

**Public Information Available for Inspection**

In accordance with the Community Reinvestment Act, Oakworth Capital Bank is required to maintain a CRA Public file and make it available upon request. The data is provided below for review. To request printed copies of these documents, please contact us at the e-mail or physical address listed below.

**Comments or Questions**

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Oakworth Capital Bank  
Compliance Officer  
850 Shades Creek Parkway  
Birmingham, Alabama 35209

## **CRA Performance Evaluation**

The following is a copy of the public section of Oakworth's most recent CRA Performance Evaluation.

# **PUBLIC DISCLOSURE**

February 24, 2025

## **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

Oakworth Capital Bank  
Certificate Number: 58783

850 Shades Creek Parkway  
Birmingham, Alabama 35209

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

10 10th Street NE, Suite 900  
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 .....	4
CONCLUSIONS ON PERFORMANCE CRITERIA.....	5
DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW.....	9
ALABAMA .....	10
DESCRIPTION OF INSTITUTION’S OPERATIONS IN ALABAMA .....	10
SCOPE OF EVALUATION - ALABAMA .....	10
CONCLUSIONS ON PERFORMANCE CRITERIA IN ALABAMA .....	10
BIRMINGHAM, AL MSA ASSESSMENT AREA – Full-Scope Review.....	13
MOBILE, AL MSA ASSESSMENT AREA – Full-Scope Review .....	20
TENNESSEE – Full-Scope Review .....	27
DESCRIPTION OF INSTITUTION’S OPERATIONS IN TENNESSEE .....	27
SCOPE OF EVALUATION – TENNESSEE .....	29
CONCLUSIONS ON PERFORMANCE CRITERIA IN TENNESSEE .....	29
NORTH CAROLINA – Full-Scope Review .....	34
DESCRIPTION OF INSTITUTION’S OPERATIONS IN NORTH CAROLINA .....	34
SCOPE OF EVALUATION – NORTH CAROLINA.....	36
CONCLUSIONS ON PERFORMANCE CRITERIA IN NORTH CAROLINA .....	36
APPENDICES .....	41
INTERMEDIATE SMALL BANK PERFORMANCE CRITERIA.....	41
SUMMARY OF RATINGS FOR RATED AREAS .....	42
GLOSSARY .....	43

## 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 areas' credit needs.
- The bank originated a majority of small business loans within the assessment areas.
- The geographic distribution of loans reflects reasonable dispersion throughout the assessment areas.
- The distribution of loans reflects, given the demographics of the assessment areas, poor penetration among businesses of different sizes.
- The bank did not receive any Community Reinvestment Act (CRA)-related complaints since the prior CRA evaluation; therefore, this factor did not affect the Lending Test rating.

**The Community Development Test is rated Satisfactory.**

- The bank'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, as appropriate. Examiners considered the bank's capacity and the need and availability of such opportunities for community development in the assessment areas.

## DESCRIPTION OF INSTITUTION

Oakworth Capital Bank (OCB) is a state non-member bank headquartered in Birmingham, Alabama (AL). The bank is a wholly owned subsidiary of Oakworth Capital, Inc., which is also headquartered in Birmingham, AL. OCB received a Satisfactory CRA rating at the prior FDIC Performance Evaluation, dated November 29, 2021, based on the Intermediate Small Bank Examination Procedures.

OCB operates four full-service branches in three states, including its main office in Birmingham, AL, one branch in Mobile, AL, one branch in Brentwood, Tennessee (TN), and one branch in Charlotte, North Carolina (NC). The bank opened the branch in Charlotte, NC in an upper-income census tract in October 2023. The bank has not closed any branches since the prior CRA evaluation.

OCB's business focus remains commercial lending. However, the bank offers a variety of products and services to meet the banking needs of its communities. Commercial credit products offered include commercial real estate loans, working capital lines of credit, equipment financing, and Small Business Administration (SBA) 504 and 7a loans. Consumer-purpose credit products offered include home equity lines of credit, home equity loans, personal lines of credit, and construction loans. Deposit products offered include checking, savings, money market, certificates of deposit, and individual retirement accounts. OCB caters to its customers by offering trust, wealth management, and advisory services. Alternative systems for delivering retail banking services include online and mobile banking, mobile deposit, and access to automated teller machines (ATMs) nationwide.

According to the December 31, 2024, Consolidated Reports of Condition and Income, OCB reported total assets of \$1.8 billion, total loans of \$1.5 billion, and total deposits of \$1.6 billion. The bank has experienced considerable growth since the prior CRA evaluation, when total assets amounted to \$1.0 billion, as of September 30, 2021. As illustrated in the following table, the loan portfolio continues to consist primarily of commercial and industrial loans followed by loans secured by nonfarm nonresidential properties. Examiners did not identify any financial, legal, or other impediments that affect the bank's ability to meet the assessment areas' credit needs.

<b>Loan Portfolio Distribution as of 12/31/2024</b>		
<b>Loan Category</b>	<b>\$(000s)</b>	<b>%</b>
Construction, Land Development, and Other Land Loans	120,772	8.3
Secured by Farmland	-	-
Secured by 1-4 Family Residential Properties	208,321	14.3
Secured by Multifamily (5 or more) Residential Properties	57,754	4.0
Secured by Nonfarm Nonresidential Properties	423,966	29.1
<b>Total Real Estate Loans</b>	<b>810,813</b>	<b>55.7</b>
Commercial and Industrial Loans	598,914	41.2
Agricultural Production and Other Loans to Farmers	-	-
Consumer Loans	40,535	2.8
Other Loans	4,976	0.3
Less: Unearned Income	-	-
<b>Total Loans</b>	<b>1,455,238</b>	<b>100.0</b>
<i>Source: Consolidated Reports of Condition and Income 12/31/2024</i>		

## DESCRIPTION OF ASSESSMENT AREAS

The CRA requires each financial institution to define one or more assessment areas within which its performance will be evaluated. OCB operates with four assessment areas located throughout three rated areas of Alabama, Tennessee, and North Carolina. The two assessment areas in Alabama include Jefferson and Shelby Counties, which are part of the Birmingham, AL Metropolitan Statistical Area (MSA) and Mobile County, which comprises the Mobile, AL MSA. The assessment area in Tennessee includes Davidson and Williamson Counties, which are part of the Nashville-Davidson-Murfreesboro-Franklin, TN MSA. The assessment area in North Carolina includes Mecklenburg County, which is part of the Charlotte-Concord-Gastonia, NC-SC MSA. The assessment area in North Carolina is new since the prior CRA evaluation, as the bank opened its only branch in North Carolina in October 2023. Additionally, although not new since the prior CRA evaluation, this is the first CRA evaluation whereby examiners will review performance in Tennessee. The bank's performance in each rated area is rated separately. The following table provides the counties, number of census tracts, and number of branches for each assessment area within the three rated areas. Refer to the rated areas and individual assessment areas for additional information.

Description of Assessment Areas			
Assessment Area	Counties in Assessment Area	# of CTs	# of Branches
<b>Alabama</b>			
Birmingham, AL MSA	Jefferson and Shelby Counties	244	1
Mobile, AL MSA	Mobile County	135	1
<b>Tennessee</b>			
Nashville-Davidson-Murfreesboro-Franklin, TN MSA	Davidson and Williamson Counties	220	1
<b>North Carolina</b>			
Charlotte-Concord-Gastonia, NC-SC MSA	Mecklenburg County	305	1
<b>Total</b>		<b>904</b>	<b>4</b>
<i>Source: Bank Records</i>			

## SCOPE OF EVALUATION

### General Information

This evaluation covers the period from the prior CRA evaluation dated November 29, 2021, to the current CRA evaluation dated February 24, 2025. Examiners used Interagency Intermediate Small Bank Examination Procedures to evaluate OCB's performance. As described in the Appendices, these procedures include a Lending Test and Community Development Test.

Examiners evaluated the bank's lending data, deposit activity, and number of branches for each assessment area and rated area to determine the review procedures and weighting of each area in the overall conclusions and ratings. Examiners used full-scope procedures to evaluate OCB's performance in both assessment areas in Alabama and the assessment areas in Tennessee and North Carolina. The Alabama rated area received the most weight in determining OCB's overall rating due to it comprising a significant majority of loans and deposits bank-wide.

### Activities Reviewed

OCB's major product line is commercial loans. In reaching this conclusion, examiners considered the bank's business strategy since the prior CRA evaluation, and the number and dollar volume of loans originated during the evaluation period. No other loan type, such as home mortgage and small farm loans, represents a major product line and therefore is not included in the review.

For the Lending Test, examiners reviewed the universe of small business loans originated in 2023 and 2024. Poor lending performance in 2024 under the Borrower Profile criterion necessitated examiners to review an additional year of lending data. OCB originated 402 small business loans totaling \$152.4 million in 2023 and 403 small business loans totaling \$153.9 million in 2024. Although the bank was not subject to CRA reporting requirements during the evaluation period, and did not report 2023 small business loan data, management elected to collect and report 2024 small business loan data. Examiners compared the bank's 2023 and 2024 small business lending



performance to 2023 and 2024 D&B business demographic data, respectively, as small business loan aggregate data for 2024 is not yet available.

For the Community Development Test, examiners reviewed information provided by bank management regarding community development loans, qualified investments, and community development services from November 29, 2021, through February 24, 2025. Qualified investments included new investments and donations, as well as investments purchased prior to the last CRA evaluation date and remained outstanding as of the current CRA evaluation date.

## CONCLUSIONS ON PERFORMANCE CRITERIA

### LENDING TEST

The Lending Test is rated Satisfactory. The loan-to-deposit ratio is reasonable given the institution's size, financial condition, and assessment areas' credit needs, and the bank originated a majority of loans within the assessment areas. The Geographic Distribution of loans reflects reasonable dispersion throughout the assessment areas, whereas the Borrower Profile reflects poor penetration among businesses of different sizes. Conclusions regarding OCB's overall performance is not consistent among the rated areas, as the Lending Test is rated Satisfactory in Alabama and Tennessee but is rated Needs to Improve in North Carolina.

#### Loan-to-Deposit Ratio

The loan-to-deposit ratio is reasonable given the institution's size, financial condition, and assessment areas' credit needs. The net loan-to-deposit ratio averaged 84.5 percent over the previous 13 calendar quarters from December 31, 2021, to December 31, 2024. Over this period, the quarterly net loan-to-deposit ratio ranged from a low of 66.5 percent as of December 31, 2021, to a high of 95.5 percent as of June 30, 2024. The quarterly net loan-to-deposit ratio exhibited an increasing trend from December 31, 2021, to March 31, 2023, as net loans increased while total deposits were relatively unchanged, and remained stable from March 31, 2023, to December 31, 2024, as net loans and total deposits increased at similar rates. OCB's most recent quarterly net loan-to-deposit ratio totaled 90.6 percent as of December 31, 2024.

Examiners identified two similarly situated institutions that are comparable in terms of bank structure, asset size, lending focus, and/or market area served. OCB's average net loan-to-deposit ratio is consistent with one similarly situated institution's ratio and below but in a reasonable range of another similarly situated institution's ratio, as illustrated in the following table.

Loan-to-Deposit Ratio Comparison		
Bank	Total Assets as of 12/31/2024 \$(000s)	Average Net Loan-to-Deposit Ratio (%)
Oakworth Capital Bank, Birmingham, AL	1,787,764	84.5
SouthPoint Bank, Birmingham, AL	1,786,096	105.7
First US Bank, Birmingham, AL	1,100,842	84.4
Source: Consolidated Reports of Condition and Income		

### **Assessment Area Concentration**

The bank originated a majority of small business loans by number and dollar volume within the assessment areas. The following table illustrates the distribution of lending inside and outside of the assessment areas.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollars Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Small Business										
2023	302	75.1	100	24.9	402	117,405	77.0	35,028	23.0	152,433
2024	323	80.1	80	19.9	403	113,796	73.9	40,097	26.1	153,893
Total	625	77.6	180	22.4	805	231,201	75.5	75,125	24.5	306,326
Source: Bank Records										

### **Geographic Distribution**

The geographic distribution of loans reflects reasonable dispersion throughout the assessment areas. Performance is reasonable in Alabama and Tennessee but is poor in North Carolina. Alabama received the most weight in determining the overall rating, as noted in the Scope of Evaluation section.

### **Borrower Profile**

The distribution of borrowers reflects, given the demographics of the assessment areas, poor penetration among businesses of different sizes. Performance is consistent throughout the rated areas.

### **Response to Complaints**

The bank has not received any CRA-related complaints since the prior CRA evaluation; therefore, this criterion did not affect the Lending Test rating.

## **COMMUNITY DEVELOPMENT TEST**

The Community Development Test is rated Satisfactory. The bank's community development performance demonstrated adequate responsiveness and leadership 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 areas. Conclusions regarding OCB's overall performance is consistent with the conclusions for each rated area.

## **Community Development Loans**

OCB originated 16 community development loans totaling \$68.2 million during the evaluation period. This activity accounts for 4.7 percent of average total assets and 6.2 percent of average total loans, as of December 31, 2024. Although the dollar volume of community development loans is consistent with performance during the prior CRA evaluation, the number of community development loans has declined. However, a majority of community development loans qualified at the prior CRA evaluation consisted of SBA Paycheck Protection Program loans originated during the COVID-19 pandemic, as the bank originated a considerable volume of such loans to support these small businesses. Overall, the bank's performance demonstrates adequate responsiveness to the assessment areas' opportunities for community development lending and is comparable to performance of similarly situated institutions. The following table presents community development loans originated during the evaluation period by year and purpose.

<b>Community Development Loans</b>										
<b>Activity Year</b>	<b>Affordable Housing</b>		<b>Community Services</b>		<b>Economic Development</b>		<b>Revitalize or Stabilize</b>		<b>Total</b>	
	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>
11/29/2021-12/31/2021	-	-	-	-	1	12,000	-	-	1	12,000
2022	-	-	-	-	4	8,178	-	-	4	8,178
2023	1	1,600	-	-	1	4,455	1	4,530	3	10,585
2024	-	-	-	-	6	13,684	2	23,750	8	37,434
1/1/2025-2/24/2025	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>1</b>	<b>1,600</b>	<b>-</b>	<b>-</b>	<b>12</b>	<b>38,317</b>	<b>3</b>	<b>28,280</b>	<b>16</b>	<b>68,197</b>
<i>Source: Bank Data</i>										

## **Qualified Investments**

OCB made 61 qualified investments totaling \$21.6 million during the evaluation period. This activity accounts for 1.5 percent of average total assets and 15.6 percent of average total securities. Qualified investments have increased by both number and dollar volume compared to performance during the prior CRA evaluation. Of note, three qualified investments totaling \$7.1 million benefitted multiple rated areas, which are presented at the bank-wide level rather than the rated area or assessment area levels. Overall, the bank's performance demonstrates adequate responsiveness to the assessment areas' opportunities for qualified investments and is consistent by number and above by dollar volume the performance of similarly situated institutions. The following table presents qualified investments made during the evaluation period by year and purpose.

Qualified Investments										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Total	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Prior Period	3	2,039	-	-	-	-	-	-	3	2,039
11/29/2021-12/31/2021	-	-	-	-	-	-	-	-	-	-
2022	2	7,529	-	-	-	-	-	-	2	7,529
2023	4	4,570	-	-	-	-	-	-	4	4,570
2024	2	3,563	-	-	-	-	-	-	2	3,563
1/1/2025-2/24/2025	3	3,565	-	-	-	-	-	-	3	3,565
<b>Subtotal</b>	<b>14</b>	<b>21,266</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>14</b>	<b>21,266</b>
Qualified Grants & Donations	3	2	35	127	9	217	-	-	47	346
<b>Total</b>	<b>17</b>	<b>21,268</b>	<b>35</b>	<b>127</b>	<b>9</b>	<b>217</b>	<b>-</b>	<b>-</b>	<b>61</b>	<b>21,612</b>
<i>Source: Bank Data</i>										

The bank made the following qualified investments during the evaluation period that benefitted multiple rated areas.

- In 2022, the bank purchased a mortgage-backed security totaling \$4.4 million that supports affordable housing throughout the Alabama and Tennessee rated areas, as all 20 loans were originated to low- or moderate-income borrowers.
- In 2025, the bank purchased a mortgage-backed security totaling \$1.5 million that supports affordable housing throughout the Alabama and North Carolina rated areas, as all seven loans were originated to low- or moderate-income borrowers.
- In 2025, the bank purchased a mortgage-backed security totaling \$1.2 million that supports affordable housing throughout the Alabama, North Carolina, and Tennessee rated areas, as all six loans were originated to low- or moderate-income borrowers.

### **Community Development Services**

Bank representatives provided 57 community development services during the evaluation period. The number of community development services declined from the prior CRA evaluation but is comparable to performance of similarly situated institutions. Although not innovative, the community development services demonstrated adequate responsiveness to the assessment areas' community development opportunities. Directors, officers, and employees predominately served in leadership capacities with organizations whose missions are consistent with the definition of community development. The following table presents community development services provided during the evaluation period by year and purpose.

<b>Community Development Services</b>					
<b>Activity Year</b>	<b>Affordable Housing</b>	<b>Community Services</b>	<b>Economic Development</b>	<b>Revitalize or Stabilize</b>	<b>Total</b>
	<b>#</b>	<b>#</b>	<b>#</b>	<b>#</b>	<b>#</b>
11/29/2021-12/31/2021	-	-	-	-	-
2022	-	12	1	-	<b>13</b>
2023	-	21	2	-	<b>23</b>
2024	-	11	1	-	<b>12</b>
1/1/2025-2/24/2025	-	8	1	-	<b>9</b>
<b>Total</b>	-	<b>52</b>	<b>5</b>	-	<b>57</b>
<i>Source: Bank Data</i>					

## **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.

## **ALABAMA**

### **CRA RATING FOR ALABAMA: SATISFACTORY**

**The Lending Test is rated: Satisfactory**

**The Community Development Test is rated: Satisfactory**

### **DESCRIPTION OF INSTITUTION'S OPERATIONS IN ALABAMA**

The evaluation of the performance in Alabama considered OCB's operations in the Birmingham, AL MSA assessment area and the Mobile, AL MSA assessment area, which are detailed under the overall Description of Assessment Areas section. The bank operates two branches in Alabama, accounting for 50.0 percent of bank-wide branches. The assessment areas in Alabama account for 70.3 percent of bank-wide loans by dollar volume and 90.1 percent of the bank-wide deposits, as of December 31, 2024.

### **SCOPE OF EVALUATION - ALABAMA**

Based on the number of loans and dollar volume of deposits, examiners conducted full-scope reviews in both assessment areas in Alabama. The Birmingham, AL MSA assessment area received more weight in the overall ratings and conclusions given the significant level of loans and deposits in the respective area. Refer to the overall Scope of Evaluation section for additional details.

### **CONCLUSIONS ON PERFORMANCE CRITERIA IN ALABAMA**

#### **LENDING TEST**

The Lending Test is rated Satisfactory. The Geographic Distribution of loans reflects reasonable dispersion throughout the assessment areas, whereas the Borrower Profile reflects poor penetration among businesses of different sizes. Although performance for the Borrower Profile criterion is not consistent among the assessment areas in Alabama, overall Lending Test performance is consistent.

#### **Geographic Distribution**

The geographic distribution of loans reflects reasonable dispersion throughout the assessment areas. Performance is consistent among the assessment areas in Alabama.

#### **Borrower Profile**

The distribution of borrowers reflects, given the demographics of the assessment areas, poor penetration among businesses of different sizes. Performance was poor in the Birmingham, AL MSA assessment area and reasonable in the Mobile, AL MSA assessment area. The Birmingham, AL MSA assessment area received more weight in determining Alabama's overall ratings and conclusions, as noted in the Scope of Evaluation section.

## COMMUNITY DEVELOPMENT TEST

The Community Development Test is rated Satisfactory. The bank's community development performance demonstrated adequate responsiveness to community development needs in the rated 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 areas. Performance was consistent among the assessment areas in Alabama.

### Community Development Loans

OCB originated 11 community development loans totaling \$55.2 million during the evaluation period. The number and dollar volume of community development loans declined from the prior CRA evaluation. Performance is consistent among the assessment areas in Alabama. Of note, two community development loans totaling \$2.4 million extended outside of the assessment areas but within the regional area are considered at the rated area level since the bank met the community development needs of its assessment areas. The following table presents community development loans originated during the evaluation period by assessment area and purpose.

Community Development Loans by Assessment Area										
Assessment Area	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Total	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Birmingham, AL MSA	-	-	-	-	5	22,955	2	5,780	7	28,735
Mobile, AL MSA	1	1,600	-	-	-	-	1	22,500	2	24,100
Regional Area	-	-	-	-	2	2,395	-	-	2	2,395
<b>Total</b>	<b>1</b>	<b>1,600</b>	<b>-</b>	<b>-</b>	<b>7</b>	<b>25,350</b>	<b>3</b>	<b>28,280</b>	<b>11</b>	<b>55,230</b>
<i>Source: Bank Data</i>										

OCB originated the following community development loans in a greater regional area that includes the bank's assessment areas during the evaluation period.

- In 2022, OCB originated two community development loans totaling \$2.4 million through the SBA's 504 and 7a loan programs, respectively, to finance the purchase and renovation of a retail store located in an Opportunity Zone. Opportunity Zones are an economic tool to spur economic growth and job creation in low-income communities. The two loans resulted in the retention and creation of several jobs for low- and moderate-income individuals.

### Qualified Investments

OCB made 46 qualified investments totaling \$7.0 million during the evaluation period. Although the number of qualified investments is consistent with performance during the prior CRA evaluation, the dollar volume of qualified investments declined. However, four regional investments totaling \$1.4 million benefitted entities outside of the assessment areas but within the regional area, which are considered at the rated area level since the bank met the community development needs of its assessment areas in Alabama. The following table presents qualified investments made during the evaluation period by assessment area and purpose.

Qualified Investments by Assessment Area										
Assessment Area	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Total	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Birmingham, AL MSA	3	3,142	25	109	6	210	-	-	34	3,461
Mobile, AL MSA	5	2,169	3	2	-	-	-	-	8	2,171
Regional Area	1	1,353	-	-	3	7	-	-	4	1,360
<b>Total</b>	<b>9</b>	<b>6,664</b>	<b>28</b>	<b>111</b>	<b>9</b>	<b>217</b>	<b>-</b>	<b>-</b>	<b>46</b>	<b>6,992</b>
Source: Bank Data										

OCB made the following qualified investments that benefitted multiple assessment areas or a greater regional area that includes the bank's assessment areas during the evaluation period.

- In 2024, the bank purchased one mortgage-backed security totaling \$1.4 million that supports affordable housing, as all ten loans secured by one-to-four family properties were originated to low- or moderate-income borrowers in both assessment areas in Alabama.
- From 2022 to 2024, the bank made three donations totaling \$7,500 to an economic development foundation dedicated to supporting business development projects to generate job creation and capital investments in Baldwin County, AL, which is adjacent to the Mobile, AL MSA assessment area.

### **Community Development Services**

Bank representatives provided 47 community development services during the evaluation period. The number of community development services declined from the prior CRA evaluation. Bank representatives served in leadership capacities with 14 organizations whose missions are consistent with the definition of community development. The following table presents community development services provided during the evaluation period by assessment area and purpose.

Community Development Services by Assessment Area					
Assessment Area	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
Birmingham, AL MSA	-	38	5	-	43
Mobile, AL MSA	-	4	-	-	4
<b>Total</b>	<b>-</b>	<b>42</b>	<b>5</b>	<b>-</b>	<b>47</b>
Source: Bank Data					



## BIRMINGHAM, AL MSA ASSESSMENT AREA – Full-Scope Review

### DESCRIPTION OF INSTITUTION’S OPERATIONS IN THE BIRMINGHAM, AL MSA ASSESSMENT AREA

The assessment area continues to consist of Jefferson and Shelby Counties, which are part of the Birmingham, AL MSA. OCB operates one (50.0 percent) of its two Alabama branches in the assessment area. The assessment area also represents 79.9 percent of state-wide loans by dollar volume and 89.3 percent of state-wide deposits, as of December 31, 2024.

#### **Economic and Demographic Data**

The following table outlines select demographic characteristics of the assessment area based on the 2020 U.S. Census data and the 2024 Dun & Bradstreet (D&B) business demographic data.

Demographic Information of the Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	244	9.8	23.8	30.3	33.2	2.9
Population by Geography	897,745	7.0	19.7	31.4	40.4	1.5
Housing Units by Geography	396,915	9.0	23.1	30.4	36.0	1.4
Owner-Occupied Units by Geography	231,755	4.5	18.0	32.4	44.3	0.8
Occupied Rental Units by Geography	112,802	14.7	29.8	28.2	24.8	2.5
Vacant Units by Geography	52,358	16.9	31.2	26.1	23.9	1.9
Businesses by Geography	127,394	7.8	14.4	27.4	48.8	1.6
Farms by Geography	2,585	4.7	12.8	33.3	48.5	0.7
Family Distribution by Income Level	220,596	21.0	16.1	18.2	44.7	0.0
Household Distribution by Income Level	344,557	24.7	15.3	16.8	43.1	0.0
Median Family Income MSA - 13820 Birmingham, AL MSA		\$74,058	Median Housing Value			\$196,662
			Median Gross Rent			\$947
			Families Below Poverty Level			9.4%
Source: 2020 U.S. Census and 2024 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.						

The Geographic Distribution criterion compares small business loans to the percentage of businesses located in low-, moderate-, middle-, and upper-income census tracts. Only 7.8 and 14.4 percent of businesses are in low-, and moderate-income census tracts, respectively, indicating limited lending opportunities in the respective tracts.

