

PUBLIC DISCLOSURE

April 2, 2021

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Glennville Bank
Certificate Number: 9244

102 East Barnard Street
Glennville, Georgia 30427

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

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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..... | 1 |
| DESCRIPTION OF ASSESSMENT AREAS..... | 2 |
| SCOPE OF EVALUATION..... | 3 |
| CONCLUSIONS ON PERFORMANCE CRITERIA..... | 4 |
| DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW..... | 6 |
| GA NON-MSA AA – Full-Scope Review..... | 6 |
| HINESVILLE, GA MSA AA – Full-Scope Review..... | 13 |
| SMALL BANK PERFORMANCE CRITERIA..... | 18 |
| GLOSSARY..... | 188 |

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 the loans reviewed in the assessment areas.
- The geographic distribution of the loans reflects a reasonable dispersion in the assessment areas.
- The borrower profile distribution reflects a reasonable penetration among individuals of different income levels and businesses and farms of different sizes.
- The institution has not received any CRA-related complaints since the previous evaluation. Therefore, this factor did not affect the Lending Test rating.

DESCRIPTION OF INSTITUTION

Established in January 1905, Glennville Bank is headquartered in Glennville, Georgia, and it is a wholly owned subsidiary of GB Bank Group, Inc., a one-bank holding company. The bank received a Satisfactory rating at the previous FDIC CRA Performance Evaluation, dated July 6, 2015, based on Interagency Small Institution Examination Procedures.

Glennville Bank operates seven offices, six full-service (FS) and one limited-service (LS), which operate under different local names as divisions of the bank. In connection with this strategy, Glennville Bank operates in Glennville, Tattnall County, Georgia, with one FS and one LS drive-thru branch; Ludowici Bank operates in Ludowici, Long County, Georgia, with one FS branch; Reidsville Bank operates in Reidsville, Tattnall County, Georgia, with one FS branch; Tippins Bank operates in Claxton, Evans County, Georgia, with two FS branches; and Statesboro Bank operates in Statesboro, Bulloch County, Georgia, with one FS branch.

The bank's main office and all branches are located in middle-income census tracts with the exception of the Statesboro branch, which is located in a moderate-income census tract. Lobby hours are reasonable with Saturday hours until noon at some locations. Since the previous CRA evaluation, the institution opened the Statesboro branch in October 2017. The bank has not closed any offices, and no mergers or acquisition activities have occurred since the previous evaluation.

The institution offers a variety of products and services to meet the needs of its communities. Deposit services offered include checking, savings, money market, certificates of deposit, and individual retirement accounts. Alternative banking services include internet, mobile, and telephone banking. The institution also operates automated teller machines (ATMs) at all offices with an additional ATM located at the Fresh Market in Glennville, Georgia.

Lending products offered include home mortgage loans and equity lines of credit; agricultural and commercial real estate loans, and business lines of credit; and consumer secured and unsecured

credit. The bank also offers loans through the U.S. Small Business Administration (SBA), such as the 7(a) loan programs, which includes the 7(a) Paycheck Protection Program (PPP). Specifically, Glennville Bank originated 166 PPP loans, totaling \$7.7 million, in 2020, and 180 PPP loans, totaling \$4.4 million, in 2021. The SBA guarantees these loans under the Coronavirus Aid, Relief, and Economic Security Act, commonly known as the CARES Act. The loans serve to retain jobs that would otherwise be lost due to business closures because of the COVID-19 emergency. Additionally, in response to the COVID-19 emergency, Glennville Bank supported its community by providing 200 credit extensions for 138 borrowers.

As of the December 31, 2020 Consolidated Reports of Condition and Income (Call Report), Glennville Bank had total assets of \$311.9 million, with loans totaling \$172.8 million, or 55.4 percent of total assets. Since the previous evaluation, the institution's total loans increased by 38.8 percent. As shown in the following table, home mortgage loans (one-to-four residential property loans) represented the largest portion of the loan portfolio at 35.3 percent. The next largest portions of the loan portfolio were farm loans (farmland and agricultural loans) and business loans (loans secured by non-farm, non-residential properties and commercial and industrial loans) at 29.2 percent and 18.8 percent, respectively.

| Loan Portfolio Distribution as of 12/31/2020 | | |
|---|-----------------|--------------|
| Loan Category | \$(000s) | % |
| Construction, Land Development, and Other Land Loans | 17,698 | 10.3 |
| Secured by Farmland | 39,110 | 22.6 |
| Secured by 1-4 Family Residential Properties | 61,021 | 35.3 |
| Secured by Multi-family (5 or more) Residential Properties | 193 | 0.1 |
| Secured by Non-farm Non-Residential Properties | 25,388 | 14.7 |
| Total Real Estate Loans | 143,410 | 83.0 |
| Commercial and Industrial Loans | 7,068 | 4.1 |
| Agricultural Production and Other Loans to Farmers | 11,373 | 6.6 |
| Consumer | 9,481 | 5.5 |
| Obligations of States and Political Subdivisions in the United States | 1,444 | 0.8 |
| Other Loans | 68 | < 0.0 |
| Lease Financing Receivables (net of unearned income) | 0 | 0.0 |
| Less: Unearned Income | (0) | (0.0) |
| Total Loans | 172,844 | 100.0 |
| <i>Source: Call Report</i> | | |

Examiners did not identify any financial or legal impediments that affect the bank's ability to meet the assessment areas' credit needs. However, demographic information may have impacted the bank's lending. In particular, one assessment area experienced significant increases in the percentage of families living below the poverty level and in the number of distressed middle-income census tracts.

DESCRIPTION OF ASSESSMENT AREAS

The CRA requires financial institutions to define assessment area(s) in which its CRA performance will be evaluated. Glennville Bank continues to define two assessment areas as follows: One is located in the non-metropolitan statistical areas (Non-MSA) of Georgia (GA Non-MSA AA) and the other is located in a Georgia MSA (Hinesville, GA MSA AA). Since the previous evaluation, the bank added Bulloch County, Georgia, to the GA Non-MSA AA due to the opening of the

Statesboro branch in this county. The bank has defined each assessment area in accordance with the technical requirements of the CRA regulation. The following table provides a description of the assessment areas. Please refer to the individual assessment areas for additional information.

| Description of Assessment Areas | | | |
|---------------------------------|------------------------------|--------------------|---------------|
| Assessment Area (AA) | Assessment Area Counties | # of Census Tracts | # of Branches |
| GA Non-MSA AA | Bulloch, Evans, and Tattnall | 20 | 6 |
| Hinesville, GA MSA AA | Long | 3 | 1 |

Source: Bank Records and 2015 American Community Survey (ACS) Data

SCOPE OF EVALUATION

GENERAL INFORMATION

This evaluation covers the period from the previous evaluation dated July 6, 2015, to the current evaluation. Examiners used the Interagency Small Institution Examination Procedures to evaluate the bank's CRA performance. As described in the Appendices, these procedures include the Lending Test.

