Grand Bank for Savings, FSB | Member FDIC | 204 Westover Drive, Hattiesburg, MS 39402 | 1-800-300-1467

Community Reinvestment Act

The information below is current as of listed effective date. It is also available at www.grand.bank for easy access.

Community Reinvestment Act Public File:

The Community Reinvestment Act (CRA) of 1977 encourages banks to help meet the credit needs of the communities in which they do business, including low- and moderate-income neighborhoods.

CRA rating from the OCC:

Grand Bank for Savings, FSB is proud to achieve a "Satisfactory" CRA rating from the OCC in our most recent Performance Evaluation. See Attachment 1.

Written Comments:

Grand Bank for Savings, FSB has not received any written comments related to its CRA Public File for the calendar years 2023, 2024, 2025, and 2026 to date.

ATM Locations:

We have one ATM located at 204 Westover Drive, Hattiesburg, MS 39402. In addition, all debit cards issued by the bank can be used at MoneyPass locations. For current MoneyPass locations, visit www.moneypass.com or scan the QR code below:

(Mobile carrier determines mobile access; message/data rates may apply.)

Recently Opened or Closed Branches:

Grand Bank for Savings, FSB has neither opened any new bank locations nor closed bank locations in the last two years.

Home Mortgage Disclosure Act Statement:

Our Home Mortgage Disclosure Act Statement (HMDA) is located on the FFIEC website, https://ffiec.cfpb.gov/data-publication/disclosure-reports/ , or scan the QR code below, then enter GRAND BANK FOR SAVINGS, FSB in the institution Name search box, and completing the rest of the required data.

(Mobile carrier determines mobile access; message/data rates may apply.)

CRA Disclosure Statement:

Grand Bank for Savings, FSB is classified as a Small Bank or a Savings Association and is not subject to Lending Test reporting or required to file a CRA Disclosure Statement with the FFIEC.

Assessment Areas:

The Grand Bank for Savings, FSB Assessment Areas represent the communities we serve. We serve the Forrest and Lamar, MS Counties MSAs.

Bank Locations:

We have one bank location at 204 Westover Drive, Hattiesburg, MS 39402.



Grand Bank for Savings, FSB. Branch Location - 204 Westover Drive, Hattiesburg, MS 39402.

Hours of Operation:

Monday – Thursday, 9 am – 4:30 pm CST and Friday 9 am – 5:00 pm CST. Drive thru opens at 8:30 am Monday – Friday

List of Services:

Grand Bank for Savings, FSB has a diverse selection of Checking, Savings, and Home Loan solutions tailored to meet anyone's financial needs. See page 2.

EFFECTIVE DATE: JULY 2026

Grand.bank is a registered trademark of Grand Bank for Savings, FSB.

Member FDIC | EQUAL HOUSING LENDER

Grand Bank for Savings, FSB | Member FDIC | 204 Westover Drive, Hattiesburg, MS 39402 | 1-800-300-1467

Community Reinvestment Act

The information below is current as of April 1st of each year. It is also available at www.grand.bank for easy access.

List of Services:

Checking

- Business Checking
- Simple Checking
- Premier Checking
- Money Checking
- BankOn (Basic) Checking

Savings

- Simple Savings
- Certificate of Deposit
- Individual Retirement Account
- Impact Money Market
- Business Relationship Money Market
- Emergency Savings
- Goal Savings
- Credit Builder Savings
- Junior Rainy-Day Savings

Loan Products

Home Loans:
- Bridge Loans
- Construction Loans
- Conventional Loans
- Custom In-House Loans
- Dream Easy Home Loan™*
- Grand Advantage Roof Loan*
- ITIN Loans
- USDA Loans
- Seller-Finance Mortgages
- VA Loans
- HELOC*
- HELOAN*

Additional Programs:
- Down Payment Assistance & Grant Programs
- CD Secured / Share Loan

Federal Home Loan Bank:
- HELP Down Payment Grant
- Fortified Fund Roof Grant
- SNAP Program

Other Services

- 24-Hour ATM
- 24-Hour Phone Banking
- Bill Pay
- Card Management
- Credit Score Monitoring
- Debit Cards
- Digital Banking
- eStatements
- External Transfer
- ICS / CDARS
- Mobile Deposit
- MoneyPass Network
- Notify Account Alerts
- Online Account Opening
- Safe Deposit Boxes
- Two-Way Fraud Alerts
- Wire Transfer
- Zelle

* Dream Easy Home Loan™, Grand Advantage Roof Loan HELOC/HeLoan loans are only offered in the Bank's current MSA.