The analysis of small business loans under the Borrower Profile criterion compares the distribution of businesses by gross annual revenue level. Of the assessment area's businesses in 2024, 89.6 percent had gross annual revenues of \$1 million or less, 3.0 percent had gross annual revenues of more than \$1 million, and 7.4 percent had unknown revenues. According to Moody's Analytics, professional and business services as well as education and health services represent the largest business sectors in the assessment area at 13.6 percent each, followed by retail trade at 10.2 percent. Major employers include the University of Alabama Birmingham, Children's of Alabama, Ascension St. Vincent's Health System, Alabama Power Co., and Grandview Medical Center.

Data obtained from the U.S. Bureau of Labor Statistics indicates no change in the unemployment rate from 2022 to 2023 and an increase in the unemployment rate in 2024. The unemployment rate in Jefferson County was consistent with the state unemployment rate and below the national unemployment rate each year, whereas the unemployment rate in Shelby County was below both the state and national unemployment rates each year.

Unemployment Rates			
Area	2022	2023	2024
	%	%	%
Jefferson County	2.5	2.5	3.2
Shelby County	1.8	1.8	2.4
Alabama	2.5	2.5	3.2
National Average	3.7	3.6	4.0
<i>Source: U.S. Bureau of Labor Statistics (not seasonally adjusted)</i>			

## **Competition**

The market is highly competitive for financial services. According to FDIC Deposit Market Share data as of June 30, 2024, 42 financial institutions operated 230 branches within OCB's assessment area. Of these institutions, OCB ranked 8<sup>th</sup>, with a deposit market share of 2.5 percent. The three leading financial institutions included Regions Bank; PNC Bank, NA; and ServisFirst Bank, accounting for 56.6 percent of the total deposit market share.

Significant competition exists in the assessment area for small business loans. OCB is not required to report small business loan data and elected not to report such information during the most recent year (2023) for which aggregate data is available. The bank elected to report 2024 small business loan data, but aggregate data is not yet available for the respective year. Therefore, the analysis of small business loans under the Lending Test does not include a comparison to aggregate data. However, regarding competition and demand for small business loans, aggregate data for 2023 indicates 122 lenders reported 19,476 small business loans originated or purchased in the assessment area. The top three lenders by number of loans included American Express National Bank; JPMorgan Chase Bank, NA; and Capital One, NA, accounting for 53.9 percent of the total small business loan market share.

### **Community Contact**

As part of the CRA evaluation process, examiners contact third parties active in the assessment area to help identify the credit and community development needs and opportunities of the assessment area. For this CRA evaluation, examiners conducted a community contact with a representative from a non-profit economic development organization that provides financial and technical assistance to small businesses in Birmingham, AL. The contact noted a limited availability of affordable housing and small dollar loans for low- and moderate-income individuals as well as difficulty for small business owners to obtain working capital. As a result, the contact identified a significant need for affordable housing and small dollar loans for low- and moderate-income individuals, and small business loans.

### **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 number of low- and moderate-income families, at 21.0 percent and 16.1 percent, respectively, indicates a need and opportunity to provide affordable housing. Additionally, a need and opportunity exist for small business loans considering the assessment area includes 127,394 businesses, of which 89.6 percent have gross annual revenues of \$1 million or less. The community contact further supported the need for, and opportunity to finance, affordable housing and small business loans.

## **CONCLUSIONS ON PERFORMANCE CRITERIA IN THE BIRMINGHAM, AL MSA ASSESSMENT AREA**

### **LENDING TEST**

The Geographic Distribution of loans reflects reasonable dispersion throughout the assessment area, whereas the Borrower Profile reflects poor penetration among businesses of different sizes.

### **Geographic Distribution**

The geographic distribution of small business loans reflects reasonable dispersion throughout the assessment area. Lending in low-income census tracts was above demographic data, whereas lending in moderate-income census tracts was below demographic data. The following table presents the distribution of small business loans within the assessment area.

Geographic Distribution of Small Business Loans					
Tract Income Level	% of Businesses	#	%	\$(000s)	%
Low					
2023	8.2	38	18.4	16,055	19.2
2024	7.8	25	11.6	10,183	13.0
Moderate					
2023	14.8	14	6.8	5,732	6.9
2024	14.4	20	9.3	6,480	8.3
Middle					
2023	27.6	23	11.1	6,456	7.7
2024	27.4	21	9.8	7,418	9.5
Upper					
2023	47.7	121	58.4	53,034	63.5
2024	48.8	136	63.3	50,765	64.8
Not Available					
2023	1.7	11	5.3	2,267	2.7
2024	1.6	13	6.0	3,477	4.4
<b>Total</b>					
<b>2023</b>	<b>100.0</b>	<b>207</b>	<b>100.0</b>	<b>83,544</b>	<b>100.0</b>
<b>2024</b>	<b>100.0</b>	<b>215</b>	<b>100.0</b>	<b>78,323</b>	<b>100.0</b>
<i>Source: 2023-2024 D&amp;B Data; Bank Data</i>					

### **Borrower Profile**

The distribution of borrowers reflects poor penetration among businesses of different sizes. Lending performance was significantly below the percentage of businesses with gross annual revenues of \$1 million or less in 2023 and 2024. The following table presents the distribution of small business loans by gross annual revenue level.

Distribution of Small Business Loans by Gross Annual Revenue Category					
Gross Revenue Level	% of Businesses	#	%	\$(000s)	%
≤ \$1,000,000					
2023	88.8	55	26.6	18,269	21.9
2024	89.6	81	37.7	23,888	30.5
> \$1,000,000					
2023	3.3	123	59.4	52,626	63.0
2024	3.0	111	51.6	43,137	55.1
Revenue Not Available					
2023	7.9	29	14.0	12,649	15.1
2024	7.4	23	10.7	11,298	14.4
<b>Total</b>					
<b>2023</b>	<b>100.0</b>	<b>207</b>	<b>100.0</b>	<b>83,544</b>	<b>100.0</b>
<b>2024</b>	<b>100.0</b>	<b>215</b>	<b>100.0</b>	<b>78,323</b>	<b>100.0</b>

Source: 2023-2024 D&B Data; Bank Data

## COMMUNITY DEVELOPMENT TEST

The 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

OCB originated seven community development loans totaling \$28.7 million during the evaluation period. The number and dollar volume of community development loans declined from the prior CRA evaluation. Five loans totaling \$23.0 million supported economic development and two loans totaling \$5.8 million supported revitalization or stabilization. The following table presents community development loans originated during the evaluation period by year and purpose.

Community Development Loans										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Total	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
11/29/2021-12/31/2021	-	-	-	-	1	12,000	-	-	1	12,000
2022	-	-	-	-	1	4,000	-	-	1	4,000
2023	-	-	-	-	1	4,455	1	4,530	2	8,985
2024	-	-	-	-	2	2,500	1	1,250	3	3,750
1/1/2025-2/24/2025	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	-	-	-	-	<b>5</b>	<b>22,955</b>	<b>2</b>	<b>5,780</b>	<b>7</b>	<b>28,735</b>

Source: Bank Data

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

- In 2021, the bank originated a \$12.0 million loan to finance the construction and permanent financing of a 216,000 square foot warehouse and distribution facility in a new industrial park. The loan supported the creation of several jobs for low- and moderate-income individuals.
- In 2023, the bank originated a \$4.5 million loan via the SBA's 504 loan program to finance the construction of a new retail building in a vacant commercial lot located in a moderate-income census tract less than one mile from an Opportunity Zone.
- In 2024, the bank originated a \$300,000 loan to a non-profit organization that supports economic development through a formal workforce development program tailored to low- and moderate-income individuals. The non-profit organization operates in a low-income census tract designated as an Opportunity Zone.

### **Qualified Investments**

OCB made 34 qualified investments totaling \$3.5 million during the evaluation period. Qualified investments include three investments totaling \$3.1 million supporting affordable housing and 31 donations totaling \$318,591 supporting community services or economic development. The dollar volume of qualified investments is consistent with performance during the prior CRA evaluation, and the number of qualified investments has increased. Additionally, three bank-wide investments benefitted multiple rated areas, and one Alabama statewide investment benefitted multiple assessment areas, including this assessment area. The following table presents qualified investments made during the evaluation period by year and purpose.

<b>Qualified Investments</b>										
<b>Activity Year</b>	<b>Affordable Housing</b>		<b>Community Services</b>		<b>Economic Development</b>		<b>Revitalize or Stabilize</b>		<b>Total</b>	
	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>
Prior Period	2	1,375	-	-	-	-	-	-	2	1,375
11/29/2021-12/31/2021	-	-	-	-	-	-	-	-	-	-
2022	-	-	-	-	-	-	-	-	-	-
2023	1	1,767	-	-	-	-	-	-	1	1,767
2024	-	-	-	-	-	-	-	-	-	-
1/1/2025-2/24/2025	-	-	-	-	-	-	-	-	-	-
<b>Subtotal</b>	<b>3</b>	<b>3,142</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>3</b>	<b>3,142</b>
Qualified Grants & Donations	-	-	25	109	6	210	-	-	31	319
<b>Total</b>	<b>3</b>	<b>3,142</b>	<b>25</b>	<b>109</b>	<b>6</b>	<b>210</b>	<b>-</b>	<b>-</b>	<b>34</b>	<b>3,461</b>
<i>Source: Bank Data</i>										

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

- Prior period investments retained by the bank include two affordable housing bonds with book values totaling \$1.4 million. The bonds support two multifamily housing developments consisting of 96 units and 40 units, respectively; all of which are restricted to low-income individuals.
- In 2023, the bank purchased a mortgage-backed security totaling \$1.8 million that supports affordable housing, as all eight loans secured by one-to-four family properties were originated to low- or moderate-income borrowers in the assessment area.
- In 2024, the bank made one donation totaling \$200,000 through a state-sponsored tax credit program to an economic development organization that provides workforce development programs designed to prepare individuals in Birmingham, AL for a career in the technology industry.

### **Community Development Services**

Bank representatives provided 43 community development services during the evaluation period, of which 38 supported community services and five supported economic development. The number of community development services is consistent with performance during the prior CRA evaluation. Bank representatives served in leadership capacities with 13 organizations whose missions are consistent with the definition of community development. The following table presents community development services provided during the evaluation period by year and purpose.

<b>Community Development Services</b>					
<b>Activity Year</b>	<b>Affordable Housing</b>	<b>Community Services</b>	<b>Economic Development</b>	<b>Revitalize or Stabilize</b>	<b>Total</b>
	<b>#</b>	<b>#</b>	<b>#</b>	<b>#</b>	<b>#</b>
11/29/2021-12/31/2021	-	-	-	-	-
2022	-	7	1	-	8
2023	-	18	2	-	20
2024	-	8	1	-	9
1/1/2025-2/24/2025	-	5	1	-	6
<b>Total</b>	-	<b>38</b>	<b>5</b>	-	<b>43</b>
<i>Source: Bank Data</i>					

The following are examples of community development services during the evaluation period.

- From 2023 to 2025, a bank representative served on the Board of a non-profit organization that provides a variety of essential community services to low- and moderate-income individuals, including homeless and domestic violence shelters, counseling services, pre-school and after school childcare, and transitional and permanent affordable housing.
- From 2023 to 2025, a bank representative served on the Board of a non-profit organization that provides professional counseling services to at-risk youth and their families at no cost.
- In 2023 and 2024, two bank representatives taught a financial literacy class at a women's homeless shelter. The shelter offers programs designed to assist homeless women with achieving a path to self-sufficiency.

## MOBILE, AL MSA ASSESSMENT AREA – Full-Scope Review

### DESCRIPTION OF INSTITUTION’S OPERATIONS IN THE MOBILE, AL MSA ASSESSMENT AREA

The assessment area continues to consist of Mobile County, which comprises the Mobile, AL MSA. OCB operates one (50.0 percent) of its two Alabama branches in the assessment area. The assessment area also represents 20.1 percent of state-wide loans by dollar volume and 10.7 percent of state-wide deposits, as of December 31, 2024.

#### Economic and Demographic Data

The following table outlines select demographic characteristics of the assessment area based on the 2020 U.S. Census data and the 2024 D&B business demographic data.

Demographic Information of the Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	135	6.7	31.1	35.6	24.4	2.2
Population by Geography	414,809	3.3	25.7	41.6	28.5	0.8
Housing Units by Geography	184,321	4.0	28.1	40.2	27.3	0.3
Owner-Occupied Units by Geography	100,955	2.1	20.7	44.2	32.7	0.3
Occupied Rental Units by Geography	56,602	6.1	38.4	35.6	19.4	0.4
Vacant Units by Geography	26,764	6.8	33.8	35.2	23.6	0.5
Businesses by Geography	48,839	3.7	26.4	34.6	35.0	0.3
Farms by Geography	1,119	2.7	18.4	45.3	33.5	0.1
Family Distribution by Income Level	102,767	21.9	17.6	19.9	40.6	0.0
Household Distribution by Income Level	157,557	25.7	15.2	17.0	42.1	0.0
Median Family Income MSA - 33660 Mobile, AL MSA		\$61,747	Median Housing Value			\$140,207
			Median Gross Rent			\$850
			Families Below Poverty Level			13.1%
Source: 2020 U.S. Census and 2024 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.						

The Geographic Distribution criterion compares small business loans to the percentage of businesses located in low-, moderate-, middle-, and upper-income census tracts. Only 3.7 percent of businesses are in low-income census tracts, indicating limited lending opportunities in the respective tracts.

The analysis of small business loans under the Borrower Profile criterion compares the distribution of businesses by gross annual revenue level. Of the assessment area’s businesses in 2024, 88.6 percent had gross annual revenues of \$1 million or less, 2.9 percent had gross annual revenues of more than \$1



million, and 8.5 percent had unknown revenues. According to Moody’s Analytics, education and health services represent the largest business sector in the assessment area at 16.1 percent, followed by professional and business services at 12.6 percent and retail trade at 10.4 percent. Major employers include the University of South Alabama and Medical Facilities, Infirmary Health System, Austal USA, Airbus U.S. Manufacturing Facility, and AltaPointe.

Data obtained from the U.S. Bureau of Labor Statistics indicates a consistent unemployment rate from 2022 to 2023 and an increase in the unemployment rate in 2024. The unemployment rate in Mobile County was above the state unemployment rate but below the national unemployment rate each year.

Unemployment Rates			
Area	2022	2023	2024
	%	%	%
Mobile County	3.2	3.1	3.9
Alabama	2.5	2.5	3.2
National Average	3.7	3.6	4.0
<i>Source: U.S. Bureau of Labor Statistics (not seasonally adjusted)</i>			

### **Competition**

The market is highly competitive for financial services. According to FDIC Deposit Market Share data as of June 30, 2024, 25 financial institutions operated 106 branches within OCB’s assessment area. Of these institutions, OCB ranked 11<sup>th</sup>, with a deposit market share of 1.4 percent. The three leading financial institutions included Regions Bank; Hancock Whitney Bank; and PNC Bank, NA, accounting for 60.5 percent of the total deposit market share.

Significant competition exists in the assessment area for small business loans. OCB is not required to report small business loan data and elected not to report such information during the most recent year (2023) for which aggregate data is available. The bank elected to report 2024 small business loan data, but aggregate data is not yet available for the respective year. Therefore, the analysis of small business loans under the Lending Test does not include a comparison to aggregate data. However, regarding competition and demand for small business loans, aggregate data for 2023 indicates 96 lenders reported 8,805 small business loans originated or purchased in the assessment area. The top three lenders by number of loans included American Express National Bank; JPMorgan Chase Bank, NA; and Capital One, NA, accounting for 39.2 percent of the total small business loan 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 number of low- and moderate-income families, at 21.9 percent and 17.6 percent, respectively, indicates a need and opportunity to provide affordable housing and small dollar consumer loans. Additionally, a need and opportunity exist for small business loans considering the assessment area includes 48,839 businesses, of which 88.6 percent have gross annual revenues of \$1 million or less.

## CONCLUSIONS ON PERFORMANCE CRITERIA IN THE MOBILE, AL MSA ASSESSMENT AREA

### LENDING TEST

The Geographic Distribution of loans reflects reasonable dispersion throughout the assessment area and the Borrower Profile reflects reasonable penetration among businesses of different sizes.

#### Geographic Distribution

The geographic distribution of small business loans reflects reasonable dispersion throughout the assessment area. In 2023, lending in low-income census tracts was above demographic data and lending in moderate-income census tracts was below demographic data. In 2024, lending in low-income census tracts was consistent with demographic data and lending in moderate-income census tracts was above demographic data. The following table presents the distribution of small business loans within the assessment area.

Geographic Distribution of Small Business Loans					
Tract Income Level	% of Businesses	#	%	\$(000s)	%
Low					
2023	3.5	7	11.9	4,423	25.4
2024	3.7	3	4.2	827	4.7
Moderate					
2023	26.8	12	20.3	3,714	21.3
2024	26.4	22	31.0	6,241	35.5
Middle					
2023	34.5	7	11.9	1,177	6.7
2024	34.6	10	14.1	1,894	10.7
Upper					
2023	34.9	33	55.9	8,130	46.6
2024	35.0	36	50.7	8,633	49.1
Not Available					
2023	0.3	-	-	-	-
2024	0.3	-	-	-	-
<b>Total</b>					
<b>2023</b>	<b>100.0</b>	<b>59</b>	<b>100.0</b>	<b>17,444</b>	<b>100.0</b>
<b>2024</b>	<b>100.0</b>	<b>71</b>	<b>100.0</b>	<b>17,595</b>	<b>100.0</b>
<i>Source: 2023-2024 D&amp;B Data; Bank Data</i>					

## **Borrower Profile**

The distribution of borrowers reflects reasonable penetration among businesses of different sizes. Lending performance was below the percentage of businesses with gross annual revenues of \$1 million or less in 2023, and significantly below the percentage of businesses with gross annual revenues of \$1 million in 2024. The following table presents the distribution of small business loans by gross annual revenue level.

<b>Distribution of Small Business Loans by Gross Annual Revenue Category</b>					
<b>Gross Revenue Level</b>	<b>% of Businesses</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
<b>≤ \$1,000,000</b>					
2023	87.7	35	59.3	11,184	64.1
2024	88.6	27	38.0	5,351	30.4
<b>&gt; \$1,000,000</b>					
2023	3.2	9	15.3	2,925	16.8
2024	2.9	27	38.0	8,665	49.3
<b>Revenue Not Available</b>					
2023	9.1	15	25.4	3,335	19.1
2024	8.5	17	24.0	3,579	20.3
<b>Total</b>					
<b>2023</b>	<b>100.0</b>	<b>59</b>	<b>100.0</b>	<b>17,444</b>	<b>100.0</b>
<b>2024</b>	<b>100.0</b>	<b>71</b>	<b>100.0</b>	<b>17,595</b>	<b>100.0</b>
<i>Source: 2023-2024 D&amp;B Data; Bank Data</i>					

## **COMMUNITY DEVELOPMENT TEST**

The 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**

OCB originated two community development loans totaling \$24.1 million during the evaluation period. Although the number of community development loans declined from the prior CRA evaluation, the dollar volume increased. One loan totaling \$1.6 million supported affordable housing and one loan totaling \$22.5 million supported revitalization. The following table presents community development loans originated during the evaluation period by year and purpose.

Community Development Loans										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Total	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
11/29/2021-12/31/2021	-	-	-	-	-	-	-	-	-	-
2022	-	-	-	-	-	-	-	-	-	-
2023	1	1,600	-	-	-	-	-	-	1	1,600
2024	-	-	-	-	-	-	1	22,500	1	22,500
1/1/2025-2/24/2025	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>1</b>	<b>1,600</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1</b>	<b>22,500</b>	<b>2</b>	<b>24,100</b>
<i>Source: Bank Data</i>										

The bank originated the following community development loans during the evaluation period.

- In 2024, the bank originated a \$22.5 million loan to support operations of a regional disaster recovery entity headquartered in Mobile, AL that aids local and state governments with revitalization efforts in designated disaster areas and assists impacted individuals with obtaining applicable state and federal disaster funds.
- In 2023, the bank originated a \$1.6 million loan to refinance a multifamily affordable housing complex. All 71 units are rent-restricted to individuals making up to 60.0 percent of the annual median income in Mobile, AL.

### **Qualified Investments**

OCB made eight qualified investments totaling \$2.2 million during the evaluation period. Qualified investments include two investments totaling \$2.2 million supporting affordable housing and six donations totaling \$4,300 supporting affordable housing or community services. The number of qualified investments is consistent with, and the dollar volume is considerably above, performance during the prior CRA evaluation. Additionally, two bank-wide investments benefitted multiple rated areas, and one Alabama statewide investment benefitted multiple assessment areas, including this assessment area. The following table presents qualified investments made during the evaluation period by year and purpose.

Qualified Investments										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Total	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Prior Period	-	-	-	-	-	-	-	-	-	-
11/29/2021-12/31/2021	-	-	-	-	-	-	-	-	-	-
2022	-	-	-	-	-	-	-	-	-	-
2023	1	1,303	-	-	-	-	-	-	1	1,303
2024	-	-	-	-	-	-	-	-	-	-
1/1/2025-2/24/2025	1	864	-	-	-	-	-	-	1	864
<b>Subtotal</b>	<b>2</b>	<b>2,167</b>	-	-	-	-	-	-	<b>2</b>	<b>2,167</b>
Qualified Grants & Donations	3	2	3	2	-	-	-	-	6	4
<b>Total</b>	<b>5</b>	<b>2,169</b>	<b>3</b>	<b>2</b>	-	-	-	-	<b>8</b>	<b>2,171</b>
<i>Source: Bank Data</i>										

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

- In 2023, the bank purchased a mortgage-backed security totaling \$1.3 million that supports affordable housing, as the funds were allocated to a multifamily property for which all 70 units are restricted to low-income senior citizens.
- In 2025, the bank purchased a mortgage-backed security totaling \$863,836 that supports affordable housing, as the funds were allocated to a multifamily property for which all 65 units are restricted to low-income senior citizens.
- From 2022 to 2024, the bank made three donations totaling \$2,500 to a non-profit organization that operates six homes for low- and moderate-income individuals with intellectual disabilities that are unable to live on their own.

### **Community Development Services**

Two bank representatives provided a total of four community development services during the evaluation period. The number of community development services declined from the prior CRA evaluation. All community development services supported community services. The following table presents community development services provided during the evaluation period by year and purpose.

Community Development Services					
Activity Year	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Total
	#	#	#	#	#
11/29/2021-12/31/2021	-	-	-	-	-
2022	-	4	-	-	4
2023	-	-	-	-	-
2024	-	-	-	-	-
1/1/2025-2/24/2025	-	-	-	-	-
<b>Total</b>	-	<b>4</b>	-	-	<b>4</b>
<i>Source: Bank Data</i>					

Bank representatives provided the following community development services during the evaluation period.

- In 2022, a bank representative served on the Board of a non-profit organization that provides emergency shelter and access to housing programs and social services for the homeless.
- In 2022, three bank representatives taught financial literacy classes at two different high schools where a majority of students are eligible for free or reduced-price lunch.

## TENNESSEE – Full-Scope Review

### CRA RATING FOR TENNESSEE: SATISFACTORY

The Lending Test is rated: Satisfactory

The Community Development Test is rated: Satisfactory

### DESCRIPTION OF INSTITUTION’S OPERATIONS IN TENNESSEE

The evaluation of performance in Tennessee considered OCB’s operations in one assessment area. The assessment area consists of Davidson and Williamson Counties, which are part of the Nashville-Davidson-Murfreesboro-Franklin, TN MSA. Although not a new assessment area, examiners did not evaluate its performance at the prior CRA evaluation due to the limited amount of time the bank had operated in Tennessee. OCB operates one branch in Tennessee, accounting for 25.0 percent of bank-wide branches. The assessment area in Tennessee accounts for 19.3 percent of bank-wide loans by dollar volume and 7.5 percent of bank-wide deposits, as of December 31, 2024.

#### Economic and Demographic Data

The following table outlines select demographic characteristics of the assessment area based on the 2020 U.S. Census data and the 2024 D&B business demographic data.

Demographic Information of the Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	220	7.3	22.3	30.0	37.3	3.2
Population by Geography	963,610	5.9	21.5	30.3	41.1	1.2
Housing Units by Geography	404,321	6.3	22.5	31.1	39.0	1.1
Owner-Occupied Units by Geography	221,767	2.8	16.6	32.5	47.4	0.7
Occupied Rental Units by Geography	148,465	11.2	31.0	29.2	26.9	1.6
Vacant Units by Geography	34,089	7.3	23.5	30.5	36.8	2.0
Businesses by Geography	163,462	4.5	18.6	24.1	49.5	3.3
Farms by Geography	2,781	2.8	15.3	26.8	53.2	1.9
Family Distribution by Income Level	220,226	19.9	15.6	18.8	45.8	0.0
Household Distribution by Income Level	370,232	22.1	16.7	17.9	43.4	0.0
Median Family Income MSA - 34980 Nashville-Davidson--Murfreesboro-- Franklin, TN MSA		\$81,652	Median Housing Value			\$341,313
			Median Gross Rent			\$1,243
			Families Below Poverty Level			8.4%
Source: 2020 U.S. Census and 2024 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.						

The Geographic Distribution criterion compares small business loans to the percentage of businesses located in low-, moderate-, middle-, and upper-income census tracts. Only 4.5 percent of businesses are in low-income census tracts, indicating limited lending opportunities in the respective tracts.

The analysis of small business loans under the Borrower Profile criterion compares the distribution of businesses by gross annual revenue level. Of the assessment area’s businesses in 2024, 90.8 percent had gross annual revenues of \$1 million or less, 2.9 percent had gross annual revenues of more than \$1 million, and 6.3 percent had unknown revenues. According to Moody’s Analytics, professional and business services represent the largest business sector in the assessment area at 17.1 percent, followed by education and health services at 14.9 percent, and leisure and hospitality services at 11.3 percent. Major employers include Vanderbilt University Medical Center, HCA Inc., Nissan North America Inc., Saint Thomas Health Services, and Amazon.