Examiners evaluate a bank's lending data, deposit activity, and number of branches to determine which areas will receive the most weight in assigning an overall rating. For this evaluation, the GA Non-MSA AA had the most loan volume, deposits, and branches. Therefore, most weight was given to this assessment area. Both assessment areas received full-scope reviews. Refer to the table below for additional details.

| Assessment Area Breakdown of Loans, Deposits, and Branches | | | | | | |
|--|----------------|--------------|----------------|--------------|----------|--------------|
| Assessment Area | Loans | | Deposits | | Branches | |
| | \$(000s) | % | \$(000s) | % | # | % |
| GA Non-MSA AA | 136,610 | 79.0 | 245,852 | 88.7 | 6 | 85.7 |
| Hinesville, GA MSA AA | 36,234 | 21.0 | 31,343 | 11.3 | 1 | 14.3 |
| Total | 172,844 | 100.0 | 277,195 | 100.0 | 7 | 100.0 |

Source: Bank Records 12/31/2020

ACTIVITIES REVIEWED

For the Lending Test, the CRA regulation requires a review of the lending performance of a bank in its defined assessment area(s) with respect to home mortgage, small business loans, and small farm loans, if significant. Glennville Bank's major product line is home mortgage loans followed by small farm and small business loans. This conclusion considered the bank's business strategy, as well as the number and dollar volume of loans originated or purchased during the evaluation period. Consequently, for this evaluation, most weight was given to the home mortgage loans, followed by the small farm and the small business loans.

Regarding the home mortgage loans, examiners reviewed and evaluated certain data from all the bank's loans reported pursuant to the Home Mortgage Disclosure Act (HMDA) for 2019 and 2020. The results of this review are presented in this evaluation. In 2019, the bank originated 258 loans for \$22.3 million; and, in 2020, the bank originated 256 home mortgage loans totaling \$24.8

million. The bank's home mortgage lending performance was compared to demographic data based on the 2015 ACS data and the 2019 HMDA aggregate data. HMDA aggregate data for 2020 is not yet available.

Regarding the small business and farm loans, examiners reviewed and evaluated certain data from a sample of the bank's 2020 loan originations. Based on bank records, the institution originated 269 small business loans totaling \$18.3 million and 140 small farm loans totaling \$13.8 million in 2020. A sample of 48 small business loans totaling \$2.1 million and a sample of 48 small farm loans totaling \$4.6 million was used to evaluate the bank's 2020 lending performance. However, the high volume of loan originations in 2020, due to the PPP loans, is not reflective of the bank's lending during the entire evaluation period. Therefore, a review was also conducted of the bank's 2019 small business and small farm data.

In 2019, the bank originated 78 small business loans totaling \$4.7 million and 46 small farm loans totaling \$3.7 million. A sample of 42 small business loans totaling \$2.2 million and 31 small farm loans totaling \$3.0 million was used to evaluate the bank's 2019 lending performance. As a CRA non-reporter, aggregate small business and small farm lending data is not used for comparison purposes; therefore, examiners compared the bank's 2019 and 2020 small business and small farm lending performance to the 2019 and 2020 D&B data, respectively.

Examiners review the number and dollar volume of a bank's home mortgage, small business, and small farm loans. The tables in an evaluation present both the number and dollar volume of loans. However, examiners emphasize performance by number of loans, as the number of loans is a better indicator of the number of individuals, businesses, and farms served.

CONCLUSIONS ON PERFORMANCE CRITERIA

LENDING TEST

Overall, Glennville Bank demonstrated satisfactory performance under the Lending Test. The bank's performance in its assessment areas, relative to the loan-to-deposit ratio, assessment areas concentration, and geographic and borrower distributions, support this conclusion.

Loan-to-Deposit Ratio

The bank's average loan-to-deposit (LTD) ratio is reasonable given the institution's size, financial condition, and assessment areas' credit needs. The LTD ratio for the previous 23 quarters averaged 69.9 percent. Since the previous evaluation, the bank's LTD ratio ranged from a high of 74.1 percent on June 30, 2018, to a low of 61.1 percent on December 31, 2020. The LTD ratio has fluctuated quarter-to-quarter, with no trend noted until September 30, 2019. From that time, the LTD ratio gradually decreased quarter-to-quarter due to increased deposits, which may be related, in part, to economic factors related to the COVID-19 pandemic. This trend was also noted in a few of the other similar banks.

The following table presents the average LTD ratio for Glennville Bank as well as for comparable institutions based on geographic location, lending focus, and asset size. As shown below, Glennville Bank maintained an average LTD ratio that was consistent with the comparable banks.

| Loan-to-Deposit Ratio Comparison | | |
|------------------------------------|-----------------------|------------------------|
| Institution | Total Assets \$(000s) | Average NLTD Ratio (%) |
| Glennville Bank, Glennville, GA | 311,937 | 69.9 |
| South Georgia Bank, Glennville, GA | 199,974 | 70.3 |
| The Claxton Bank, Claxton, GA | 137,099 | 69.4 |
| FNB South, Alma, GA | 469,136 | 86.0 |
| Altamaha Bank & Trust, Vidalia, GA | 232,170 | 74.8 |

Source: Call Reports 8/30/2015 – 12/31/2020

Assessment Area Concentration

Glennville Bank originated a majority of loans by both number and dollar amount in the assessment areas. As shown in the table below, the bank's performance was strongest with respect to the small farm loans. In particular, a substantial majority of the small farm loans by number and dollar volume were originated within the assessment areas. Reasonable performance was noted for the home mortgage and small business loans. The percentage by number for all three loan categories increased within the assessment areas from 2019 to 2020. These trends demonstrate bank management's commitment to lend in both assessment areas. Refer to the following table for additional details.