Loan-to-Deposit Ratios – Quarter Ending

2024		2025		2026	
03/31/2024	80.13%	03/31/2025	78.24%	03/31/2026	84.85%
06/30/2024	81.02%	06/30/2025	75.58%	06/30/2026	-*
09/30/2024	82.13%	09/30/2025	77.00%	09/30/2026	-*
12/31/2024	80.76%	12/31/2025	77.87%	12/31/2026	-*

*Data for 06/30, 09/30, and 12/31/2026 is not yet available.

Grand Bank for Savings, FSB Mission Statement

Grand Bank for Savings, F.S.B.'s (Grand.bank) mission is to improve the financial well-being of more than one million members of the Underserved and Historically Underrepresented Communities nationwide by 2030. The Bank intends to do this by delivering better financial solutions that reduce harmful debt cycles, support savings growth, promote home ownership, and empower the building of generational wealth.

EFFECTIVE DATE: JULY 2026

Grand.bank is a registered trademark of Grand Bank for Savings, FSB.

Member FDIC | EQUAL HOUSING LENDER

Office of the
Comptroller of the Currency
Washington, DC 20219

SMALL BANK

PUBLIC DISCLOSURE

June 22, 2026

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Grand Bank for Savings, FSB
Charter Number: 707547

204 Westover Drive
Hattiesburg, MS 39402

Office of the Comptroller of the Currency

3850 North Causeway Blvd.
Suite 1330
Metairie, LA 70002-8105

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

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Overall CRA Rating

Institution's CRA Rating: This institution is rated **Satisfactory.**

The Lending Test is rated: Satisfactory.

The major factors that support this rating include:

- The Lending Test rating is based on: a more than reasonable loan-to-deposit (LTD) ratio, a substantial majority of Grand Bank for Savings, FSB's (Grand) loans were outside its assessment area (AA), an excellent geographic distribution of home mortgage loans, a reasonable distribution of loans to borrowers of different income levels, and that Grand did not receive any CRA-related complaints during the review period.

Loan-to-Deposit Ratio

Considering Grand's size, financial condition, and credit needs of the AA, management's LTD ratio was more than reasonable. The quarterly LTD ratio for Grand during the evaluation period was 86.4 percent. Since the prior evaluation, Grand's quarterly LTD had ranged from a low of 75.1 percent in the second quarter of 2025 to a high of 107.6 percent in the fourth quarter of 2022. The quarterly average LTD ratio of similarly situated financial institutions included below and located within or near the AA was 58.1 percent.

Institution	Assets – As of December 31, 2025 (in thousands)	Average LTD
Grand Bank for Savings, FSB	**277,467**	**86.4%**
First Southern Bank	309,019	59.4%
FNB Picayune Bank	279,234	64.7%
Bank of Wiggins	233,558	50.1%

Source: Savings Association and Bank Data

Lending in Assessment Area

A substantial majority of Grand's loans were outside its AA.

Grand originated and purchased only 8.1 percent by number and 10.9 percent by dollar amount of loans inside its AA during the evaluation period. This analysis is performed at the bank, rather than the AA, level. This percentage does not include extensions of credit by affiliates that may be considered under the other performance criteria. It should be noted that Grand is a niche lender that originated and purchased owner-financed and other residential loans nationwide during the review period.

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

Loan Category	Number of Loans				Total #	Dollar Amount of Loans $(000s)				Total $(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		$	%	$	%	
Home Mortgage	125	8.14	1,411	91.86	1,536	18,967	10.87	155,494	89.13	174,460
Total	**125**	**8.14**	**1,411**	**91.86**	**1,536**	**18,967**	**10.87**	**155,494**	**89.13**	**174,460**

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

Description of Institution

Grand is a $277 million federally chartered stock bank headquartered in Hattiesburg, Mississippi. Grand currently operates a single office in Hattiesburg, in Lamar County, as well as a mortgage center. The Hattiesburg headquarters is in a middle-income census tract (CT). Grand is wholly owned by GSB Financial, Inc., a single-bank holding company. As of December 31, 2025, Grand reported total deposits of $245 million, net loans and leases of $189 million, and tier 1 capital of 10.7 percent.