Data obtained from the U.S. Bureau of Labor Statistics indicates a consistent unemployment rate from 2022 to 2024. The unemployment rates in Davidson and Williamson Counties were below both the state and national unemployment rates each year.

Unemployment Rates			
Area	2022	2023	2024
	%	%	%
Davidson County	2.8	2.7	2.9
Williamson County	2.4	2.5	2.6
Tennessee	3.4	3.3	3.5
National Average	3.7	3.6	4.0
<i>Source: U.S. Bureau of Labor Statistics (not seasonally adjusted)</i>			

## **Competition**

The market is highly competitive for financial services. According to FDIC Deposit Market Share data as of June 30, 2024, 48 financial institutions operated 316 branches within OCB’s assessment area. Of these institutions, OCB ranked 32<sup>nd</sup>, with a deposit market share of 0.2 percent. The three leading financial institutions included Pinnacle Bank; Bank of America, NA; and Regions Bank, accounting for 53.7 percent of the total deposit market share.

Significant competition exists in the assessment area for small business loans. OCB is not required to report small business loan data and elected not to report such information during the most recent year (2023) for which aggregate data is available. The bank elected to report 2024 small business loan data, but aggregate data is not yet available for the respective year. Therefore, the analysis of small business loans under the Lending Test does not include a comparison to aggregate data. However, regarding competition and demand for small business loans, aggregate data for 2023 indicates 158 lenders reported 32,585 small business loans originated or purchased in the assessment area. The top three lenders by number of loans included American Express National Bank; JPMorgan Chase Bank, NA; and Bank of America, NA, accounting for 59.5 percent of the total small business loan market share.



### **Community Contact**

As part of the CRA evaluation process, examiners contact third parties active in the assessment area to help identify the credit and community development needs and opportunities of the assessment area. Examiners referenced a recent community contact conducted with a non-profit organization that provides financial literacy support to low- and moderate-income individuals in the assessment area. The contact stated the assessment area's primary needs and opportunities include small business loans, small dollar consumer loans, and financial literacy education.

### **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 number of low- and moderate-income families, at 19.9 percent and 15.6 percent, respectively, indicates a need and opportunity to provide affordable housing and small dollar consumer loans. Additionally, a need and opportunity exist for small business loans considering the assessment area includes 163,462 businesses, of which 90.8 percent have gross annual revenues of \$1 million or less. The community contact further supported the need for, and opportunity to finance, small business and small dollar consumer loans.

## **SCOPE OF EVALUATION – TENNESSEE**

Refer to the overall Scope of Evaluation section for details on the evaluation's scope.

## **CONCLUSIONS ON PERFORMANCE CRITERIA IN TENNESSEE**

### **LENDING TEST**

The Lending Test is rated Satisfactory. The Geographic Distribution of loans reflects reasonable dispersion throughout the assessment area, whereas the Borrower Profile reflects poor penetration among businesses of different sizes.

### **Geographic Distribution**

The geographic distribution of small business loans reflects reasonable dispersion throughout the assessment area. In 2023, lending in low- and moderate-income census tracts was comparable to demographic data. In 2024, lending in low- and moderate-income census tracts was slightly above demographic data. The following table presents the distribution of small business loans within the assessment area.

Geographic Distribution of Small Business Loans					
Tract Income Level	% of Businesses	#	%	\$(000s)	%
Low					
2023	4.6	1	3.1	750	5.0
2024	4.5	2	7.1	1,750	11.3
Moderate					
2023	20.0	6	18.8	2,070	13.8
2024	18.6	6	21.4	3,228	20.8
Middle					
2023	22.6	2	6.3	639	4.2
2024	24.1	2	7.1	690	4.4
Upper					
2023	49.8	22	68.7	10,558	70.3
2024	49.5	16	57.2	8,251	53.2
Not Available					
2023	3.0	1	3.1	1,000	6.7
2024	3.3	2	7.2	1,600	10.3
<b>Total</b>					
<b>2023</b>	<b>100.0</b>	<b>32</b>	<b>100.0</b>	<b>15,017</b>	<b>100.0</b>
<b>2024</b>	<b>100.0</b>	<b>28</b>	<b>100.0</b>	<b>15,519</b>	<b>100.0</b>
<i>Source: 2023-2024 D&amp;B Data; Bank Data</i>					

### **Borrower Profile**

The distribution of borrowers reflects poor penetration among businesses of different sizes. Lending performance was significantly below the percentage of businesses with gross annual revenues of \$1 million or less in 2023 and 2024. The bank's poor performance is not mitigated despite originating 11 of 32 small business loans to borrowers for which no revenues were relied on in 2023. The following table presents the distribution of small business loans by gross annual revenue level.

Distribution of Small Business Loans by Gross Annual Revenue Category					
Gross Revenue Level	% of Businesses	#	%	\$(000s)	%
≤ \$1,000,000					
2023	91.0	9	28.1	3,937	26.2
2024	90.8	9	32.1	4,546	29.3
> \$1,000,000					
2023	2.9	12	37.5	6,089	40.6
2024	2.9	17	60.7	10,123	65.2
Revenue Not Available					
2023	6.1	11	34.4	4,991	33.2
2024	6.3	2	7.2	850	5.5
<b>Total</b>					
<b>2023</b>	<b>100.0</b>	<b>32</b>	<b>100.0</b>	<b>15,017</b>	<b>100.0</b>
<b>2024</b>	<b>100.0</b>	<b>28</b>	<b>100.0</b>	<b>15,519</b>	<b>100.0</b>

Source: 2023-2024 D&B Data; Bank Data

## COMMUNITY DEVELOPMENT TEST

The Community Development Test is rated Satisfactory. The 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

OCB originated one community development loan totaling \$1.8 million during the evaluation period. The community development loan supported economic development by financing a commercial building leased to five small businesses in an area bordering low-income census tracts and an Opportunity Zone, which resulted in the retention of jobs for several low- and moderate-income individuals. The following table presents the community development loan originated during the evaluation period by year and purpose.

Community Development Loans										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Total	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
11/29/2021-12/31/2021	-	-	-	-	-	-	-	-	-	-
2022	-	-	-	-	1	1,783	-	-	1	1,783
2023	-	-	-	-	-	-	-	-	-	-
2024	-	-	-	-	-	-	-	-	-	-
1/1/2025-2/24/2025	-	-	-	-	-	-	-	-	-	-
Total	-	-	-	-	1	1,783	-	-	1	1,783
Source: Bank Data										

## **Qualified Investments**

OCB made eight qualified investments totaling \$5.3 million during the evaluation period. Qualified investments include four investments totaling \$5.3 million supporting affordable housing and four donations totaling \$9,500 supporting community services. Additionally, two bank-wide investments benefitted multiple rated areas, including this assessment area. The following table presents qualified investments made during the evaluation period by year and purpose.

<b>Qualified Investments</b>										
<b>Activity Year</b>	<b>Affordable Housing</b>		<b>Community Services</b>		<b>Economic Development</b>		<b>Revitalize or Stabilize</b>		<b>Total</b>	
	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>
Prior Period	1	664	-	-	-	-	-	-	1	664
11/29/2021-12/31/2021	-	-	-	-	-	-	-	-	-	-
2022	1	3,104	-	-	-	-	-	-	1	3,104
2023	2	1,500	-	-	-	-	-	-	2	1,500
2024	-	-	-	-	-	-	-	-	-	-
1/1/2025-2/24/2025	-	-	-	-	-	-	-	-	-	-
<b>Subtotal</b>	4	5,268	-	-	-	-	-	-	4	5,268
Qualified Grants & Donations	-	-	4	9	-	-	-	-	4	9
<b>Total</b>	4	5,268	4	9	-	-	-	-	8	5,277
<i>Source: Bank Data</i>										

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

- A prior period investment retained by the bank includes a municipal bond with a book value of \$663,800 which supports a statewide affordable housing development agency. OCB purchased two additional municipal bonds through the same agency totaling \$1.5 million in 2023. The affordable housing development agency promotes the construction and preservation of affordable housing units for low- and moderate-income individuals in Tennessee.
- In 2022, the bank purchased a mortgage-backed security totaling \$3.1 million that supports affordable housing, as all 11 loans secured by one-to-four family properties were originated to low- or moderate-income borrowers in the assessment area.
- In 2024, the bank made one donation totaling \$2,500 to a non-profit organization that provides essential community services to low- and moderate-income veterans including transitional housing, food programs, financial assistance, and a workforce development program.

## **Community Development Services**

Two bank representatives provided a total of seven community development services during the evaluation period. All seven community development services involved the bank representatives serving on the Board for two community development organizations that provide community services to low- and moderate-income individuals. The following table presents community development services provided during the evaluation period by year and purpose.

<b>Community Development Services</b>					
<b>Activity Year</b>	<b>Affordable Housing</b>	<b>Community Services</b>	<b>Economic Development</b>	<b>Revitalize or Stabilize</b>	<b>Total</b>
	<b>#</b>	<b>#</b>	<b>#</b>	<b>#</b>	<b>#</b>
11/29/2021-12/31/2021	-	-	-	-	-
2022	-	1	-	-	1
2023	-	2	-	-	2
2024	-	2	-	-	2
1/1/2025-2/24/2025	-	2	-	-	2
<b>Total</b>	-	7	-	-	7
<i>Source: Bank Data</i>					

Bank representatives provided the following community development services during the evaluation period.

- From 2023 to 2025, a bank representative served on the Board of a non-profit organization that provides essential community services to veterans in need, including transitional housing, food programs, financial assistance, and a workforce development program.
- From 2022 to 2025, a bank representative served on the Board of a non-profit organization that provides free in-home support to low- and moderate-income families, guiding parents from pregnancy through the early years of their child's life to ensure youth are raised in a safe and stable household.

## NORTH CAROLINA – Full-Scope Review

### CRA RATING FOR NORTH CAROLINA: NEEDS TO IMPROVE

The Lending Test is rated: Needs to Improve

The Community Development Test is rated: Satisfactory

### DESCRIPTION OF INSTITUTION’S OPERATIONS IN NORTH CAROLINA

The evaluation of performance in North Carolina considered OCB’s operations in one assessment area. The assessment area consists of Mecklenburg County, which is part of the Charlotte-Concord-Gastonia, NC-SC MSA. The bank began operations in North Carolina, and subsequently added the respective assessment area, in October 2023. OCB operates one branch in North Carolina, accounting for 25.0 percent of bank-wide branches. The North Carolina assessment area accounts for 10.4 percent of bank-wide loans by dollar volume and 2.4 percent of bank-wide deposits, as of December 31, 2024.

### Economic and Demographic Data

The following table outlines select demographic characteristics of the assessment area based on the 2020 U.S. Census data and the 2024 D&B business demographic data.

Demographic Information of the Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	305	6.2	25.2	23.3	42.6	2.6
Population by Geography	1,115,482	5.6	26.0	24.5	42.6	1.2
Housing Units by Geography	455,602	5.9	25.9	23.8	42.7	1.7
Owner-Occupied Units by Geography	237,994	2.9	21.6	23.6	51.4	0.6
Occupied Rental Units by Geography	183,956	9.7	31.1	24.8	31.7	2.7
Vacant Units by Geography	33,652	7.1	27.8	19.3	41.8	4.0
Businesses by Geography	234,596	5.1	24.0	21.5	46.8	2.6
Farms by Geography	3,458	4.7	26.3	23.2	44.6	1.2
Family Distribution by Income Level	256,164	20.3	16.6	18.3	44.8	0.0
Household Distribution by Income Level	421,950	21.0	16.8	17.7	44.5	0.0
Median Family Income MSA - 16740 Charlotte-Concord-Gastonia, NC-SC MSA		\$80,486	Median Housing Value			\$277,941
			Median Gross Rent			\$1,221
			Families Below Poverty Level			7.8%
Source: 2020 U.S. Census and 2024 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.						

The Geographic Distribution criterion compares small business loans to the percentage of businesses located in low-, moderate-, middle-, and upper-income census tracts. Only 5.1 percent of businesses are in low-income census tracts, indicating limited lending opportunities in the respective tracts.

The analysis of small business loans under the Borrower Profile criterion compares the distribution of businesses by gross annual revenue level. Of the assessment area’s businesses in 2024, 92.2 percent had gross annual revenues of \$1 million or less, 2.1 percent had gross annual revenues of more than \$1 million, and 5.7 percent had unknown revenues. According to Moody’s Analytics, professional and business services represent the largest business sector in the assessment area at 17.1 percent, followed by leisure and hospitality services at 11.0 percent and education and health services at 10.4 percent. Major employers include Atrium Health, Wells Fargo & Co., Bank of America Corp., American Airlines Group, and Novant Health Inc.

Data obtained from the U.S. Bureau of Labor Statistics indicates a slight decline in the unemployment rate from 2022 to 2024. The unemployment rate in Mecklenburg County was below both the state and national unemployment rates each year.

Unemployment Rates			
Area	2022	2023	2024
	%	%	%
Mecklenburg County	3.5	3.4	3.2
North Carolina	3.7	3.5	3.4
National Average	3.7	3.6	4.0
<i>Source: U.S. Bureau of Labor Statistics (not seasonally adjusted)</i>			

## **Competition**

The market is highly competitive for financial services. According to FDIC Deposit Market Share data as of June 30, 2024, 36 financial institutions operated 240 branches within OCB’s assessment area. Of these institutions, OCB ranked 31<sup>st</sup>, with a deposit market share of less than one percent. The three leading financial institutions included Bank of America, NA; Truist Bank; and Wells Fargo Bank, NA, accounting for 96.3 percent of the total deposit market share.

Significant competition exists in the assessment area for small business loans. OCB is not required to report small business loan data and elected not to report such information during the most recent year (2023) for which aggregate data is available. The bank elected to report 2024 small business loan data, but aggregate data is not yet available for the respective year. Therefore, the analysis of small business loans under the Lending Test does not include a comparison to aggregate data. However, regarding competition and demand for small business loans, aggregate data for 2023 indicates 137 lenders reported 41,159 small business loans originated or purchased in the assessment area. The top three lenders by number of loans included American Express National Bank; JPMorgan Chase Bank, NA; and Bank of America, NA, accounting for 53.8 percent of the total small business loan market share.

### **Community Contact**

As part of the CRA evaluation process, examiners contact third parties active in the assessment area to help identify the credit and community development needs and opportunities of the assessment area. Examiners referenced a recent community contact conducted with a non-profit community development financial institution that supports affordable housing, economic development, and community services throughout the assessment area. The contact stated the assessment area's primary needs and opportunities include affordable housing loans, home repair loans for low-income homeowners, and small business loans.

### **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 number of low- and moderate-income families, at 20.3 percent and 16.6 percent, respectively, indicates a need and opportunity to provide affordable housing. Additionally, a need and opportunity exist for small business loans considering the assessment area includes 234,596 businesses, of which 92.2 percent have gross annual revenues of \$1 million or less. The community contact further supported the need for, and opportunity to finance, affordable housing and small business loans.

## **SCOPE OF EVALUATION – NORTH CAROLINA**

Refer to the overall Scope of Evaluation section for details on the evaluation's scope.

## **CONCLUSIONS ON PERFORMANCE CRITERIA IN NORTH CAROLINA**

### **LENDING TEST**

The Lending Test is rated Needs to Improve. The geographic distribution of loans reflects poor dispersion throughout the assessment area and the distribution of borrowers reflects poor penetration among businesses of different sizes.

### **Geographic Distribution**

The geographic distribution of small business loans reflects poor dispersion throughout the assessment area. The bank did not originate any loans in low- or moderate-income census tracts in 2023 or 2024, which compares significantly below demographic data. Since opening its only branch in North Carolina in October 2023, the bank originated 12 of 13 small business loans in upper-income census tracts. Of note, the bank originated 7 of the 13 loans to the same business.



Geographic Distribution of Small Business Loans					
Tract Income Level	% of Businesses	#	%	\$(000s)	%
Low					
2023	5.0	-	-	-	-
2024	5.1	-	-	-	-
Moderate					
2023	23.8	-	-	-	-
2024	24.0	-	-	-	-
Middle					
2023	21.3	-	-	-	-
2024	21.5	-	-	-	-
Upper					
2023	47.4	3	75.0	900	64.3
2024	46.8	9	100.0	2,359	100.0
Not Available					
2023	2.5	1	25.0	500	35.7
2024	2.6	-	-	-	-
<b>Total</b>					
<b>2023</b>	<b>100.0</b>	<b>4</b>	<b>100.0</b>	<b>1,400</b>	<b>100.0</b>
<b>2024</b>	<b>100.0</b>	<b>9</b>	<b>100.0</b>	<b>2,359</b>	<b>100.0</b>
Source: 2023-2024 D&B Data; Bank Data (2023 Bank Data Covers 10/2/2023-12/31/2023)					

### **Borrower Profile**

The distribution of borrowers reflects poor penetration among businesses of different sizes. The bank originated only one loan to a business with gross annual revenues of \$1 million or less in 2023 and none in 2024. As such, lending performance was significantly below the percentage of businesses with gross annual revenues of \$1 million or less each year. The following table presents the distribution of small business loans by gross annual revenue level.

Distribution of Small Business Loans by Gross Annual Revenue Category					
Gross Revenue Level	% of Businesses	#	%	\$(000s)	%
≤ \$1,000,000					
2023	92.2	1	25.0	500	35.7
2024	92.2	-	-	-	-
> \$1,000,000					
2023	2.1	3	75.0	900	64.3
2024	2.1	8	88.9	2,284	96.8
Revenue Not Available					
2023	5.7	-	-	-	-
2024	5.7	1	11.1	75	3.2
<b>Total</b>					
<b>2023</b>	<b>100.0</b>	<b>4</b>	<b>100.0</b>	<b>1,400</b>	<b>100.0</b>
<b>2024</b>	<b>100.0</b>	<b>9</b>	<b>100.0</b>	<b>2,359</b>	<b>100.0</b>
<i>Source: 2023-2024 D&amp;B Data; Bank Data (2023 Bank Data Covers 10/2/2023-12/31/2023)</i>					

## COMMUNITY DEVELOPMENT TEST

The Community Development Test is rated Satisfactory. The 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

OCB originated four community development loans totaling \$11.2 million during the evaluation period. All four community development loans supported economic development. The following table presents community development loans originated during the evaluation period by year and purpose.

Community Development Loans										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Total	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
10/2/2023-12/31/2023	-	-	-	-	-	-	-	-	-	-
2024	-	-	-	-	4	11,184	-	-	4	11,184
1/1/2025-2/24/2025	-	-	-	-	-	-	-	-	-	-
Total	-	-	-	-	4	11,184	-	-	4	11,184
Source: Bank Data										

The bank originated the following community development loans during the evaluation period.

- In 2024, the bank originated two loans totaling \$7.5 million to support a business with expanding operations, resulting in the addition of new jobs for low- and moderate-income individuals. The business is in a moderate-income census tract and employs a significant number of low- and moderate-income individuals.
- In 2024, the bank originated a \$2.3 million loan to finance the purchase of a business in a moderate-income census tract designated as an Opportunity Zone. Most of the business's employees are low- and moderate-income individuals.
- In 2024, the bank originated a \$1.4 million loan to support the continued operations of a business in a moderate-income census tract. The loan assisted with job retention for a significant number of low- and moderate-income individuals.

### **Qualified Investments**

OCB made four qualified investments totaling \$2.2 million during the evaluation period. Qualified investments include one investment totaling \$2.2 million supporting affordable housing and three donations totaling \$7,000 supporting community services. Additionally, two bank-wide investments benefitted multiple rated areas, including this assessment area. The following table presents qualified investments made during the evaluation period by year and purpose.

<b>Qualified Investments</b>										
<b>Activity Year</b>	<b>Affordable Housing</b>		<b>Community Services</b>		<b>Economic Development</b>		<b>Revitalize or Stabilize</b>		<b>Total</b>	
	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>
10/2/2023-12/31/2023	-	-	-	-	-	-	-	-	-	-
2024	1	2,210	-	-	-	-	-	-	1	2,210
1/1/2025-2/24/2025	-	-	-	-	-	-	-	-	-	-
<b>Subtotal</b>	1	2,210	-	-	-	-	-	-	1	2,210
Qualified Grants & Donations	-	-	3	7	-	-	-	-	3	7
<b>Total</b>	<b>1</b>	<b>2,210</b>	<b>3</b>	<b>7</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>4</b>	<b>2,217</b>
<i>Source: Bank Data</i>										

The bank made the following qualified investments during the evaluation period.

- In 2024, the bank purchased a mortgage-backed security totaling \$2.2 million that supports affordable housing, as all seven loans secured by one-to-four family properties were originated to moderate-income borrowers in the assessment area.
- In 2024, the bank made two donations totaling \$4,500 to a non-profit organization that provides essential community services to low- and moderate-income individuals with developmental disabilities who are eligible Medicaid recipients. Services provided include medical care, workforce development, residential housing, and an adult day program.
- In 2024, the bank made one donation totaling \$2,500 to a bilingual preschool that offers free preschool to children of low- and moderate-income families, as well as a workforce development program for their parents.

### **Community Development Services**

One bank representative provided a total of three community development services during the evaluation period. From 2023 to 2025, a bank representative served on the Board and as Vice President of Finance for a non-profit organization that supports low- and moderate-income families through a variety of essential community services initiatives. The following table presents community development services provided during the evaluation period by year and purpose.

<b>Community Development Services</b>					
<b>Activity Year</b>	<b>Affordable Housing</b>	<b>Community Services</b>	<b>Economic Development</b>	<b>Revitalize or Stabilize</b>	<b>Total</b>
	<b>#</b>	<b>#</b>	<b>#</b>	<b>#</b>	<b>#</b>
10/2/2023-12/31/2023	-	1	-	-	<b>1</b>
2024	-	1	-	-	<b>1</b>
1/1/2025-2/24/2025	-	1	-	-	<b>1</b>
<b>Total</b>	-	<b>3</b>	-	-	<b>3</b>
<i>Source: Bank Data</i>					

## **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.

## SUMMARY OF RATINGS FOR RATED AREAS

<b>Rated Area</b>	<b>Lending Test</b>	<b>Community Development Test</b>	<b>Rating</b>
Alabama	Satisfactory	Satisfactory	Satisfactory
Tennessee	Satisfactory	Satisfactory	Satisfactory
North Carolina	Needs to Improve	Satisfactory	Needs to Improve

## 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. Bank CDCs can develop innovative debt instruments or provide near-equity investments tailored to the development needs of the community. Bank 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 bank:
  - (i) Has not been reported or collected by the bank or an affiliate for consideration in the bank'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 bank's assessment area(s) or a broader statewide or regional area including the bank'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 bank'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.

## **Assessment Areas**

The following is a map of each assessment area showing the boundaries of the area and identifying the geographies contained within the area.