| Lending Inside and Outside of the Assessment Areas (AA) | | | | | | | | | | | |
|---|-----------------|-------------|------------|-------------|------------|----------------------------------|-------------|---------------|-------------|----------------|--|
| Loan Category | Number of Loans | | | | Total # | Dollars Amount of Loans \$(000s) | | | | Total \$(000s) | |
| | Inside | | Outside | | | Inside | | Outside | | | |
| | # | % | # | % | | \$ | % | \$ | % | | |
| Home Mortgage | | | | | | | | | | | |
| 2019 | 195 | 75.6 | 63 | 24.4 | 258 | 15,904 | 71.2 | 6,434 | 28.8 | 22,338 | |
| 2020 | 203 | 79.3 | 53 | 20.7 | 256 | 16,383 | 66.0 | 8,449 | 34.0 | 24,832 | |
| Subtotal | 398 | 77.4 | 116 | 22.6 | 514 | 32,287 | 68.4 | 14,883 | 31.6 | 47,170 | |
| Small Business | | | | | | | | | | | |
| 2019 | 31 | 73.8 | 11 | 26.2 | 42 | 1,450 | 65.0 | 780 | 35.0 | 2,230 | |
| 2020 | 40 | 83.3 | 8 | 16.7 | 48 | 1,674 | 77.9 | 474 | 22.1 | 2,148 | |
| Subtotal | 71 | 78.9 | 19 | 21.1 | 90 | 3,124 | 71.4 | 1,254 | 28.6 | 4,378 | |
| Small Farm | | | | | | | | | | | |
| 2019 | 29 | 93.5 | 2 | 6.5 | 31 | 2,588 | 85.8 | 427 | 14.2 | 3,015 | |
| 2020 | 46 | 95.8 | 2 | 4.2 | 48 | 4,510 | 97.3 | 127 | 2.7 | 4,637 | |
| Subtotal | 75 | 94.9 | 4 | 5.1 | 79 | 7,098 | 92.8 | 554 | 7.2 | 7,652 | |

Source: 2019 and 2020 HMDA Reported Data and Bank Records

Geographic Distribution

Overall, the geographic distribution of the loans reflects a reasonable penetration in the assessment areas. This conclusion was based primarily on an overall reasonable dispersion of the home mortgage and small farm loans, and a poor dispersion of the small business loans in the GA Non-MSA AA. The Hinesville, GA MSA AA does not contain any low- or moderate-income census tracts. For this

performance criterion, examiners focus on the percentage of loans by number originated within low- and moderate-income census tracts, as applicable. Examiners evaluate only loans originated within a bank's assessment area(s).

Borrower Profile

Overall, the borrower profile distribution of the loans reflects a reasonable penetration among individuals of different income levels and businesses and farms of different sizes. This conclusion was based on an overall reasonable dispersion of the home mortgage, small business, and small farm loans in both assessment areas. For this performance criterion, examiners focus on the percentage of loans by number originated to low- and moderate-income individuals and to small businesses and small farms, as applicable. Examiners evaluate only loans originated within a bank's assessment area(s).

Response to Complaints

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

DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

Examiners did not identify any evidence of discriminatory or other illegal credit practices. Therefore, this consideration did not affect the institution's overall CRA rating.

GA NON-MSA AA – Full-Scope Review

DESCRIPTION OF INSTITUTION'S OPERATIONS IN GA NON-MSA AA

Glennville Bank defined its GA Non-MSA AA to include all census tracts within Bulloch, Evans, and Tattnall Counties, Georgia. These counties are adjacent to each other and are located in non-MSA portions of Georgia. The bank's main office and five branches are located in this assessment area, representing 85.7 percent of total offices. The bank operates its main office and two branches (FS and LS) in Tattnall County, two branches (both FS) in Evans County, and one branch (FS); new since the previous evaluation, in Bulloch County.

ECONOMIC AND DEMOGRAPHIC DATA

The GA Non-MSA AA includes 20 census tracts, which consist of 2 low-, 2 moderate-, 11 distressed (based on high poverty rates) middle-, and 5 upper-income census tracts. The following table on the next page outlines select demographic data of this assessment area based on the 2015 ACS data and the 2020 D&B data.

As shown in the table on the next page, the assessment area has a high poverty rate of 20.8 percent. This figure, combined with the median housing value of \$103,290, could make it difficult for lower-income families to qualify for a home mortgage loan or to support a monthly mortgage payment.

| Demographic Information for the GA Non-MSA AA | | | | | | |
|---|---------|---------------|------------------------------|------------------|-----------------|---------------|
| Demographic Characteristics | # | Low % of # | Moderate % of # | Middle % of # | Upper % of # | NA* % of # |
| Geographies (Census Tracts) | 20 | 10.0 | 10.0 | 55.0 | 25.0 | 0.0 |
| Population by Geography | 108,502 | 13.1 | 11.3 | 41.6 | 34.0 | 0.0 |
| Housing Units by Geography | 44,118 | 10.4 | 8.9 | 45.2 | 35.5 | 0.0 |
| Owner-Occupied Units by Geography | 20,950 | 0.5 | 7.0 | 49.1 | 43.4 | 0.0 |
| Occupied Rental Units by Geography | 17,040 | 22.3 | 11.1 | 38.6 | 28.0 | 0.0 |
| Vacant Units by Geography | 6,128 | 10.9 | 9.0 | 50.3 | 29.8 | 0.0 |
| Businesses by Geography | 7,384 | 6.8 | 14.0 | 40.0 | 39.2 | 0.0 |
| Farms by Geography | 560 | 0.2 | 6.8 | 46.8 | 46.2 | 0.0 |
| Family Distribution by Income Level | 24,034 | 24.3 | 15.6 | 15.4 | 44.7 | 0.0 |
| Household Distribution by Income | 37,990 | 27.7 | 14.9 | 15.1 | 42.3 | 0.0 |
| Median Family Income Non-MSAs GA | | \$45,886 | Median Housing Value | | \$103,290 | |
| | | | Median Gross Rent | | \$733 | |
| | | | Families Below Poverty Level | | 20.8% | |

*Source: 2015 ACS Data and 2020 D&B Data. *The NA category consists of geographies (census tracts) that have not been assigned an income classification. Due to rounding, totals may not equal 100.0 percent.*

Examiners use the FFIEC updated median family income (MFI) figures to analyze home mortgage lending under the Borrower Profile criterion. The below table reflects the low-, moderate-, middle-, and upper-income MFI categories in the non-MSA portions of Georgia. During this time, the maximum MFI for low-income families ranged from just under \$24,850 in 2019 to just under \$25,900 in 2020. These figures further support the potential difficulty lower-income families may face obtaining or maintaining a home mortgage loan.

| Median Family Income Ranges for GA Non-MSA (99999) | | | | |
|--|-------------|-------------------------|------------------------|----------------|
| Median Family Incomes | Low <50% | Moderate 50% to <80% | Middle 80% to <120% | Upper ≥120% |
| 2019 (\$49,700) | <\$24,850 | \$24,850 to <\$39,760 | \$39,760 to <\$59,640 | ≥\$59,640 |
| 2020 (\$51,800) | <\$25,900 | \$25,900 to <\$41,440 | \$41,440 to <\$62,160 | ≥\$62,160 |

Source: FFIEC

According to the 2020 D&B data, there were 7,384 businesses in the assessment area. The analysis of small business loans under the Borrower Profile criterion compares the distribution of businesses by gross annual revenue (GAR) level. The following reflects GARs for these businesses: 86.3 percent had \$1.0 million or less, 3.7 percent had more than \$1.0 million, and 10.0 percent had unknown revenues.