Banking hours reasonably meet community needs with lobby hours Monday through Thursday from approximately 9:00 a.m. to 4:30 p.m. and Friday hours being 9:00 a.m. to 5:00 p.m. Drive-thru hours are 8:30 a.m. to 4:30 p.m. Monday through Thursday and 8:30 a.m. to 5:00 p.m. on Friday. Grand operates with an internet website which offers information on its products and services as well as account access. No offices have been opened or closed since the previous performance evaluation.

Grand's business strategy is to originate and sell fixed-rate and variable-rate conventional and government-guaranteed mortgage loans for the construction, purchase, or refinance of one- to four-family dwellings. To assist low- and moderate-income homebuyers, as well as first-time home purchasers, Grand offers FHMA, FHA, and VA loans. Grand also purchases both pools and owner-financed mortgages secured by one- to four-family residences, as well as novel loan products targeted to niche applicants nationally. Lastly, Grand offers both secured and unsecured consumer loans, home equity lines of credit, and commercial real estate loans. There are no financial or legal impediments preventing Grand from meeting the credit needs of the community. As of December 31, 2025, Grand's loan portfolio consisted of the following:

Grand Bank for Savings, FSB		
Loan Category	**Dollars (000)**	**Percentage**
Home Mortgage	190,289	99.9
Nonfarm / Nonresidential	10	>.1
Multifamily	161	>.1
Other	34	>.1
Total	**190,494**	**100**

*Source: Call Report; *May not total 100% due to rounding.*

While Grand has its headquarters in Lamar County, it has selected both Forrest and Lamar Counties as its AA. Both Forrest and Lamar Counties are part of the Hattiesburg MSA. The Hattiesburg MSA additionally includes Perry County, but Grand determined the entire MSA to be too large to serve and consequently selected counties where they have a branch, Lamar County, or had a previous branch, Forrest County. Grand's AA consists of 38 CTs with zero low-income CTs, 12 moderate-income CTs, 13 middle-income CTs, 10 upper-income CTs, and three with CTs "NA". A CT is considered "NA" when there have been changes to the AA maps during the review period. The AA meets regulatory requirements and does not arbitrarily exclude low- or moderate-income CTs.

Grand had no affiliate or operating subsidiary activities considered when evaluating CRA performance. There were no legal or financial factors impeding Grand's ability to meet credit needs in its AA during the evaluation period. Grand's CRA performance was rated "Satisfactory" in the last performance evaluation dated March 7, 2022.

Scope of the Evaluation

Evaluation Period/Products Evaluated

We evaluated the CRA performance of Grand using the Interagency Small Bank CRA procedures, which focuses on an analysis of Grand's primary loan products. The evaluation period covered January 1, 2023, through December 31, 2025. Conclusions regarding Grand's lending performance are based on a review of residential real estate loans. These loans represent all loans reported on the HMDA loan application register for 2023, 2024, and 2025.

Selection of Areas for Full-Scope Review

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

Grand operates in one AA in the state of Mississippi, portions of the Hattiesburg MSA AA including Forest and Lamar Counties, which received a full-scope review.

Ratings

Grand's overall rating is based on activity in the Hattiesburg MSA AA, in the state of Mississippi, focusing on mortgage lending, its primary loan product.

Discriminatory or Other Illegal Credit Practices Review

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

The OCC has not identified that this institution (or any affiliate whose loans have been considered as part of the institution's lending performance) has engaged in discriminatory or other illegal credit practices that require consideration in this evaluation.

The OCC will consider any information that this institution engaged in discriminatory or other illegal credit practices, identified by or provided to the OCC before the end of the institution's next performance evaluation in that subsequent evaluation, even if the information concerns activities that occurred during the evaluation period addressed in this performance evaluation.