[illegible]

Alabama: Jefferson County Assessment Area Census Tract Listing

Tract Median											
Tract Code	Tract Income Level	Distressed or Under - served Tract	Family Income %	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
0001.00	Low	No	48.79	\$90,900	\$44,350	\$36,136	2809	88.29	2480	527	1310
0003.00	Low	No	29.31	\$90,900	\$26,643	\$21,712	1757	88.96	1563	111	678
0004.00	Moderate	No	53.25	\$90,900	\$48,404	\$39,440	2912	93.65	2727	477	1422
0005.00	Low	No	32.25	\$90,900	\$29,315	\$23,889	3037	96.15	2920	439	1285
0007.00	Low	No	29.02	\$90,900	\$26,379	\$21,495	2252	99.29	2236	384	874
0008.00	Low	No	43.52	\$90,900	\$39,560	\$32,237	3306	98.15	3245	847	1852
0011.00	Moderate	No	67.28	\$90,900	\$61,158	\$49,833	4420	97.24	4298	1182	1762
0012.00	Middle	No	100.76	\$90,900	\$91,591	\$74,625	2496	95.23	2377	930	1755
0014.00	Middle	No	80.64	\$90,900	\$73,302	\$59,722	1791	98.55	1765	499	1050
0015.00	Moderate	No	50.75	\$90,900	\$46,132	\$37,589	2452	93.76	2299	409	927
0016.00	Moderate	No	60.55	\$90,900	\$55,040	\$44,844	2661	86.92	2313	883	1254
0019.02	Low	No	38.48	\$90,900	\$34,978	\$28,500	1522	90.80	1382	249	896
0020.00	Low	No	39.56	\$90,900	\$35,960	\$29,299	3478	80.97	2816	440	1306
0021.00	Moderate	No	53.93	\$90,900	\$49,022	\$39,940	2986	83.29	2487	437	1306
0022.00	Low	No	43.47	\$90,900	\$39,514	\$32,197	2391	91.84	2196	512	1207
0023.03	Moderate	No	58.07	\$90,900	\$52,786	\$43,008	2998	95.60	2866	311	818
0023.05	Middle	No	111.23	\$90,900	\$101,108	\$82,377	3050	33.80	1031	1047	1359
0023.06	Upper	No	129.74	\$90,900	\$117,934	\$96,085	3489	22.36	780	1578	1860
0024.01	Low	No	47.09	\$90,900	\$42,805	\$34,879	2693	42.81	1153	327	761
0024.02	Low	No	45.90	\$90,900	\$41,723	\$34,000	1246	94.54	1178	103	310
0027.01	Upper	No	196.75	\$90,900	\$178,846	\$145,714	1454	28.27	411	348	77
0027.02	Unknown	No	0.00	\$90,900	\$0	\$0	2034	86.33	1756	0	219
0029.00	Low	No	45.21	\$90,900	\$41,096	\$33,482	1838	96.52	1774	170	685
0030.01	Moderate	No	74.81	\$90,900	\$68,002	\$55,406	3200	68.47	2191	512	1089
0030.02	Moderate	No	62.66	\$90,900	\$56,958	\$46,406	2568	98.48	2529	536	1276
0031.00	Low	No	44.49	\$90,900	\$40,441	\$32,955	3051	97.12	2963	807	1672
0032.00	Low	No	48.63	\$90,900	\$44,205	\$36,016	1125	99.64	1121	157	433
0033.00	Moderate	No	50.63	\$90,900	\$46,023	\$37,500	754	97.35	734	221	624
0034.00	Low	No	47.64	\$90,900	\$43,305	\$35,287	1955	96.21	1881	345	1052
0035.00	Moderate	No	64.62	\$90,900	\$58,740	\$47,857	2206	92.38	2038	353	1186
0036.00	Moderate	No	70.06	\$90,900	\$63,685	\$51,891	4359	97.20	4237	1341	2222
0037.00	Low	No	43.92	\$90,900	\$39,923	\$32,530	4423	96.81	4282	704	1863
0038.02	Moderate	No	70.26	\$90,900	\$63,866	\$52,038	4607	97.13	4475	1040	2187
0038.03	Moderate	No	67.33	\$90,900	\$61,203	\$49,868	3547	98.25	3485	739	2057
0039.00	Moderate	No	54.91	\$90,900	\$49,913	\$40,667	976	96.52	942	259	761
0040.00	Low	No	44.44	\$90,900	\$40,396	\$32,917	2984	95.88	2861	316	1124
0042.00	Moderate	No	54.21	\$90,900	\$49,277	\$40,147	1741	92.71	1614	323	850
0045.01	Unknown	No	0.00	\$90,900	\$0	\$0	3159	50.43	1593	0	16
0045.02	Low	No	33.11	\$90,900	\$30,097	\$24,528	3423	61.03	2089	164	87
0047.01	Upper	No	142.02	\$90,900	\$129,096	\$105,184	3482	23.23	809	761	1039
0047.02	Upper	No	201.19	\$90,900	\$182,882	\$149,000	3136	15.31	480	1041	1383
0048.00	Upper	No	306.98	\$90,900	\$279,045	\$227,344	2011	13.28	267	711	598
0049.01	Upper	No	144.59	\$90,900	\$131,432	\$107,083	1211	31.79	385	151	214
0049.02	Upper	No	128.60	\$90,900	\$116,897	\$95,242	3555	39.27	1396	291	860
0050.00	Moderate	No	74.17	\$90,900	\$67,421	\$54,934	3374	40.16	1355	717	1259
0051.01	Low	No	25.74	\$90,900	\$23,398	\$19,063	1081	96.39	1042	50	331

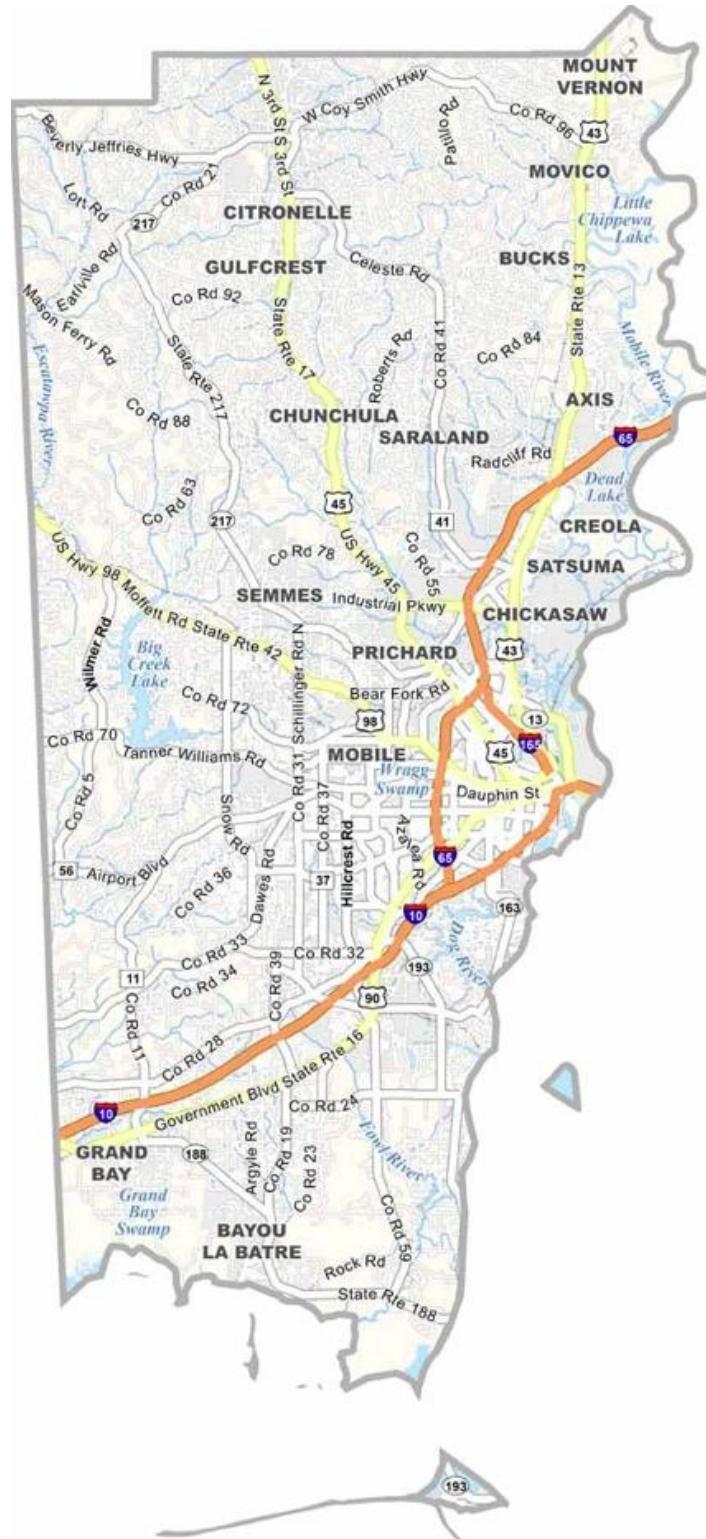
0051.03	Moderate	No	54.96	\$90,900	\$49,959	\$40,703	2575	97.20	2503	937	1567
0051.04	Moderate	No	61.36	\$90,900	\$55,776	\$45,446	2435	84.02	2046	370	543
0052.00	Moderate	No	56.09	\$90,900	\$50,986	\$41,544	3365	99.29	3341	952	1597
0053.02	Middle	No	104.66	\$90,900	\$95,136	\$77,512	3484	59.13	2060	1384	1833
0055.00	Low	No	31.30	\$90,900	\$28,452	\$23,182	1943	86.16	1674	307	651
0056.00	Middle	No	86.63	\$90,900	\$78,747	\$64,160	5053	23.41	1183	1172	1911
0057.01	Moderate	No	68.90	\$90,900	\$62,630	\$51,027	1990	97.19	1934	599	1174
0057.02	Unknown	No	0.00	\$90,900	\$0	\$0	3079	97.76	3010	789	1620
0058.00	Moderate	No	59.21	\$90,900	\$53,822	\$43,854	2803	68.68	1925	647	542
0059.03	Middle	No	89.71	\$90,900	\$81,546	\$66,438	5149	80.70	4155	1327	1853
0059.05	Moderate	No	66.65	\$90,900	\$60,585	\$49,367	5577	86.50	4824	1395	2284
0059.07	Moderate	No	72.57	\$90,900	\$65,966	\$53,750	2060	81.46	1678	633	1006
0059.08	Moderate	No	53.16	\$90,900	\$48,322	\$39,375	3644	87.18	3177	465	1183
0059.09	Moderate	No	78.06	\$90,900	\$70,957	\$57,813	2514	91.85	2309	669	948
0059.10	Moderate	No	77.50	\$90,900	\$70,448	\$57,401	5109	93.62	4783	1644	1853
0100.01	Moderate	No	54.14	\$90,900	\$49,213	\$40,100	5681	53.83	3058	893	1722
0100.02	Middle	No	86.68	\$90,900	\$78,792	\$64,196	5155	48.11	2480	1291	1931
0101.00	Unknown	No	0.00	\$90,900	\$0	\$0	1381	98.33	1358	331	757
0102.00	Low	No	38.66	\$90,900	\$35,142	\$28,637	2285	81.27	1857	517	1187
0103.01	Moderate	No	64.29	\$90,900	\$58,440	\$47,614	2448	87.05	2131	283	1308
0103.02	Unknown	No	0.00	\$90,900	\$0	\$0	3870	98.01	3793	785	1796
0104.01	Low	No	49.01	\$90,900	\$44,550	\$36,302	3556	82.82	2945	596	1702
0104.02	Moderate	No	71.03	\$90,900	\$64,566	\$52,609	1982	83.00	1645	756	912
0105.00	Moderate	No	55.15	\$90,900	\$50,131	\$40,844	1581	87.92	1390	373	719
0106.03	Moderate	No	68.32	\$90,900	\$62,103	\$50,600	2277	98.16	2235	553	957
0106.04	Low	No	42.57	\$90,900	\$38,696	\$31,528	4595	98.06	4506	978	2302
0106.05	Moderate	No	69.76	\$90,900	\$63,412	\$51,667	936	95.19	891	158	558
0107.01	Upper	No	135.31	\$90,900	\$122,997	\$100,208	1817	41.00	745	271	436
0107.02	Upper	No	174.48	\$90,900	\$158,602	\$129,219	4898	20.58	1008	1586	2003
0107.03	Upper	No	263.69	\$90,900	\$239,694	\$195,290	2552	9.52	243	804	948
0107.04	Upper	No	130.64	\$90,900	\$118,752	\$96,750	5279	55.71	2941	612	859
0107.05	Upper	No	208.83	\$90,900	\$189,826	\$154,659	4125	12.90	532	1217	1501
0107.06	Middle	No	93.72	\$90,900	\$85,191	\$69,412	4893	42.80	2094	746	1056
0108.01	Upper	No	265.57	\$90,900	\$241,403	\$196,677	7112	7.75	551	1796	2245
0108.02	Upper	No	337.57	\$90,900	\$306,851	\$250,001	3633	3.99	145	1402	1439
0108.03	Upper	No	160.69	\$90,900	\$146,067	\$119,010	6514	38.87	2532	1792	2335
0108.04	Upper	No	253.47	\$90,900	\$230,404	\$187,717	3312	5.89	195	934	1025
0108.06	Upper	No	208.58	\$90,900	\$189,599	\$154,471	6486	8.34	541	1924	2125
0108.07	Upper	No	156.97	\$90,900	\$142,686	\$116,250	1450	22.00	319	501	514
0109.00	Moderate	No	52.56	\$90,900	\$47,777	\$38,929	4719	80.21	3785	887	2051
0110.02	Moderate	No	56.27	\$90,900	\$51,149	\$41,675	1974	55.17	1089	372	712
0110.03	Moderate	No	59.79	\$90,900	\$54,349	\$44,282	2194	28.94	635	549	958
0110.04	Upper	No	131.42	\$90,900	\$119,461	\$97,333	3643	22.45	818	1102	1398
0111.08	Upper	No	124.71	\$90,900	\$113,361	\$92,359	5172	27.28	1411	1395	1572
0111.09	Upper	No	197.60	\$90,900	\$179,618	\$146,344	4273	12.10	517	1669	1892
0111.10	Upper	No	131.89	\$90,900	\$119,888	\$97,678	5813	38.78	2254	1537	1970
0111.12	Moderate	No	53.36	\$90,900	\$48,504	\$39,522	3987	68.22	2720	1387	1377
0111.13	Middle	No	89.20	\$90,900	\$81,083	\$66,060	4006	72.29	2896	1098	1576
0111.14	Upper	No	146.08	\$90,900	\$132,787	\$108,191	8019	18.64	1495	2055	2303
0111.15	Upper	No	138.64	\$90,900	\$126,024	\$102,679	5736	23.83	1367	1704	1925
0111.16	Upper	No	120.83	\$90,900	\$109,834	\$89,485	2819	16.64	469	719	908



0111.17	Middle	No	104.59	\$90,900	\$95,072	\$77,461	6020	41.73	2512	1587	1909
0112.05	Middle	No	102.56	\$90,900	\$93,227	\$75,956	2172	43.92	954	631	819
0112.06	Middle	No	116.80	\$90,900	\$106,171	\$86,503	5413	31.66	1714	1958	2235
0112.07	Moderate	No	63.69	\$90,900	\$57,894	\$47,172	5103	82.79	4225	1094	1565
0112.08	Middle	No	89.64	\$90,900	\$81,483	\$66,389	4559	55.67	2538	1235	1451
0112.09	Middle	No	93.00	\$90,900	\$84,537	\$68,875	3236	88.60	2867	617	1043
0112.10	Moderate	No	73.07	\$90,900	\$66,421	\$54,116	3710	75.15	2788	658	1042
0113.01	Middle	No	92.11	\$90,900	\$83,728	\$68,221	3562	28.21	1005	1070	1577
0113.03	Upper	No	129.27	\$90,900	\$117,506	\$95,739	3913	10.58	414	1173	1468
0113.04	Middle	No	109.41	\$90,900	\$99,454	\$81,033	3748	10.65	399	1116	1268
0114.01	Moderate	No	62.32	\$90,900	\$56,649	\$46,159	2517	24.47	616	777	1279
0114.02	Upper	No	141.87	\$90,900	\$128,960	\$105,069	4178	6.73	281	1359	1451
0115.00	Middle	No	82.43	\$90,900	\$74,929	\$61,051	6035	6.91	417	1964	2356
0116.00	Upper	No	120.60	\$90,900	\$109,625	\$89,318	3863	15.01	580	1077	1553
0117.04	Middle	No	107.17	\$90,900	\$97,418	\$79,375	4343	9.92	431	1287	1500
0117.06	Middle	No	87.76	\$90,900	\$79,774	\$65,000	2304	21.05	485	711	860
0117.07	Middle	No	80.71	\$90,900	\$73,365	\$59,773	3825	28.37	1085	956	1414
0117.08	Upper	No	139.41	\$90,900	\$126,724	\$103,250	6297	29.76	1874	1726	2182
0117.09	Middle	No	108.90	\$90,900	\$98,990	\$80,654	4956	34.56	1713	1143	1540
0117.10	Middle	No	113.22	\$90,900	\$102,917	\$83,854	3721	13.68	509	1018	1305
0118.03	Moderate	No	58.16	\$90,900	\$52,867	\$43,077	4902	89.13	4369	755	1570
0118.04	Moderate	No	68.43	\$90,900	\$62,203	\$50,682	2987	88.48	2643	513	897
0118.05	Moderate	No	51.36	\$90,900	\$46,686	\$38,041	3552	72.83	2587	935	1403
0118.06	Moderate	No	61.42	\$90,900	\$55,831	\$45,490	3651	80.64	2944	660	1082
0119.01	Moderate	No	54.31	\$90,900	\$49,368	\$40,228	2926	58.82	1721	713	1307
0119.04	Middle	No	85.61	\$90,900	\$77,819	\$63,403	2044	94.67	1935	680	1084
0120.01	Middle	No	104.01	\$90,900	\$94,545	\$77,031	4249	67.00	2847	1455	1868
0120.03	Upper	No	139.93	\$90,900	\$127,196	\$103,636	2246	49.24	1106	591	845
0120.04	Middle	No	102.64	\$90,900	\$93,300	\$76,019	5670	59.21	3357	1895	2179
0121.03	Moderate	No	78.39	\$90,900	\$71,257	\$58,059	4277	63.57	2719	1440	2086
0121.04	Middle	No	82.35	\$90,900	\$74,856	\$60,991	2806	50.68	1422	842	1352
0122.00	Middle	No	95.64	\$90,900	\$86,937	\$70,833	4022	32.70	1315	934	1371
0123.02	Middle	No	116.35	\$90,900	\$105,762	\$86,167	3918	12.51	490	1181	1628
0123.04	Middle	No	83.24	\$90,900	\$75,665	\$61,650	2527	60.90	1539	697	1100
0123.06	Middle	No	114.48	\$90,900	\$104,062	\$84,788	3581	86.90	3112	1322	1527
0123.07	Middle	No	96.03	\$90,900	\$87,291	\$71,121	3900	61.46	2397	1205	1442
0124.01	Middle	No	97.89	\$90,900	\$88,982	\$72,500	3660	94.32	3452	988	1237
0124.02	Moderate	No	69.06	\$90,900	\$62,776	\$51,146	3089	76.92	2376	763	1252
0124.03	Middle	No	91.93	\$90,900	\$83,564	\$68,087	3414	61.22	2090	1093	1552
0125.00	Moderate	No	77.32	\$90,900	\$70,284	\$57,269	4160	53.87	2241	1040	2122
0126.02	Moderate	No	79.47	\$90,900	\$72,238	\$58,854	3106	49.42	1535	789	1131
0127.01	Middle	No	97.40	\$90,900	\$88,537	\$72,135	4081	43.45	1773	1064	1377
0127.03	Upper	No	244.89	\$90,900	\$222,605	\$181,364	7347	21.91	1610	1561	1651
0127.04	Upper	No	129.04	\$90,900	\$117,297	\$95,568	2505	17.80	446	792	935
0128.02	Upper	No	158.09	\$90,900	\$143,704	\$117,083	3109	12.51	389	794	1093
0128.04	Upper	No	134.32	\$90,900	\$122,097	\$99,476	3747	11.90	446	946	1246
0128.05	Upper	No	141.01	\$90,900	\$128,178	\$104,432	2255	33.44	754	132	187
0129.05	Upper	No	278.94	\$90,900	\$253,556	\$206,579	4767	7.72	368	1287	1375
0129.07	Middle	No	102.90	\$90,900	\$93,536	\$76,208	5151	34.21	1762	1395	1637
0129.08	Moderate	No	57.99	\$90,900	\$52,713	\$42,953	4352	53.19	2315	688	1150
0129.10	Upper	No	153.59	\$90,900	\$139,613	\$113,750	4703	21.90	1030	673	871

0129.11	Upper	No	230.18	\$90,900	\$209,234	\$170,469	6757	9.15	618	1603	1913
0129.13	Middle	No	100.70	\$90,900	\$91,536	\$74,583	4421	67.70	2993	420	531
0129.14	Upper	No	143.46	\$90,900	\$130,405	\$106,250	2206	14.23	314	378	322
0129.16	Upper	No	150.10	\$90,900	\$136,441	\$111,163	3948	16.11	636	994	1170
0129.17	Upper	No	147.16	\$90,900	\$133,768	\$108,984	3066	27.98	858	683	766
0129.18	Middle	No	92.97	\$90,900	\$84,510	\$68,859	2472	62.78	1552	344	441
0129.19	Middle	No	85.51	\$90,900	\$77,729	\$63,333	2841	68.18	1937	24	24
0129.20	Middle	No	89.34	\$90,900	\$81,210	\$66,167	3239	35.38	1146	951	1024
0129.21	Upper	No	190.54	\$90,900	\$173,201	\$141,111	3572	12.65	452	899	977
0130.02	Low	No	49.01	\$90,900	\$44,550	\$36,300	1811	98.07	1776	486	890
0131.00	Low	No	42.27	\$90,900	\$38,423	\$31,306	3870	98.24	3802	941	1717
0132.00	Moderate	No	73.84	\$90,900	\$67,121	\$54,688	2189	94.52	2069	452	975
0133.00	Moderate	No	55.99	\$90,900	\$50,895	\$41,469	3074	92.94	2857	903	1536
0134.00	Moderate	No	76.45	\$90,900	\$69,493	\$56,620	4420	94.00	4155	1219	1859
0136.01	Moderate	No	74.32	\$90,900	\$67,557	\$55,046	2918	95.44	2785	1056	1911
0138.01	Moderate	No	67.95	\$90,900	\$61,767	\$50,324	1907	91.19	1739	455	966
0139.01	Moderate	No	70.65	\$90,900	\$64,221	\$52,326	1565	78.34	1226	299	761
0139.02	Middle	No	93.98	\$90,900	\$85,428	\$69,605	2269	51.30	1164	591	911
0140.01	Middle	No	87.22	\$90,900	\$79,283	\$64,599	3864	8.72	337	1394	1735
0140.02	Upper	No	135.66	\$90,900	\$123,315	\$100,469	3510	29.46	1034	1040	1264
0141.04	Middle	No	84.11	\$90,900	\$76,456	\$62,292	3820	60.81	2323	1019	1313
0141.05	Middle	No	102.95	\$90,900	\$93,582	\$76,250	5057	77.42	3915	1061	1698
0141.06	Middle	No	83.66	\$90,900	\$76,047	\$61,964	3002	18.32	550	1154	1352
0141.07	Middle	No	104.14	\$90,900	\$94,663	\$77,130	2093	6.69	140	543	1050
0142.05	Upper	No	148.87	\$90,900	\$135,323	\$110,254	3213	52.54	1688	1028	1147
0142.06	Upper	No	120.48	\$90,900	\$109,516	\$89,231	5256	45.57	2395	1700	1978
0142.07	Upper	No	127.88	\$90,900	\$116,243	\$94,709	6349	46.87	2976	2030	2534
0142.08	Upper	No	155.06	\$90,900	\$140,950	\$114,836	6433	29.55	1901	2002	2326
0142.09	Upper	No	152.84	\$90,900	\$138,932	\$113,193	4612	49.44	2280	1532	1790
0143.01	Middle	No	92.96	\$90,900	\$84,501	\$68,846	3014	48.91	1474	963	1363
0143.03	Upper	No	166.14	\$90,900	\$151,021	\$123,042	6557	38.58	2530	1314	1605
0143.04	Middle	No	91.03	\$90,900	\$82,746	\$67,421	4504	55.95	2520	666	1009
0144.04	Upper	No	161.83	\$90,900	\$147,103	\$119,853	5918	35.37	2093	1388	1618
0144.05	Middle	No	104.83	\$90,900	\$95,290	\$77,639	4226	31.78	1343	778	1208
0144.06	Upper	No	163.72	\$90,900	\$148,821	\$121,250	6219	15.97	993	1685	2039
0144.08	Middle	No	98.70	\$90,900	\$89,718	\$73,097	4235	59.15	2505	312	524
0144.09	Upper	No	126.64	\$90,900	\$115,116	\$93,792	3341	17.36	580	1094	1146
0144.10	Upper	No	184.42	\$90,900	\$167,638	\$136,583	5568	31.97	1780	1229	1430
0144.12	Upper	No	150.68	\$90,900	\$136,968	\$111,592	4329	12.29	532	1340	1704
0144.14	Upper	No	187.45	\$90,900	\$170,392	\$138,822	7006	19.73	1382	1925	2114
0144.15	Upper	No	206.12	\$90,900	\$187,363	\$152,650	3918	41.02	1607	1362	1605