According to the 2020 D&B data, there were 560 farms in the assessment area. The analysis of small farms loans under the Borrower Profile criterion compares the distribution of farms by GAR level. The following reflects GARs for these farms: 95.0 percent had \$1.0 million or less, 3.2 percent had more than \$1.0 million, and 1.8 percent had unknown revenues.

The largest sector of businesses in the assessment area include agriculture, education, government, healthcare, and retail trade. Major employers in the assessment area include these in Bulloch County: East Georgia Regional Medical Center; Georgia Living At Home, LLC; Georgia Southern University; and Walmart. In Evans County, the major employers include Claxton Poultry Company; Claxton Cold Storage; Evans Memorial Hospital; and Georgia Department of

Corrections. In Tattnall County, the major employers include Fries Farms, LLC; Georgia Department of Corrections; Gerald Dasher Farm; Mascot Pecan Shelling Company; and Tattnall Hospital, LLC.

As shown in the following table, the annual unemployment rates for Bulloch and Tattnall Counties was above or just at the State of Georgia and the Nation in 2018 and 2019. In contrast, the annual unemployment rates for Evans County was just below the State of Georgia and the Nation for the same timeframe. As of December 2020, all three counties had rates, which were just below the State of Georgia and the Nation. During the evaluation period, the rates spiked for all areas in 2020. However, they have generally trended downward with a small uptick at the end of 2020.

| Unemployment Rates | | | |
|--------------------|------|------|---------------|
| Area | 2018 | 2019 | December 2020 |
| | % | % | % |
| Bulloch County | 4.3 | 3.7 | 5.4 |
| Evans County | 3.7 | 3.4 | 5.1 |
| Tattnall County | 4.2 | 3.8 | 4.2 |
| State of Georgia | 4.0 | 3.5 | 5.6 |
| Nation | 3.9 | 3.7 | 6.5 |

Source: Bureau of Labor Statistics

COMPETITION

Glennville Bank operates in a competitive environment. In addition to competing with large national and regional banks, the bank also competes with local banks, credit unions, and finance companies. Internet banking increases competition. According to the FDIC Deposit Market Share data, as of June 30, 2020, 49 financial institutions operated 31 offices within the assessment area. Of these institutions, Glennville Bank ranked 3rd, with an 11.2 percent market share. Other institutions operating within the assessment area with a market share over 10.0 percent included Synovus Bank (25.3 percent), Truist Bank (11.5 percent), and Renassant Bank (10.3 percent).

COMMUNITY CONTACT

As part of the evaluation process, examiners contact community representatives to gain insight regarding the credit needs and economic conditions of a bank's assessment area(s). The information gathered helps determine whether local financial institutions are responsive to these needs. A new community contact, familiar with the economic conditions of the assessment area, stated the area's economy continues to recover from the COVID-19 pandemic, which adversely impacted the assessment area. The contact stated additional credit accommodations to help borrowers manage through this time would be beneficial for the community. The contact felt local banks have been meeting the credit needs of the assessment area, particularly with the PPP loans.

CREDIT NEEDS

Based on demographic information, economic data, and information obtained from the community contact, several conclusions regarding the credit needs of the assessment area can be derived. First, the relatively high number of low- and moderate-income families and households at 24.3 percent

and 15.6 percent, respectively, indicates a continued need for affordable housing. This need is further magnified, given the percentage of families who live below the poverty level at 20.8 percent, and the median housing value of \$103,290. However, these conditions could preclude low- and moderate-income individuals from qualifying for a home loan, even when offered with special terms. Additionally, based on recent information gathered from the community contact, continued credit accommodations to sustain economic stability would support the community.

CONCLUSIONS ON PERFORMANCE CRITERIA IN GA NON-MSA AA

LENDING TEST

Glennville Bank demonstrates reasonable lending performance in the GA Non-MSA AA. The bank's geographic distribution and borrower profile criteria reasonable performance supports this conclusion.

Geographic Distribution

The geographic distribution of the home mortgage, small business, and small farm loans reflects a reasonable distribution in the assessment area. This conclusion is based on a reasonable distribution of the home mortgage and small farm loans and a poor distribution of the small business loans.

Home Mortgage Loans

The geographic distribution of the home mortgage loans reflects a reasonable dispersion in the assessment area. The table below presents the bank's home mortgage loan geographic distribution.

| Geographic Distribution of Home Mortgage Loans – GA Non-MSA AA | | | | | | |
|---|-----------------------------------|------------------------------|-----|-------|----------|-------|
| Tract Income Level | % of Owner-Occupied Housing Units | Aggregate Performance % of # | # | % | \$(000s) | % |
| Low | | | | | | |
| 2019 | 0.5 | 1.9 | 1 | 0.7 | 57 | 0.5 |
| 2020 | 0.5 | -- | 2 | 1.5 | 113 | 1.1 |
| Moderate | | | | | | |
| 2019 | 7.0 | 5.2 | 10 | 7.2 | 780 | 6.6 |
| 2020 | 7.0 | -- | 13 | 9.6 | 753 | 7.3 |
| Middle | | | | | | |
| 2019 | 49.1 | 34.7 | 86 | 62.3 | 7,779 | 66.2 |
| 2020 | 49.1 | -- | 83 | 61.0 | 5,882 | 57.0 |
| Upper | | | | | | |
| 2019 | 43.4 | 58.2 | 41 | 29.7 | 3,132 | 26.7 |
| 2020 | 43.4 | -- | 38 | 27.9 | 3,578 | 34.7 |
| Total | | | | | | |
| 2019 | 100.0 | 100.0 | 138 | 100.0 | 11,747 | 100.0 |
| 2020 | 100.0 | -- | 136 | 100.0 | 10,326 | 100.0 |
| <i>Source: 2015 ACS Data; 2019 HMDA Aggregate Data; and 2019 and 2020 HMDA Reported Data. "--" data not available. Due to rounding, totals may not equal 100.0 percent.</i> | | | | | | |

As shown in the above table, in 2019, the bank originated 0.7 percent by number of the home mortgage loans in low-income census tracts. In 2020, the bank extended 1.5 percent by number of the home mortgage loans in low-income census tracts. This performance compares favorably to the

percent of owner-occupied housing units at 0.5 percent and to the HMDA aggregate data at 1.9 percent. In 2020, by dollar amount, the bank's performance also compared favorably to the percent of owner-occupied housing units. In 2019, the bank originated 7.2 percent by number of the home mortgage loans in moderate-income census tracts. In 2020, the bank extended 9.6 percent by number of the home mortgage loans in moderate-income census tracts. This performance was higher than the percent of owner-occupied housing units at 7.0 percent and HMDA aggregate data at 5.2 percent.