State Rating

State of Mississippi

CRA rating for the State of Mississippi: Satisfactory

The Lending Test is rated: Satisfactory

The major factors that support this rating include:

- Grand's distribution of home mortgage loans by income levels of geography was excellent.
- Grand's distribution of loans to borrowers of different income levels was reasonable.
- Grand did not receive any CRA-related complaints during the review period.

Description of Institution's Operations in Mississippi

Grand operates one branch and a mortgage center in Lamar County, Mississippi, which is part of the Hattiesburg MSA. The Hattiesburg MSA is in southeastern Mississippi and covers three counties, including Forrest, Lamar, and Perry. Management determined the entire MSA would be too large to serve and selected both Forrest and Lamar Counties as their AA. Forrest County was included in the AA, as management previously had a branch in that county and continues to originate a substantial amount of mortgage loans in that area.

Grand's competition is considerable in the AA and includes state and federal community banks, credit unions, and mortgage banking companies with regional and national footprints. Based on the most recent Deposit Market Share Report, Grand ranked sixth out of 19 institutions in its AA, holding 6.1 percent of market share. The five largest competitors command 72.1 percent of the deposit market, evidencing significant competition in the AA.

HMDA aggregate data for 2024 revealed that Grand ranked 27th out of 192 financial institutions making loans in the AA. There was a total of 3,299 loans originated in the AA, of which Grand achieved a market share of 1.1 percent. The top five lenders in the AA achieved a combined market share of 27.9 percent, evidencing significant competition in the AA for mortgage loans.

The Federal Financial Institutions Examination Council's (FFIEC) updated 2025 median family income for the AA was $81,200. The following table depicts income categories:

Income Categories – Hattiesburg MSA AA			
Low	Moderate	Middle	Upper
< $40,600	$40,601 to < $64,960	$64,961 to < $97,440	≥ $97,441

Low-income families earning a median family income less than $40,600 represented 23 percent of families in the AA, while moderate-income families comprised 15.1 percent of the AA population. During the review period, 21.8 percent of households in the AA earned wages below the poverty level. Opportunities for residential lending remain strong within the 12 moderate-income CTs in the AA. Of the 57,789 housing units within the AA, 29.8 percent were in the moderate-income CTs with 18.2 percent of the 57,789 being owner-occupied.

The following table depicts the demographic information for the full-scope AA in Mississippi.

Assessment Area(s) - Hattiesburg MSA AA						
						2023 - 2025
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	38	0.00	31.58	34.21	26.32	7.89
Population by Geography	142,380	0.00	28.37	31.52	35.07	5.05
Housing Units by Geography	57,789	0.00	29.75	31.64	32.85	5.77
Owner-Occupied Housing by Geography	31,478	0.00	18.15	35.68	43.46	2.72
Occupied Rental Units by Geography	19,105	0.00	44.34	25.77	20.14	9.75
Vacant Units by Geography	7,206	0.00	41.73	29.53	20.22	8.52
Businesses by Geography	5,259	0.00	28.39	30.67	35.12	5.82
Farms by Geography	225	0.00	19.56	30.67	45.78	4.00
Family Distribution by Income Level	33,903	22.97	15.09	19.59	42.34	0.00
Household Distribution by Income Level	50,583	27.36	13.06	17.73	41.85	0.00
Unemployment rate (%)	8.08	0.00	9.63	7.61	5.49	22.31
Households Below Poverty Level (%)	21.77	0.00	33.81	17.41	12.32	45.68
Median Family Income (25620 - Hattiesburg, MS MSA)		$60,673			Median Housing Value	$119,750
Median Family Income (25620 - Hattiesburg, MS MSA) for 2025		$81,200			Median Gross Rent	$814
					Families Below Poverty Level	16.10

FFIEC File - 2020 Census
FFIEC File - 2024 Census
2025 Dun & Bradstreet SBSF Demographics
Due to rounding, totals may not equal 100.0%
(*) The NA category consists of geographies that have not been assigned an income classification

The AA's economy is dominated by the service industry and retail trade. According to the Bureau of Labor Statistics, as of December 31, 2025, the unemployment rate of the Lamar County was 2.6. percent, which was slightly lower than the Mississippi unemployment rate in December of 3.1 percent and the state average for the review period of 3.3 percent.