**Oakworth Capital Bank**  
**Mobile County, Alabama Assessment Area**



Alabama: Mobile County Assessment Area Census Tract Listing

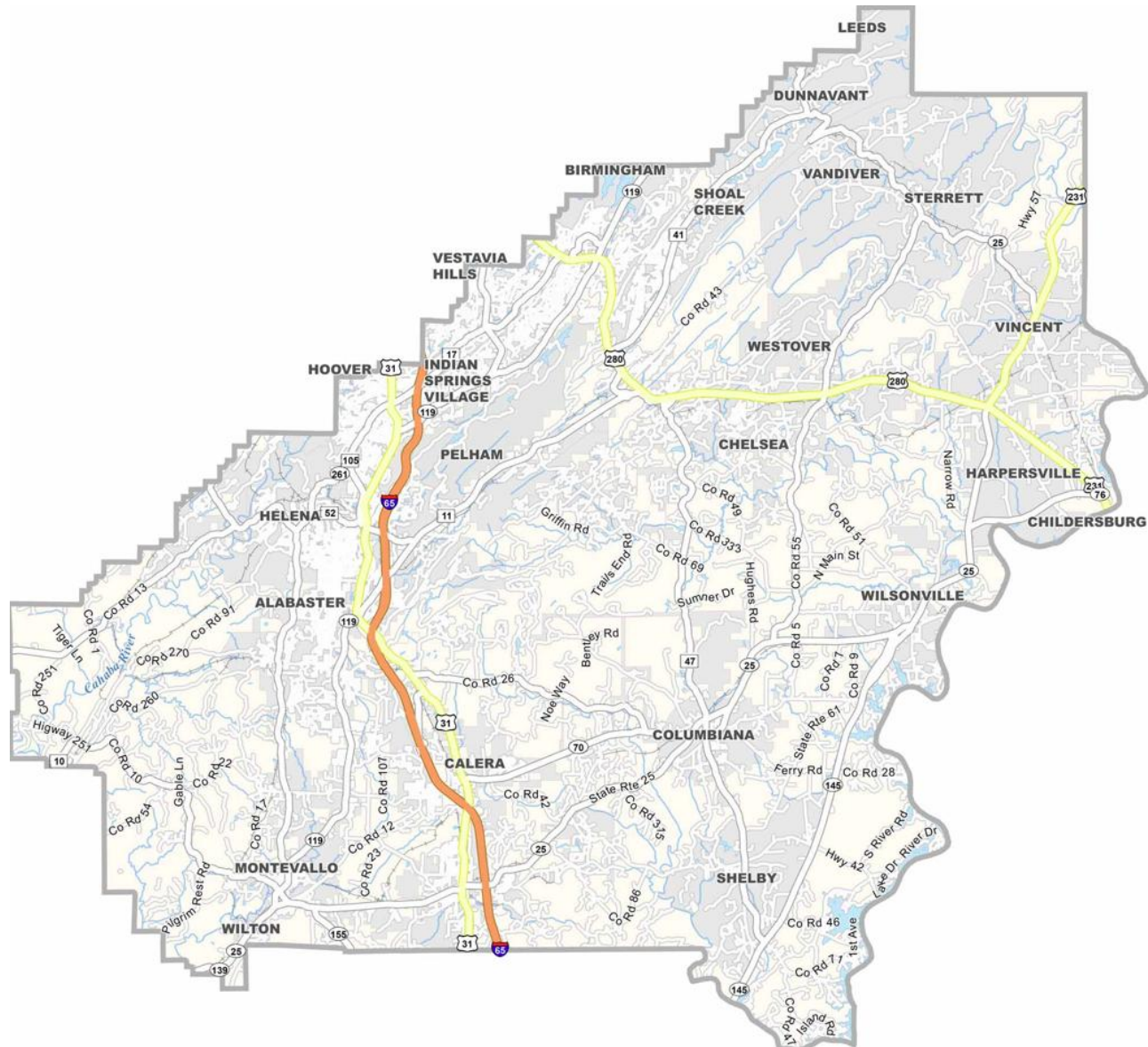
Tract Code	Tract Income Level	Distressed or Under - served Tract	Tract Median Family Income %	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
0002.00	Upper	No	164.65	\$78,100	\$128,592	\$101,667	1247	41.94	523	198	323
0004.01	Moderate	No	74.29	\$78,100	\$58,020	\$45,876	1177	99.49	1171	180	764
0004.02	Low	No	31.60	\$78,100	\$24,680	\$19,515	872	98.97	863	0	135
0005.00	Low	No	42.82	\$78,100	\$33,442	\$26,442	1487	99.33	1477	279	963
0006.00	Moderate	No	51.14	\$78,100	\$39,940	\$31,583	1512	99.07	1498	344	610
0007.01	Moderate	No	74.69	\$78,100	\$58,333	\$46,125	1783	99.50	1774	419	751
0007.02	Moderate	No	79.83	\$78,100	\$62,347	\$49,293	2038	99.26	2023	537	1117
0008.01	Moderate	No	78.75	\$78,100	\$61,504	\$48,627	2824	95.36	2693	635	1143
0008.02	Unknown	No	0.00	\$78,100	\$0	\$0	1288	99.92	1287	277	553
0009.01	Upper	No	175.31	\$78,100	\$136,917	\$108,250	1543	34.67	535	399	638
0009.02	Upper	No	156.49	\$78,100	\$122,219	\$96,630	1914	21.26	407	518	876
0009.03	Middle	No	89.53	\$78,100	\$69,923	\$55,288	1454	58.80	855	376	736
0010.01	Middle	No	100.40	\$78,100	\$78,412	\$62,000	1513	42.37	641	279	744
0010.02	Upper	No	124.35	\$78,100	\$97,117	\$76,786	1777	50.48	897	501	1077
0011.00	Middle	No	85.34	\$78,100	\$66,651	\$52,697	2141	95.10	2036	457	649
0012.00	Moderate	No	52.18	\$78,100	\$40,753	\$32,222	2447	75.73	1853	198	677
0013.02	Moderate	No	57.29	\$78,100	\$44,743	\$35,375	2402	98.25	2360	378	1142
0014.00	Middle	No	89.53	\$78,100	\$69,923	\$55,284	1890	97.78	1848	280	885
0015.01	Low	No	30.12	\$78,100	\$23,524	\$18,601	1142	99.21	1133	119	1013
0015.02	Low	No	23.44	\$78,100	\$18,307	\$14,474	1040	98.85	1028	23	643
0018.00	Moderate	No	77.86	\$78,100	\$60,809	\$48,080	2340	67.69	1584	689	1189
0019.01	Middle	No	101.21	\$78,100	\$79,045	\$62,500	2012	57.36	1154	509	899
0019.02	Middle	No	100.43	\$78,100	\$78,436	\$62,014	3190	64.83	2068	1009	1499
0020.00	Upper	No	154.86	\$78,100	\$120,946	\$95,625	1801	41.53	748	581	846
0021.00	Moderate	No	54.00	\$78,100	\$42,174	\$33,348	3778	86.63	3273	691	1540
0022.00	Moderate	No	61.47	\$78,100	\$48,008	\$37,958	2478	85.11	2109	518	1011
0023.01	Middle	No	85.55	\$78,100	\$66,815	\$52,826	1897	91.30	1732	360	964
0023.02	Moderate	No	53.70	\$78,100	\$41,940	\$33,164	1584	97.35	1542	266	690
0024.00	Moderate	No	74.35	\$78,100	\$58,067	\$45,909	3269	85.32	2789	555	1605
0025.01	Upper	No	164.93	\$78,100	\$128,810	\$101,844	3448	18.18	627	1222	1876
0025.02	Upper	No	153.21	\$78,100	\$119,657	\$94,605	2542	21.20	539	543	1098
0026.00	Moderate	No	54.78	\$78,100	\$42,783	\$33,828	2400	91.17	2188	524	1019
0027.00	Low	No	36.90	\$78,100	\$28,819	\$22,786	2251	85.96	1935	312	907
0028.00	Moderate	No	78.28	\$78,100	\$61,137	\$48,339	4562	62.10	2833	768	1845
0029.00	Moderate	No	77.30	\$78,100	\$60,371	\$47,735	4106	64.52	2649	676	1306
0030.00	Middle	No	110.91	\$78,100	\$86,621	\$68,487	3515	51.38	1806	687	1205
0031.00	Upper	No	138.10	\$78,100	\$107,856	\$85,278	4357	30.64	1335	1438	1963
0032.02	Moderate	No	57.83	\$78,100	\$45,165	\$35,714	2820	68.33	1927	570	1152
0032.03	Middle	No	105.84	\$78,100	\$82,661	\$65,357	3656	55.63	2034	557	1199
0032.05	Moderate	No	73.04	\$78,100	\$57,044	\$45,104	2856	86.59	2473	400	754
0032.06	Moderate	No	55.35	\$78,100	\$43,228	\$34,182	1052	82.79	871	9	52
0032.07	Moderate	No	77.58	\$78,100	\$60,590	\$47,909	2989	70.26	2100	0	315
0033.01	Middle	No	99.75	\$78,100	\$77,905	\$61,598	2871	48.76	1400	413	559
0033.02	Upper	No	201.54	\$78,100	\$157,403	\$124,450	4987	21.34	1064	904	1462
0034.02	Moderate	No	60.46	\$78,100	\$47,219	\$37,334	3776	85.62	3233	799	1217
0034.04	Moderate	No	62.20	\$78,100	\$48,578	\$38,409	2767	87.39	2418	473	922
0034.05	Middle	No	91.70	\$78,100	\$71,618	\$56,625	1941	72.64	1410	733	805

0034.06	Moderate	No	77.44	\$78,100	\$60,481	\$47,817	2944	67.39	1984	626	1048
0034.08	Middle	No	98.50	\$78,100	\$76,929	\$60,824	3915	74.94	2934	1206	1722
0034.09	Middle	No	119.30	\$78,100	\$93,173	\$73,667	3016	49.64	1497	988	1035
0034.10	Middle	No	94.03	\$78,100	\$73,437	\$58,063	4576	59.48	2722	1335	2041
0035.01	Upper	No	163.61	\$78,100	\$127,779	\$101,028	3660	21.37	782	896	1520
0035.02	Upper	No	230.00	\$78,100	\$179,630	\$142,019	2715	10.17	276	937	1046
0036.02	Moderate	No	75.35	\$78,100	\$58,848	\$46,532	1253	87.79	1100	206	336
0036.06	Middle	No	118.76	\$78,100	\$92,752	\$73,333	3907	38.39	1500	810	1374
0036.07	Middle	No	96.69	\$78,100	\$75,515	\$59,706	3662	56.25	2060	603	999
0036.08	Moderate	No	71.07	\$78,100	\$55,506	\$43,889	1279	73.10	935	420	530
0037.03	Moderate	No	59.22	\$78,100	\$46,251	\$36,570	3894	46.92	1827	510	709
0037.04	Middle	No	106.47	\$78,100	\$83,153	\$65,747	4577	27.70	1268	1450	1835
0037.05	Middle	No	113.27	\$78,100	\$88,464	\$69,943	4343	35.39	1537	955	1180
0037.06	Upper	No	131.44	\$78,100	\$102,655	\$81,161	3179	30.89	982	778	993
0037.07	Upper	No	122.28	\$78,100	\$95,501	\$75,505	4393	56.11	2465	908	1311
0037.08	Upper	No	154.40	\$78,100	\$120,586	\$95,341	4370	35.56	1554	1192	1533
0037.10	Middle	No	97.23	\$78,100	\$75,937	\$60,038	4217	43.61	1839	1133	1513
0037.11	Middle	No	102.88	\$78,100	\$80,349	\$63,526	2727	45.14	1231	624	774
0037.12	Upper	No	166.06	\$78,100	\$129,693	\$102,538	3760	37.53	1411	1258	1585
0038.00	Moderate	No	62.38	\$78,100	\$48,719	\$38,523	1477	47.05	695	244	741
0039.01	Moderate	No	54.17	\$78,100	\$42,307	\$33,450	1924	95.17	1831	457	941
0039.02	Moderate	No	78.95	\$78,100	\$61,660	\$48,750	809	98.52	797	142	396
0040.00	Moderate	No	56.15	\$78,100	\$43,853	\$34,674	2100	99.14	2082	382	1075
0041.00	Moderate	No	51.41	\$78,100	\$40,151	\$31,750	638	99.69	636	181	416
0048.00	Low	No	22.77	\$78,100	\$17,783	\$14,063	979	95.81	938	151	507
0049.00	Low	No	35.15	\$78,100	\$27,452	\$21,709	2985	95.71	2857	658	1262
0050.00	Low	No	35.08	\$78,100	\$27,397	\$21,661	1661	75.38	1252	380	617
0051.00	Low	No	48.86	\$78,100	\$38,160	\$30,170	1476	69.24	1022	228	540
0052.00	Moderate	No	75.27	\$78,100	\$58,786	\$46,477	1618	46.35	750	217	753
0053.00	Middle	No	95.62	\$78,100	\$74,679	\$59,044	2259	42.41	958	407	915
0054.00	Middle	No	118.35	\$78,100	\$92,431	\$73,083	4733	22.50	1065	1128	1412
0055.00	Middle	No	93.34	\$78,100	\$72,899	\$57,639	3005	38.04	1143	825	1272
0056.01	Upper	No	157.28	\$78,100	\$122,836	\$97,120	3068	8.80	270	827	1008
0056.02	Upper	No	120.56	\$78,100	\$94,157	\$74,444	4593	26.26	1206	1066	1604
0057.01	Upper	No	170.86	\$78,100	\$133,442	\$105,505	4439	16.65	739	1177	1258
0057.02	Upper	No	130.92	\$78,100	\$102,249	\$80,840	3211	26.04	836	1121	1352
0058.00	Middle	No	98.28	\$78,100	\$76,757	\$60,688	4554	66.82	3043	1527	2134
0059.00	Middle	No	88.86	\$78,100	\$69,400	\$54,870	4645	17.42	809	1372	1729
0060.00	Middle	No	81.73	\$78,100	\$63,831	\$50,469	5016	30.94	1552	1186	1974
0061.02	Moderate	No	76.77	\$78,100	\$59,957	\$47,407	2985	29.11	869	771	1174
0061.03	Moderate	No	66.78	\$78,100	\$52,155	\$41,237	4800	82.08	3940	1161	2261
0061.04	Middle	No	109.60	\$78,100	\$85,598	\$67,679	4467	20.21	903	1304	1805
0061.06	Upper	No	133.60	\$78,100	\$104,342	\$82,500	2940	29.52	868	560	820
0061.07	Middle	No	101.28	\$78,100	\$79,100	\$62,540	4253	27.77	1181	1269	1744
0062.01	Middle	No	106.04	\$78,100	\$82,817	\$65,481	3960	13.01	515	1045	1431
0062.02	Middle	No	102.21	\$78,100	\$79,826	\$63,113	1918	14.91	286	443	626
0063.03	Upper	No	128.95	\$78,100	\$100,710	\$79,625	3574	14.72	526	1096	1358
0063.04	Middle	No	89.60	\$78,100	\$69,978	\$55,329	4462	28.35	1265	1124	1772
0063.05	Moderate	No	68.55	\$78,100	\$53,538	\$42,330	3088	16.90	522	901	1349
0063.06	Upper	No	129.19	\$78,100	\$100,897	\$79,776	4737	40.79	1932	1376	1659
0063.07	Middle	No	99.53	\$78,100	\$77,733	\$61,458	3253	28.40	924	1208	1411
0064.02	Middle	No	86.35	\$78,100	\$67,439	\$53,322	4870	36.98	1801	800	1766

0064.03	Middle	No	80.03	\$78,100	\$62,503	\$49,417	1789	39.24	702	404	739
0064.07	Middle	No	107.52	\$78,100	\$83,973	\$66,392	6959	16.80	1169	1997	2700
0064.08	Upper	No	122.45	\$78,100	\$95,633	\$75,615	4098	38.29	1569	994	1216
0064.09	Upper	No	141.07	\$78,100	\$110,176	\$87,108	7317	38.05	2784	1836	2174
0064.10	Upper	No	141.09	\$78,100	\$110,191	\$87,120	3663	38.22	1400	697	793
0064.11	Middle	No	100.65	\$78,100	\$78,608	\$62,152	5045	42.06	2122	961	1544
0064.12	Upper	No	175.11	\$78,100	\$136,761	\$108,130	4923	26.83	1321	1504	1827
0064.13	Upper	No	171.06	\$78,100	\$133,598	\$105,625	4110	27.66	1137	1244	1410
0065.01	Middle	No	116.79	\$78,100	\$91,213	\$72,118	5349	21.14	1131	1590	2021
0065.03	Upper	No	168.98	\$78,100	\$131,973	\$104,343	3726	27.19	1013	1274	1293
0065.04	Middle	No	107.87	\$78,100	\$84,246	\$66,607	4215	13.33	562	1306	1507
0065.05	Middle	No	111.84	\$78,100	\$87,347	\$69,063	5262	14.88	783	1599	1792
0066.00	Middle	No	118.51	\$78,100	\$92,556	\$73,177	5294	16.40	868	1714	2281
0067.02	Middle	No	87.32	\$78,100	\$68,197	\$53,921	3772	36.45	1375	1060	1538
0067.03	Middle	No	110.85	\$78,100	\$86,574	\$68,450	2668	32.16	858	911	1082
0067.04	Middle	No	102.54	\$78,100	\$80,084	\$63,317	4216	36.20	1526	1050	1486
0068.02	Moderate	No	74.73	\$78,100	\$58,364	\$46,146	3112	22.56	702	729	1153
0068.03	Upper	No	174.58	\$78,100	\$136,347	\$107,798	3104	33.41	1037	907	1194
0068.04	Upper	No	163.03	\$78,100	\$127,326	\$100,667	5433	29.54	1605	1428	1697
0069.02	Moderate	No	69.21	\$78,100	\$54,053	\$42,737	4131	36.53	1509	1210	1516
0069.03	Middle	No	83.70	\$78,100	\$65,370	\$51,684	3367	49.15	1655	480	1103
0069.04	Moderate	No	67.54	\$78,100	\$52,749	\$41,706	4296	21.97	944	869	1516
0070.00	Upper	No	120.98	\$78,100	\$94,485	\$74,702	4621	15.15	700	1552	2076
0071.01	Middle	No	90.26	\$78,100	\$70,493	\$55,733	4575	30.23	1383	1194	1570
0071.02	Middle	No	90.00	\$78,100	\$70,290	\$55,578	3201	63.32	2027	690	1132
0071.03	Upper	No	151.82	\$78,100	\$118,571	\$93,750	3377	17.15	579	1440	1828
0072.01	Middle	No	101.43	\$78,100	\$79,217	\$62,632	2855	20.88	596	762	995
0072.03	Upper	No	125.20	\$78,100	\$97,781	\$77,308	1778	9.17	163	630	1970
0072.04	Middle	No	114.87	\$78,100	\$89,713	\$70,932	1531	12.80	196	479	734
0073.00	Moderate	No	65.83	\$78,100	\$51,413	\$40,653	4030	31.81	1282	741	1642
0074.00	Moderate	No	61.80	\$78,100	\$48,266	\$38,162	2878	60.70	1747	635	1152
0075.00	Moderate	No	74.07	\$78,100	\$57,849	\$45,739	1346	98.44	1325	307	663
0076.00	Moderate	No	61.52	\$78,100	\$48,047	\$37,988	1972	96.50	1903	411	960
0077.00	Moderate	No	65.79	\$78,100	\$51,382	\$40,625	1154	98.61	1138	178	802
9800.00	Unknown	No	0.00	\$78,100	\$0	\$0	2022	31.40	635	0	0
9900.00	Unknown	No	0.00	\$78,100	\$0	\$0	0	0.00	0	0	0



**Oakworth Capital Bank**  
**Shelby County, Alabama Assessment Area**



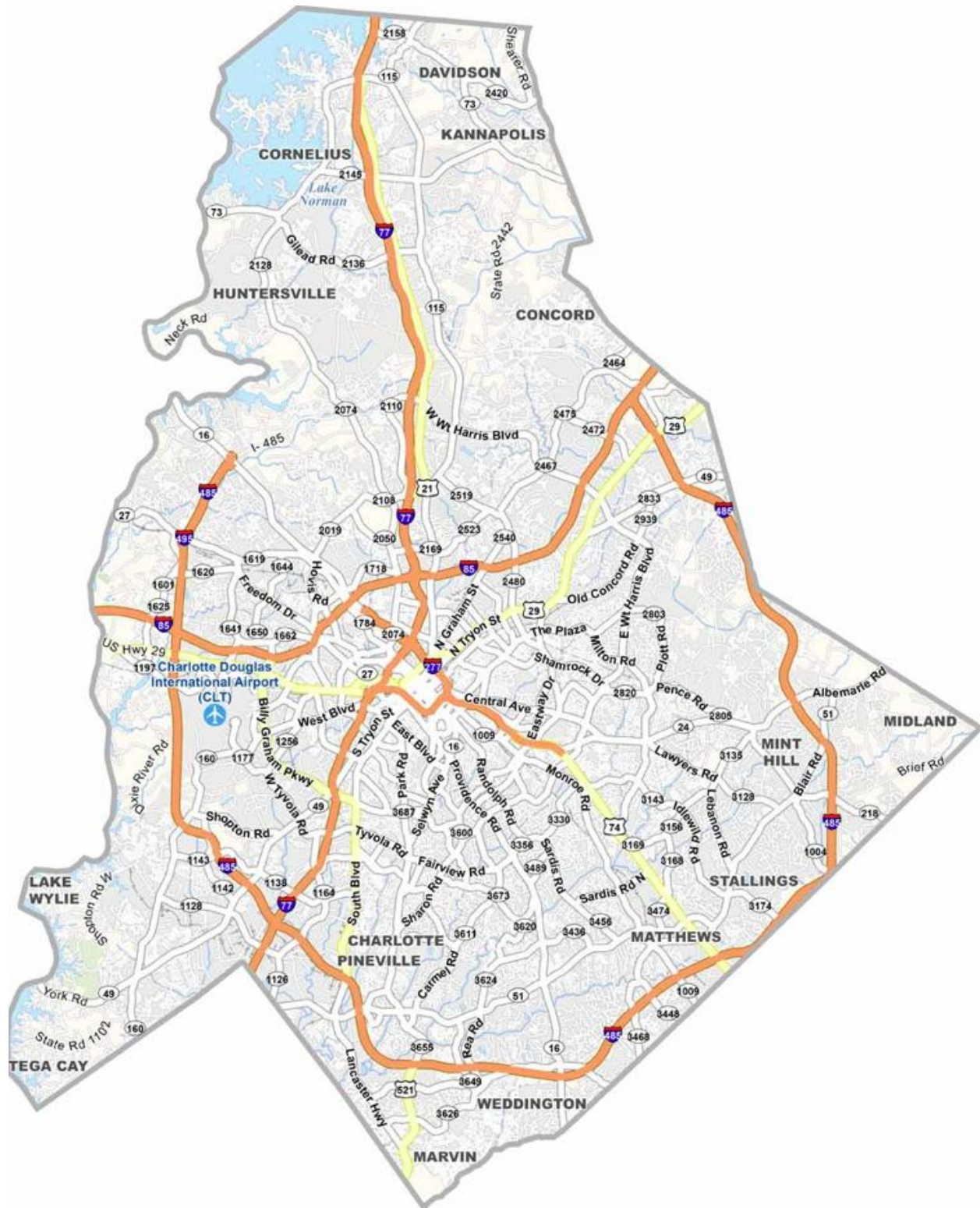
Alabama: Shelby County Assessment Area Census Tract Listing

Tract Code	Tract Income Level	Distressed or Under - served Tract	Tract Median Family Income %	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
0301.02	Middle	No	88.33	\$90,900	\$80,292	\$65,417	3983	28.19	1123	1110	1873
0301.03	Middle	No	100.14	\$90,900	\$91,027	\$74,167	1066	15.85	169	353	477
0302.11	Upper	No	179.99	\$90,900	\$163,611	\$133,304	3097	12.95	401	951	1091
0302.12	Middle	No	105.82	\$90,900	\$96,190	\$78,375	3607	48.32	1743	264	626
0302.15	Middle	No	105.96	\$90,900	\$96,318	\$78,472	5095	24.02	1224	1370	1879
0302.16	Upper	No	213.56	\$90,900	\$194,126	\$158,160	8070	20.35	1642	2668	2828
0302.18	Upper	No	149.55	\$90,900	\$135,941	\$110,754	4808	17.62	847	1249	1559
0302.19	Upper	No	138.79	\$90,900	\$126,160	\$102,790	5059	17.43	882	1537	1581
0302.20	Upper	No	192.36	\$90,900	\$174,855	\$142,462	5827	15.70	915	1894	2076
0302.21	Upper	No	153.13	\$90,900	\$139,195	\$113,409	5378	31.24	1680	1324	1525
0303.04	Upper	No	220.34	\$90,900	\$200,289	\$163,182	6311	15.51	979	2164	2326
0303.05	Upper	No	160.91	\$90,900	\$146,267	\$119,167	3935	9.63	379	1340	1447
0303.06	Middle	No	114.49	\$90,900	\$104,071	\$84,796	3866	36.78	1422	1277	1527
0303.14	Middle	No	95.93	\$90,900	\$87,200	\$71,048	3266	37.32	1219	731	537
0303.15	Middle	No	119.27	\$90,900	\$108,416	\$88,333	5610	47.86	2685	1664	2249
0303.16	Middle	No	113.29	\$90,900	\$102,981	\$83,906	5096	34.69	1768	1600	2026
0303.17	Upper	No	124.95	\$90,900	\$113,580	\$92,538	4111	21.60	888	1538	1786
0303.19	Middle	No	112.44	\$90,900	\$102,208	\$83,276	2480	52.02	1290	621	956
0303.20	Middle	No	107.93	\$90,900	\$98,108	\$79,934	5500	25.45	1400	1704	1928
0303.30	Upper	No	186.36	\$90,900	\$169,401	\$138,015	5557	16.50	917	1874	1898
0303.31	Upper	No	187.84	\$90,900	\$170,747	\$139,113	4509	18.78	847	1549	1624
0303.36	Upper	No	149.90	\$90,900	\$136,259	\$111,014	9126	24.41	2228	2365	2563
0303.37	Middle	No	93.70	\$90,900	\$85,173	\$69,395	2053	40.28	827	586	691
0303.40	Upper	No	121.97	\$90,900	\$110,871	\$90,333	5681	31.77	1805	1559	1950
0303.41	Middle	No	118.33	\$90,900	\$107,562	\$87,639	2484	53.74	1335	543	812
0303.45	Upper	No	139.32	\$90,900	\$126,642	\$103,185	3616	28.51	1031	885	1109
0303.46	Upper	No	164.87	\$90,900	\$149,867	\$122,106	3847	14.74	567	1558	1697
0303.47	Middle	No	104.57	\$90,900	\$95,054	\$77,448	4736	30.64	1451	700	932
0303.48	Upper	No	176.00	\$90,900	\$159,984	\$130,347	4763	18.45	879	1444	1547
0303.49	Middle	No	100.30	\$90,900	\$91,173	\$74,286	1226	18.68	229	641	673
0303.50	Upper	No	167.62	\$90,900	\$152,367	\$124,141	3004	21.07	633	803	944
0303.51	Upper	No	173.34	\$90,900	\$157,566	\$128,375	3043	23.30	709	551	565
0303.52	Upper	No	145.15	\$90,900	\$131,941	\$107,500	6077	22.28	1354	2391	2570
0304.05	Moderate	No	68.18	\$90,900	\$61,976	\$50,500	1265	41.42	524	244	397
0304.06	Middle	No	88.27	\$90,900	\$80,237	\$65,375	3735	35.69	1333	1105	1451
0304.07	Middle	No	100.70	\$90,900	\$91,536	\$74,583	2126	34.01	723	91	289
0304.08	Moderate	No	65.33	\$90,900	\$59,385	\$48,385	3165	40.19	1272	1080	1703
0305.02	Middle	No	117.56	\$90,900	\$106,862	\$87,065	3249	31.33	1018	856	1009
0305.03	Upper	No	133.40	\$90,900	\$121,261	\$98,799	4186	38.32	1604	1106	1392
0305.04	Middle	No	82.08	\$90,900	\$74,611	\$60,789	3748	48.40	1814	938	1340
0306.07	Upper	No	126.44	\$90,900	\$114,934	\$93,641	6175	30.59	1889	1796	2137
0306.10	Middle	No	104.69	\$90,900	\$95,163	\$77,538	4143	38.91	1612	1180	1392
0306.11	Upper	No	125.00	\$90,900	\$113,625	\$92,574	3206	31.07	996	1081	1266
0306.12	Upper	No	182.72	\$90,900	\$166,092	\$135,322	2210	29.05	642	848	952
0306.13	Middle	No	114.67	\$90,900	\$104,235	\$84,925	6935	34.23	2374	2368	2626
0306.14	Middle	No	96.06	\$90,900	\$87,319	\$71,141	4203	45.52	1913	906	1304
0306.15	Upper	No	184.20	\$90,900	\$167,438	\$136,418	6484	23.09	1497	1913	2253
0306.16	Upper	No	135.39	\$90,900	\$123,070	\$100,271	2810	20.39	573	947	1095



