.02	670	670	56	Yes	363	57	363	250
13	051	0034.00	1877	1768	66	Yes	1021	271	1017	585
13	051	0035.01	1247	1068	62	Yes	386	102	386	759
13	051	0035.02	1540	1540	63	Yes	742	161	742	637
13	051	0036.01	1562	1157	44	Yes	661	133	661	768
13	051	0036.02	2004	1795	63	Yes	851	114	851	1039
13	051	0037.00	823	778	72	Yes	398	48	398	377
13	051	0038.00	885	778	60	Yes	466	89	466	330
13	051	0039.00	1363	1363	58	Yes	765	254	765	344
13	051	0040.01	1942	1525	52	Yes	1015	86	1015	841
13	051	0040.02	1621	801	42	Yes	470	179	425	972
13	051	0041.00	831	802	58	No	580	52	572	199
13	051	0042.07	1498	936	38	Yes	518	132	497	848
13	051	0042.08	2037	1437	45	Yes	489	123	489	1425
13	051	0042.09	1829	909	36	Yes	322	222	298	1285
13	051	0042.10	2195	1439	47	Yes	798	233	794	1164
13	051	0042.11	1853	1787	49	Yes	1231	68	1231	554
13	051	0042.12	2213	1503	47	Yes	1149	435	1082	629
13	051	0043.00	630	630	27	Yes	0	58	0	572
13	051	0044.00	910	566	36	Yes	318	79	318	513

State Code	County Code	Tract Code	Total Housing Units	1- to 4- Family Units	Median House Age (Years)	Inside Principal City?	Owner Occupied Units	Vacant Units	Owner Occupied 1- to 4- Family Units	Renter Occupied Units
13	051	0045.00	1648	1648	41	Yes	950	212	950	486
13	051	0101.02	1826	1306	45	Yes	892	173	689	761
13	051	0102.00	1777	1626	36	Yes	1046	208	1046	523
13	051	0105.02	1769	1315	26	Yes	702	182	702	885
13	051	0105.03	755	755	37	Yes	293	51	293	411
13	051	0105.04	1340	579	18	Yes	175	112	175	1053
13	051	0106.01	1893	1789	54	No	756	196	756	941
13	051	0106.03	943	557	28	Yes	236	125	236	582
13	051	0107.01	651	651	53	Yes	428	87	428	136
13	051	0107.02	2182	1294	14	No	1041	141	1041	1000
13	051	0107.03	2279	1567	10	Yes	1375	0	1375	904
13	051	0107.04	2583	1077	12	Yes	641	30	641	1912
13	051	0107.05	1524	1329	13	Yes	1091	76	1091	357
13	051	0107.06	667	583	12	Yes	364	77	364	226
13	051	0107.07	1005	1005	13	Yes	806	0	806	199
13	051	0108.01	1663	1333	26	Yes	810	121	810	732
13	051	0108.06	2832	1834	27	Yes	1236	347	1236	1249
13	051	0108.07	2543	1973	22	Yes	1515	234	1515	794
13	051	0108.10	1802	1769	19	Yes	1179	0	1179	623
13	051	0108.11	2133	2065	20	Yes	1212	263	1212	658
13	051	0108.12	1860	1793	17	Yes	1557	177	1490	126
13	051	0108.13	2290	1409	15	Yes	1233	34	1034	1023
13	051	0108.14	1727	1137	16	Yes	711	313	711	703
13	051	0108.15	1005	940	17	No	728	39	728	238
13	051	0108.16	1053	573	21	No	286	54	286	713
13	051	0108.17	1381	1381	15	No	1129	136	1129	116
13	051	0108.18	803	536	24	Yes	358	189	358	256
13	051	0108.19	1350	1350	13	No	706	217	706	427
13	051	0108.20	890	314	15	No	182	69	182	639
13	051	0108.21	715	715	13	Yes	633	49	633	33
13	051	0109.01	1923	1312	34	Yes	534	114	527	1275
13	051	0110.04	1590	1590	41	No	1375	95	1375	120
13	051	0110.05	2586	2586	27	No	2299	196	2299	91
13	051	0110.06	2122	1943	31	No	1682	180	1637	260
13	051	0110.07	1255	1231	30	No	915	129	915	211
13	051	0110.08	1644	1644	36	Yes	1027	177	1027	440
13	051	0111.04	2494	2145	29	No	1657	256	1485	581
13	051	0111.07	1461	1461	41	No	1097	83	1097	281
13	051	0111.08	1173	1173	35	No	999	72	999	102
13	051	0111.10	1371	1104	26	No	651	640	595	80
13	051	0111.11	2249	1846	44	No	554	1482	527	213
13	051	0111.12	1555	1136	32	No	1037	112	988	406
13	051	0111.13	1571	1434	46	No	1308	127	1308	136
13	051	0111.14	1039	863	28	No	561	37	561	441
13	051	0111.15	1398	690	23	No	717	260	615	421
13	051	0112.00	1170	949	0	Yes	332	425	322	413

State Code	County Code	Tract Code	Total Housing Units	1- to 4- Family Units	Median House Age (Years)	Inside Principal City?	Owner Occupied Units	Vacant Units	Owner Occupied 1- to 4- Family Units	Renter Occupied Units
13	051	0113.00	1211	1025	0	Yes	283	333	283	595
13	051	0114.00	1160	978	0	Yes	234	343	231	583
13	051	0115.00	1081	1072	29	Yes	901	87	892	93
13	051	0116.00	1057	1013	62	Yes	336	327	336	394
13	051	0117.00	1366	604	0	Yes	240	478	180	648
13	051	0118.00	629	338	15	Yes	158	181	158	290
13	051	0119.00	1513	935	0	Yes	392	337	358	784
13	051	9800.00	0	0	0	Yes	0	0	0	0
13	051	9900.00	0	0	0	No	0	0	0	0
13	103	0301.00	1290	1290	26	No	1034	148	1034	108
13	103	0302.04	1807	1720	20	No	1074	256	1067	477
13	103	0302.05	1695	1661	29	No	1026	117	1026	552
13	103	0302.06	1034	1034	27	No	831	72	831	131
13	103	0302.07	906	906	25	No	630	96	630	180
13	103	0302.08	1270	1270	16	No	1117	53	1117	100
13	103	0302.09	1200	1200	21	No	917	104	917	179
13	103	0303.01	2184	2180	15	No	1902	71	1898	211
13	103	0303.03	891	891	18	No	700	51	700	140
13	103	0303.06	1247	1210	27	No	839	104	839	304
13	103	0303.07	2126	2026	23	No	1211	0	1211	915
13	103	0303.08	1668	1312	19	No	1182	38	1118	448
13	103	0303.09	1691	1344	29	No	1112	59	1112	520
13	103	0304.01	1921	1921	25	No	1288	412	1288	221
13	103	0304.03	1512	1512	32	No	1057	0	1057	455
13	103	0304.04	1020	1020	22	No	960	53	960	7

FIRST CHATHAM BANK ASSESSMENT AREA

Brunswick, GA MSA—Consisting of Glynn County



2023 FFIEC Census Report - Summary Census Demographic Information

State: 13 - GEORGIA (GA)

County: 127 - GLYNN COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
13	127	0001.01	Middle	No	105.94	\$70,400	\$74,582	\$72,500	1200	7.08	85	588	1623
13	127	0001.03	Upper	No	127.69	\$70,400	\$89,894	\$87,386	2040	10.74	219	961	1644
13	127	0001.04	Unknown	No	0.00	\$70,400	\$0	\$0	1262	5.78	73	378	625
13	127	0002.01	Upper	No	191.14	\$70,400	\$134,563	\$130,807	1762	7.95	140	615	871
13	127	0002.02	Upper	No	201.90	\$70,400	\$142,138	\$138,171	3350	8.39	281	1313	1905
13	127	0003.01	Upper	No	156.75	\$70,400	\$110,352	\$107,273	878	8.09	71	338	1106
13	127	0003.02	Upper	No	200.57	\$70,400	\$141,201	\$137,260	2877	9.07	261	787	982
13	127	0003.03	Upper	No	186.74	\$70,400	\$131,465	\$127,794	3612	7.03	254	1333	1710
13	127	0004.03	Middle	No	116.62	\$70,400	\$82,100	\$79,808	3470	22.56	783	1077	1458
13	127	0004.05	Middle	No	101.63	\$70,400	\$71,548	\$69,549	2071	41.38	857	506	719
13	127	0004.06	Middle	No	91.21	\$70,400	\$64,212	\$62,420	6160	34.16	2104	2032	2505
13	127	0004.07	Middle	No	84.76	\$70,400	\$59,671	\$58,009	4242	34.09	1446	1072	1389
13	127	0004.08	Upper	No	157.24	\$70,400	\$110,697	\$107,609	3783	32.65	1235	1182	1371
13	127	0004.09	Middle	No	87.33	\$70,400	\$61,480	\$59,766	2777	26.29	730	807	1057
13	127	0005.01	Moderate	No	63.37	\$70,400	\$44,612	\$43,371	4900	54.59	2675	742	1504
13	127	0005.03	Moderate	No	70.78	\$70,400	\$49,829	\$48,438	3857	55.74	2150	727	1602
13	127	0005.04	Middle	No	82.63	\$70,400	\$58,172	\$56,552	3769	71.40	2691	591	1233
13	127	0006.01	Moderate	No	51.89	\$70,400	\$36,531	\$35,513	3827	41.68	1595	735	1771
13	127	0006.02	Moderate	No	76.81	\$70,400	\$54,074	\$52,566	1893	26.94	510	571	805
13	127	0007.01	Moderate	No	72.87	\$70,400	\$51,300	\$49,872	3054	54.42	1662	716	1342
13	127	0007.02	Moderate	No	68.94	\$70,400	\$48,534	\$47,179	4889	79.93	3908	661	1887
13	127	0008.00	Low	No	32.56	\$70,400	\$22,922	\$22,282	3654	88.07	3218	345	1547
13	127	0009.00	Moderate	No	54.68	\$70,400	\$38,495	\$37,422	3746	55.93	2095	762	1995
13	127	0010.01	Middle	No	117.07	\$70,400	\$82,417	\$80,118	5063	15.58	789	1814	2964
13	127	0010.02	Upper	No	130.63	\$70,400	\$91,964	\$89,393	6363	26.40	1680	1575	1977
13	127	9900.00	Unknown	No	0.00	\$70,400	\$0	\$0	0	0.00	0	0	0

* Will automatically be included in the 2024 Distressed or Underserved Tract List

2023 FFIEC Census Report - Summary Census Income Information

State: 13 - GEORGIA (GA)