In conjunction with this performance evaluation, we conducted a listening session with several community leaders in the AA. The primary credit needs in the community were identified as small business education and lending, financial security (grants for rental, utility, food access, and disaster recovery), affordable housing, and financial literacy. According to these contacts, local banks have been active in helping meet the credit needs of the AA.

Scope of Evaluation in Mississippi

The rating for the state of Mississippi is based wholly on performance in the Hattiesburg MSA AA. The Hattiesburg MSA AA received a full-scope review.

LENDING TEST

Grand's performance under the Lending Test in Mississippi is rated Satisfactory.

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, Grand's performance in the Hattiesburg MSA AA was reasonable.

Distribution of Loans by Income Level of the Geography

Grand exhibited excellent geographic distribution of loans within its AA.

Home Mortgage Loans

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

Grand's lending in the moderate-income CTs exceeded both the comparator, the percentage of owner-occupied housing units, and peer data and was therefore considered excellent. There were no low-income CTs in the AA during the review period.

Lending Gap Analysis

We evaluated the lending distribution in the AA to determine if any unexplained conspicuous gaps existed. We used reports and maps to compare the geographies where loans were made to the geographies in the AA. We considered loan distributions, branch locations, competition, market conditions, demographic information, and bank capacity and restraints during the evaluation period. No unexplained conspicuous gaps were identified. This had a neutral impact on our conclusion regarding Grand's geographic distribution of loans.

Distribution of Loans by Income Level of the Borrower

Grand exhibited a reasonable distribution of loans to individuals of different income levels given the product lines offered.

Home Mortgage Loans

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

Grand exhibited a reasonable distribution of loans to individuals of different income levels, given the product lines offered. While the percentage of loans to low-income borrowers was less than the comparator, the percentage of families, it is considered exceeded peer lending and was therefore considered satisfactory given the relatively high level of families below the poverty level within the AA. Additionally, Grand's lending exceeded peer lending to low-income borrowers. The percentage of loans to moderate-income borrowers exceeded both the comparators and peer lending and was therefore considered excellent.

Responses to Complaints

Management did not receive any CRA-related complaints during the review period.

Appendix A: Scope of Examination

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

Time Period Reviewed:	01//01/2023 to 12/31/X2025	
Bank Products Reviewed:	Home mortgage	
Affiliate(s)	**Affiliate Relationship**	**Products Reviewed**
NA	NA	NA
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	**Type of Exam**	**Other Information**
Mississippi		
Hattiesburg MSA AA	Full-scope	

Appendix B: Summary of State Ratings

RATINGS	
Overall Bank:	Lending Test Rating
Grand Bank for Savings, FSB	Satisfactory
State:	
Mississippi	Satisfactory

Appendix C: Definitions and Common Abbreviations

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

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

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

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

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

Community Development (CD): Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet the Small Business Administration Development Company or Small Business Investment Company programs' size eligibility standards or have gross annual revenues of $1 million or less; or activities that revitalize or stabilize low- or moderate-income geographies, distressed or underserved nonmetropolitan middle-income geographies, or designated disaster areas.

Community Reinvestment Act (CRA): The statute that requires the OCC to evaluate a bank's record of meeting the credit needs of its entire community, including low- and moderate-income areas, consistent with the safe and sound operation of the bank, and to take this record into account when evaluating certain corporate applications filed by the bank.

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

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always

equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family, which is further classified into 'male householder' (a family with a 'male householder' and no wife present) or 'female householder' (a family with a 'female householder' and no husband present).

Full-Scope Review: Performance under the Lending, Investment, and Service Tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (e.g., innovativeness, complexity, and responsiveness).

Geography: A CT delineated by the United States Bureau of the Census in the most recent decennial census.

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that conduct business or have banking offices in a MSA to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants, the amount of loan requested, the disposition of the application (e.g., approved, denied, and withdrawn), the lien status of the collateral, any requests for preapproval, and loans for manufactured housing.

Home Mortgage Loans: A closed-end mortgage loan or an open-end line of credit as these terms are defined under 12 CFR 1003.2, and that is not an excluded transaction under 12 CFR 1003.3(c)(1) through (c)(10) and (c)(13).