Small Business Loans

The geographic distribution of the small business loans reflects a poor dispersion in the assessment area. The table below presents the bank's small business loan geographic distribution.

| Geographic Distribution of Small Business Loans – GA Non-MSA AA | | | | | | |
|--|-------------|------------------------|-----------|--------------|-----------------|--------------|
| Tract Income Level | | % of Businesses | # | % | \$(000s) | % |
| Low | | | | | | |
| | 2019 | 6.8 | 0 | 0.0 | 0 | 0.0 |
| | 2020 | 6.8 | 0 | 0.0 | 0 | 0.0 |
| Moderate | | | | | | |
| | 2019 | 14.7 | 2 | 8.7 | 35 | 2.8 |
| | 2020 | 14.0 | 2 | 5.9 | 51 | 3.9 |
| Middle | | | | | | |
| | 2019 | 40.6 | 17 | 73.9 | 934 | 75.2 |
| | 2020 | 40.0 | 22 | 64.7 | 850 | 65.0 |
| Upper | | | | | | |
| | 2019 | 37.9 | 4 | 17.4 | 273 | 22.0 |
| | 2020 | 39.2 | 10 | 29.4 | 408 | 31.1 |
| Total | | | | | | |
| | 2019 | 100.0 | 23 | 100.0 | 1,242 | 100.0 |
| | 2020 | 100.0 | 34 | 100.0 | 1,309 | 100.0 |

Source: 2015 ACS Data; 2019 and 2020 D&B Data; and Bank Records. Due to rounding, totals may not equal 100.0 percent.

As illustrated in the above table, in 2019 and 2020, the bank originated no small business loans in low-income census tracts. This performance is below the percentage of businesses in low-income census tracts at 6.8 percent. Conversely, the bank originated 8.7 percent and 5.9 percent of its small business loans in 2019 and 2020, respectively, in moderate-income census tracts. This performance is lower than the demographic data.

Small Farm Loans

The geographic distribution of the small farm loans reflects a reasonable dispersion in the assessment area. The table on the next page presents the bank's small farm loan geographic distribution.

As shown in the table, in 2019 and 2020, the bank originated no small farm loans in low-income census tracts. However, the percentage of farms in low-income tracts in both 2019 and 2020 is less than one percent. Therefore, small farm lending opportunities in these tracts may be limited. Conversely, the bank originated 16.7 percent in 2019 and 9.5 percent in 2020 of its small farms loans in moderate-income census tracts. This performance is higher than demographic data for both years.

| Geographic Distribution of Small Farm Loans – GA Non-MSA AA | | | | | | |
|---|------|------------|----|-------|----------|-------|
| Tract Income Level | | % of Farms | # | % | \$(000s) | % |
| Low | | | | | | |
| | 2019 | 0.4 | 0 | 0.0 | 0 | 0.0 |
| | 2020 | 0.2 | 0 | 0.0 | 0 | 0.0 |
| Moderate | | | | | | |
| | 2019 | 7.0 | 4 | 16.7 | 143 | 6.2 |
| | 2020 | 6.8 | 4 | 9.5 | 208 | 4.7 |
| Middle | | | | | | |
| | 2019 | 48.1 | 15 | 62.5 | 1,914 | 82.9 |
| | 2020 | 46.8 | 25 | 59.5 | 3,240 | 72.8 |
| Upper | | | | | | |
| | 2019 | 44.5 | 5 | 20.8 | 251 | 10.9 |
| | 2020 | 46.2 | 13 | 31.0 | 1,000 | 22.5 |
| Total | | | | | | |
| | 2019 | 100.0 | 24 | 100.0 | 2,308 | 100.0 |
| | 2020 | 100.0 | 42 | 100.0 | 4,448 | 100.0 |

Source: 2015 ACS Data; 2019 and 2020 D&B Data; and Bank Records. Due to rounding, totals may not equal 100.0 percent.

Borrower Profile

The borrower profile distribution reflects a reasonable penetration among individuals of different income levels and businesses and farms of different sizes in the assessment area. This conclusion is based on a reasonable penetration of the home mortgage, small business, and small farm loans.

Home Mortgage Loans

The distribution of borrowers reflects a reasonable penetration among individuals of different income levels. The table on the next page presents the bank's home mortgage loan borrower profile distribution.

As illustrated in the table on the next page, in 2019 and 2020, the bank originated 8.0 percent and 6.6 percent, respectively, of its home mortgage loans to low-income borrowers. This performance was above HMDA aggregate data in 2019. The bank's performance is below the percentage of low-income families at 24.3 percent; however, it is reasonable, considering the high poverty level at 20.8 percent and the high median housing value. Specifically, these borrowers may not be able to qualify for a home loan even when special terms are offered; HMDA aggregate data in 2019 at 2.6 percent supports this conclusion.

In 2019 and 2020, the institution extended 16.7 percent and 11.0 percent, respectively, of its home mortgage loans to moderate-income borrowers. The bank's performance, particularly in 2019, is favorable when compared to HMDA aggregate data at 8.7 percent and to the percent of moderate-income families at 15.6 percent.

| Distribution of Home Mortgage Loans by Borrower Income Level – GA Non-MSA AA | | | | | | | |
|--|------|---------------|------------------------------|-----|-------|----------|-------|
| Borrower Income Level | | % of Families | Aggregate Performance % of # | # | % | \$(000s) | % |
| Low | | | | | | | |
| | 2019 | 24.3 | 2.6 | 11 | 8.0 | 293 | 2.5 |
| | 2020 | 24.3 | -- | 9 | 6.6 | 418 | 4.1 |
| Moderate | | | | | | | |
| | 2019 | 15.6 | 8.7 | 23 | 16.7 | 1,076 | 9.2 |
| | 2020 | 15.6 | -- | 15 | 11.0 | 723 | 7.0 |
| Middle | | | | | | | |
| | 2019 | 15.4 | 17.3 | 33 | 23.9 | 3,003 | 25.6 |
| | 2020 | 15.4 | -- | 33 | 24.3 | 1,565 | 15.2 |
| Upper | | | | | | | |
| | 2019 | 44.7 | 50.5 | 58 | 42.0 | 5,645 | 48.1 |
| | 2020 | 44.7 | -- | 68 | 50.0 | 5,788 | 56.1 |
| Income Not Available | | | | | | | |
| | 2019 | 0.0 | 20.9 | 13 | 9.4 | 1,730 | 14.7 |
| | 2020 | 0.0 | -- | 11 | 8.1 | 1,832 | 17.7 |
| Total | | | | | | | |
| | 2019 | 100.0 | 100.0 | 138 | 100.0 | 11,747 | 100.0 |
| | 2020 | 100.0 | -- | 136 | 100.0 | 10,326 | 100.0 |

Source: 2015 ACS Data; 2019 HMDA Aggregate Data; 2019 and 2020 HMDA Reported Data, "--" data not available. Due to rounding, totals may not equal 100.0 percent.