County: 127 - GLYNN COUNTY



State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2023 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Household Income
13	127	0001.01	Middle	\$68,432	\$70,400	11.93	105.94	\$72,500	\$74,582	\$61,182
13	127	0001.03	Upper	\$68,432	\$70,400	3.93	127.69	\$87,386	\$89,894	\$80,034
13	127	0001.04	Unknown	\$68,432	\$70,400	9.23	0.00	\$0	\$0	\$77,727
13	127	0002.01	Upper	\$68,432	\$70,400	3.22	191.14	\$130,807	\$134,563	\$91,929
13	127	0002.02	Upper	\$68,432	\$70,400	4.87	201.90	\$138,171	\$142,138	\$112,986
13	127	0003.01	Upper	\$68,432	\$70,400	0.00	156.75	\$107,273	\$110,352	\$88,378
13	127	0003.02	Upper	\$68,432	\$70,400	5.85	200.57	\$137,260	\$141,201	\$135,128
13	127	0003.03	Upper	\$68,432	\$70,400	0.00	186.74	\$127,794	\$131,465	\$113,162
13	127	0004.03	Middle	\$68,432	\$70,400	12.80	116.62	\$79,808	\$82,100	\$67,955
13	127	0004.05	Middle	\$68,432	\$70,400	20.81	101.63	\$69,549	\$71,548	\$68,189
13	127	0004.06	Middle	\$68,432	\$70,400	11.96	91.21	\$62,420	\$64,212	\$58,450
13	127	0004.07	Middle	\$68,432	\$70,400	0.28	84.76	\$58,009	\$59,671	\$55,506
13	127	0004.08	Upper	\$68,432	\$70,400	10.37	157.24	\$107,609	\$110,697	\$104,689
13	127	0004.09	Middle	\$68,432	\$70,400	25.21	87.33	\$59,766	\$61,480	\$55,872
13	127	0005.01	Moderate	\$68,432	\$70,400	24.68	63.37	\$43,371	\$44,612	\$31,912
13	127	0005.03	Moderate	\$68,432	\$70,400	21.97	70.78	\$48,438	\$49,829	\$42,500
13	127	0005.04	Middle	\$68,432	\$70,400	19.18	82.63	\$56,552	\$58,172	\$55,499
13	127	0006.01	Moderate	\$68,432	\$70,400	27.27	51.89	\$35,513	\$36,531	\$38,638
13	127	0006.02	Moderate	\$68,432	\$70,400	6.99	76.81	\$52,566	\$54,074	\$46,378
13	127	0007.01	Moderate	\$68,432	\$70,400	15.30	72.87	\$49,872	\$51,300	\$43,836
13	127	0007.02	Moderate	\$68,432	\$70,400	35.59	68.94	\$47,179	\$48,534	\$27,500
13	127	0008.00	Low	\$68,432	\$70,400	53.61	32.56	\$22,282	\$22,922	\$24,348
13	127	0009.00	Moderate	\$68,432	\$70,400	32.14	54.68	\$37,422	\$38,495	\$31,487
13	127	0010.01	Middle	\$68,432	\$70,400	8.32	117.07	\$80,118	\$82,417	\$64,720
13	127	0010.02	Upper	\$68,432	\$70,400	15.32	130.63	\$89,393	\$91,964	\$76,375
13	127	9900.00	Unknown	\$68,432	\$70,400	0.00	0.00	\$0	\$0	\$0

2023 FFIEC Census Report - Summary Census Population Information

State: 13 - GEORGIA (GA)

County: 127 - GLYNN COUNTY

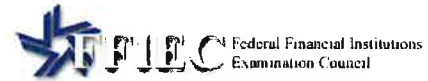


State Code	County Code	Tract Code	Tract Population	Tract Minority %	Number of Families	Number of Households	Non-Hisp White Population	Tract Minority Population	American Indian Population	Asian/Hawaiian/Pacific Islander Population	Black Population	Hispanic Population	Other Population/Two or More Races
13	127	0001.01	1200	7.08	414	764	1115	85	2	2	22	38	21
13	127	0001.03	2040	10.74	757	1371	1821	219	2	6	69	64	78
13	127	0001.04	1262	5.78	290	464	1189	73	2	9	7	23	32
13	127	0002.01	1762	7.95	535	734	1622	140	7	7	12	49	65
13	127	0002.02	3350	8.39	1188	1654	3069	281	4	46	58	80	93
13	127	0003.01	878	8.09	218	358	807	71	0	9	28	28	6
13	127	0003.02	2877	9.07	715	920	2616	261	2	17	82	96	64
13	127	0003.03	3612	7.03	1226	1519	3358	254	2	31	23	122	76
13	127	0004.03	3470	22.56	980	1332	2687	783	8	36	323	294	122
13	127	0004.05	2071	41.38	559	775	1214	857	2	33	417	274	131
13	127	0004.06	6160	34.16	1835	2365	4056	2104	28	202	960	627	287
13	127	0004.07	4242	34.09	1119	1461	2796	1446	2	111	778	338	217
13	127	0004.08	3783	32.65	1248	1461	2548	1235	11	202	537	284	201
13	127	0004.09	2777	26.29	661	924	2047	730	14	10	406	171	129
13	127	0005.01	4900	54.59	879	1536	2225	2675	4	30	2195	331	115
13	127	0005.03	3857	55.74	764	1842	1707	2150	3	97	1517	384	149
13	127	0005.04	3769	71.40	972	1675	1078	2691	16	78	2158	291	148
13	127	0006.01	3827	41.68	1172	1689	2232	1595	5	83	1012	332	163
13	127	0006.02	1893	26.94	519	660	1383	510	2	29	188	216	75
13	127	0007.01	3054	54.42	623	1510	1392	1662	2	88	1180	263	129
13	127	0007.02	4889	79.93	653	1618	981	3908	19	8	2971	688	222
13	127	0008.00	3654	88.07	1211	1551	436	3218	3	12	2639	425	139
13	127	0009.00	3746	55.93	1160	1863	1651	2095	3	4	1533	423	132
13	127	0010.01	5063	15.58	1533	2307	4274	789	14	33	395	175	172
13	127	0010.02	6363	26.40	1329	1838	4683	1680	18	84	959	320	299
13	127	9900.00	0	0.00	0	0	0	0	0	0	0	0	0

2023 FFIEC Census Report - Summary Census Housing Information

State: 13 - GEORGIA (GA)

County: 127 - GLYNN COUNTY



State Code	County Code	Tract Code	Total Housing Units	1- to 4- Family Units	Median House Age (Years)	Inside Principal City?	Owner Occupied Units	Vacant Units	Owner Occupied 1- to 4- Family Units	Renter Occupied Units
13	127	0001.01	2380	1623	39	No	588	1616	534	176
13	127	0001.03	2321	1644	39	No	961	950	792	410
13	127	0001.04	813	625	30	No	378	349	353	86
13	127	0002.01	1005	871	40	No	615	271	582	119
13	127	0002.02	2101	1905	31	No	1313	447	1286	341
13	127	0003.01	1483	1106	19	No	338	1125	338	20
13	127	0003.02	1281	982	17	No	787	361	777	133
13	127	0003.03	1829	1710	31	No	1333	310	1323	186
13	127	0004.03	1549	1458	35	No	1077	217	1042	255
13	127	0004.05	775	719	28	No	506	0	506	269
13	127	0004.06	2505	2505	28	No	2032	140	2032	333
13	127	0004.07	1516	1389	22	No	1072	55	1049	389
13	127	0004.08	1475	1371	18	No	1182	14	1182	279
13	127	0004.09	1057	1057	28	No	807	133	807	117
13	127	0005.01	1780	1504	47	Yes	742	244	742	794
13	127	0005.03	2027	1602	37	Yes	727	185	727	1115
13	127	0005.04	1887	1233	38	No	591	212	591	1084
13	127	0006.01	1933	1771	39	No	735	244	735	954
13	127	0006.02	805	805	56	No	571	145	571	89
13	127	0007.01	1594	1342	32	Yes	716	84	716	794
13	127	0007.02	2091	1887	61	Yes	661	473	661	957
13	127	0008.00	1784	1547	68	Yes	345	233	345	1206
13	127	0009.00	2515	1995	65	Yes	762	652	750	1101
13	127	0010.01	2987	2964	42	No	1814	680	1814	493
13	127	0010.02	1993	1977	19	No	1575	155	1575	263
13	127	9900.00	0	0	0	No	0	0	0	0

BRANCH AND ATM LOCATIONS

First Chatham Bank has 8 full-service facilities, all within our assessment area. Four are within high-income areas, two are within middle income areas, and one is within a moderate-income area. First Chatham Bank has 9 ATMs similarly positioned at the facilities. In addition, the Bank has 1 stand-alone ATM and 11 in-store ATMs located throughout its assessment area.

Branch/ATM Address	Drive Up Facility Yes/No	ATM Information	Census Tract & Income Information
FCB – Telfair Square 111 Barnard Street Savannah, GA 31401	Yes	1. Walk-Up (24 hr accessible) 2. Drive Up (24 hr accessible) Deposit & Withdrawal	0003.00 Upper MSA: Savannah, GA
FCB - Hodgson 7401 Hodgson Memorial Drive Savannah, GA 31406	Yes	3. Drive Up (24 hr accessible) Deposit & Withdrawal	0040.02 Middle MSA: Savannah, GA
FCB – Pooler 196 Pooler Parkway Pooler, GA 31322	Yes	4. Drive Up (24 hr accessible) Deposit & Withdrawal	0108.03 Upper MSA: Savannah, GA
FCB – Wilmington Island 454 Johnny Mercer Blvd Savannah, GA 31410	Yes	5. Drive Up (24 hr accessible) Deposit & Withdrawal	0111.04 Upper MSA: Savannah, GA
FEB - Rincon A Division of First Chatham Bank 5671 Highway 21 South Rincon, GA 31326	Yes	6. Drive Up (24 hr accessible) Deposit & Withdrawal	0303.05 Middle MSA: Savannah, GA
FEB – Springfield A Division of First Chatham Bank 203 South Laurel Street Springfield, GA 31329	Yes	7. Drive Up (24 hr accessible) Deposit & Withdrawal	0302.05 Middle MSA: Savannah, GA
Richmond Hill Bank A Division of First Chatham Bank 9943 Ford Avenue Richmond Hill, GA 31324	Yes	8. Drive Up (24 hr accessible) Deposit & Withdrawal	9203.05 Upper MSA: Savannah, GA
First Glynn Bank A Division of First Chatham Bank 550 Glynn Isles Brunswick, GA 31525	Yes	9. Drive Up (24 hr accessible) Deposit & Withdrawal	0005.03 Moderate MSA: Brunswick, GA
ATM Only – Tybee Island 725 First Street Tybee Island, GA 31328	Yes	10. Drive Up (24 hr accessible) Deposit & Withdrawal	0111.03 Middle MSA: Savannah, GA
ATM Only – Chu’s 2 West Derenne Avenue Savannah, GA 31405	No	11. Withdrawal Only (same hours as Convenience Store)	0034.00 Moderate MSA: Savannah, GA