Household: Includes all persons occupying a housing unit. Persons not living in households are classified as living in group quarters. In 100 percent tabulations, the count of households always equals the count of occupied housing units.

Limited-Scope Review: Performance under the Lending, Investment, and Service Tests is analyzed using only quantitative factors (e.g., geographic distribution, borrower distribution, total number and dollar amount of CD loans and qualified investments, branch distribution, and CD services).

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

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

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

Metropolitan Division: As defined by Office of Management and Budget, a county or group of counties within a Core Based Statistical Area that contains an urbanized population of at least 2.5 million. A Metropolitan Division consists of one or more main/secondary counties that represent an

employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

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

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

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

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

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

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

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

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

Rating Area: A rated area is a state or MMSA. 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 MMSA, the institution will receive a rating for the MMSA.

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

Small Loan(s) to Farm(s): A loan included in 'loans to small farms' as defined in the instructions for preparation of the Call Report. These loans have original amounts of $500,000 or less and are either secured by farmland or are classified as loans to finance agricultural production and other loans to farmers.

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

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

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

Appendix D: Tables of Performance Data

Content of Standardized Tables

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

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

Table 7. **Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography -** Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents aggregate peer data for the years the data is available.

Table 8. **Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower -** Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MMSA/AA. The table also presents aggregate peer data for the years the data is available.

Table 7: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																			2023 - 2025
Assessment Area:	**Total Home Mortgage Loans**				**Low-Income Tracts**			**Moderate-Income Tracts**			**Middle-Income Tracts**			**Upper-Income Tracts**			**Not Available-Income Tracts**		
	#	**$**	**% of Total Number**	**Overall Market**	**% of Owner-Occupied Housing Units**	**% Bank Loans**	**% Aggregate**	**% of Owner-Occupied Housing Units**	**% Bank Loans**	**% Aggregate**	**% of Owner-Occupied Housing Units**	**% Bank Loans**	**% Aggregate**	**% of Owner-Occupied Housing Units**	**% Bank Loans**	**% Aggregate**	**% of Owner-Occupied Housing Units**	**% Bank Loans**	**% Aggregate**
Hattiesburg MSA AA	125	18,967	100.00	6,254	--	--	--	18.15	24.00	14.97	35.68	22.40	34.62	43.46	52.00	49.58	2.72	1.60	0.83
Total	**125**	**18,967**	**100.00**	**6,254**	**--**	**--**	**--**	**18.15**	**24.00**	**14.97**	**35.68**	**22.40**	**34.62**	**43.46**	**52.00**	**49.58**	**2.72**	**1.60**	**0.83**
Source: FFIEC File - 2020, 2024 Census; 1/1/2023 - 12/31/2025 Bank Data, 2023, 2024 HMDA Aggregate Data, "--" data not available.																			
Due to rounding, totals may not equal 100.0%																			

Table 8: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																			2023 - 2025
Assessment Area:	**Total Home Mortgage Loans**				**Low-Income Borrowers**			**Moderate-Income Borrowers**			**Middle-Income Borrowers**			**Upper-Income Borrowers**			**Not Available-Income Borrowers**		
	#	**$**	**% of Total Number**	**Overall Market**	**% Families**	**% Bank Loans**	**% Aggregate**	**% Families**	**% Bank Loans**	**% Aggregate**	**% Families**	**% Bank Loans**	**% Aggregate**	**% Families**	**% Bank Loans**	**% Aggregate**	**% Families**	**% Bank Loans**	**% Aggregate**
Hattiesburg MSA AA	125	18,967	100.00	6,254	22.97	6.40	5.61	15.09	27.20	14.18	19.59	23.20	20.10	42.34	43.20	37.61	--	--	22.50
Total	**125**	**18,967**	**100.00**	**6,254**	**22.97**	**6.40**	**5.61**	**15.09**	**27.20**	**14.18**	**19.59**	**23.20**	**20.10**	**42.34**	**43.20**	**37.61**	**--**	**--**	**22.50**
Source: FFIEC File - 2020, 2024 Census; 1/1/2023 - 12/31/2025 Bank Data, 2023, 2024 HMDA Aggregate Data, "--" data not available.																			
Due to rounding, totals may not equal 100.0%																			