Small Business Loans

The distribution of borrowers reflects a reasonable penetration among business customers of different sizes. The table below presents the bank's small business loan borrower profile distribution.

| Distribution of Small Business Loans by Gross Annual Revenue Category – GA Non-MSA AA | | | | | | |
|---|------|-----------------|----|-------|----------|-------|
| Gross Revenue Level | | % of Businesses | # | % | \$(000s) | % |
| ≤ \$1,000,000 | | | | | | |
| | 2019 | 84.9 | 17 | 73.9 | 887 | 71.5 |
| | 2020 | 86.3 | 28 | 82.3 | 1,036 | 79.2 |
| > \$1,000,000 | | | | | | |
| | 2019 | 4.2 | 5 | 21.7 | 350 | 28.1 |
| | 2020 | 3.7 | 2 | 5.9 | 183 | 13.9 |
| Revenue Not Available | | | | | | |
| | 2019 | 10.9 | 1 | 4.4 | 5 | 0.4 |
| | 2020 | 10.0 | 4 | 11.8 | 90 | 6.9 |
| Total | | | | | | |
| | 2019 | 100.0 | 23 | 100.0 | 1,242 | 100.0 |
| | 2020 | 100.0 | 34 | 100.0 | 1,309 | 100.0 |

Source: 2019 and 2020 D&B Data and Bank Records. Due to rounding, totals may not equal 100.0 percent.

As illustrated in the above table, in 2019, the bank's percentage of loans to businesses with revenues of \$1.0 million or less at 73.9 percent was below demographic data at 84.9 percent. However, in 2020, the bank originated 82.3 percent of their small business loans to businesses with

revenues of \$1.0 million or less. This performance was more favorable when compared to 2019, since it was similar to demographic data at 86.3 percent.

Small Farm Loans

The distribution of borrowers reflects a reasonable penetration among farm customers of different sizes. The table below presents the bank’s small farm loan borrower profile distribution.

| Distribution of Small Farm Loans by Gross Annual Revenue Category – GA Non-MSA AA | | | | | | |
|--|------------------------|----------|----------|-----------------|----------|--|
| Gross Revenue Level | % of Businesses | # | % | \$(000s) | % | |
| ≤ \$1,000,000 | | | | | | |
| 2019 | 94.2 | 21 | 87.5 | 2,152 | 93.3 | |
| 2020 | 95.0 | 40 | 95.2 | 4,420 | 99.4 | |
| > \$1,000,000 | | | | | | |
| 2019 | 3.4 | 3 | 12.5 | 156 | 6.7 | |
| 2020 | 3.2 | 0 | 0.0 | 0 | 0.0 | |
| Revenue Not Available | | | | | | |
| 2019 | 2.4 | 0 | 0.0 | 0 | 0.0 | |
| 2020 | 1.8 | 2 | 4.8 | 28 | 0.6 | |
| Total | | | | | | |
| 2019 | 100.0 | 24 | 100.0 | 2,308 | 100.0 | |
| 2020 | 100.0 | 42 | 100.0 | 4,448 | 100.0 | |

Source: 2019 and 2020 D&B Data and Bank Records. Due to rounding, totals may not equal 100.0 percent.

As shown in the above table, in 2019, the bank’s percentage of loans to farms with revenues of \$1.0 million or less at 87.5 percent was comparable to demographic data at 94.2 percent. In 2020, the bank originated 95.2 percent of their small farm loans to farms with revenues of \$1.0 million or less, which was slightly higher than the demographic data at 95.0 percent.

HINESVILLE, GA MSA AA – Full-Scope Review

DESCRIPTION OF INSTITUTION’S OPERATIONS IN HINESVILLE, GA MSA AA

Glennville Bank defined its Hinesville, GA MSA AA to include all census tracts within Long County, Georgia. Long County is one of two counties within the Hinesville, GA MSA. The Hinesville, GA MSA AA is contiguous to the bank’s GA Non-MSA AA. The bank operates one branch (FS) in this assessment area, representing 14.3 percent of total offices.

ECONOMIC AND DEMOGRAPHIC DATA

The Hinesville, GA MSA AA includes two middle-income census tracts and one census tract with no income designation. The following table on the next page outlines select demographic data of this assessment area based on the 2015 ACS data and the 2020 D&B data.

| Demographic Information for the GA Non-MSA AA | | | | | | |
|---|--------|------------|------------------------------|---------------|--------------|------------|
| Demographic Characteristics | # | Low % of # | Moderate % of # | Middle % of # | Upper % of # | NA* % of # |
| Geographies (Census Tracts) | 3 | 0.0 | 0.0 | 66.7 | 0.0 | 33.3 |
| Population by Geography | 16,588 | 0.0 | 0.0 | 100.0 | 0.0 | 0.0 |
| Housing Units by Geography | 6,155 | 0.0 | 0.0 | 100.0 | 0.0 | 0.0 |
| Owner-Occupied Units by Geography | 3,211 | 0.0 | 0.0 | 100.0 | 0.0 | 0.0 |
| Occupied Rental Units by Geography | 1,806 | 0.0 | 0.0 | 100.0 | 0.0 | 0.0 |
| Vacant Units by Geography | 1,138 | 0.0 | 0.0 | 100.0 | 0.0 | 0.0 |
| Businesses by Geography | 577 | 0.0 | 0.0 | 100.0 | 0.0 | 0.0 |
| Farms by Geography | 32 | 0.0 | 0.0 | 100.0 | 0.0 | 0.0 |
| Family Distribution by Income Level | 3,714 | 18.8 | 14.3 | 21.9 | 45.0 | 0.0 |
| Household Distribution by Income | 5,017 | 20.7 | 13.6 | 19.8 | 45.9 | 0.0 |
| Median Family Income MSA - 25980 Hinesville, GA MSA | | \$47,693 | Median Housing Value | | \$102,960 | |
| | | | Median Gross Rent | | \$748 | |
| | | | Families Below Poverty Level | | 15.9% | |

Source: 2015 ACS Data and 2020 D&B Data. *The NA category consists of geographies (census tracts) that have not been assigned an income classification. Due to rounding, totals may not equal 100.0 percent.