0307.01	Middle	No	119.83	\$90,900	\$108,925	\$88,750	5077	20.92	1062	1041	1400
0307.03	Middle	No	98.04	\$90,900	\$89,118	\$72,609	3735	25.52	953	1131	1417
0307.04	Middle	No	116.46	\$90,900	\$105,862	\$86,250	3875	8.85	343	1312	2446
0308.00	Middle	No	105.93	\$90,900	\$96,290	\$78,452	4235	11.22	475	1290	1910
0309.00	Moderate	No	79.51	\$90,900	\$72,275	\$58,889	2557	8.56	219	865	1217
9800.00	Unknown	No	0.00	\$90,900	\$0	\$0	14	28.57	4	0	0
9801.00	Unknown	No	0.00	\$90,900	\$0	\$0	4	100.00	4	0	0

**Oakworth Capital Bank  
Mecklenburg County, North Carolina Assessment Area**



North Carolina: Mecklenburg County Assessment Area Census Tract Listing

Tract Code	Tract Income Level	Distressed or Under - served Tract	Tract Median Family Income %	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
0001.01	Middle	No	114.01	\$100,300	\$114,352	\$91,764	1182	29.53	349	32	90
0001.02	Upper	No	199.00	\$100,300	\$199,597	\$160,173	2749	32.30	888	290	0
0001.03	Upper	No	209.06	\$100,300	\$209,687	\$168,271	2000	34.85	697	201	57
0001.04	Upper	No	289.28	\$100,300	\$290,148	\$232,833	1876	32.84	616	432	119
0003.01	Middle	No	104.18	\$100,300	\$104,493	\$83,854	1239	28.89	358	98	8
0003.02	Upper	No	202.64	\$100,300	\$203,248	\$163,098	1586	37.70	598	122	34
0004.01	Upper	No	157.89	\$100,300	\$158,364	\$127,083	1886	25.08	473	146	123
0004.02	Upper	No	187.44	\$100,300	\$188,002	\$150,870	2132	22.37	477	94	197
0005.01	Upper	No	298.52	\$100,300	\$299,416	\$240,270	2448	45.59	1116	371	477
0005.02	Unknown	No	0.00	\$100,300	\$0	\$0	1585	52.24	828	85	70
0005.03	Upper	No	126.03	\$100,300	\$126,408	\$101,438	1931	41.33	798	543	298
0006.00	Moderate	No	58.70	\$100,300	\$58,876	\$47,250	2753	53.87	1483	355	353
0007.00	Middle	No	83.01	\$100,300	\$83,259	\$66,813	2480	36.85	914	147	249
0008.00	Low	No	48.99	\$100,300	\$49,137	\$39,432	2885	66.86	1929	476	876
0009.00	Upper	No	163.97	\$100,300	\$164,462	\$131,979	1853	47.17	874	529	684
0010.00	Upper	No	176.85	\$100,300	\$177,381	\$142,344	3466	18.47	640	795	1070
0011.00	Upper	No	152.97	\$100,300	\$153,429	\$123,125	3317	18.78	623	664	1241
0012.00	Upper	No	132.73	\$100,300	\$133,128	\$106,831	5404	48.45	2618	1216	1782
0013.00	Middle	No	114.57	\$100,300	\$114,914	\$92,218	3850	51.64	1988	814	1782
0014.00	Middle	No	97.45	\$100,300	\$97,742	\$78,438	3594	32.25	1159	850	1287
0015.04	Moderate	No	52.92	\$100,300	\$53,079	\$42,598	6620	87.33	5781	1160	1644
0015.05	Moderate	No	54.74	\$100,300	\$54,904	\$44,063	4325	77.92	3370	1122	1367
0015.07	Low	No	45.42	\$100,300	\$45,556	\$36,563	4372	93.46	4086	353	688
0015.08	Moderate	No	76.55	\$100,300	\$76,780	\$61,619	6762	80.21	5424	1347	2145
0015.09	Moderate	No	67.76	\$100,300	\$67,963	\$54,543	3045	91.46	2785	556	1065
0015.10	Moderate	No	61.79	\$100,300	\$61,975	\$49,738	3202	92.07	2948	618	1006
0016.03	Moderate	No	55.91	\$100,300	\$56,078	\$45,000	3974	61.15	2430	644	1298
0016.05	Moderate	No	52.54	\$100,300	\$52,698	\$42,292	1651	67.60	1116	159	353
0016.06	Moderate	No	58.88	\$100,300	\$59,057	\$47,396	4104	70.32	2886	534	1012
0016.07	Low	No	39.71	\$100,300	\$39,829	\$31,967	2629	85.55	2249	242	345
0016.08	Moderate	No	52.76	\$100,300	\$52,918	\$42,471	4104	86.89	3566	682	1433
0016.09	Moderate	No	57.87	\$100,300	\$58,044	\$46,580	3202	84.38	2702	492	707
0017.01	Low	No	36.91	\$100,300	\$37,021	\$29,712	4004	63.06	2525	377	802
0017.02	Moderate	No	54.92	\$100,300	\$55,085	\$44,205	6094	75.52	4602	909	1582
0018.01	Middle	No	102.11	\$100,300	\$102,416	\$82,188	1299	43.11	560	183	527
0018.02	Moderate	No	69.36	\$100,300	\$69,568	\$55,833	3453	43.53	1503	736	1320
0019.10	Moderate	No	56.20	\$100,300	\$56,369	\$45,240	5007	88.34	4423	818	988
0019.11	Moderate	No	71.60	\$100,300	\$71,815	\$57,629	5812	75.22	4372	1338	2038
0019.14	Moderate	No	52.38	\$100,300	\$52,537	\$42,162	3464	63.57	2202	545	1033
0019.16	Moderate	No	79.64	\$100,300	\$79,879	\$64,107	4641	76.43	3547	997	1405
0019.17	Moderate	No	66.22	\$100,300	\$66,419	\$53,301	3775	64.72	2443	714	1386
0019.18	Moderate	No	55.29	\$100,300	\$55,456	\$44,508	3690	80.30	2963	459	851
0019.19	Moderate	No	61.51	\$100,300	\$61,695	\$49,514	4467	79.76	3563	986	1226
0019.20	Moderate	No	68.65	\$100,300	\$68,856	\$55,259	4883	84.13	4108	969	1384
0019.21	Moderate	No	67.11	\$100,300	\$67,311	\$54,015	2454	76.49	1877	623	896
0019.22	Moderate	No	55.38	\$100,300	\$55,546	\$44,574	4594	83.83	3851	1258	1791
0019.23	Moderate	No	66.46	\$100,300	\$66,659	\$53,491	3756	83.41	3133	766	1094
0019.24	Moderate	No	69.78	\$100,300	\$69,989	\$56,168	2878	88.53	2548	366	728

0019.25	Moderate	No	54.03	\$100,300	\$54,192	\$43,488	4180	90.43	3780	428	873
0019.26	Moderate	No	77.75	\$100,300	\$77,983	\$62,583	3564	72.84	2596	562	749
0019.27	Moderate	No	55.25	\$100,300	\$55,416	\$44,469	2948	83.01	2447	0	158
0020.04	Upper	No	122.94	\$100,300	\$123,309	\$98,951	5189	42.17	2188	1139	1360
0020.05	Upper	No	139.00	\$100,300	\$139,417	\$111,882	2568	28.47	731	280	895
0020.06	Upper	No	186.62	\$100,300	\$187,180	\$150,208	3998	17.26	690	1187	1539
0020.07	Moderate	No	76.20	\$100,300	\$76,429	\$61,335	2578	41.08	1059	563	866
0020.08	Upper	No	140.60	\$100,300	\$141,022	\$113,165	3143	17.85	561	1287	1385
0021.00	Moderate	No	72.49	\$100,300	\$72,707	\$58,350	2764	40.77	1127	554	861
0022.01	Upper	No	251.76	\$100,300	\$252,515	\$202,639	2718	21.63	588	564	776
0022.02	Upper	No	191.87	\$100,300	\$192,446	\$154,432	3184	16.87	537	743	908
0023.00	Low	No	24.10	\$100,300	\$24,172	\$19,398	2937	90.84	2668	252	584
0024.00	Upper	No	221.77	\$100,300	\$222,435	\$178,500	3100	20.90	648	604	964
0025.00	Upper	No	215.53	\$100,300	\$216,177	\$173,472	2498	25.26	631	272	535
0026.00	Upper	No	196.20	\$100,300	\$196,789	\$157,917	1521	44.25	673	231	387
0027.01	Upper	No	310.61	\$100,300	\$311,542	\$250,001	2307	11.49	265	1053	1007
0027.02	Upper	No	251.02	\$100,300	\$251,773	\$202,042	6123	12.20	747	1741	1702
0028.00	Upper	No	310.61	\$100,300	\$311,542	\$250,001	3901	7.18	280	1437	1391
0029.03	Upper	No	310.61	\$100,300	\$311,542	\$250,001	4711	20.44	963	956	1345
0029.05	Upper	No	310.61	\$100,300	\$311,542	\$250,001	3784	13.72	519	918	996
0029.07	Upper	No	242.58	\$100,300	\$243,308	\$195,250	3509	27.76	974	648	844
0029.08	Upper	No	210.50	\$100,300	\$211,132	\$169,429	3813	17.39	663	970	1112
0029.09	Upper	No	253.55	\$100,300	\$254,311	\$204,076	1570	14.33	225	291	401
0029.10	Upper	No	171.76	\$100,300	\$172,275	\$138,250	3452	17.96	620	593	915
0030.06	Upper	No	220.06	\$100,300	\$220,720	\$177,125	4490	20.87	937	1255	1449
0030.08	Upper	No	181.48	\$100,300	\$182,024	\$146,067	5742	30.95	1777	1659	2050
0030.12	Upper	No	141.00	\$100,300	\$141,423	\$113,490	4419	31.41	1388	1090	1423
0030.13	Upper	No	241.68	\$100,300	\$242,405	\$194,519	5841	20.46	1195	1758	1792
0030.15	Upper	No	168.31	\$100,300	\$168,815	\$135,469	4691	18.74	879	1744	1959
0030.16	Upper	No	123.38	\$100,300	\$123,750	\$99,304	5117	36.06	1845	780	984
0030.17	Upper	No	170.64	\$100,300	\$171,152	\$137,344	3808	20.06	764	1332	1445
0030.18	Upper	No	137.76	\$100,300	\$138,173	\$110,882	2743	28.62	785	720	887
0030.19	Upper	No	210.18	\$100,300	\$210,811	\$169,167	2482	20.87	518	638	736
0030.20	Upper	No	266.73	\$100,300	\$267,530	\$214,688	4648	10.20	474	1570	1664
0030.21	Upper	No	129.21	\$100,300	\$129,598	\$104,004	2614	20.05	524	587	752
0030.22	Upper	No	194.44	\$100,300	\$195,023	\$156,500	3822	12.11	463	1367	1334
0031.02	Middle	No	96.50	\$100,300	\$96,790	\$77,670	4455	45.27	2017	918	1541
0031.05	Upper	No	165.02	\$100,300	\$165,515	\$132,824	3733	18.06	674	1466	1572
0031.06	Middle	No	100.34	\$100,300	\$100,641	\$80,764	4069	49.67	2021	1268	1619
0031.08	Moderate	No	56.76	\$100,300	\$56,930	\$45,688	3228	67.44	2177	465	727
0031.09	Low	No	45.70	\$100,300	\$45,837	\$36,786	4076	85.97	3504	35	303
0031.10	Upper	No	154.37	\$100,300	\$154,833	\$124,250	2141	19.62	420	708	904
0031.11	Unknown	No	0.00	\$100,300	\$0	\$0	3251	25.96	844	769	789
0032.01	Moderate	No	66.10	\$100,300	\$66,298	\$53,203	2430	48.52	1179	836	1184
0032.03	Upper	No	134.42	\$100,300	\$134,823	\$108,194	2888	44.67	1290	396	555
0032.04	Upper	No	157.48	\$100,300	\$157,952	\$126,750	3512	18.28	642	1025	1126
0033.01	Upper	No	310.61	\$100,300	\$311,542	\$250,001	1808	23.67	428	101	427
0033.02	Upper	No	145.34	\$100,300	\$145,776	\$116,979	2581	23.63	610	670	1085
0034.01	Upper	No	265.43	\$100,300	\$266,226	\$213,641	2168	19.42	421	410	384
0034.02	Upper	No	292.75	\$100,300	\$293,628	\$235,625	4111	13.31	547	1203	1515
0035.00	Upper	No	231.09	\$100,300	\$231,783	\$186,000	2901	14.00	406	911	815
0036.00	Moderate	No	77.86	\$100,300	\$78,094	\$62,667	3777	54.86	2072	692	1494
0037.01	Upper	No	161.66	\$100,300	\$162,145	\$130,114	1978	29.12	576	0	405

0037.02	Low	No	31.06	\$100,300	\$31,153	\$25,000	2280	62.41	1423	92	426
0038.02	Low	No	49.34	\$100,300	\$49,488	\$39,716	3615	91.45	3306	488	925
0038.05	Middle	No	90.30	\$100,300	\$90,571	\$72,679	3228	63.57	2052	378	530
0038.07	Moderate	No	53.43	\$100,300	\$53,590	\$43,009	4569	92.82	4241	562	930
0038.08	Moderate	No	62.46	\$100,300	\$62,647	\$50,273	5562	93.19	5183	369	490
0038.09	Middle	No	80.72	\$100,300	\$80,962	\$64,973	3362	84.92	2855	677	1009
0038.10	Middle	No	91.84	\$100,300	\$92,116	\$73,926	4100	83.98	3443	422	825
0038.11	Moderate	No	51.53	\$100,300	\$51,685	\$41,481	2793	78.95	2205	390	894
0039.02	Low	No	49.53	\$100,300	\$49,679	\$39,870	4850	94.47	4582	574	1656
0039.03	Low	No	26.12	\$100,300	\$26,198	\$21,029	2411	95.89	2312	31	395
0040.00	Moderate	No	67.15	\$100,300	\$67,351	\$54,047	4546	87.07	3958	799	1837
0041.01	Moderate	No	53.95	\$100,300	\$54,112	\$43,427	2061	53.42	1101	314	577
0041.02	Middle	No	83.34	\$100,300	\$83,590	\$67,083	2858	49.48	1414	544	1024
0042.00	Moderate	No	56.68	\$100,300	\$56,850	\$45,625	3300	87.33	2882	366	1347
0043.02	Moderate	No	56.73	\$100,300	\$56,900	\$45,663	5118	91.07	4661	669	1663
0043.03	Moderate	No	72.70	\$100,300	\$72,918	\$58,514	2910	80.58	2345	594	909
0043.04	Moderate	No	59.66	\$100,300	\$59,839	\$48,024	3878	88.24	3422	710	1239
0043.06	Moderate	No	56.77	\$100,300	\$56,940	\$45,694	2570	95.60	2457	52	717
0043.07	Middle	No	93.61	\$100,300	\$93,891	\$75,350	3298	86.78	2862	1084	1522
0044.00	Moderate	No	51.79	\$100,300	\$51,945	\$41,684	4500	90.98	4094	856	1494
0045.00	Low	No	44.66	\$100,300	\$44,794	\$35,951	3121	86.32	2694	683	1136
0046.00	Moderate	No	54.39	\$100,300	\$54,553	\$43,782	2987	95.88	2864	490	1201
0047.00	Low	No	46.66	\$100,300	\$46,800	\$37,557	1719	83.07	1428	187	497
0048.00	Low	No	43.36	\$100,300	\$43,490	\$34,900	3701	94.76	3507	612	1548
0049.00	Moderate	No	54.26	\$100,300	\$54,423	\$43,672	702	94.44	663	161	244
0050.00	Moderate	No	56.33	\$100,300	\$56,499	\$45,341	2566	81.57	2093	469	510
0051.00	Low	No	43.64	\$100,300	\$43,771	\$35,125	2522	93.93	2369	300	1023
0052.00	Moderate	No	50.71	\$100,300	\$50,862	\$40,819	2419	86.07	2082	237	701
0053.01	Low	No	44.42	\$100,300	\$44,553	\$35,758	3637	86.64	3151	495	998
0053.05	Moderate	No	64.00	\$100,300	\$64,192	\$51,514	4528	96.40	4365	745	1413
0053.06	Low	No	48.26	\$100,300	\$48,405	\$38,846	2587	90.80	2349	432	886
0053.07	Low	No	45.80	\$100,300	\$45,937	\$36,865	4222	91.33	3856	213	527
0053.08	Low	No	38.24	\$100,300	\$38,355	\$30,784	3110	98.62	3067	53	179
0054.03	Middle	No	83.52	\$100,300	\$83,771	\$67,222	5333	89.07	4750	1233	1806
0054.04	Moderate	No	78.68	\$100,300	\$78,916	\$63,333	5315	90.31	4800	1091	1759
0054.05	Moderate	No	51.82	\$100,300	\$51,975	\$41,711	3295	90.14	2970	760	1158
0054.06	Low	No	39.79	\$100,300	\$39,909	\$32,031	3986	95.79	3818	904	1422
0055.08	Upper	No	123.77	\$100,300	\$124,141	\$99,620	4140	54.71	2265	1309	1591
0055.10	Moderate	No	66.24	\$100,300	\$66,439	\$53,314	6875	89.88	6179	1377	2196
0055.11	Middle	No	87.27	\$100,300	\$87,532	\$70,243	4242	78.85	3345	551	717
0055.12	Moderate	No	79.67	\$100,300	\$79,909	\$64,127	5246	85.67	4494	1422	2196
0055.13	Middle	No	108.84	\$100,300	\$109,167	\$87,604	4581	62.02	2841	1428	1664
0055.15	Middle	No	117.57	\$100,300	\$117,923	\$94,632	2634	49.43	1302	818	1018
0055.16	Upper	No	121.29	\$100,300	\$121,654	\$97,629	1726	39.86	688	541	660
0055.17	Upper	No	130.58	\$100,300	\$130,972	\$105,100	4347	48.24	2097	1367	1898
0055.19	Middle	No	103.27	\$100,300	\$103,580	\$83,125	6605	63.27	4179	1219	1406
0055.20	Upper	No	151.45	\$100,300	\$151,904	\$121,902	4829	79.79	3853	1424	1692
0055.22	Middle	No	101.87	\$100,300	\$102,176	\$81,996	4793	83.06	3981	413	891
0055.25	Middle	No	94.59	\$100,300	\$94,874	\$76,136	4350	69.66	3030	858	1413
0055.26	Middle	No	119.58	\$100,300	\$119,939	\$96,250	3622	71.34	2584	936	1029
0055.27	Middle	No	99.07	\$100,300	\$99,367	\$79,742	2622	53.39	1400	805	921
0055.28	Middle	No	110.33	\$100,300	\$110,661	\$88,804	4253	69.88	2972	899	1339
0055.29	Middle	No	81.29	\$100,300	\$81,534	\$65,435	1783	76.28	1360	221	446

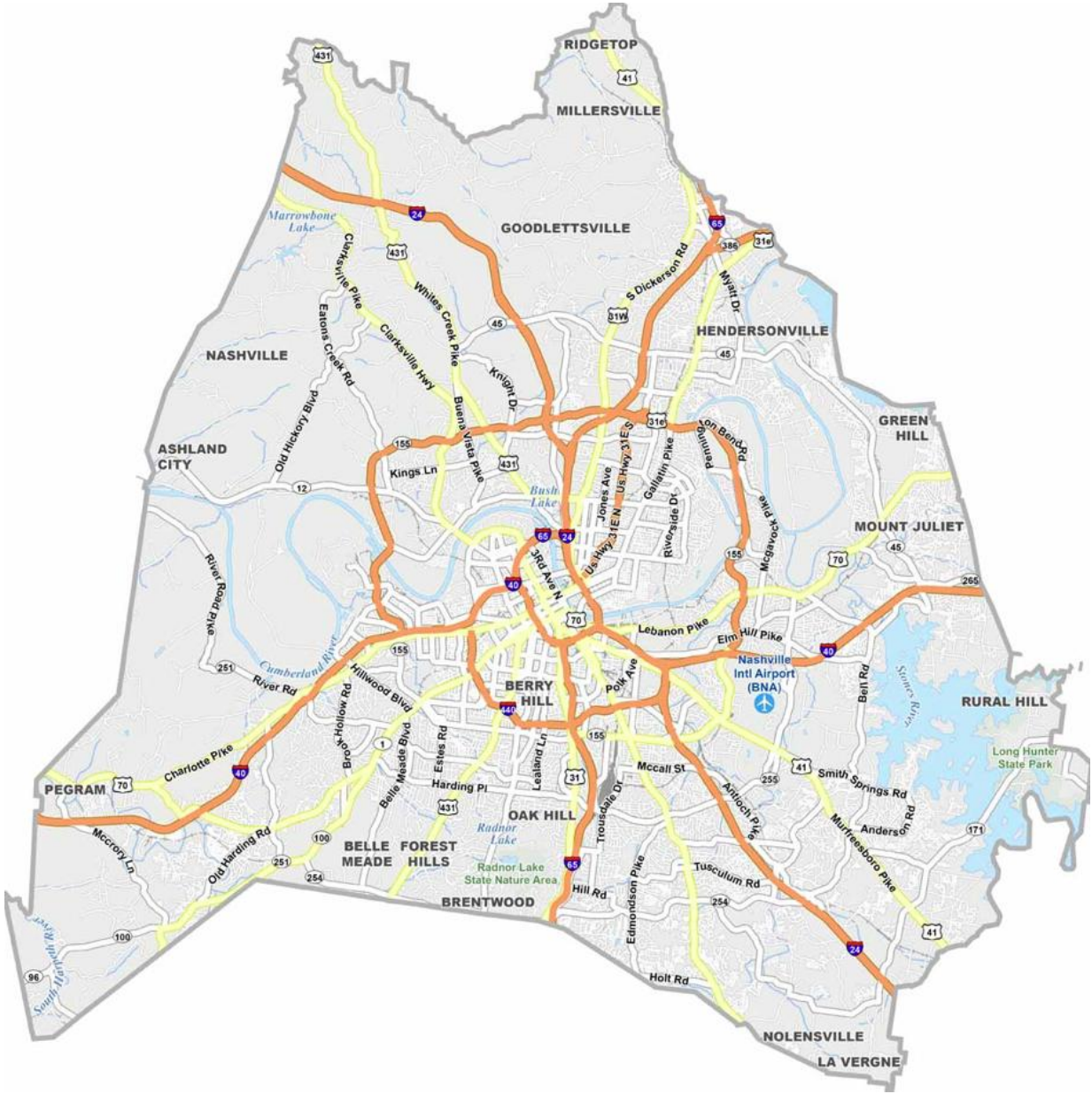
0055.30	Upper	No	130.80	\$100,300	\$131,192	\$105,278	3832	68.58	2628	882	1079
0055.31	Middle	No	118.94	\$100,300	\$119,297	\$95,734	5678	79.50	4514	1306	1613
0055.32	Middle	No	83.23	\$100,300	\$83,480	\$66,995	3657	83.46	3052	313	466
0055.33	Middle	No	101.78	\$100,300	\$102,085	\$81,923	1277	65.54	837	50	92
0055.34	Middle	No	94.44	\$100,300	\$94,723	\$76,019	4990	73.95	3690	182	347
0055.35	Middle	No	96.56	\$100,300	\$96,850	\$77,725	3945	91.00	3590	427	726
0055.36	Middle	No	101.93	\$100,300	\$102,236	\$82,046	5887	81.45	4795	1216	1551
0056.04	Middle	No	92.14	\$100,300	\$92,416	\$74,167	8512	49.68	4229	242	434
0056.09	Moderate	No	56.49	\$100,300	\$56,659	\$45,469	4240	70.33	2982	82	215
0056.10	Moderate	No	72.61	\$100,300	\$72,828	\$58,448	3315	75.81	2513	453	642
0056.11	Middle	No	92.47	\$100,300	\$92,747	\$74,428	3561	76.27	2716	792	1009
0056.12	Middle	No	108.28	\$100,300	\$108,605	\$87,153	5780	79.88	4617	1551	2283
0056.13	Upper	No	124.43	\$100,300	\$124,803	\$100,152	3313	84.06	2785	800	960
0056.15	Middle	No	110.78	\$100,300	\$111,112	\$89,167	2548	78.73	2006	520	649
0056.16	Moderate	No	60.27	\$100,300	\$60,451	\$48,514	1822	77.17	1406	370	652
0056.17	Middle	No	88.11	\$100,300	\$88,374	\$70,917	2906	80.66	2344	664	783
0056.18	Upper	No	120.13	\$100,300	\$120,490	\$96,691	3272	65.46	2142	842	1051
0056.19	Moderate	No	75.39	\$100,300	\$75,616	\$60,679	4713	74.79	3525	1231	1564
0056.21	Moderate	No	77.47	\$100,300	\$77,702	\$62,354	5038	53.81	2711	1552	1853
0056.22	Unknown	No	0.00	\$100,300	\$0	\$0	3219	57.60	1854	193	315
0056.23	Middle	No	116.77	\$100,300	\$117,120	\$93,990	4654	74.99	3490	457	653
0056.24	Middle	No	99.89	\$100,300	\$100,190	\$80,402	2486	81.26	2020	633	787
0056.25	Upper	No	131.34	\$100,300	\$131,734	\$105,718	5752	79.19	4555	1727	2231
0056.26	Moderate	No	64.91	\$100,300	\$65,105	\$52,245	3637	84.05	3057	965	1240
0056.27	Middle	No	80.71	\$100,300	\$80,952	\$64,968	7602	78.97	6003	1716	2411
0057.09	Upper	No	137.07	\$100,300	\$137,481	\$110,326	3840	35.10	1348	1208	1528
0057.10	Moderate	No	72.68	\$100,300	\$72,898	\$58,500	4523	71.24	3222	753	1214
0057.12	Upper	No	121.27	\$100,300	\$121,634	\$97,607	3814	25.67	979	1232	1342
0057.13	Upper	No	124.20	\$100,300	\$124,573	\$99,965	4376	23.22	1016	1528	1825
0057.14	Upper	No	122.73	\$100,300	\$123,098	\$98,786	5816	27.05	1573	2097	2273
0057.15	Middle	No	111.66	\$100,300	\$111,995	\$89,875	3067	26.02	798	844	933
0057.16	Middle	No	93.51	\$100,300	\$93,791	\$75,265	4892	65.00	3180	1521	1835
0057.18	Upper	No	122.33	\$100,300	\$122,697	\$98,464	3677	47.08	1731	1202	1423
0057.19	Moderate	No	65.76	\$100,300	\$65,957	\$52,935	3778	35.71	1349	1268	1618
0057.20	Upper	No	144.19	\$100,300	\$144,623	\$116,058	2510	29.12	731	709	977
0057.21	Upper	No	122.57	\$100,300	\$122,938	\$98,654	3447	24.60	848	1159	1536
0057.22	Middle	No	102.09	\$100,300	\$102,396	\$82,170	2731	49.80	1360	811	1001
0057.23	Moderate	No	74.06	\$100,300	\$74,282	\$59,612	3573	66.39	2372	545	892
0058.11	Upper	No	139.33	\$100,300	\$139,748	\$112,143	4433	30.14	1336	1474	1729
0058.15	Upper	No	158.87	\$100,300	\$159,347	\$127,875	3566	24.14	861	1044	1209
0058.16	Upper	No	167.04	\$100,300	\$167,541	\$134,444	4303	27.07	1165	1330	1403
0058.17	Upper	No	158.50	\$100,300	\$158,976	\$127,574	4363	22.60	986	1331	1657
0058.24	Moderate	No	73.85	\$100,300	\$74,072	\$59,444	4618	69.19	3195	822	1228
0058.26	Moderate	No	76.31	\$100,300	\$76,539	\$61,422	2912	49.76	1449	706	1125
0058.27	Moderate	No	78.09	\$100,300	\$78,324	\$62,857	2772	75.25	2086	438	654
0058.28	Upper	No	154.10	\$100,300	\$154,562	\$124,034	3783	16.73	633	1417	1709
0058.29	Moderate	No	65.61	\$100,300	\$65,807	\$52,813	2511	64.91	1630	98	176
0058.30	Middle	No	102.96	\$100,300	\$103,269	\$82,875	3718	35.53	1321	1134	1469
0058.32	Upper	No	253.66	\$100,300	\$254,421	\$204,167	3406	24.99	851	669	714
0058.33	Upper	No	156.85	\$100,300	\$157,321	\$126,250	4941	14.63	723	1626	1680
0058.34	Upper	No	134.54	\$100,300	\$134,944	\$108,287	4260	32.82	1398	1105	1466
0058.35	Upper	No	140.20	\$100,300	\$140,621	\$112,844	2666	20.63	550	896	1062
0058.36	Middle	No	113.50	\$100,300	\$113,841	\$91,359	4064	45.79	1861	990	1204