ATM Only – Chu’s 12006 Middleground Road Savannah, GA 31419	No	12. Withdrawal Only (same hours as Convenience Store)	0109.01 Moderate MSA: Savannah, GA
ATM Only – Chu’s 7726 Johnny Mercer Blvd Savannah, GA 31410	No	13. Withdrawal Only (same hours as Convenience Store)	0111.04 Upper MSA: Savannah, GA
ATM Only – Chu’s 7204 Abercorn Street Savannah, GA 31406	No	14. Withdrawal Only (same hours as Convenience Store)	0040.02 Middle MSA: Savannah, GA
ATM Only – Sandfly 7362 Skidaway Road Savannah, GA 31406	No	15. Withdrawal Only (same hours as Convenience Store)	0102.00 Middle MSA: Savannah, GA
ATM Only – Sandfly 1 Diamond Causeway # 11 Savannah, GA 31406	No	16. Withdrawal Only (same hours as Convenience Store)	0110.03 Upper MSA: Savannah, GA
ATM Only – Ashley’s/Chu’s 6001 Ogeechee Road Savannah, GA 31419	No	17. Withdrawal Only (same hours as Convenience Store)	0108.08 Middle MSA: Savannah, GA
ATM Only – Chu’s 2606 Hwy 80 West Garden City, GA 31408	No	18. Withdrawal Only (same hours as Convenience Store)	0106.03 Middle MSA: Savannah, GA
ATM Only – Chu’s 3980 Hwy 17 South Richmond Hill, GA 31324	No	19. Withdrawal Only (same hours as Convenience Store)	9203.03 Middle MSA: Savannah, GA
ATM Only – Chu’s 304 1 st Street Tybee Island, GA 31328	No	20. Withdrawal Only (same hours as Convenience Store)	0111.03 Middle MSA: Savannah, GA
ATM Only – Chu’s 1603 Inlet Avenue Tybee Island, GA 31328	No	21. Withdrawal Only (same hours as Convenience Store)	0111.03 Middle MSA: Savannah, GA

FIRST CHATHAM BANK BRANCH LOCATIONS



FIRST CHATHAM BANK

Telfair Square (Main Office)

111 Barnard Street
Savannah, GA 31401
(912) 629-2900

Opened: April 2004



2023 FFIEC Geocode Census Report

Address: 111 BARNARD ST, SAVANNAH, GA, 31401
MSA: 42340 - SAVANNAH, GA State:
13 - GEORGIA
County: 051 - CHATHAM COUNTY
Tract Code: 0117.00

Summary Census Demographic Information

Tract Income Level	Low
Underserved or Distressed Tract	No
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$91,500
2023 Estimated Tract Median Family Income	\$25,172
2020 Tract Median Family Income	\$20,669
Tract Median Family Income %	27.51
Tract Population	4934
Tract Minority %	43.70
Tract Minority Population	2156
Owner-Occupied Units	240
1- to 4- Family Units	604

Geocoding and Census Information provided by the Federal Financial Institutions Examination Council (FFIEC) Geocoding System.

FIRST CHATHAM BANK BRANCH LOCATIONS



FIRST CHATHAM BANK

Hodgson Branch

7401 Hodgson Memorial Dr
Savannah, GA 31406
(912) 629-2920

Opened: November 2002



2023 FFIEC Geocode Census Report

Address: 7401 HODGSON MEMORIAL DR, SAVANNAH, GA, 31406
MSA: 42340 - SAVANNAH,
GA State: 13 - GEORGIA
County: 051 - CHATHAM COUNTY
Tract Code: 0040.02

Summary Census Demographic Information

Tract Income Level	Moderate
Underserved or Distressed Tract	No
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$91,500
2023 Estimated Tract Median Family Income	\$65,697
2020 Tract Median Family Income	\$53,949
Tract Median Family Income %	71.80
Tract Population	3681
Tract Minority %	45.29
Tract Minority Population	1667
Owner-Occupied Units	470
1- to 4- Family Units	801

Geocoding and Census Information provided by the Federal Financial Institutions Examination Council (FFIEC) Geocoding System.

FIRST CHATHAM BANK BRANCH LOCATIONS



FIRST CHATHAM BANK

Pooler Branch
196 Pooler Parkway
Pooler, GA 31322
(912) 629-2940

Opened: October 2002



2023 FFIEC Geocode Census Report

Address: 196 POOLER PKWY, POOLER, GA, 31322
MSA: 42340 - SAVANNAH,
GA State: 13 - GEORGIA
County: 051 - CHATHAM COUNTY
Tract Code: 0107.04

Summary Census Demographic Information

Tract Income Level	Upper
Underserved or Distressed Tract	No
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$91,500
2023 Estimated Tract Median Family Income	\$138,860
2020 Tract Median Family Income	\$114,020
Tract Median Family Income %	151.76
Tract Population	4260
Tract Minority %	53.90
Tract Minority Population	2296
Owner-Occupied Units	641
1- to 4- Family Units	1077

Geocoding and Census Information provided by the Federal Financial Institutions Examination Council (FFIEC) Geocoding System.

FIRST CHATHAM BANK BRANCH LOCATIONS



FIRST CHATHAM BANK

Wilmington Island Branch

454 Johnny Mercer Blvd
Savannah, GA 31410
(912) 629-2950

Opened: October 2005



2023 FFIEC Geocode Census Report

Address: Selected Tract
MSA: 42340 - SAVANNAH,
GA State: 13 -
County: 051 - CHATHAM COUNTY
Tract Code: 0111.04

Summary Census Demographic Information

Tract Income Level	Middle
Underserved or Distressed Tract	No
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$91,500
2023 Estimated Tract Median Family Income	\$86,477
2020 Tract Median Family Income	\$71,005
Tract Median Family Income %	94.51
Tract Population	5158
Tract Minority %	15.74
Tract Minority Population	812
Owner-Occupied Units	1657
1- to 4- Family Units	2145

Geocoding and Census Information provided by the Federal Financial Institutions Examination Council (FFIEC) Geocoding System.

FIRST CHATHAM BANK BRANCH LOCATIONS



RICHMOND HILL BANK
A Division of First Chatham Bank

Richmond Hill Branch
9943 Ford Avenue
Richmond Hill, GA 31324
(912) 756-8771

Opened: September 2006



2023 FFIEC Geocode Census Report

Address: 9943 FORD AVE, RICHMOND HILL, GA, 31324
MSA: 42340 - SAVANNAH,
GA State: 13 - GEORGIA
County: 029 - BRYAN COUNTY
Tract Code: 9203.05

Summary Census Demographic Information

Tract Income Level	Upper
Underserved or Distressed Tract	No
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$91,500
2023 Estimated Tract Median Family Income	\$143,829
2020 Tract Median Family Income	\$118,100
Tract Median Family Income %	157.19
Tract Population	4928
Tract Minority %	24.21
Tract Minority Population	1193
Owner-Occupied Units	1272
1- to 4- Family Units	1560

Geocoding and Census Information provided by the Federal Financial Institutions Examination Council (FFIEC) Geocoding System.

FIRST CHATHAM BANK BRANCH LOCATIONS



FIRST EFFINGHAM BANK
A Division of First Chatham Bank

Springfield Branch
203 S. Laurel Street
Springfield, GA 31329
(912) 754-2000

Opened: December 2022



2023 FFIEC Geocode Census Report

Address: 203 S LAUREL ST, SPRINGFIELD, GA 31329
MSA: 42340 - SAVANNAH,
GA State: 13 - GEORGIA
County: 103 - EFFINGHAM COUNTY
Tract Code: 0302.05

Summary Census Demographic Information

Tract Income Level	Middle
Underserved or Distressed Tract	No
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$91,500
2023 Estimated Tract Median Family Income	\$81,069
2020 Tract Median Family Income	\$66,569
Tract Median Family Income %	88.60
Tract Population	3517
Tract Minority %	31.11
Tract Minority Population	1094
Owner-Occupied Units	1026
1- to 4- Family Units	1661

Geocoding and Census Information provided by the Federal Financial Institutions Examination Council (FFIEC) Geocoding System.

FIRST CHATHAM BANK BRANCH LOCATIONS



FIRST GLYNN BANK
A Division of First Chatham Bank

Brunswick Branch
550 Glynn Isles
Brunswick, GA 31525
(912) 554-2265

Opened: April 2008



2023 FFIEC Geocode Census Report

Address: 550 GLYNN ISLES, BRUNSWICK, GA, 31525
MSA: 15260 - BRUNSWICK,
GA State: 13 - GEORGIA
County: 127 - GLYNN COUNTY
Tract Code: 0005.03

Summary Census Demographic Information

Tract Income Level	Moderate
Underserved or Distressed Tract	No
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$70,400
2023 Estimated Tract Median Family Income	\$49,829
2020 Tract Median Family Income	\$48,438
Tract Median Family Income %	70.78
Tract Population	3857
Tract Minority %	55.74
Tract Minority Population	2150
Owner-Occupied Units	727
1- to 4- Family Units	1602

Geocoding and Census Information provided by the Federal Financial Institutions Examination Council (FFIEC) Geocoding System.

FIRST CHATHAM BANK DELIVERY SYSTEMS

First Chatham Bank offers the capability to perform banking functions through various channels. Some or all of these channels are widely available to all customers. Traditional banking services (personal visits) are enhanced by the First Chatham Family's generous hours of operation.

Online and Mobile banking services are offered (currently at no charge) to all FCB customers. The eCom system allows customers to retrieve balances, transfer funds, print statements, e-mail the Bank, access account histories, view check images, and utilize bill payment services.

Telephone banking services are also available to all customers. Our automated Telebank system is available to all customers 24 hours a day and offers a full array of services including the ability to retrieve balances, report lost/stolen debit cards, place stop payments, and transfer funds.

In addition, FCB maintains a web site that provides on-line banking capabilities, bank information including product and service descriptions, employment opportunities, bank news, bank history, and "contact-us" capabilities via e-mail.

HOURS OF OPERATION

Branch Address	Lobby Hours	Drive-In Hours
FCB – Telfair Square 111 Barnard Street Savannah, GA 31401	9:00 AM – 5:00 PM Mon - Fri	9:00 AM – 5:00 PM Mon-Fri
FCB - Hodgson 7401 Hodgson Memorial Drive Savannah, GA 31406	9:00 AM – 5:00 PM Mon – Thu 9:00 AM – 5:00 PM Friday	8:30 AM – 5:00 PM Mon – Thu 8:30 AM – 5:30 PM Friday 9:00 AM – 12:00 PM Saturday
FCB – Pooler 196 Pooler Parkway Pooler, GA 31322	9:00 AM – 5:00 PM Mon – Thu 9:00 AM – 5:00 PM Friday 9:00 AM – 12:00 PM Saturday	8:30 AM – 5:00 PM Mon – Thu 8:30 AM – 5:30 PM Friday 9:00 AM – 12:00 PM Saturday
FCB – Wilmington Island 454 Johnny Mercer Blvd Savannah, GA 31410	9:00 AM – 5:00 PM Mon – Thu 9:00 AM – 5:00 PM Friday 9:00 AM – 12:00 PM Saturday	8:30 AM – 5:00 PM Mon – Thu 8:30 AM – 5:30 PM Friday 9:00 AM – 12:00 PM Saturday
FEB - Rincon A Division of First Chatham Bank 5671 Highway 21 South Rincon, GA 31326	9:00 AM – 5:00 PM Mon – Thu 9:00 AM – 5:00 PM Friday	8:30 AM – 5:00 PM Mon – Thu 8:30 AM – 5:30 PM Friday 9:00 AM – 12:00 PM Saturday

FEB - Springfield A Division of First Chatham Bank 203 S. Laurel Street Springfield, GA 31329	9:00 AM – 5:00 PM Mon – Thu 9:00 AM – 5:00 PM Friday	8:30 AM – 5:00 PM Mon – Thu 8:30 AM – 5:30 PM Friday
Richmond Hill Bank A Division of First Chatham Bank 9943 Ford Avenue Richmond Hill, GA 31324	9:00 AM – 5:00 PM Mon – Thu 9:00 AM – 5:00 PM Friday	8:30 AM – 5:00 PM Mon – Thu 8:30 AM – 5:30 PM Friday 9:00 AM – 12:00 PM Saturday
First Glynn Bank A Division of First Chatham Bank 550 Glynn Isles Brunswick, GA 31525	9:00 AM – 5:00 PM Mon – Thu 9:00 AM – 6:00 PM Friday	8:30 AM – 5:00 PM Mon – Thu 8:30 AM – 6:00 PM Friday

FIRST CHATHAM BANK LOAN AND DEPOSIT SERVICES

First Chatham Bank offers a wide variety of both personal and business loan products. It also offers innovative deposit products and services for both personal and business relationships.