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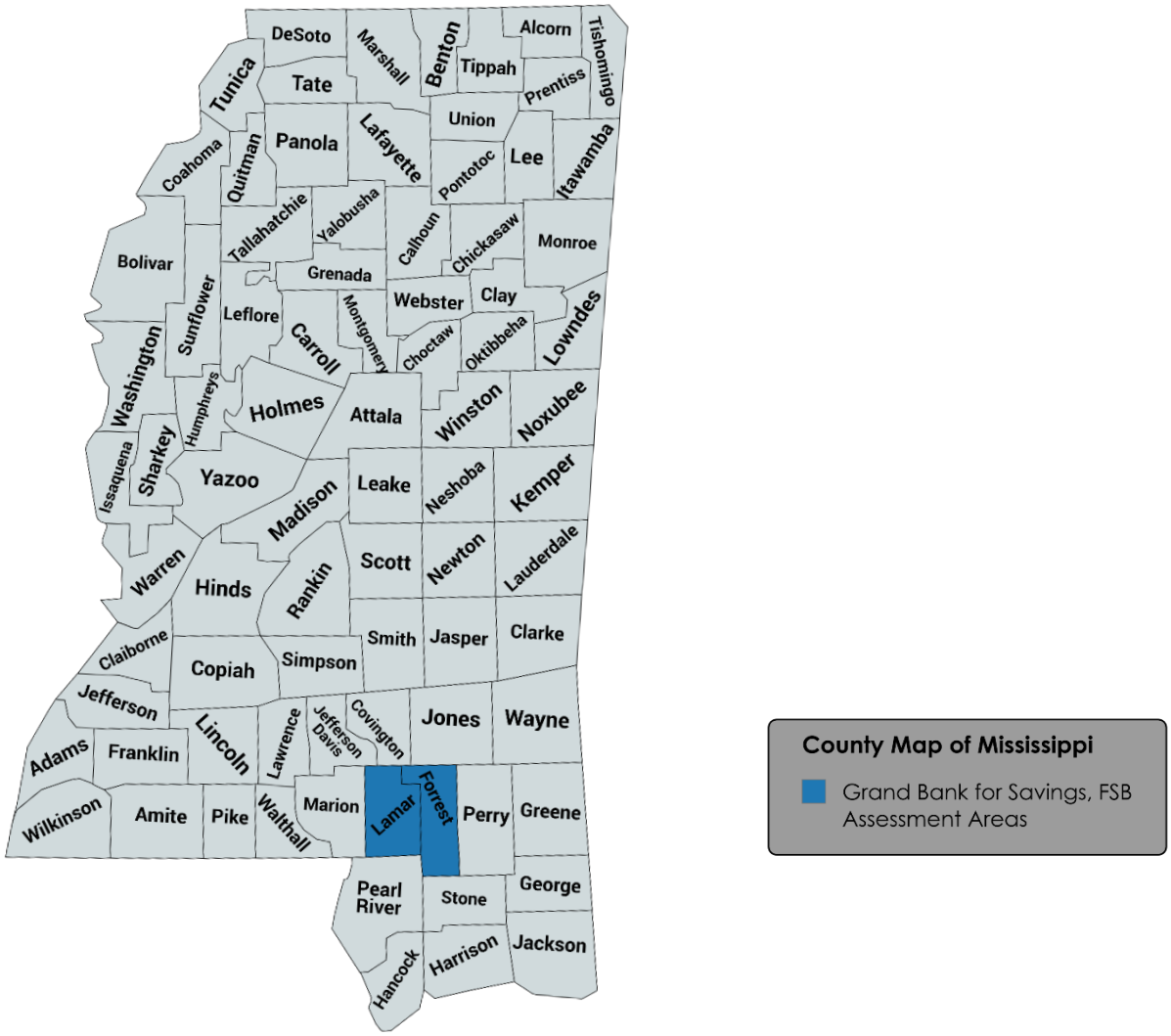
Assessment Areas

Assessment Areas – The Bank has adopted all geocoding census tracts within Forrest and Lamar Counties, Mississippi, as part of the Bank's designated Community Reinvestment Act (CRA) Assessment Area. For CRA compliance verification and geographic determination purposes, the Bank utilizes the FFIEC Geocoding System (https://geomap.ffiec.gov/ffiecgeomap) to ensure accurate and current geographic and census tract information.