0058.39	Upper	No	148.70	\$100,300	\$149,146	\$119,688	2763	35.69	986	555	635
0058.40	Upper	No	180.15	\$100,300	\$180,690	\$145,000	2156	28.71	619	538	662
0058.43	Upper	No	154.01	\$100,300	\$154,472	\$123,958	3362	36.08	1213	872	1167
0058.45	Upper	No	173.67	\$100,300	\$174,191	\$139,788	5926	55.82	3308	1213	1451
0058.46	Upper	No	248.36	\$100,300	\$249,105	\$199,896	4059	22.84	927	1239	1268
0058.47	Upper	No	222.45	\$100,300	\$223,117	\$179,044	5101	26.99	1377	1439	1687
0058.48	Upper	No	185.07	\$100,300	\$185,625	\$148,963	5333	22.33	1191	1537	1659
0058.49	Upper	No	149.89	\$100,300	\$150,340	\$120,645	3826	32.46	1242	1049	1066
0058.50	Upper	No	178.60	\$100,300	\$179,136	\$143,750	2848	35.15	1001	358	384
0058.51	Upper	No	136.24	\$100,300	\$136,649	\$109,659	4378	36.30	1589	1219	1475
0058.52	Upper	No	182.93	\$100,300	\$183,479	\$147,237	2140	38.22	818	583	673
0058.53	Unknown	No	0.00	\$100,300	\$0	\$0	2074	42.96	891	293	492
0058.54	Upper	No	135.42	\$100,300	\$135,826	\$109,001	2308	64.12	1480	169	294
0058.55	Upper	No	128.80	\$100,300	\$129,186	\$103,672	5222	42.32	2210	1166	1502
0058.56	Upper	No	135.60	\$100,300	\$136,007	\$109,147	2848	58.60	1669	582	793
0058.57	Upper	No	223.89	\$100,300	\$224,562	\$180,208	2587	50.72	1312	696	510
0058.58	Upper	No	126.87	\$100,300	\$127,251	\$102,115	4962	60.60	3007	704	1249
0058.59	Upper	No	133.43	\$100,300	\$133,830	\$107,396	3102	33.17	1029	774	832
0058.60	Upper	No	182.74	\$100,300	\$183,288	\$147,083	4157	46.93	1951	754	780
0058.61	Middle	No	103.65	\$100,300	\$103,961	\$83,431	3120	34.49	1076	934	1112
0058.62	Upper	No	144.38	\$100,300	\$144,813	\$116,211	3095	36.90	1142	974	1159
0058.63	Upper	No	142.10	\$100,300	\$142,526	\$114,375	3706	43.85	1625	1001	1134
0058.64	Upper	No	174.31	\$100,300	\$174,833	\$140,299	5400	47.31	2555	1250	1573
0058.65	Upper	No	171.34	\$100,300	\$171,854	\$137,910	2248	26.87	604	653	760
0058.66	Moderate	No	70.94	\$100,300	\$71,153	\$57,100	4190	59.88	2509	37	123
0058.67	Middle	No	81.99	\$100,300	\$82,236	\$65,994	4281	61.81	2646	425	630
0058.68	Moderate	No	79.16	\$100,300	\$79,397	\$63,714	1961	39.83	781	495	601
0059.08	Upper	No	202.47	\$100,300	\$203,077	\$162,961	2241	31.46	705	618	700
0059.10	Middle	No	100.75	\$100,300	\$101,052	\$81,092	5524	70.71	3906	770	1203
0059.13	Middle	No	102.71	\$100,300	\$103,018	\$82,673	6679	73.15	4886	1805	2006
0059.15	Middle	No	89.67	\$100,300	\$89,939	\$72,179	2477	66.45	1646	175	404
0059.16	Moderate	No	56.72	\$100,300	\$56,890	\$45,655	2526	92.83	2345	217	413
0059.18	Middle	No	117.97	\$100,300	\$118,324	\$94,950	4852	63.25	3069	1057	1443
0059.19	Middle	No	83.01	\$100,300	\$83,259	\$66,818	3636	49.17	1788	771	1115
0059.20	Middle	No	95.25	\$100,300	\$95,536	\$76,667	2401	66.26	1591	446	830
0059.21	Upper	No	181.48	\$100,300	\$182,024	\$146,071	3426	62.76	2150	648	742
0059.22	Upper	No	129.24	\$100,300	\$129,628	\$104,028	4903	66.08	3240	1183	1317
0059.23	Middle	No	115.11	\$100,300	\$115,455	\$92,651	4997	80.85	4040	784	1041
0059.24	Middle	No	118.85	\$100,300	\$119,207	\$95,660	5197	57.30	2978	1385	1936
0059.25	Upper	No	132.73	\$100,300	\$133,128	\$106,835	3254	54.55	1775	761	949
0059.26	Upper	No	210.48	\$100,300	\$211,111	\$169,412	7166	40.69	2916	1540	1776
0059.27	Middle	No	98.69	\$100,300	\$98,986	\$79,438	5109	78.25	3998	1055	1448
0059.28	Middle	No	99.44	\$100,300	\$99,738	\$80,039	1576	69.35	1093	426	541
0059.29	Middle	No	118.47	\$100,300	\$118,825	\$95,353	3925	66.34	2604	1153	1419
0059.30	Middle	No	90.80	\$100,300	\$91,072	\$73,086	2702	68.58	1853	336	782
0059.31	Middle	No	91.11	\$100,300	\$91,383	\$73,333	4005	59.30	2375	806	1137
0059.32	Middle	No	99.28	\$100,300	\$99,578	\$79,911	2465	69.09	1703	581	674
0060.05	Moderate	No	78.01	\$100,300	\$78,244	\$62,791	3621	65.62	2376	842	1081
0060.08	Middle	No	109.87	\$100,300	\$110,200	\$88,438	3795	61.37	2329	1056	1318
0060.09	Middle	No	83.11	\$100,300	\$83,359	\$66,896	3289	67.59	2223	991	1328
0060.11	Moderate	No	72.85	\$100,300	\$73,069	\$58,635	3535	82.83	2928	678	859
0060.12	Moderate	No	59.11	\$100,300	\$59,287	\$47,583	5100	78.88	4023	1233	1644
0060.13	Middle	No	97.04	\$100,300	\$97,331	\$78,108	4002	83.38	3337	1150	1572

0060.14	Upper	No	168.16	\$100,300	\$168,664	\$135,349	4374	48.42	2118	1045	1403
0060.15	Moderate	No	74.41	\$100,300	\$74,633	\$59,891	4053	67.65	2742	1090	1451
0060.16	Moderate	No	78.27	\$100,300	\$78,505	\$63,000	3426	88.94	3047	444	1040
0061.03	Upper	No	125.07	\$100,300	\$125,445	\$100,667	4517	46.09	2082	897	1126
0061.05	Middle	No	116.11	\$100,300	\$116,458	\$93,458	3144	63.71	2003	689	1037
0061.08	Middle	No	85.28	\$100,300	\$85,536	\$68,639	4808	85.50	4111	1275	1729
0061.09	Moderate	No	74.74	\$100,300	\$74,964	\$60,163	4833	89.55	4328	679	1014
0061.10	Middle	No	85.33	\$100,300	\$85,586	\$68,684	5619	79.64	4475	1411	2455
0061.11	Middle	No	110.88	\$100,300	\$111,213	\$89,250	4461	71.11	3172	794	1268
0061.12	Moderate	No	52.44	\$100,300	\$52,597	\$42,208	2214	81.89	1813	273	398
0061.13	Upper	No	143.56	\$100,300	\$143,991	\$115,553	3528	62.19	2194	775	820
0061.14	Middle	No	102.50	\$100,300	\$102,808	\$82,500	4374	84.36	3690	720	1016
0061.15	Unknown	No	0.00	\$100,300	\$0	\$0	3330	78.83	2625	0	218
0062.08	Upper	No	135.44	\$100,300	\$135,846	\$109,015	3471	27.34	949	768	916
0062.09	Upper	No	151.78	\$100,300	\$152,235	\$122,169	4870	26.32	1282	811	947
0062.10	Upper	No	152.31	\$100,300	\$152,767	\$122,589	4744	22.20	1053	1224	1557
0062.11	Upper	No	137.05	\$100,300	\$137,461	\$110,313	6457	21.11	1363	1972	2060
0062.12	Upper	No	150.02	\$100,300	\$150,470	\$120,750	3749	37.85	1419	796	1250
0062.14	Upper	No	131.35	\$100,300	\$131,744	\$105,721	4263	23.01	981	1206	1338
0062.16	Upper	No	190.41	\$100,300	\$190,981	\$153,261	2062	11.01	227	666	678
0062.17	Upper	No	127.74	\$100,300	\$128,123	\$102,813	3661	13.17	482	957	1241
0062.18	Upper	No	189.15	\$100,300	\$189,717	\$152,241	2853	11.71	334	968	1087
0062.19	Upper	No	310.61	\$100,300	\$311,542	\$250,001	2341	12.00	281	986	1020
0062.20	Upper	No	167.50	\$100,300	\$168,003	\$134,817	2960	11.01	326	1247	1156
0062.21	Upper	No	158.89	\$100,300	\$159,367	\$127,885	3865	29.29	1132	996	1228
0062.22	Upper	No	159.54	\$100,300	\$160,019	\$128,409	3976	27.31	1086	1204	1271
0062.23	Upper	No	130.50	\$100,300	\$130,892	\$105,042	2684	41.92	1125	733	838
0062.24	Moderate	No	57.52	\$100,300	\$57,693	\$46,298	3395	51.25	1740	531	801
0063.05	Upper	No	188.63	\$100,300	\$189,196	\$151,827	3824	37.63	1439	1161	1207
0063.06	Upper	No	132.73	\$100,300	\$133,128	\$106,833	1744	32.68	570	383	429
0063.07	Upper	No	176.27	\$100,300	\$176,799	\$141,875	5792	36.71	2126	1024	1257
0063.08	Upper	No	122.69	\$100,300	\$123,058	\$98,750	4247	20.63	876	969	1238
0063.09	Middle	No	102.65	\$100,300	\$102,958	\$82,623	2251	48.29	1087	366	420
0063.10	Middle	No	102.94	\$100,300	\$103,249	\$82,857	2911	33.70	981	773	1114
0063.11	Upper	No	211.80	\$100,300	\$212,435	\$170,473	4373	17.56	768	1207	1290
0064.03	Upper	No	155.73	\$100,300	\$156,197	\$125,341	6588	22.31	1470	1133	1352
0064.04	Upper	No	253.37	\$100,300	\$254,130	\$203,935	7065	14.95	1056	2042	2142
0064.07	Upper	No	138.71	\$100,300	\$139,126	\$111,645	3734	28.79	1075	1001	1419
0064.08	Upper	No	129.60	\$100,300	\$129,989	\$104,310	2969	23.07	685	477	631
0064.09	Upper	No	200.19	\$100,300	\$200,791	\$161,125	3623	17.14	621	894	1124
0064.10	Middle	No	105.67	\$100,300	\$105,987	\$85,050	3531	25.15	888	990	1137
0064.11	Middle	No	91.90	\$100,300	\$92,176	\$73,971	2915	32.90	959	823	1124
9801.00	Unknown	No	0.00	\$100,300	\$0	\$0	0	0.00	0	0	0
9802.00	Unknown	No	0.00	\$100,300	\$0	\$0	6	100.00	6	0	0
9803.00	Unknown	No	0.00	\$100,300	\$0	\$0	57	42.11	24	12	0



Oakworth Capital Bank  
Davidson County, Tennessee Assessment Area



Tennessee: Davidson County Assessment Area Census Tract Listing

Tract Code	Tract Income Level	Distressed or Under - served Tract	Tract Median Family Income %	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
0101.03	Middle	No	87.66	\$101,700	\$89,150	\$71,577	2459	15.37	378	869	1048
0101.04	Middle	No	95.17	\$101,700	\$96,788	\$77,716	3213	17.58	565	1175	1478
0101.05	Middle	No	87.29	\$101,700	\$88,774	\$71,280	4478	80.39	3600	1636	2150
0101.06	Middle	No	84.54	\$101,700	\$85,977	\$69,034	3042	74.23	2258	869	1194
0102.01	Middle	No	98.37	\$101,700	\$100,042	\$80,327	4200	61.55	2585	1397	1667
0102.02	Middle	No	111.21	\$101,700	\$113,101	\$90,806	4158	21.12	878	1272	1497
0103.01	Middle	No	82.88	\$101,700	\$84,289	\$67,676	3895	50.73	1976	970	1261
0103.02	Middle	No	88.70	\$101,700	\$90,208	\$72,431	1817	42.54	773	415	585
0103.03	Moderate	No	63.96	\$101,700	\$65,047	\$52,230	5746	50.05	2876	1120	1314
0104.01	Moderate	No	72.36	\$101,700	\$73,590	\$59,091	5293	59.08	3127	759	1421
0104.03	Low	No	35.14	\$101,700	\$35,737	\$28,693	3613	70.30	2540	302	1028
0104.04	Moderate	No	65.75	\$101,700	\$66,868	\$53,690	2410	66.51	1603	321	629
0105.01	Middle	No	87.26	\$101,700	\$88,743	\$71,250	5593	23.99	1342	1648	2486
0105.02	Middle	No	94.64	\$101,700	\$96,249	\$77,277	5279	28.98	1530	1655	1961
0106.01	Moderate	No	77.01	\$101,700	\$78,319	\$62,888	5366	62.50	3354	1455	1895
0106.02	Moderate	No	62.11	\$101,700	\$63,166	\$50,721	3544	71.84	2546	866	1349
0107.01	Middle	No	84.14	\$101,700	\$85,570	\$68,709	4281	57.18	2448	614	1473
0107.02	Moderate	No	63.92	\$101,700	\$65,007	\$52,200	3391	63.29	2146	273	545
0108.01	Middle	No	86.84	\$101,700	\$88,316	\$70,911	5703	61.42	3503	1484	2042
0108.02	Middle	No	86.54	\$101,700	\$88,011	\$70,665	3330	42.19	1405	989	1367
0109.01	Middle	No	96.07	\$101,700	\$97,703	\$78,450	3305	55.49	1834	758	1150
0109.03	Low	No	47.93	\$101,700	\$48,745	\$39,142	5858	89.57	5247	1220	2161
0109.04	Low	No	37.85	\$101,700	\$38,493	\$30,909	2931	89.63	2627	627	951
0110.01	Moderate	No	70.60	\$101,700	\$71,800	\$57,652	6579	72.18	4749	1266	2234
0110.02	Middle	No	83.79	\$101,700	\$85,214	\$68,417	2632	51.14	1346	575	909
0111.00	Upper	No	128.80	\$101,700	\$130,990	\$105,172	3961	19.62	777	1177	1718
0112.00	Middle	No	98.74	\$101,700	\$100,419	\$80,625	4337	23.59	1023	1555	2322
0113.00	Moderate	No	70.08	\$101,700	\$71,271	\$57,226	5113	60.40	3088	1289	2513
0114.00	Moderate	No	78.43	\$101,700	\$79,763	\$64,044	5032	45.09	2269	1273	2132
0115.00	Middle	No	111.60	\$101,700	\$113,497	\$91,125	3819	25.79	985	1434	1845
0116.00	Middle	No	118.52	\$101,700	\$120,535	\$96,781	5257	28.08	1476	1647	2217
0117.00	Upper	No	130.09	\$101,700	\$132,302	\$106,223	6055	32.24	1952	1336	2170
0118.00	Moderate	No	59.08	\$101,700	\$60,084	\$48,245	2577	65.15	1679	541	1329
0119.00	Low	No	49.32	\$101,700	\$50,158	\$40,272	2982	54.59	1628	271	680
0121.00	Upper	No	149.02	\$101,700	\$151,553	\$121,685	2649	15.33	406	786	1199
0122.00	Upper	No	156.58	\$101,700	\$159,242	\$127,857	2187	19.30	422	675	1224
0126.00	Moderate	No	63.27	\$101,700	\$64,346	\$51,667	2005	66.63	1336	362	836
0127.01	Moderate	No	61.76	\$101,700	\$62,810	\$50,429	5963	92.42	5511	1504	2308
0127.02	Moderate	No	78.13	\$101,700	\$79,458	\$63,800	3323	87.87	2920	601	1142
0128.01	Low	No	40.64	\$101,700	\$41,331	\$33,185	4944	85.54	4229	1169	1932
0128.02	Middle	No	87.39	\$101,700	\$88,876	\$71,357	4148	72.69	3015	800	1240
0130.01	Unknown	No	0.00	\$101,700	\$0	\$0	252	23.41	59	10	20
0130.02	Unknown	No	0.00	\$101,700	\$0	\$0	1398	54.22	758	0	0
0131.00	Middle	No	99.12	\$101,700	\$100,805	\$80,938	2322	43.76	1016	748	1060
0132.01	Middle	No	80.35	\$101,700	\$81,716	\$65,613	3092	36.61	1132	808	1143
0132.02	Middle	No	92.72	\$101,700	\$94,296	\$75,714	3472	29.98	1041	950	1477
0133.00	Middle	No	104.81	\$101,700	\$106,592	\$85,586	5165	27.71	1431	1197	1831
0134.00	Upper	No	149.69	\$101,700	\$152,235	\$122,227	4460	12.09	539	1244	1912

0135.00	Upper	No	129.32	\$101,700	\$131,518	\$105,599	2398	30.69	736	516	944
0136.00	Low	No	40.99	\$101,700	\$41,687	\$33,474	6488	75.92	4926	321	1465
0137.01	Moderate	No	66.46	\$101,700	\$67,590	\$54,266	3637	77.67	2825	633	1643
0137.02	Unknown	No	0.00	\$101,700	\$0	\$0	3186	72.82	2320	102	262
0138.00	Moderate	No	58.17	\$101,700	\$59,159	\$47,500	1464	87.57	1282	286	808
0139.00	Low	No	40.45	\$101,700	\$41,138	\$33,036	1662	78.28	1301	227	823
0142.00	Low	No	48.52	\$101,700	\$49,345	\$39,625	2418	84.62	2046	100	462
0143.00	Low	No	47.15	\$101,700	\$47,952	\$38,500	1767	83.76	1480	143	855
0144.00	Low	No	48.98	\$101,700	\$49,813	\$40,000	2577	56.31	1451	21	259
0148.00	Low	No	11.13	\$101,700	\$11,319	\$9,092	1382	97.11	1342	0	0
0151.00	Middle	No	81.13	\$101,700	\$82,509	\$66,250	4119	30.40	1252	1220	1685
0152.00	Middle	No	92.44	\$101,700	\$94,011	\$75,481	2588	19.01	492	688	1168
0153.00	Middle	No	112.74	\$101,700	\$114,657	\$92,057	5962	24.92	1486	2334	2893
0154.01	Middle	No	113.00	\$101,700	\$114,921	\$92,269	5493	27.87	1531	2046	2434
0154.02	Middle	No	90.71	\$101,700	\$92,252	\$74,068	4934	35.93	1773	1138	1657
0154.04	Moderate	No	73.41	\$101,700	\$74,658	\$59,943	3115	40.13	1250	657	1031
0154.05	Middle	No	87.26	\$101,700	\$88,743	\$71,250	4747	38.05	1806	1299	1663
0155.01	Middle	No	91.34	\$101,700	\$92,893	\$74,583	3228	29.65	957	642	885
0155.02	Moderate	No	79.02	\$101,700	\$80,363	\$64,526	4100	30.83	1264	1225	1646
0156.09	Middle	No	82.15	\$101,700	\$83,547	\$67,083	5236	38.64	2023	882	1092
0156.13	Moderate	No	56.04	\$101,700	\$56,993	\$45,761	5270	70.57	3719	490	878
0156.14	Middle	No	84.58	\$101,700	\$86,018	\$69,063	4540	64.67	2936	902	1228
0156.15	Moderate	No	58.98	\$101,700	\$59,983	\$48,162	5138	81.02	4163	1014	1285
0156.17	Middle	No	104.97	\$101,700	\$106,754	\$85,712	2480	46.01	1141	940	1071
0156.18	Moderate	No	65.79	\$101,700	\$66,908	\$53,723	6801	65.08	4426	2019	2511
0156.19	Middle	No	104.42	\$101,700	\$106,195	\$85,265	5546	62.19	3449	1633	2077
0156.20	Moderate	No	62.88	\$101,700	\$63,949	\$51,346	7522	68.25	5134	1895	2584
0156.22	Middle	No	109.32	\$101,700	\$111,178	\$89,269	3845	42.73	1643	1093	1530
0156.23	Moderate	No	68.05	\$101,700	\$69,207	\$55,568	5872	53.35	3133	1196	1901
0156.24	Middle	No	97.85	\$101,700	\$99,513	\$79,900	4766	49.06	2338	951	1443
0156.25	Middle	No	81.52	\$101,700	\$82,906	\$66,567	5717	38.15	2181	1593	2049
0156.26	Low	No	49.91	\$101,700	\$50,758	\$40,756	6737	69.42	4677	707	1407
0156.27	Moderate	No	64.66	\$101,700	\$65,759	\$52,802	3415	75.61	2582	1005	1220
0156.28	Moderate	No	58.06	\$101,700	\$59,047	\$47,411	3744	81.81	3063	210	556
0156.29	Moderate	No	65.76	\$101,700	\$66,878	\$53,696	5461	74.22	4053	497	850
0156.30	Moderate	No	75.49	\$101,700	\$76,773	\$61,645	5457	70.55	3850	1406	1743
0156.32	Moderate	No	62.83	\$101,700	\$63,898	\$51,302	3928	47.12	1851	337	526
0156.33	Upper	No	163.22	\$101,700	\$165,995	\$133,277	5019	24.65	1237	1720	1858
0156.34	Middle	No	99.04	\$101,700	\$100,724	\$80,875	12357	63.90	7896	2546	3590
0156.35	Upper	No	126.79	\$101,700	\$128,945	\$103,534	2640	53.56	1414	949	1118
0156.36	Middle	No	86.80	\$101,700	\$88,276	\$70,875	3670	60.71	2228	727	1058
0156.37	Moderate	No	73.31	\$101,700	\$74,556	\$59,861	4414	64.61	2852	612	837
0157.00	Moderate	No	79.86	\$101,700	\$81,218	\$65,208	1672	51.32	858	404	575
0158.04	Moderate	No	55.41	\$101,700	\$56,352	\$45,250	4377	65.82	2881	572	1105
0158.05	Low	No	46.91	\$101,700	\$47,707	\$38,309	3720	65.03	2419	555	774
0158.06	Moderate	No	56.29	\$101,700	\$57,247	\$45,966	6001	70.79	4248	309	498
0159.00	Middle	No	83.58	\$101,700	\$85,001	\$68,250	3068	39.34	1207	214	417
0160.00	Low	No	20.27	\$101,700	\$20,615	\$16,551	2411	82.21	1982	217	980
0161.00	Moderate	No	64.64	\$101,700	\$65,739	\$52,788	2411	50.35	1214	371	979
0162.00	Moderate	No	63.63	\$101,700	\$64,712	\$51,957	3476	58.89	2047	435	900
0163.00	Unknown	No	0.00	\$101,700	\$0	\$0	2693	47.27	1273	425	980
0164.00	Upper	No	124.82	\$101,700	\$126,942	\$101,923	5124	28.18	1444	204	390
0165.00	Middle	No	81.00	\$101,700	\$82,377	\$66,139	4812	44.04	2119	0	47