Deposit Services:

- Checking Accounts
- Savings Accounts
- Health Savings Accounts
- Time Deposits (CDs)
- IRAs
- Commercial Banking
- Private Banking

Personal Loans:

- Personal Loans
- Auto Loans
- RV's and Boat Loans
- Real Estate Loans
- 2nd Home Purchases
- Home Improvement Loans
- Construction Loans
- Bridge and Swing Loans
- Personal Line of Credit
- Home Equity Line of Credit

Business Loans:

- Real Estate
- Capital equipment/improvement
- Seasonal operating lines
- Renovation Construction Loans
- Practice Acquisitions
- Finance Leasehold Improvements
- Business expansion
- Business start ups
- Business purchases
- SBA
- Business lines of credit
- Letters of credit

Corporate Services:

- Remote Deposit Capture
- Cash Management
- Merchant Card Services

Miscellaneous Services:

- Safe Deposit Boxes
- Credit Cards
- Coin Jet Sorters



FIRST CHATHAM

FAMILY OF BANKS

DEPOSIT ACCOUNTS	
Account Charge Off Fee	\$35.00
Check Card - Replacement for a Lost or Stolen Card	\$10.00 per card
Check/Statement Photocopies (After 12 free per year)	\$2.00 each
Check Reject Fee (When a customer's non Check Printers check is rejected)	\$15.00 per check
Overdraft Fee* (Item Paid) OR Returned Item Fee*	\$35.00 per item
Extended Overdraft Fee - overdrawn seven consecutive days or longer	\$35.00
Stop Payment	\$35.00 per item
Dormant Account Fee Checking accounts are considered "dormant" after 12 months of no activity. Savings accounts are considered "dormant" after 18 months of no activity.	\$5.00 per month / \$60.00 maximum
Automatic Sweep Fee	\$10.00 each
Money Services Business (MSB) Service Fee	\$250.00 per month
ATM Business Monthly Service Fee	\$250.00 per month
GENERAL	
Account Research	\$25.00 per hour
Collection Items	
Domestic	\$15.00 per item
International	\$30.00 per item
Foreign Currency	1% of U.S. Equivalent plus shipping
Foreign Draft	\$15.00 per draft plus shipping
Official Checks	\$8.00 per check
Return Deposit Items	\$12.00 per item
Wire Transfers	
Incoming / Outgoing	\$15.00 / \$30.00 per wire
International	\$45.00 per wire

SAFE DEPOSIT BOX RENTALS		
Size:	Annual Fee:	w/Auto Debit
3" x 5"	\$40.00	\$35.00
3" x 10"	\$60.00	\$55.00
5" x 10"	\$80.00	\$75.00
10" x 10"	\$100.00	\$95.00
10" x 15"	\$130.00	\$125.00
Drill Fee	\$125.00	
Lost Key Fee	\$30.00	
Late Payment Fee	\$5.00	

*An Overdraft Fee or Returned Item Fee may be charged when your account is overdrawn by check, in-person withdrawal, ACH debits, or certain other electronic means.

BRANCH OPENING AND CLOSING RECORD

First Chatham Bank Branch Openings and Closings 2023

OPENED			
Branch/ATM Address	Date Opened	Date Closed	Census Tract & Income Information
NONE	N/A	N/A	N/A
CLOSED			
Branch/ATM Address	Date Opened	Date Closed	Census Tract & Income Information
NONE	N/A	N/A	N/A

LOAN TO DEPOSIT RATIOS

First Chatham Bank 2023

Quarter Ending:	Ratio
1 st Quarter - 3/31/2023	63.65 %
2 nd Quarter - 6/30/2023	61.28 %
3 rd Quarter - 9/30/2023	64.69 %
4 th Quarter - 12/31/2023	66.93 %

Loan to deposit ratios calculated based on Uniform Bank Performance Report (UBPR) – Net Loans & Leases to Deposits – Page 10

PUBLIC DISCLOSURE

January 18, 2022

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

First Chatham Bank
Certificate Number: 57252

111 Barnard Street
Savannah, Georgia 31401

Federal Deposit Insurance Corporation
Division of Depositor and Consumer Protection
Atlanta Regional Office

10 10th Street NE, Suite 800
Atlanta, Georgia 30309-3849

This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, nor should it be construed as, an assessment of the financial condition of this institution. The rating assigned to 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.

TABLE OF CONTENTS

INSTITUTION RATING	1
DESCRIPTION OF INSTITUTION	2
DESCRIPTION OF ASSESSMENT AREAS.....	3
SCOPE OF EVALUATION	3
CONCLUSIONS ON PERFORMANCE CRITERIA.....	5
DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW.....	9
SAVANNAH, GA ASSESSMENT AREA – Full-Scope Review	10
BRUNSWICK, GA ASSESSMENT AREA – Limited-Scope Review	18
APPENDICES	22
INTERMEDIATE SMALL BANK PERFORMANCE CRITERIA.....	22
GLOSSARY	23

INSTITUTION RATING

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

An institution in this group has a satisfactory record of helping to meet the credit needs of its assessment area, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

The Lending Test is rated Satisfactory.

- The loan-to-deposit ratio is reasonable given the institution's size, financial condition, and assessment area credit needs.
- A majority of loans were originated within the institution's assessment areas.
- The geographic distribution of loans reflects reasonable dispersion throughout the assessment areas.
- The distribution of borrowers reflects reasonable penetration among businesses of different sizes.
- The institution has not received any Community Reinvestment Act (CRA)-related complaints since the previous evaluation; therefore, this factor did not affect the Lending Test rating.

The Community Development Test is rated Satisfactory.

- The institution's community development performance demonstrates adequate responsiveness to community development needs in its assessment areas through community development loans, qualified investments, and community development services. Examiners considered the institution's capacity and the need and availability of such opportunities for community development in the institution's assessment areas.

DESCRIPTION OF INSTITUTION

Background

First Chatham Bank is a state-chartered commercial bank headquartered in Savannah, Georgia. The bank is wholly owned by FCB Financial Corporation, a one-bank holding company. First Chatham Bank received a Satisfactory CRA rating at the previous FDIC Performance Evaluation, dated January 28, 2019, based on Interagency Intermediate Small Institution Examination Procedures.

Operations

First Chatham Bank continues to operate seven full-service offices in eastern Georgia (GA), including four in Chatham County, and one each in Bryan, Effingham, and Glynn Counties. No offices were opened or closed since the previous evaluation.

First Chatham Bank offers a variety of products and services to meet the banking needs of its assessment areas. The bank's primary business focus remains commercial lending, including business lines of credit, business term loans, commercial real estate, and business acquisition financing. Additionally, the bank originated U.S. Small Business Administration (SBA) loans during the evaluation period, including the 7(a) Loan Program and the Paycheck Protection Program (PPP). In 2019 and 2020, First Chatham Bank originated 369 loans and 198 loans through the PPP totaling \$42.9 million and \$19.8 million, respectively. The SBA guarantees PPP loans under the Coronavirus Aid, Relief, and Economic Security Act. The loans serve to retain jobs that would otherwise be lost due to business closures because of the COVID-19 national emergency. Consumer credit products offered include installment loans, home equity loans, home equity lines of credit, and one-to-four family residential mortgages. Deposit products offered include checking, savings, and money market accounts; certificates of deposit; and individual retirement accounts. Alternative banking services include internet banking, mobile banking (including mobile deposit), and telephone banking.

Ability and Capacity

First Chatham Bank's assets totaled \$542.2 million as of September 30, 2021. Total loans and total deposits were \$299.9 million and \$494.7 million, respectively. Since the previous evaluation, the loan portfolio composition has remained relatively stable, and the bank's business focus continues to be commercial lending. However, construction and development loans declined from 17.1 percent of the bank's loan portfolio at the previous evaluation to 7.9 percent as of September 30, 2021. Conversely, loans secured by nonfarm nonresidential properties increased from 47.2 percent of the bank's portfolio at the previous evaluation to 57.5 percent as of September 30, 2021. Additionally, commercial and industrial loans increased from 10.8 percent of the bank's portfolio at the previous evaluation to 14.8 percent as of September 30, 2021, primarily as a result of PPP loan originations. The following table illustrates the composition of the bank's loan portfolio as of September 30, 2021.

Loan Portfolio Distribution as of 9/30/2021		
Loan Category	\$(000s)	%
Construction, Land Development, and Other Land Loans	23,843	7.9
Secured by Farmland	112	0.0
Secured by 1-4 Family Residential Properties	50,390	16.8
Secured by Multifamily (5 or more) Residential Properties	6,738	2.2
Secured by Nonfarm Nonresidential Properties	172,331	57.5
Total Real Estate Loans	253,414	84.4
Commercial and Industrial Loans	44,355	14.8
Agricultural Production and Other Loans to Farmers	0	0.0
Consumer Loans	1,717	0.6
Other Loans	857	0.3
Lease Financing Receivables (net of unearned income)	0	0.0
Less: Unearned Income	410	0.1
Total Loans	299,933	100.0
<i>Source: Consolidated Reports of Condition and Income</i>		

The bank provides for the credit needs of its assessment areas in a manner consistent with its size, financial condition, resources, and local economic conditions. While examiners did not identify any financial, legal, or other impediments that affect the bank's ability to meet the assessment areas' credit needs, several economic and demographic indicators could affect the bank's lending opportunities.

DESCRIPTION OF ASSESSMENT AREAS

The CRA requires each financial institution to define one or more assessment areas within which its performance will be evaluated. First Chatham Bank's two delineated assessment areas remain unchanged since the previous evaluation. The Savannah, GA Assessment Area includes all of Bryan, Chatham, and Effingham Counties, which comprise the entire Savannah, GA Metropolitan Statistical Area (MSA.) The Brunswick, GA Assessment Area includes all of Glynn County, which comprises a portion of the Brunswick, GA MSA. The assessment areas consist of whole census tracts and counties, and do not arbitrarily exclude low- or moderate-income areas. Refer to the individual assessment areas for additional information.