As shown in the above table, the poverty rate of 15.9 percent and median housing value of \$102,960 could make it difficult for lower-income families to qualify for a home mortgage loan or to support a monthly mortgage payment. The below table reflects the low-, moderate-, middle-, and upper-income MFI categories of the Hinesville, GA MSA AA. During this time, the maximum MFI for low-income families ranged from just under \$26,250 in 2019 to just under \$28,250 in 2020. These figures further support the potential difficulty lower-income families may face obtaining or maintaining a home mortgage loan.

| Median Family Income Ranges for Hinesville, GA MSA Median Family Income (25980) | | | | |
|---|-----------|-----------------------|-----------------------|-------------|
| Median Family Incomes | Low <50% | Moderate 50% to <80% | Middle 80% to <120% | Upper ≥120% |
| 2019 (\$52,500) | <\$26,250 | \$26,250 to <\$42,000 | \$42,000 to <\$63,000 | ≥\$63,000 |
| 2020 (\$56,500) | <\$28,250 | \$28,250 to <\$45,200 | \$45,200 to <\$67,800 | ≥\$67,800 |

Source: FFIEC

According to the 2020 D&B data, there were 577 businesses in this area. The GARs for these businesses were as follows: 91.2 percent had \$1.0 million or less, 1.2 percent had more than \$1.0 million, and 7.6 percent had unknown revenues. According to the 2020 D&B data, there were 32 farms in the assessment area. The following reflects GARs for these farms: 100.0 percent had \$1.0 million or less. The largest sector of businesses in the area include retail trade, government, and healthcare. Major employers in the area include Costal Manor Nursing Home, Darry Queen, Dollar General, Foster Logging, Inc., and Georgia Department of Corrections.

As shown in the table on the next page, the annual unemployment rates for Long County were the same as the State of Georgia and just below the Nation in 2018. In 2019 and as of December 2020, Long County's rate was above the State of Georgia and below the Nation. During the evaluation timeframe, unemployment rates spiked for all areas in 2020. However, they have generally trended downward with a small uptick at the end of 2020.

| Unemployment Rates | | | |
|--------------------|------|------|---------------|
| Area | 2018 | 2019 | December 2020 |
| | % | % | % |
| Long County | 3.9 | 3.6 | 4.1 |
| State of Georgia | 4.0 | 3.5 | 5.6 |
| Nation | 3.9 | 3.7 | 6.5 |

Source: Bureau of Labor Statistics

COMPETITION

According to the FDIC Deposit Market Share data, as of June 30, 2020, one other bank, Heritage Southeast Bank, operated in the Hinesville, GA MSA AA. These two financial institutions operated two offices within the assessment area with total deposits totaling \$60.3 million. Glennville Bank ranked second with a 41.3 percent market share.

CREDIT NEEDS

Based on demographic information and economic data, examiners identified certain credit and community development needs and opportunities within the assessment area. The relatively high number of low- and moderate-income families, in comparison to home prices, indicates a strong need for affordable housing. Thus, government-guaranteed home loan programs with more flexible underwriting criteria may be needed. Second, small business and small farm loans are needed, as there are a significant percentage of businesses and farms with GARs of \$1.0 million or less.

CONCLUSIONS ON PERFORMANCE CRITERIA IN HINESVILLE, GA MSA AA

LENDING TEST

Glennville Bank demonstrates reasonable lending performance in the Hinesville, GA MSA AA. The bank's borrower profile criteria reasonable performance supports this conclusion.

Geographic Distribution

The assessment area does not include any low- and moderate-income census tracts, and a review of the Geographic Distribution criterion would not result in meaningful conclusions. Therefore, this criterion was not evaluated. As such, geographic distribution tables are not presented.

Home Mortgage Loans

In 2019, the institution originated 57 home mortgage loans totaling \$4,157,000 in middle-income census tracts in the assessment area. In 2020, the bank extended 67 home mortgage loans totaling \$6,057,000 in middle-income census tracts in the assessment area.

Small Business Loans

In 2019, the institution originated 8 small business loans totaling \$208,000 in middle-income census tracts in the assessment area. In 2020, the bank extended 6 small business loans totaling \$365,000 in middle-income census tracts in the assessment area.

Small Farm Loans

In 2019, the institution originated 5 small farm loans totaling \$280,000 in middle-income census tracts in the assessment area. In 2020, the bank extended 4 small farm loans totaling \$62,000 in middle-income census tracts in the assessment area.

Borrower Profile

The borrower profile distribution reflects a reasonable penetration among individuals of different income levels and businesses and farms of different sizes in the assessment area. This conclusion is based on a reasonable penetration of the home mortgage, small business, and small farm loans. Since all farms in the assessment area have revenues of \$1.0 million or less, a table for small farm loans is not presented.

Home Mortgage Loans

The distribution of borrowers reflects a reasonable penetration among individuals of different income levels. The table below presents the bank’s home mortgage loan borrower profile distribution.

| Distribution of Home Mortgage Loans by Borrower Income Level – Hinesville, GA MSA AA | | | | | | |
|---|----------------------|-------------------------------------|----------|----------|-----------------|----------|
| Borrower Income Level | % of Families | Aggregate Performance % of # | # | % | \$(000s) | % |
| Low | | | | | | |
| 2019 | 18.8 | 2.8 | 2 | 3.5 | 56 | 1.3 |
| 2020 | 18.8 | -- | 6 | 9.0 | 189 | 3.1 |
| Moderate | | | | | | |
| 2019 | 14.3 | 6.2 | 10 | 17.5 | 278 | 6.7 |
| 2020 | 14.3 | -- | 8 | 11.9 | 313 | 5.2 |
| Middle | | | | | | |
| 2019 | 21.9 | 21.8 | 18 | 31.6 | 1,108 | 26.7 |
| 2020 | 21.9 | -- | 13 | 19.4 | 763 | 12.6 |
| Upper | | | | | | |
| 2019 | 45.0 | 34.4 | 19 | 33.3 | 1,711 | 41.2 |
| 2020 | 45.0 | -- | 23 | 34.3 | 2,519 | 41.6 |
| Income Not Available | | | | | | |
| 2019 | 0.0 | 34.8 | 8 | 14.0 | 1,004 | 24.1 |
| 2020 | 0.0 | -- | 17 | 25.4 | 2,273 | 37.5 |
| Total | | | | | | |
| 2019 | 100.0 | 100.0 | 57 | 100.0 | 4,157 | 100.0 |
| 2020 | 100.0 | -- | 67 | 100.0 | 6,057 | 100.0 |
| <i>Source: 2015 ACS Data; 2019 HMDA Aggregate Data; and 2019 and 2020 HMDA Reported Data. "--" data not available. Due to rounding, totals may not equal 100.0 percent.</i> | | | | | | |

As shown in the above table, in 2019 and 2020, the bank originated 3.5 percent and 9.0 percent, respectively, of its home mortgage loans to low-income borrowers. In 2019, this performance was above HMDA aggregate data. This performance is below the percentage of low income families at 18.8 percent; however, it is reasonable considering the high poverty level at 15.9 percent and the high median housing value. In particular, these borrowers may not be able to qualify for a home loan even when offered with special terms; HMDA aggregate data in 2019 at 2.8 percent supports

this conclusion. In 2019 and 2020, the institution extended 17.5 percent and 11.9 percent, respectively, of its home mortgage loans to moderate-income borrowers. The bank's performance is favorable when compared to HMDA aggregate data at 6.2 percent and the percent of moderate-income families at 14.3 percent.