0166.00	Middle	No	105.04	\$101,700	\$106,826	\$85,769	3604	30.83	1111	426	252
0167.00	Upper	No	267.16	\$101,700	\$271,702	\$218,147	5616	11.81	663	1480	1875
0168.00	Upper	No	183.02	\$101,700	\$186,131	\$149,442	4427	22.34	989	665	1431
0169.00	Upper	No	173.11	\$101,700	\$176,053	\$141,354	4752	16.31	775	1445	1945
0170.00	Upper	No	190.34	\$101,700	\$193,576	\$155,417	4567	22.57	1031	770	1274
0171.00	Upper	No	191.19	\$101,700	\$194,440	\$156,111	4194	19.84	832	692	869
0172.00	Moderate	No	66.74	\$101,700	\$67,875	\$54,500	1767	31.81	562	342	464
0173.00	Moderate	No	70.68	\$101,700	\$71,882	\$57,717	3287	55.64	1829	722	1278
0174.01	Moderate	No	60.60	\$101,700	\$61,630	\$49,487	2453	61.68	1513	381	612
0174.02	Middle	No	99.12	\$101,700	\$100,805	\$80,938	6073	49.02	2977	1075	1267
0175.00	Moderate	No	77.51	\$101,700	\$78,828	\$63,293	3035	41.81	1269	745	1139
0177.01	Upper	No	194.26	\$101,700	\$197,562	\$158,625	2476	10.26	254	784	1020
0177.02	Upper	No	167.69	\$101,700	\$170,541	\$136,929	4983	12.16	606	1346	1527
0178.00	Upper	No	178.07	\$101,700	\$181,097	\$145,402	5964	16.05	957	1623	2146
0179.01	Upper	No	228.81	\$101,700	\$232,700	\$186,831	5688	14.68	835	1850	1842
0179.02	Upper	No	180.42	\$101,700	\$183,487	\$147,321	4852	11.79	572	1637	1639
0180.00	Upper	No	175.57	\$101,700	\$178,555	\$143,364	5168	11.46	592	1809	2072
0181.01	Moderate	No	62.42	\$101,700	\$63,481	\$50,972	5173	50.34	2604	537	1102
0181.02	Upper	No	154.61	\$101,700	\$157,238	\$126,250	3598	12.12	436	1374	1543
0182.01	Upper	No	159.04	\$101,700	\$161,744	\$129,861	3144	13.10	412	1019	1329
0182.03	Upper	No	221.82	\$101,700	\$225,591	\$181,125	1490	8.05	120	583	633
0182.04	Moderate	No	60.50	\$101,700	\$61,529	\$49,402	3356	33.94	1139	308	352
0182.05	Upper	No	136.34	\$101,700	\$138,658	\$111,326	3478	24.32	846	681	732
0183.02	Upper	No	123.97	\$101,700	\$126,077	\$101,231	3031	15.51	470	1010	1143
0183.03	Middle	No	114.23	\$101,700	\$116,172	\$93,272	4873	32.53	1585	874	1020
0183.04	Upper	No	140.89	\$101,700	\$143,285	\$115,045	4431	22.64	1003	1562	1784
0184.04	Upper	No	132.72	\$101,700	\$134,976	\$108,371	5185	26.52	1375	1120	1270
0184.05	Upper	No	149.92	\$101,700	\$152,469	\$122,417	5041	16.33	823	1594	1844
0184.07	Upper	No	147.70	\$101,700	\$150,211	\$120,605	5195	21.35	1109	2015	2044
0184.08	Upper	No	145.08	\$101,700	\$147,546	\$118,466	3552	17.99	639	1197	1285
0184.09	Middle	No	102.79	\$101,700	\$104,537	\$83,933	4287	19.13	820	2012	2457
0184.10	Middle	No	85.16	\$101,700	\$86,608	\$69,541	3457	30.32	1048	685	1014
0184.11	Middle	No	99.91	\$101,700	\$101,608	\$81,579	2843	35.98	1023	663	914
0184.12	Middle	No	116.11	\$101,700	\$118,084	\$94,813	4443	23.88	1061	1180	1512
0185.00	Upper	No	306.17	\$101,700	\$311,375	\$250,001	5360	6.55	351	1402	1619
0186.01	Upper	No	302.22	\$101,700	\$307,358	\$246,771	2387	7.04	168	817	861
0186.02	Upper	No	251.70	\$101,700	\$255,979	\$205,524	4515	9.28	419	1579	1695
0187.00	Upper	No	245.61	\$101,700	\$249,785	\$200,547	3715	7.99	297	1249	1394
0188.01	Upper	No	143.08	\$101,700	\$145,512	\$116,829	6132	17.29	1060	1715	2065
0188.03	Middle	No	112.83	\$101,700	\$114,748	\$92,130	4054	18.77	761	1131	1465
0188.04	Upper	No	147.42	\$101,700	\$149,926	\$120,372	4980	22.71	1131	1846	2378
0189.01	Middle	No	81.97	\$101,700	\$83,363	\$66,932	3392	41.04	1392	594	734
0189.02	Middle	No	86.30	\$101,700	\$87,767	\$70,469	2515	27.63	695	608	1103
0189.04	Middle	No	91.03	\$101,700	\$92,578	\$74,331	4003	52.26	2092	604	1056
0189.05	Middle	No	88.09	\$101,700	\$89,588	\$71,934	3511	55.51	1949	463	598
0190.03	Moderate	No	59.12	\$101,700	\$60,125	\$48,277	4552	70.83	3224	541	882
0190.04	Moderate	No	54.02	\$101,700	\$54,938	\$44,111	4827	71.97	3474	560	875
0190.07	Moderate	No	69.65	\$101,700	\$70,834	\$56,875	2444	64.53	1577	425	710
0190.08	Moderate	No	60.03	\$101,700	\$61,051	\$49,023	6432	77.74	5000	902	1268
0191.05	Middle	No	93.86	\$101,700	\$95,456	\$76,645	6311	58.85	3714	612	871
0191.06	Middle	No	95.85	\$101,700	\$97,479	\$78,269	4179	39.46	1649	796	1049
0191.08	Low	No	42.82	\$101,700	\$43,548	\$34,964	3527	82.82	2921	285	425
0191.09	Middle	No	89.44	\$101,700	\$90,960	\$73,036	5605	74.08	4152	1203	1679

0191.10	Moderate	No	63.75	\$101,700	\$64,834	\$52,056	4042	64.60	2611	854	1110
0191.11	Moderate	No	67.82	\$101,700	\$68,973	\$55,380	4516	72.96	3295	468	771
0191.12	Middle	No	96.44	\$101,700	\$98,079	\$78,750	5228	63.06	3297	1256	1557
0191.15	Upper	No	153.96	\$101,700	\$156,577	\$125,714	3906	30.54	1193	1213	1507
0191.16	Middle	No	108.60	\$101,700	\$110,446	\$88,681	7366	39.64	2920	1779	2145
0191.17	Middle	No	115.87	\$101,700	\$117,840	\$94,612	5296	61.31	3247	1298	1608
0191.18	Moderate	No	79.89	\$101,700	\$81,248	\$65,236	5636	76.67	4321	420	837
0191.19	Upper	No	128.46	\$101,700	\$130,644	\$104,896	8008	32.07	2568	2500	2689
0191.20	Upper	No	146.21	\$101,700	\$148,696	\$119,391	2909	34.03	990	1065	1116
0191.21	Unknown	No	0.00	\$101,700	\$0	\$0	4326	36.82	1593	961	1299
0192.00	Moderate	No	72.84	\$101,700	\$74,078	\$59,476	3567	36.70	1309	609	1235
0193.00	Low	No	15.94	\$101,700	\$16,211	\$13,019	3544	76.92	2726	72	402
0194.01	Upper	No	135.16	\$101,700	\$137,458	\$110,369	4054	42.62	1728	367	497
0194.02	Upper	No	163.62	\$101,700	\$166,402	\$133,607	4231	22.86	967	706	827
0195.01	Upper	No	306.17	\$101,700	\$311,375	\$250,001	3441	23.42	806	93	0
0195.02	Upper	No	124.84	\$101,700	\$126,962	\$101,935	3732	21.70	810	528	66
0195.03	Upper	No	209.62	\$101,700	\$213,184	\$171,164	5241	34.25	1795	500	162
0196.00	Moderate	No	78.14	\$101,700	\$79,468	\$63,811	3666	49.86	1828	623	990
9801.00	Unknown	No	0.00	\$101,700	\$0	\$0	14	50.00	7	0	0
9802.00	Unknown	No	0.00	\$101,700	\$0	\$0	3	100.00	3	0	0



**Oakworth Capital Bank  
Williamson County, Tennessee Assessment Area**



Tennessee: Williamson County Assessment Area Census Tract Listing

Tract Code	Tract Income Level	Distressed or Under - served Tract	Tract Median Family Income %	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
0501.02	Upper	No	178.87	\$101,700	\$181,911	\$146,054	7462	22.00	1642	1579	1642
0501.03	Upper	No	161.20	\$101,700	\$163,940	\$131,630	7004	15.96	1118	2374	2501
0501.04	Upper	No	200.18	\$101,700	\$203,583	\$163,456	5714	29.47	1684	1142	1380
0501.05	Upper	No	222.04	\$101,700	\$225,815	\$181,302	9689	20.84	2019	1778	1982
0502.04	Upper	No	189.23	\$101,700	\$192,447	\$154,514	5726	25.18	1442	1794	1904
0502.05	Upper	No	155.55	\$101,700	\$158,194	\$127,014	3596	13.96	502	1177	1211
0502.06	Upper	No	230.19	\$101,700	\$234,103	\$187,955	3225	15.35	495	887	968
0502.07	Upper	No	264.26	\$101,700	\$268,752	\$215,781	4391	24.48	1075	1212	1259
0502.09	Upper	No	239.16	\$101,700	\$243,226	\$195,286	4250	17.84	758	1134	1239
0502.10	Upper	No	255.14	\$101,700	\$259,477	\$208,333	2740	14.05	385	670	794
0502.11	Upper	No	124.94	\$101,700	\$127,064	\$102,023	6641	44.26	2939	683	815
0502.12	Upper	No	266.06	\$101,700	\$270,583	\$217,250	2069	20.54	425	590	686
0503.03	Upper	No	242.95	\$101,700	\$247,080	\$198,375	3067	7.53	231	1044	1094
0503.04	Upper	No	259.86	\$101,700	\$264,278	\$212,188	2549	12.24	312	541	629
0503.05	Upper	No	306.17	\$101,700	\$311,375	\$250,001	2799	14.11	395	901	1021
0503.06	Upper	No	152.32	\$101,700	\$154,909	\$124,375	2069	23.97	496	609	721
0503.07	Middle	No	108.95	\$101,700	\$110,802	\$88,966	3858	25.53	985	979	1373
0504.03	Upper	No	183.98	\$101,700	\$187,108	\$150,227	2026	9.62	195	754	824
0504.04	Upper	No	260.95	\$101,700	\$265,386	\$213,077	6890	9.52	656	2453	2453
0504.05	Upper	No	219.42	\$101,700	\$223,150	\$179,167	2915	7.51	219	863	958
0504.06	Upper	No	200.11	\$101,700	\$203,512	\$163,397	6094	9.98	608	1645	1793
0505.02	Upper	No	127.25	\$101,700	\$129,413	\$103,906	4245	10.91	463	1095	1544
0505.03	Middle	No	86.41	\$101,700	\$87,879	\$70,556	5735	11.84	679	1675	2280
0505.04	Middle	No	90.83	\$101,700	\$92,374	\$74,167	4490	12.58	565	1217	1384
0506.01	Upper	No	136.12	\$101,700	\$138,434	\$111,152	5903	23.28	1374	1700	1926
0506.03	Upper	No	143.24	\$101,700	\$145,675	\$116,959	3185	26.69	850	1069	1162
0506.04	Upper	No	172.04	\$101,700	\$174,965	\$140,476	9551	10.94	1045	2419	2759
0507.01	Middle	No	118.57	\$101,700	\$120,586	\$96,818	4303	14.59	628	1198	1467
0507.02	Upper	No	179.06	\$101,700	\$182,104	\$146,214	4561	11.25	513	1428	1536
0508.01	Moderate	No	65.36	\$101,700	\$66,471	\$53,375	4841	54.58	2642	1086	1864
0508.02	Upper	No	147.12	\$101,700	\$149,621	\$120,129	1225	9.22	113	371	601
0509.04	Middle	No	115.85	\$101,700	\$117,819	\$94,602	5234	40.94	2143	983	1259
0509.05	Upper	No	136.31	\$101,700	\$138,627	\$111,307	6483	26.52	1719	1264	1497
0509.06	Upper	No	154.56	\$101,700	\$157,188	\$126,203	5487	12.58	690	1884	1989
0509.07	Upper	No	142.45	\$101,700	\$144,872	\$116,321	5823	17.60	1025	1440	1650
0509.08	Upper	No	182.35	\$101,700	\$185,450	\$148,897	4292	11.23	482	1327	1351
0509.09	Upper	No	199.20	\$101,700	\$202,586	\$162,652	4630	13.61	630	1329	1455
0510.01	Upper	No	190.72	\$101,700	\$193,962	\$155,732	8497	22.43	1906	2443	2515
0510.02	Upper	No	174.66	\$101,700	\$177,629	\$142,621	11631	20.08	2336	2515	2906
0511.00	Upper	No	164.85	\$101,700	\$167,652	\$134,609	8608	12.72	1095	2550	3135
0512.03	Middle	No	94.84	\$101,700	\$96,452	\$77,440	3531	9.23	326	1028	1288
0512.04	Upper	No	155.46	\$101,700	\$158,103	\$126,944	6696	15.96	1069	1555	1780
0512.05	Upper	No	127.23	\$101,700	\$129,393	\$103,894	9173	15.63	1434	1859	2314
0512.06	Upper	No	126.78	\$101,700	\$128,935	\$103,520	8405	22.09	1857	2356	2772
0512.07	Middle	No	116.83	\$101,700	\$118,816	\$95,397	7779	21.66	1685	1480	1784
0512.08	Upper	No	129.42	\$101,700	\$131,620	\$105,677	8644	16.98	1468	2297	2690

## **CRA Public File: Products and Services**

Below is a list of lending and deposit products generally offered by Oakworth Capital Bank. For a complete explanation of Oakworth Capital Bank products and services, please call any one of our offices listed below.

Central Alabama Office 205.263.4700

South Alabama Office 251.375.7800

Middle Tennessee Office 615.760.1000

Central Carolina Office 704.901.7250





OAKWORTH  
CAPITAL BANK

# Deposit Products Guide

Consumer		
Products	Interest Bearing	Monthly Fee
Professional Checking	NO	\$25 <sup>(1)</sup>
Oakworth Checking	YES	\$175 <sup>(1)</sup>
Personal Money Market	YES	\$0
Savings	YES	\$0
Certificates of Deposit	YES	\$0
IRA Accounts	YES	\$0

Commercial		
Products	Interest Bearing	Monthly Fee
Venture Checking	NO	\$0 >10 debits/mo - 0.15 per item
Business Checking	NO	\$10 >250 debits/mo - 0.15 per item
Commercial Analysis	NO	\$10 Plus Activity Fee Earnings Credit Applied to Tran Fees
Corporate Analysis	NO	\$20 Plus Activity Fee Earnings Credit Applied to Tran Fees
Public Funds Checking	YES	\$10
Business Interest Bearing Checking	YES	\$10
IOLTA Checking	YES	Applied to IOLTA Remittance See Product Guide for Details
Commercial Money Market	YES	\$25 Waived if Avg Ledger Bal is ≥ \$10,000
Escrow Money Market	YES	\$25 Waived if Avg Ledger Bal is ≥ \$10,000
Commercial Savings	YES	\$25 Waived if Avg Ledger Bal is ≥ \$1,000
Treasury Sweep Account	YES	By Product

(1) The monthly fee of \$175/\$25 will be waived if either of the following requirements are met:

- **Professional checking:** Avg combined balance of \$50,000 > in eligible accounts (system combines DDA/Savings/CDs 'current balance' plus L
- **Oakworth Checking:** Avg combined balance of \$100,000 > in eligible accounts (system combines DDA/Savings/CDs 'current balance' plus L
- Combined annual fee of \$5,000 paid or projected in connection with eligible non-deposit wealth management accounts.

### Consumer Loan Products

Product	Type
Home Equity Line of Credit	Open End, Revolving
Overdraft Protection	Open End, Revolving
Personal Line of Credit	Open End, Revolving
Credit Card (Through Card Assets)	Open End, Revolving
Personal Loan (Non-Real Estate Secured)	Closed End, Non-Revolving
Construction Line of Credit	Open-End, Non-Revolving
Personal Loan (Real Estate Secured)	Closed End, Non-Revolving

### Commercial Loan Products

Product	Type
Non-Revolving	Non-Real Estate Secured
Non-Revolving	Real Estate Secured
Revolving	Non-Real Estate Secured
Revolving	Real Estate Secured
Non-Revolving	Unsecured
Revolving	Unsecured

## **Oakworth Capital Bank**

### **Fee Schedule**

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<u>Service</u>	<u>Fee</u>
Deposited Items Charged Back	\$5.00
ACH Incoming Return	\$5.00
Foreign Checks & Currency	\$10.00
NSF Charge	\$35.00
Overdraft	\$35.00
Official Check Non-client	\$15.00
Stop Payment	\$30.00
Wire Transfer – Outgoing	
Domestic	\$40.00
Domestic (online Banking)	\$25.00
International	\$55.00
International (Online Banking)	\$40.00
Account Research	No Charge
Incoming Wire Transfer	No Charge
Debit Card – ATM Withdrawal	No Charge
Notary Service	No Charge
Official Check	No Charge
Mobile Deposit	No Charge

List of Oakworth offices, their street address and geographies, including hours of operation

State	Assessment Area	Office Name	Address	City	State	Zip	County	MSA Code	State Code	County Code	Census Tract	Office Service Type	ATM Onsite	Lobby Hours
Alabama	Jefferson/Shelby County	Central Alabama Office	850 Shades Creek Parkway	Birmingham	AL	35209	Jefferson	13820	01	073	0108.02	Lobby Only	No	M-F 8:30 AM-5:00 PM
Alabama	Mobile County	South Alabama Office	1 St. Louis St., Suite 3200	Mobile	AL	36602	Mobile	33660	01	097	0002.00	Lobby Only	No	M-F 8:30 AM-5:00 PM
Tennessee	Williamson/Davidson County	Middle Tennessee Office	5511 Virginia Way, Suite 110	Brentwood	TN	37027	Williamson	34980	47	187	0503.04	Lobby Only	No	M-F 8:30 AM-5:00 PM
North Carolina	Mecklenburg County	Central carolina Office	6000 Fairview Road, Suite 125	Charlotte	NC	28210	Mecklenburg	16740	37	119	0030.22	Lobby Only	No	M-F 8:30 AM-5:00 PM

Offices Opened and Closed Report 2021 - November 1, 2025

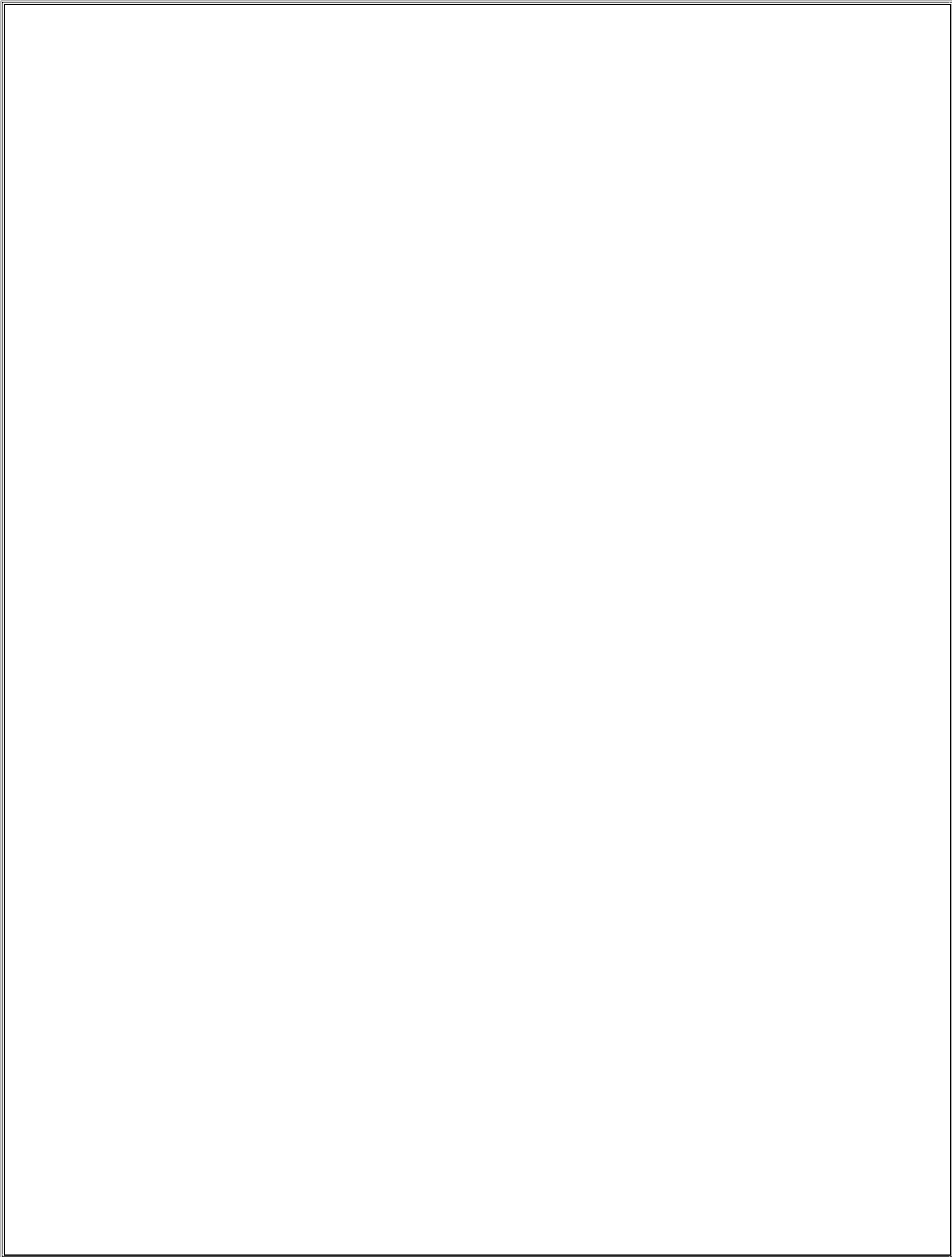
State	Assessment Area	Office Name	Address	City	State	Zip	Action Date	MSA Code	State Code	County Code	County Name	Census Tract	Tract Income	Action
Tennessee	Williamson County	Middle Tennessee Office	511 Virginia Way, Suite 110	Brentwood	TN	37027	1/4/2021	34980	47	187	Williamson	0503.04	Upper	Opened
North Carolina	Mecklenburg County	Central Carolina Office	6000 Fairview Road, Suite 125	Charlotte	NC	28210	10/2/2023	16740	37	119	Mecklenburg	0031.02	Middle	Opened



OAKWORTH  
CAPITAL BANK

## Loan-to-Deposit Ratio

Year	1 <sup>st</sup> Quarter	2 <sup>nd</sup> Quarter	3 <sup>rd</sup> Quarter	4 <sup>th</sup> Quarter
2015	99%	104%	96%	89%
2016	91%	94%	91%	88%
2017	85%	91%	95%	95%
2018	98%	100%	97%	87.7%
2019	89.4%	94.5%	96.8%	85.6%
2020	84.3%	98.2%	96.5%	86.00%
2021	84.00%	86.20%	78.50%	68.1%
2022	68.7%	83.3%	87.2%	82.8%
2023	95.5%	90.4%	92.3%	87.3%
2024	89.4%	97%	92.6%	81%
2025	91.7%	95.2%	90.3%	



## **Written Comments**

All written comments received from the public for the current year and each of the prior two calendar years that specifically relate to the bank's performance in helping to meet community credit needs, and any response to the comments by the bank.

Oakworth has not received any written comments related to Oakworth's performance in helping meet community needs.