SCOPE OF EVALUATION

General Information

This evaluation covers the period from the previous evaluation dated January 28, 2019, to the current evaluation dated January 18, 2022. Examiners used Interagency Intermediate Small Institution Examination Procedures to evaluate First Chatham Bank's CRA performance. As described in the Appendices, these procedures include a Lending Test and a Community Development Test. Banks must achieve at least a satisfactory rating under each test to obtain an overall Satisfactory rating.

Examiners evaluated the bank’s lending data, deposit activity, and number of branches to determine which assessment area would receive the most weight in assigning the overall rating. As illustrated in the following table, the Savannah, GA Assessment Area comprises a significant majority of the deposits, branches, and loans reviewed in the assessment areas. Consequently, examiners gave considerably more weight to the bank’s lending performance in the Savannah, GA Assessment Area. Additionally, due to these factors, examiners conducted a full-scope review of the bank’s CRA performance in the Savannah, GA Assessment Area, and a limited-scope review of the bank’s performance in the Brunswick, GA Assessment Area. Refer to the following table for additional details.

Assessment Area Breakdown of Loans, Deposits, and Branches								
Assessment Area	Loans (Reviewed)				Deposits		Branches	
	#	%	\$(000s)	%	\$(000s)	%	#	%
Savannah, GA	105	92.9	16,683	91.2	467,086	96.4	6	85.7
Brunswick, GA	8	7.1	1,614	8.8	17,268	3.6	1	14.3
Total	113	100.0	18,297	100.0	484,354	100.0	7	100.0

Source: Bank Data; FDIC Summary of Deposits (06/30/21)

Activities Reviewed

First Chatham Bank’s major product line is small business loans. In reaching this conclusion, examiners considered the bank’s business strategy as well as the number and dollar volume of loans originated during the evaluation period. Small farm loans were not considered a major product line, as none was originated during the evaluation period. Furthermore, in addition to being exempt from the Home Mortgage Disclosure Act, the bank originated only 13 home mortgage loans in 2019, none of which had a consumer purpose; 14 home mortgage loans in 2020, only one of which had a consumer purpose; and 23 home mortgage loans in 2021, only one of which had a consumer purpose. Therefore, similar to the prior evaluation, an analysis of small farm loans and home mortgage loans is not presented due to the limited volume of loans originated during the evaluation period.

For the Lending Test, examiners reviewed small business loans originated in 2019, 2020, and 2021 to draw conclusions about the bank’s lending performance. The following table details the small business loans universe and samples selected for each year.

Small Business Loans Reviewed				
Year	Universe		Sample	
	#	\$(000s)	#	\$(000s)
2019	55	15,300	36	9,500
2020	508	72,800	63	8,601
2021	401	61,600	58	11,146

Source: Bank Data

Of the small business loans sampled in 2020 and 2021, 45 loans totaling \$3.2 million and 36 loans totaling \$3.5 million, were PPP loans, respectively. Due to the large volume of PPP loans and the fact that business revenue information was not collected for these loans, examiners determined that the data was not representative of the bank's lending during the entire evaluation period. Therefore, examiners also reviewed the bank's 2019 small business lending. As a non-reporter of small business loans, aggregate small business lending data is not used for comparison purposes. Therefore, examiners compared the bank's 2019, 2020, and 2021 small business lending performance to 2019, 2020, and 2021 Dunn & Bradstreet (D&B) business demographic data.

Examiners reviewed the number and dollar volume of small business loans. While the tables throughout this evaluation present both the number and dollar volume of loans, examiners emphasized performance by number of loans, as the number of loans is a better indicator of the number of businesses served.

For the Community Development Test, examiners drew conclusions based on the data that bank management provided for community development loans, qualified investments, and community development services since the previous evaluation, dated January 28, 2019.

CONCLUSIONS ON PERFORMANCE CRITERIA

LENDING TEST

Overall, First Chatham Bank demonstrated satisfactory performance under the Lending Test. This rating is supported by a reasonable loan-to-deposit ratio; a majority of the loans reviewed were originated within the assessment areas; reasonable dispersion of small business loans throughout the assessment areas; and reasonable penetration of loans among businesses of different sizes. Lastly, no CRA-related complaints were received since the previous evaluation.

Loan-to-Deposit Ratio

First Chatham Bank's net loan-to-deposit (NLTD) ratio is reasonable given the institution's size, financial condition, and assessment areas' credit needs. The NLTD ratio for the 11 quarters since the previous evaluation averaged 68.5 percent. This ratio is calculated on a net basis, excluding the loan loss reserves and unearned income. Since the previous evaluation, the bank's NLTD ratio has ranged from a low of 59.8 percent on September 30, 2021, to a high of 75.8 percent on September 30, 2020. The NLTD ratio has remained within a narrow range since the previous evaluation; however, a moderately decreasing trend is noted between September 30, 2020 and September 30, 2021, primarily due to the influx of COVID-19 economic impact payments into consumer deposit accounts during this timeframe.

There are no similarly situated institutions in terms of size, geographic location, and loan portfolio composition. Therefore, the bank's NLTD ratio was compared to Uniform Bank Performance Report (UBPR) peer bank data. Peer group banks, as defined by the UBPR, include 1,311 insured commercial banks having assets of between \$300 million and \$1 billion. Although First Chatham Bank's LTD

ratio, as of September 30, 2021, of 59.8 percent is below the peer group's LTD ratio of 69.4 percent, it is considered reasonable.

Assessment Area Concentration

A majority of loans by number and dollar volume were originated within the institution's assessment areas. As illustrated in the following table, First Chatham Bank originated 72.0 percent of small business loans by number and 62.6 percent of small business loans by dollar volume within the assessment areas.

Lending Inside and Outside of the Assessment Areas										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Small Business										
2019	22	61.1	14	38.9	36	4,169	43.9	5,331	56.1	9,500
2020	49	77.8	14	22.2	63	7,000	81.4	1,601	18.6	8,601
2021	42	72.4	16	27.6	58	7,128	64.0	4,018	36.0	11,146
Total	113	72.0	44	28.0	157	18,297	62.6	10,950	37.4	29,247

Source: 1/1/2019- 12/31/2021 Bank Data.

Geographic Distribution

Overall, the geographic distribution of the loans reflects reasonable dispersion throughout the assessment areas. This conclusion is supported by reasonable dispersion of the sampled small business loans in the Savannah, GA Assessment Area. Examiners could not form meaningful conclusions regarding the bank's performance in the Brunswick, GA Assessment Area given the low volume of loans originated during the evaluation period.

Borrower Profile

Overall, the distribution of borrowers reflects reasonable penetration among businesses of different sizes. This conclusion is supported by reasonable penetration of the sampled small business loans in the Savannah, GA Assessment Area. Examiners could not form meaningful conclusions regarding the bank's performance in the Brunswick, GA Assessment Area given the low volume of loans originated during the evaluation period.

Response to Complaints

The institution has not received any CRA-related complaints since the previous evaluation; therefore, this factor did not affect the Lending Test rating.

COMMUNITY DEVELOPMENT TEST

First Chatham Bank's community development performance demonstrated adequate responsiveness to community development needs in the assessment areas through community development loans, qualified investments, and community development services, as appropriate, considering the bank's capacity and the need and availability of such opportunities for community development in the assessment area. Of note, all but one community development activity was located in the Savannah, GA Assessment Area, or benefitted both assessment areas.

Community Development Loans

First Chatham Bank originated 9 community development loans totaling \$16.3 million during the evaluation period; of which, 8 benefitted the Savannah, GA Assessment Area and 1 benefitted the Brunswick, GA Assessment Area. Qualitatively, the community development loans demonstrated adequate responsiveness to the assessment areas' community development needs. The dollar amount of the community development loans equates to 3.0 percent of total assets and 5.4 percent of total loans, as of September 30, 2021. This level of community development loans is an increase from the prior examination, when First Chatham Bank originated 6 loans totaling \$6.0 million, which represented 1.6 percent of total assets and 2.4 percent of total loans. The following table reflects the bank's overall community development lending, by year and purpose. Refer to the assessment areas for additional details on community development loans.

Community Development Lending										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
2019	0	0	0	0	0	0	1	2,640	1	2,640
2020	0	0	1	435	2	2,664	3	8,114	6	11,213
2021	0	0	0	0	2	2,412	0	0	2	2,412
Total	0	0	1	435	4	5,076	4	10,754	9	16,265

Source: Bank Data

Qualified Investments

First Chatham Bank made 13 qualified investments totaling \$1.6 million during the evaluation period; of which, 12 benefitted the Savannah, GA Assessment Area and one benefitted a non-profit organization that serves both of the bank's assessment areas. Qualitatively, the qualified investments demonstrated adequate responsiveness to the assessment areas' community development needs. The dollar amount of qualified investments equates to 0.3 percent of total assets and 4.9 percent of total securities, as of September 30, 2021. This level of investments is similar to the volume qualified at the prior evaluation, when First Chatham Bank had 15 qualified investments totaling \$1.5 million, which represented 0.4 percent of total assets and 5.8 percent of total securities.

During the evaluation period, First Chatham Bank continued to hold three investments from prior periods totaling \$701,462, and invested in four new investments totaling \$930,000. Further, since

the prior evaluation, the bank provided six donations totaling \$11,518 to organizations with community development initiatives. The following table illustrates the bank’s overall qualified investment totals, by year and by purpose. Refer to the assessment areas for additional details on qualified investments.

Qualified Investments										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Prior Period	0	0	0	0	2	451	1	250	3	701
2019	0	0	0	0	0	0	4	930	4	930
2020	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0
Subtotal	0	0	0	0	2	451	5	1,180	7	1,631
Qualified Grants & Donations	5	11	1	1	0	0	0	0	6	12
Total	5	11	1	1	2	451	5	1,180	13	1,643
<i>Source: Bank Data</i>										

The following donation provided by the bank during the evaluation period benefitted both assessment areas.

- In 2021, the bank donated \$500 to a non-profit organization that operates a food bank for low- and moderate-income individuals throughout the Savannah, GA and Brunswick, GA Assessment Areas.

Community Development Services

First Chatham Bank’s Board members and employees provided 41 community development services to 15 organizations during the evaluation period; of which, 38 benefitted the Savannah, GA Assessment Area and three benefitted a non-profit organization that serves both of the bank’s assessment areas. The number of community development services activities is below the number qualified at the prior evaluation, when bank representatives provided 57 community development services; however, the bank’s opportunities were limited during the evaluation period due to restrictions on in-person events due to the COVID-19 pandemic. Therefore, although not particularly innovative, First Chatham Bank’s community development services demonstrated adequate responsiveness to the assessment areas’ community development needs considering the opportunities available to do so.

The bank’s representatives predominately served in a qualified leadership capacity for the organizations, resulting in community development service activities. The organizations benefitted the assessment areas by providing essential services to low- and moderate-income individuals and by supporting economic development. In addition, one bank representative provided financial expertise as an instructor for a multi-week financial education series to low-income individuals. The following table illustrates the bank’s overall community development services, by year and purpose. Refer to the assessment areas for additional details on community development services.