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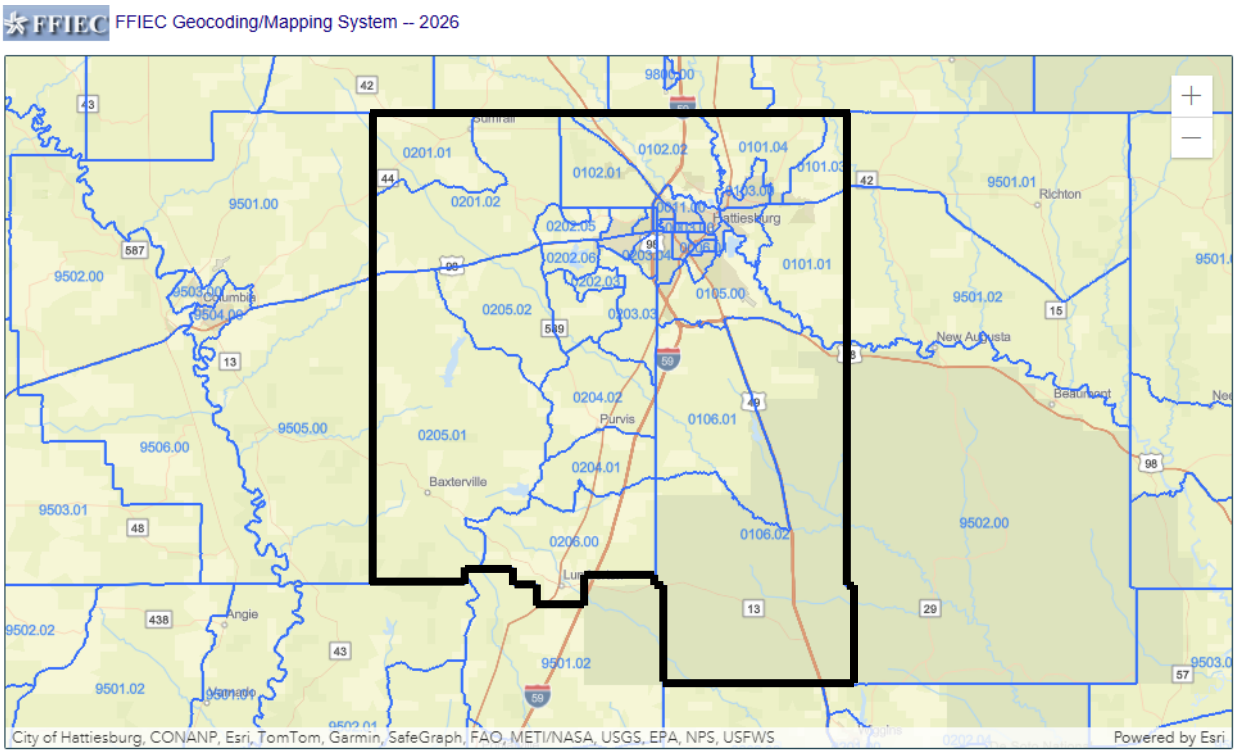
Forrest & Lamar County, Mississippi Geo-Coding Map



Forrest & Lamar County, Mississippi Geo-Coding Numbers

Forrest County Geo-Coding Numbers			Lamar County Geo-Coding Numbers		
0002.00	0010.00	0104.00	0201.01	0203.05	0206.00
0003.00	0011.00	0105.00	0201.02	0203.06	
0005.00	0101.01	0106.01	0202.03	0203.07	
0006.01	0101.03	0106.02	0202.04	0203.08	
0006.02	0101.04	0107.00	0202.05	0204.01	
0007.00	0102.01		0202.06	0204.02	
0008.00	0102.02		0203.03	0205.01	
0009.00	0103.00		0203.04	0205.02	

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