Community Development Services					
Activity Year	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
2019	0	9	5	0	14
2020	0	9	5	0	14
2021	0	8	5	0	13
Total	0	26	15	0	41
<i>Source: Bank Data</i>					

The following community development services provided by a bank officer during the evaluation period benefitted both assessment areas.

- From 2019 to 2021, a bank officer served on the Board of a non-profit Certified Development Company whose mission is to provide economic development lending programs to small businesses throughout the Savannah, GA and Brunswick, GA Assessment Areas.

DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

The bank's compliance with the laws relating to discrimination and other illegal credit practices was reviewed, including the Fair Housing Act and the Equal Credit Opportunity Act. Examiners did not identify any discriminatory or other illegal credit practices.

SAVANNAH, GA ASSESSMENT AREA – Full-Scope Review

DESCRIPTION OF INSTITUTION’S OPERATIONS IN SAVANNAH, GA ASSESSMENT AREA

First Chatham Bank operates six of its seven full-service offices in the Savannah, GA Assessment Area. The assessment area includes all 89 census tracts in Bryan, Chatham, and Effingham Counties, which comprise the entire Savannah, GA MSA.

Economic and Demographic Data

The following table illustrates select demographic characteristics of the assessment area based on the 2015 American Community Survey (ACS) data and the 2021 D&B data.

Demographic Information of the Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	89	11.2	31.5	30.3	22.5	4.5
Population by Geography	367,071	7.7	24.1	37.3	31.0	0.0
Housing Units by Geography	154,914	7.7	24.7	36.4	31.1	0.0
Owner-Occupied Units by Geography	79,241	4.0	16.9	41.2	37.9	0.0
Occupied Rental Units by Geography	55,544	11.5	34.9	30.6	23.0	0.0
Vacant Units by Geography	20,129	11.6	27.5	33.6	27.2	0.1
Businesses by Geography	48,257	7.1	20.5	35.6	36.6	0.2
Farms by Geography	977	3.7	17.1	44.0	35.2	0.0
Family Distribution by Income Level	87,366	22.9	16.3	20.5	40.3	0.0
Household Distribution by Income Level	134,785	24.9	15.7	17.3	42.1	0.0
Median Family Income MSA - 42340 Savannah, GA MSA		\$61,754	Median Housing Value			\$182,813
			Median Gross Rent			\$961
			Families Below Poverty Level			12.8%
<small>Source: 2015 ACS Data and 2021 D&B Data. Due to rounding, totals may not equal 100.0%. (*) The NA category consists of geographies that have not been assigned an income classification.</small>						

The *Geographic Distribution* criterion compares small business loans to the percentage of businesses located in low-, moderate-, middle-, and upper-income census tracts. As illustrated in the previous table, only 7.1 percent of businesses are located in low-income census tracts. This data indicates limited small business lending opportunities in low-income census tracts.

The analysis of small business loans under the *Borrower Profile* criterion compares the distribution of businesses by gross annual revenue level. According to 2021 D&B data, 48,257 businesses operated in the assessment area. Of these businesses, 89.5 percent had gross annual revenues of \$1.0 million or less, 2.8 percent had gross annual revenues of more than \$1.0 million, and 7.7 percent of businesses did

not report revenues.

According to Moody’s Analytics, the assessment area’s largest industries include education and health services at 14.4 percent, professional and business services at 13.2 percent, and leisure and hospitality services at 12.5 percent. Moody’s Analytics reports that the assessment area’s major employers include Gulfstream Aerospace Corporation (11,000 employees), Memorial University Medical Center (4,400 employees), and Fort Stewart/Hunter Army Airfield (4,153 employees).

Data obtained from the U.S. Bureau of Labor Statistics indicates significant changes in the unemployment rate during the evaluation period. As illustrated in the following table, the unemployment rate in the United States, Georgia, and all three counties in the Savannah, GA Assessment Area increased significantly from 2019 to 2020 due to the COVID-19 pandemic, but declined from 2020 to 2021 as the areas recovered. The unemployment rates in Bryan and Effingham Counties were below the state and national rates in 2019, 2020, and 2021. The unemployment rate in Chatham County was below the national rate in 2019, 2020, and 2021, and exceeded the state rate in 2020, but was consistent with the state rate in 2019 and 2021.

Unemployment Rates			
Area	2019	2020	2021*
	%	%	%
Chatham County	3.4	7.6	2.3
Bryan County	3.0	5.3	1.7
Effingham County	2.9	5.0	1.7
State of Georgia	3.5	6.5	2.2
United States	3.7	8.1	3.9

*Source: U.S. Bureau of Labor Statistics; *As of November 2021*

Competition

The market is competitive for financial services. According to FDIC Deposit Market Share data as of June 30, 2021, 24 financial institutions operated 91 branches in the assessment area. Of these institutions, First Chatham Bank ranked seventh with a deposit market share of 5.0 percent. The three leading financial institutions were Truist Bank; Wells Fargo Bank, NA; and Bank of America, NA, collectively accounting for 55.5 percent of the total deposit market share.

The bank is not required to collect or report its small business loan data, and has not elected to do so. Therefore, the analysis of small business loans under the Lending Test does not include a comparison against aggregate data. However, to provide context, the 2019 aggregate data shows that 88 lenders reported 8,381 small business loans in the assessment area, indicating a significant level of competition. The top three lenders were American Express National Bank; Bank of America, NA; and JP Morgan Chase Bank, NA, collectively accounting for 40.6 percent of the total market share.

Community Contact

Examiners rely on contacts with community organizations to gain insight regarding the credit needs and economic conditions of a bank's assessment area. Individuals interviewed provide information based upon their knowledge and expertise in the housing, business, or economic sectors. During this evaluation, examiners conducted a community contact with a Community Development Financial Institution (CDFI) that promotes small business development in the Savannah area through financing and technical assistance. The contact noted that access to capital remains an obstacle to the growth of small businesses. Additionally, the contact noted that technical assistance is a primary need for small business owners in order to equip them with essential knowledge and resources.

Credit and Community Development Needs and Opportunities

Based on demographic information and economic data, examiners identified certain credit and community development needs and opportunities within the assessment area. The high number of low- and moderate-income families, at 22.9 percent and 16.3 percent, respectively, indicates a continuing need for affordable housing. Additionally, the high median age of housing stock in low- and moderate-income census tracts, at 59 years and 52 years, respectively, indicates a significant need for home improvement loans. Further, a need for technical assistance and loans supporting small businesses is evident based on the community contact's statements coupled with the fact that small businesses comprise a significant majority of the assessment area's businesses.

CONCLUSIONS ON PERFORMANCE CRITERIA IN SAVANNAH, GA ASSESSMENT AREA

LENDING TEST

Overall, the geographic distribution of loans reflects reasonable dispersion throughout the assessment area. The distribution of borrowers reflects, given the demographics of the assessment area, reasonable penetration among businesses of different sizes.

Geographic Distribution

The geographic distribution of small business loans reflects reasonable dispersion throughout the assessment area. In 2019, the bank's percentage of lending in low- and moderate-income census tracts was below demographic data. However, in 2020, the bank's percentage of lending in low-income census tracts more than doubled demographic data and mirrored demographics in moderate-income census tracts. In 2021, the bank's percentage of lending in low-income census tracts fell below demographic data, but was slightly above demographic data in moderate-income census tracts. The lower percentage of businesses located in low-income census tracts coupled with high competition from other financial institutions, limits the bank's lending opportunities in these tracts. The bank's increase in lending in low- and moderate-income census tracts during 2020, and in moderate-income census tracts during 2021, is attributed to increased credit needs of small businesses in the respective

census tracts to support operations during the COVID-19 pandemic. Refer to the following table for additional details.

Geographic Distribution of Small Business Loans						
Tract Income Level		% of Businesses	#	%	\$(000s)	%
Low						
	2019	7.1	1	4.8	100	2.4
	2020	7.0	7	15.2	623	9.8
	2021	7.1	1	2.6	300	4.8
Moderate						
	2019	19.6	2	9.5	435	10.5
	2020	19.6	9	19.6	595	9.4
	2021	20.5	8	21.1	1,323	21.4
Middle						
	2019	37.1	8	38.1	1,318	31.9
	2020	36.6	12	26.1	1,154	18.1
	2021	35.6	12	31.6	1,947	31.5
Upper						
	2019	35.9	10	47.6	2,281	55.2
	2020	36.6	18	39.1	3,989	62.7
	2021	36.6	17	44.7	2,618	42.3
Total						
	2019	100.0	21	100.0	4,134	100.0
	2020	100.0	46	100.0	6,361	100.0
	2021	100.0	38	100.0	6,188	100.0
<i>Source: 2015 ACS Data; 2019-2021 D&B Data; and Bank Data. Due to rounding, totals may not equal 100.0 percent.</i>						

Borrower Profile

The distribution of borrowers reflects reasonable penetration among businesses of different sizes. The bank's percentage of loans to businesses with revenues of \$1.0 million or less in 2019 was reasonably below demographic data. In 2020 and 2021, the bank's performance was well below the demographic data; however, 34 loans or 73.9 percent and 23 loans or 60.5 percent of the 2020 and 2021 sampled loans, respectively, were PPP loans, for which revenue data was not collected. Excluding PPP loans, lending performance to businesses with gross annual revenues of \$1 million or less increased to 58.3 percent in 2020 and 53.3 percent in 2021. Refer to the following table.

Borrower Profile of Small Business Loans					
Gross Revenue Level	% of Businesses	#	%	\$(000s)	%
<=\$1,000,000					
2019	85.6	14	66.7	2,651	64.1
2020	87.4	7	15.2	1,269	19.9
2021	89.5	8	21.1	1,385	22.4
>\$1,000,000					
2019	4.3	7	33.3	1,483	35.9
2020	3.6	5	10.9	2,797	44.0
2021	2.8	7	18.4	2,309	37.3
Revenue Not Available					
2019	10.1	0	0.0	0	0.0
2020	9.0	34	73.9	2,295	36.1
2021	7.7	23	60.5	2,494	40.3
Total					
2019	100.0	21	100.0	4,134	100.0
2020	100.0	46	100.0	6,361	100.0
2021	100.0	38	100.0	6,188	100.0

Source: 2019-2021 D&B Data and Bank Data. Due to rounding, totals may not equal 100.0 percent.

Because business revenues were not collected for PPP loans, examiners conducted an analysis of these loans by loan amount as a proxy for revenues. As illustrated below, 79.4 percent and 69.6 percent of the loans originated in 2020 and 2021, respectively, were less than \$100,000, which demonstrated the bank's willingness to meet small business credit needs.

Distribution of PPP Loans by Loan Size					
Loan Size		#	%	\$(000s)	%
<\$50,000					
2020		19	55.9	366	16.0
2021		14	60.9	245	9.8
\$50,000 - \$100,000					
2020		8	23.5	542	23.6
2021		2	8.7	131	5.3
\$100,001 - \$500,000					
2020		7	20.6	1,387	60.4
2021		7	30.4	2,118	84.9
Total					
2020		34	100.0	2,295	100.0
2021		23	100.0	2,494	100.0

Source: 2020-2021 Bank Data. Due to rounding, totals may not equal 100.0 percent.

COMMUNITY DEVELOPMENT TEST

First Chatham Bank's community development performance demonstrated adequate responsiveness to community development needs in the assessment area through community development loans, qualified investments, and community development services, as appropriate, considering the bank's capacity and the need and availability of such opportunities for community development in the assessment area.

Community Development Loans

First Chatham Bank originated eight community development loans totaling \$15.8 million in the assessment area during the evaluation period. Regarding community development purpose, four loans supported economic development and four loans supported revitalization or stabilization. The following table illustrates the bank’s community development loans by year and purpose.

Community Development Loans										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
2019	0	0	0	0	0	0	1	2,640	1	2,640
2020	0	0	0	0	2	2,664	3	8,114	5	10,778
2021	0	0	0	0	2	2,412	0	0	2	2,412
Total	0	0	0	0	4	5,076	4	10,754	8	15,830

Source: Bank Data

The following are notable examples of community development loans originated during the evaluation period.

- In 2020, the bank renewed a loan totaling \$1.3 million to fund the purchase and renovation of a vacant building in the historic district of downtown Savannah. The borrower used the loan proceeds to open a restaurant, which supported economic development by creating 75 jobs for low- and moderate-income individuals. Of note, the building is located in an area that borders two low-income and two-moderate-income census tracts; all of which are designated as Opportunity Zones. Opportunity Zones are an economic tool to spur economic growth and job creation in low-income communities.
- In 2020, the bank originated a PPP loan totaling \$3.4 million to a business located in a moderate-income census tract of Savannah. The loan stabilized the moderate-income census tract by providing the business with liquidity to support continuing its operations, including retaining 80 jobs for low- and moderate-income individuals.

Qualified Investments

First Chatham Bank made 12 qualified investments totaling \$1.6 million in the assessment area during the evaluation period. This level of qualified investments is similar to the volume at the prior examination, when the bank made 15 qualified investments totaling \$1.5 million. During the evaluation period, the bank continued to hold three qualified investments from prior periods totaling \$701,462, and invested in four new qualified investments totaling \$930,000. Further, since the prior evaluation, the bank provided five donations totaling \$11,018 to organizations with affordable housing initiatives. The following table illustrates the bank’s qualified investments year and purpose.

Qualified Investments										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Prior Period	0	0	0	0	2	451	1	250	3	701
2019	0	0	0	0	0	0	4	930	4	930
2020	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0
Subtotal	0	0	0	0	2	451	5	1,180	7	1,631
Qualified Grants & Donations	5	11	0	0	0	0	0	0	5	11
Total	5	11	0	0	2	451	5	1,180	12	1,642

Source: Bank Data

The following are notable examples of qualified investments made or retained during the evaluation period.

- The bank retained two prior period investments totaling \$450,653 to the Savannah Economic Development Authority to fund the building of a non-profit business center. Built in partnership with Georgia Tech University, the business center provides workforce development and business and technical assistance to small businesses. As a result, these bonds support economic development throughout the assessment area.
- In 2019, the bank purchased four bonds totaling \$930,000 through the Downtown Savannah Authority. The bank also retained one prior period investment totaling \$250,809 through the Downtown Savannah Authority. The purpose of the bonds is to construct a 700-space parking garage and a 488-space parking garage in the Savannah Eastern Wharf development area of downtown Savannah, which is designated as an Opportunity Zone. Construction of the parking garages will help support future revitalization plans for the moderate-income census tract, including constructing retail shops, hotels, and restaurants.
- In 2019, 2020, and 2021, the bank donated a total of \$9,500 to Community Housing Services Agency Inc., a CDFI whose mission is to help fund the creation and retention of affordable rental housing throughout Savannah.

Community Development Services

First Chatham Bank employees provided 38 community development services during the evaluation period to 14 different organizations that benefit the assessment area by providing essential community services to low- and moderate-income individuals and supporting economic development. Of note, 12 bank Directors or employees held 11 leadership positions in community development organizations during the evaluation period. The following table illustrates the bank's community development services by year and purpose.

Community Development Services					
Activity Year	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
2019	0	8	5	0	13
2020	0	8	5	0	13
2021	0	7	5	0	12
Total	0	23	15	0	38
<i>Source: Bank Data</i>					

The following are notable examples of community development service activities during the evaluation period.

- From 2019 to 2021, a bank Director served on the Board of a non-profit economic development authority whose mission is to create and retain job opportunities and investment throughout Savannah. The economic development authority provides technical assistance on topics such as workforce development, permitting, and tax abatements to businesses seeking to relocate to, or expand in, Savannah.
- From 2019 to 2021, a bank officer served on the Board of a non-profit organization that provides essential community services to low- and moderate-income individuals, including emergency shelter, substance abuse rehabilitation, rent and utilities financial assistance, clothing and food assistance, and disaster relief services.
- In 2019 and 2020, a bank Director taught the “Dave Ramsey Financial Peace University” course. The course is a nine-lesson, money management program designed to teach individuals how to improve their personal financial condition by managing the resources available to them. These financial literacy classes, which are offered at no charge, are targeted to low-income individuals.

In addition, alternative banking services include internet, mobile banking, electronic bill pay, and 22 bank-owned deposit taking ATMs. Two of the ATMs are located in moderate-income census tracts; one in Savannah and one in Brunswick. The bank’s full-service branch in Brunswick is also located in a moderate-income census tract. The bank offers several low-cost accounts. Specifically, the bank offers three checking accounts and three savings accounts that have no monthly fee and require only \$50 to open.

BRUNSWICK, GA ASSESSMENT AREA – Limited-Scope Review

DESCRIPTION OF INSTITUTION’S OPERATIONS IN BRUNSWICK, GA ASSESSMENT AREA

First Chatham Bank operates one of its seven full-service offices in the Brunswick, GA Assessment Area. The assessment area includes all 16 census tracts in Glynn County, which comprise a portion of the Brunswick, GA MSA.

Economic and Demographic Data

The following table illustrates select demographic characteristics of the assessment area based on the 2015 ACS data and the 2021 D&B data.

Demographic Information of the Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	16	6.3	25.0	25.0	37.5	6.3
Population by Geography	81,743	5.0	26.2	33.8	34.9	0.0
Housing Units by Geography	41,471	4.2	24.5	27.5	43.9	0.0
Owner-Occupied Units by Geography	19,709	2.0	20.0	31.1	46.9	0.0
Occupied Rental Units by Geography	12,602	7.8	37.4	30.3	24.4	0.0
Vacant Units by Geography	9,160	3.9	16.3	15.6	64.2	0.0
Businesses by Geography	11,498	7.1	27.2	19.8	45.9	0.0
Farms by Geography	279	3.9	19.4	25.1	51.6	0.0
Family Distribution by Income Level	21,755	21.2	15.3	19.6	43.9	0.0
Household Distribution by Income Level	32,311	23.9	14.8	17.4	43.9	0.0
Median Family Income MSA - 15260 Brunswick, GA MSA		\$52,987	Median Housing Value			\$192,495
			Median Gross Rent			\$864
			Families Below Poverty Level			14.7%

Source: 2015 ACS Data and 2021 D&B Data. Due to rounding, totals may not equal 100.0%. () The NA category consists of geographies that have not been assigned an income classification.*

As illustrated in the previous table, only 7.1 percent of businesses are located in low-income census tracts. This data indicates limited small business lending opportunities in low-income census tracts. According to 2021 D&B data, 11,498 businesses operated in the assessment area. Of these businesses, 88.9 percent had gross annual revenues of \$1.0 million or less, 2.9 percent had gross annual revenues of more than \$1.0 million, and 8.2 percent of businesses did not report revenues.

According to Moody’s Analytics, the assessment area’s largest industries include leisure and hospitality services at 19.3 percent, education and health services at 14.0 percent, and retail trade at 13.0 percent. Moody’s Analytics reports that the assessment area’s major employers include SE Georgia Health

System (2,691 employees), Sea Island Co (1,762 employees), and Brunswick Cellulose Inc. (550 employees).

Data obtained from the U.S. Bureau of Labor Statistics indicates significant changes in the unemployment rate during the evaluation period. As illustrated in the following table, the unemployment rate in the United States, Georgia, and Glynn County increased significantly from 2019 to 2020 due to the COVID-19 pandemic, but declined from 2020 to 2021 as the areas recovered. The unemployment rate in Glynn County was consistent with the state rate during 2019, 2020, and 2021, and was below the national rate during the three respective years.

Unemployment Rates			
Area	2019	2020	2021*
	%	%	%
Glynn County	3.5	6.8	2.1
State of Georgia	3.5	6.5	2.2
United States	3.7	8.1	3.9

*Source: U.S. Bureau of Labor Statistics; *As of November 2021*

Competition

The market is competitive for financial services. According to FDIC Deposit Market Share data as of June 30, 2021, 13 financial institutions operated 31 branches in the assessment area. Of these institutions, First Chatham Bank ranked last with a deposit market share of 0.6 percent. The three leading financial institutions were Truist Bank, Ameris Bank, and Synovus Bank, collectively accounting for 48.0 percent of the total deposit market share.

As previously noted, the bank is not required to collect or report its small business loan data, and has not elected to do so. Therefore, the analysis of small business loans under the Lending Test does not include a comparison against aggregate data. However, to provide context, the 2019 aggregate data shows that 58 lenders reported 2,182 small business loans in the assessment area, indicating a significant level of competition. The top three lenders were American Express National Bank; JP Morgan Chase Bank, NA; and Bank of America, NA, collectively accounting for 40.7 percent of the total market share.

Credit and Community Development Needs and Opportunities

Based on demographic information and economic data, examiners identified certain credit and community development needs and opportunities within the assessment area. The high number of low- and moderate-income families, at 21.2 percent and 15.3 percent, respectively, indicates a continuing need for affordable housing. Additionally, the high median age of housing stock in low- and moderate-income census tracts, at 60 years and 44 years, respectively, indicates a significant need for home improvement loans. Further, a need for loans supporting small businesses is evident due to the economic strain placed on these businesses during the COVID-19 pandemic coupled with the fact that small businesses comprise a significant majority of the assessment area's businesses.

CONCLUSIONS ON PERFORMANCE CRITERIA IN BRUNSWICK, GA ASSESSMENT AREA

LENDING TEST

Examiners could not form reasonable conclusions regarding the bank's geographic distribution of loans and distribution of borrowers among businesses of different sizes given the nominal volume of loans originated in the assessment area. Specifically, of the sampled small business loans in 2019, 2020, and 2021, only one, three, and four loans were originated in the Brunswick, GA assessment area, respectively

Geographic Distribution

Given the nominal volume of sampled loans originated in the assessment area, examiners could not form reasonable conclusions regarding the bank's performance. In 2019, the bank originated the one sampled small business loan in a middle-income census tract. In 2020, the bank originated all three sampled small business loans in upper-income census tracts. In 2021, the bank originated two sampled small business loans in middle-income census tracts and two sampled small business loans in upper-income census tracts.

Borrower Profile

Given the nominal volume of sampled loans originated in the assessment area, examiners could not form reasonable conclusions regarding the bank's performance. In 2019, the bank originated the sampled small business loan to a business with gross annual revenues of greater than \$1 million. In 2020, the bank originated one sampled small business loan to a business with gross annual revenues of \$1 million or less, and originated two sampled small business loans to businesses with unknown revenues. In 2021, the bank originated two sampled small business loans to businesses with gross annual revenues of \$1 million or less, and originated two sampled small business loans to businesses with unknown revenues.

COMMUNITY DEVELOPMENT TEST

First Chatham Bank's community development performance in the Brunswick, GA Assessment Area is below the community development performance in the Savannah, GA Assessment Area, which was reviewed using full-scope examination procedures; however, performance in this assessment area does not change the conclusion for the bank overall.

First Chatham Bank originated one community development loan totaling \$435,000 during the evaluation period. The community development loan was an SBA 7(a) loan to fund the start-up of a hospice home services business in Glynn County. The business provides its services to any person in need, regardless of ability to pay, and also operates a non-profit foundation that provides essential community services to its patient population during natural disasters. Over 95 percent of the business's revenues are derived from Medicaid and Medicare beneficiaries.

The bank did not make any qualified investments or provide community development services in the assessment area during the evaluation period, other than the one donation and service that benefitted both of the bank's assessment areas, as noted in the overall *Community Development Test* section.

APPENDICES

INTERMEDIATE SMALL BANK PERFORMANCE CRITERIA

Lending Test

The Lending Test evaluates the bank's record of helping to meet the credit needs of its assessment area(s) by considering the following criteria:

- 1) The bank's loan-to-deposit ratio, adjusted for seasonal variation, and, as appropriate, other lending-related activities, such as loan originations for sale to the secondary markets, community development loans, or qualified investments;
- 2) The percentage of loans, and as appropriate, other lending-related activities located in the bank's assessment area(s);
- 3) The geographic distribution of the bank's loans;
- 4) The bank's record of lending to and, as appropriate, engaging in other lending-related activities for borrowers of different income levels and businesses and farms of different sizes; and
- 5) The bank's record of taking action, if warranted, in response to written complaints about its performance in helping to meet credit needs in its assessment area(s).

Community Development Test

The Community Development Test considers the following criteria:

- 1) The number and amount of community development loans;
- 2) The number and amount of qualified investments;
- 3) The extent to which the bank provides community development services; and
- 4) The bank's responsiveness through such activities to community development lending, investment, and service needs.

GLOSSARY

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

American Community Survey (ACS): A nationwide United States Census survey that produces demographic, social, housing, and economic estimates in the form of five year estimates based on population thresholds.

Area Median Income: The median family income for the MSA, if a person or geography is located in an MSA; or the statewide nonmetropolitan median family income, if a person or geography is located outside an MSA.

Assessment Area: A geographic area delineated by the bank under the requirements of the Community Reinvestment Act.

Census Tract: A small, relatively permanent statistical subdivision of a county or equivalent entity. The primary purpose of census tracts is to provide a stable set of geographic units for the presentation of statistical data. Census tracts generally have a population size between 1,200 and 8,000 people, with an optimum size of 4,000 people. Census tract boundaries generally follow visible and identifiable features, but they may follow nonvisible legal boundaries in some instances. State and county boundaries always are census tract boundaries.

Combined Statistical Area (CSA): A combination of several adjacent metropolitan statistical areas or micropolitan statistical areas or a mix of the two, which are linked by economic ties.

Community Development: For loans, investments, and services to qualify as community development activities, their primary purpose must:

- (1) Support affordable housing for low- and moderate-income individuals;
- (2) Target community services toward low- and moderate-income individuals;
- (3) Promote economic development by financing small businesses or farms; or
- (4) Provide activities that revitalize or stabilize low- and moderate-income geographies, designated disaster areas, or distressed or underserved nonmetropolitan middle-income geographies.

Community Development Corporation (CDC): A CDC allows banks and holding companies to make equity type of investments in community development projects. Institution CDCs can develop innovative debt instruments or provide near-equity investments tailored to the development needs of the community. Institution CDCs are also tailored to their financial and marketing needs. A CDC may purchase, own, rehabilitate, construct, manage, and sell real property. Also, it may make equity or debt investments in development projects and in local businesses. The CDC activities are expected to directly benefit low- and moderate-income groups, and the investment dollars should not represent an undue risk on the banking organization.

Community Development Financial Institutions (CDFIs): CDFIs are private intermediaries (either for profit or nonprofit) with community development as their primary mission. A CDFI facilitates the flow of lending and investment capital into distressed communities and to individuals who have been unable to take advantage of the services offered by traditional financial institutions. Some basic types of CDFIs include community development banks, community development loan funds, community development credit unions, micro enterprise funds, and community development venture capital funds.

A certified CDFI must meet eligibility requirements. These requirements include the following:

- Having a primary mission of promoting community development;
- Serving an investment area or target population;
- Providing development services;
- Maintaining accountability to residents of its investment area or targeted population through representation on its governing board of directors, or by other means;
- Not constituting an agency or instrumentality of the United States, of any state or political subdivision of a state.

Community Development Loan: A loan that:

- (1) Has as its primary purpose community development; and
- (2) Except in the case of a wholesale or limited purpose institution:
 - (i) Has not been reported or collected by the institution or an affiliate for consideration in the institution's assessment area as a home mortgage, small business, small farm, or consumer loan, unless it is a multifamily dwelling loan (as described in Appendix A to Part 203 of this title); and
 - (ii) Benefits the institution's assessment area(s) or a broader statewide or regional area including the institution's assessment area(s).

Community Development Service: A service that:

- (1) Has as its primary purpose community development;
- (2) Is related to the provision of financial services; and
- (3) Has not been considered in the evaluation of the institution's retail banking services under § 345.24(d).

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

Core Based Statistical Area (CBSA): The county or counties or equivalent entities associated with at least one core (urbanized area or urban cluster) of at least 10,000 population, plus adjacent counties having a high degree of social and economic integration with the core as measured through commuting ties with the counties associated with the core. Metropolitan and Micropolitan Statistical Areas are the two categories of CBSAs.

Distressed Middle-Income Nonmetropolitan Geographies: A nonmetropolitan middle-income geography will be designated as distressed if it is in a county that meets one or more of the following triggers:

- (1) An unemployment rate of at least 1.5 times the national average;
- (2) A poverty rate of 20 percent or more; or
- (3) A population loss of 10 percent or more between the previous and most recent decennial census or a net migration loss of 5 percent or more over the 5-year period preceding the most recent census.

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. Other family 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).

FFIEC-Estimated Income Data: The Federal Financial Institutions Examination Council (FFIEC) issues annual estimates which update median family income from the metropolitan and nonmetropolitan areas. The FFIEC uses American Community Survey data and factors in information from other sources to arrive at an annual estimate that more closely reflects current economic conditions.

Full-Scope Review: A full-scope review is accomplished when examiners complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is analyzed considering performance context, quantitative factors (e.g, geographic distribution, borrower profile, 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 do 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; and the disposition of the application (approved, denied, and withdrawn).

Home Mortgage Loans: Includes closed-end mortgage loans or open-end line of credits as defined in the HMDA regulation that are not an excluded transaction per the HMDA regulation.

Housing Unit: Includes a house, an apartment, a mobile home, a group of rooms, or a single room that is occupied as separate living quarters.

Limited-Scope Review: A limited scope review is accomplished when examiners do not complete all applicable interagency examination procedures for an assessment area.

Performance under applicable tests is often analyzed using only quantitative factors (e.g, geographic distribution, borrower profile, total number and dollar amount of investments, and branch distribution).

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

Low Income Housing Tax Credit: The Low-Income Housing Tax Credit Program is a housing program contained within the Internal Revenue Code of 1986, as amended. It is administered by the U.S. Department of the Treasury and the Internal Revenue Service. The U.S. Treasury Department distributes low-income housing tax credits to housing credit agencies through the Internal Revenue Service. The housing agencies allocate tax credits on a competitive basis.

Developers who acquire, rehabilitate, or construct low-income rental housing may keep their tax credits. Or, they may sell them to corporations or investor groups, who, as owners of these properties, will be able to reduce their own federal tax payments. The credit can be claimed annually for ten consecutive years. For a project to be eligible, the developer must set aside a specific percentage of units for occupancy by low-income residents. The set-aside requirement remains throughout the compliance period, usually 30 years.

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

Median Income: The median income divides the income distribution into two equal parts, one having incomes above the median and other having incomes below the median.

Metropolitan Division (MD): A county or group of counties within a CBSA that contain(s) an urbanized area with a population of at least 2.5 million. A MD is one or more main/secondary counties representing an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

Metropolitan Statistical Area (MSA): CBSA associated with at least one urbanized area having a population of at least 50,000. The MSA comprises the central county or counties or equivalent entities 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 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 and less than 80 percent in the case of a geography.

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

Nonmetropolitan Area (also known as **non-MSA**): All areas outside of metropolitan areas. The definition of nonmetropolitan area is not consistent with the definition of rural areas. Urban and rural classifications cut across the other hierarchies. For example, there is generally urban and rural territory within metropolitan and nonmetropolitan areas.

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

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

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

Rural Area: Territories, populations, and housing units that are not classified as urban.

Small Business Investment Company (SBIC): SBICs are privately-owned investment companies which are licensed and regulated by the Small Business Administration (SBA). SBICs provide long-term loans and/or venture capital to small firms. Because money for venture or risk investments is difficult for small firms to obtain, SBA provides assistance to SBICs to stimulate and supplement the flow of private equity and long-term loan funds to small companies. Venture capitalists participate in the SBIC program to supplement their own private capital with funds borrowed at favorable rates through SBA's guarantee of SBIC debentures. These SBIC debentures are then sold to private investors. An SBIC's success is linked to the growth and profitability of the companies that it finances. Therefore, some SBICs primarily assist businesses with significant growth potential, such as new firms in innovative industries. SBICs finance small firms by providing straight loans and/or equity-type investments. This kind of financing gives them partial ownership of those businesses and the possibility of sharing in the companies' profits as they grow and prosper.

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

Small Farm Loan: 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, including farm residential and other improvements, or are classified as loans to finance agricultural production and other loans to farmers.

Underserved Middle-Income Nonmetropolitan Geographies: A nonmetropolitan middle-income geography will be designated as underserved if it meets criteria for population size, density, and dispersion indicating the area's population is sufficiently small, thin, and distant from a population center that the tract is likely to have difficulty financing the fixed costs of meeting essential community needs.

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

Urban Area: All territories, populations, and housing units in urbanized areas and in places of 2,500 or more persons outside urbanized areas. More specifically, "urban" consists of territory, persons, and housing units in places of 2,500 or more persons incorporated as cities, villages, boroughs (except in Alaska and New York), and towns (except in the New England states, New York, and Wisconsin).

"Urban" excludes the rural portions of "extended cities"; census designated place of 2,500 or more persons; and other territory, incorporated or unincorporated, including in urbanized areas.