Small Business Loans

The distribution of borrowers reflects a reasonable penetration among business customers of different sizes. The table below presents the bank's small business loan borrower profile distribution.

| Distribution of Small Business Loans by Gross Annual Revenue Category – Hinesville, GA MSA AA | | | | | | |
|--|------|------------------------|----------|----------|-----------------|----------|
| Gross Revenue Level | | % of Businesses | # | % | \$(000s) | % |
| ≤ \$1,000,000 | | | | | | |
| | 2019 | 90.4 | 8 | 100.0 | 208 | 100.0 |
| | 2020 | 91.2 | 6 | 100.0 | 365 | 100.0 |
| > \$1,000,000 | | | | | | |
| | 2019 | 1.4 | 0 | 0.0 | 0 | 0.0 |
| | 2020 | 1.2 | 0 | 0.0 | 0 | 0.0 |
| Revenue Not Available | | | | | | |
| | 2019 | 8.2 | 0 | 0.0 | 0 | 0.0 |
| | 2020 | 7.6 | 0 | 0.0 | 0 | 0.0 |
| Total | | | | | | |
| | 2019 | 100.0 | 8 | 100.0 | 208 | 100.0 |
| | 2020 | 100.0 | 6 | 100.0 | 365 | 100.0 |

Source: 2019 and 2020 D&B Data and Bank Records. Due to rounding, totals may not equal 100.0 percent.

As shown in the above table, in 2019 and 2020, the bank originated all of the sampled small business loans to businesses with revenues of \$1.0 million or less. This performance is higher than demographic data at 90.4 percent in 2019 and 91.2 percent in 2020. However, the overall volume of lending is limited.

Small Farm Loans

The distribution of borrowers reflects a reasonable penetration among farm customers of different sizes. In 2019, the bank originated 5 small farm loans totaling \$280,000 in the assessment area. In 2020, the institution extended 4 loans totaling \$62,000 in the assessment area. All loans were originated to farms with revenues of \$1.0 million or less. This performance was consistent with the demographic data.

APPENDICES

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 institution'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).

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 institution 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.

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.

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.

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.

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 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.

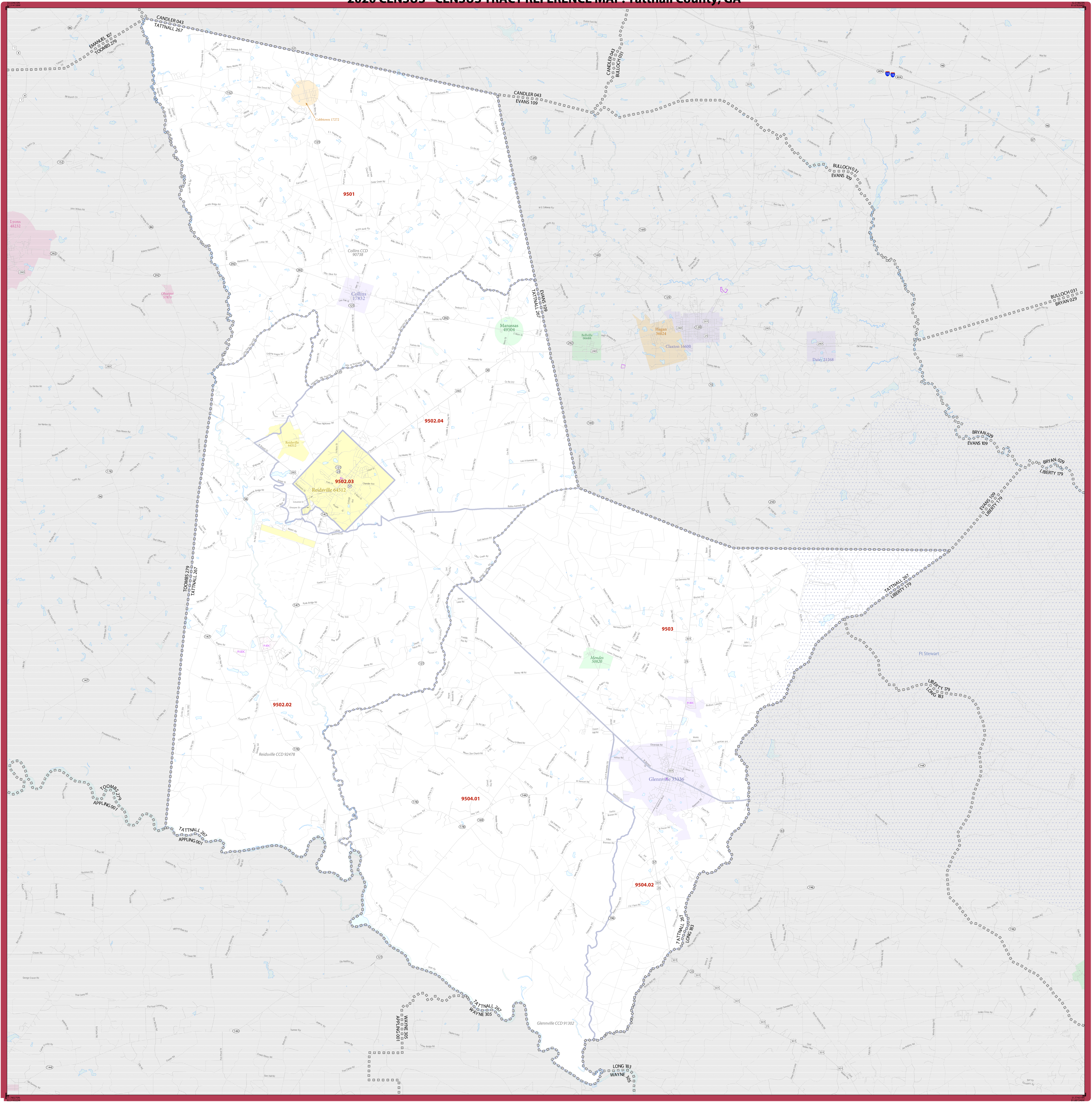
Small Farm Loan: A loan included in “loans to small farms” as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$500,000 or less and are either secured by farmland, including farm residential and other improvements, or are classified as loans to finance agricultural production and other loans to farmers.

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.

2020 CENSUS - CENSUS TRACT REFERENCE MAP: Tattall County, GA



| SYMBOL DESCRIPTION | SYMBOL | LABEL STYLE | SYMBOL DESCRIPTION | SYMBOL | LABEL STYLE |
|--|--------|--------------------|--|---------------|---|
| International | ☆☆☆☆ | CANADA | Incorporated Place 1,2 | | Davis 18100 |
| Federal American Indian Reservation | | L'ANSE RESVN 1880 | Census Designated Place (CDP) ¹ | | Incline Village 35100 |
| Oil Reservation Trust Land | | T1880 | Census Tract ³ | | 33.07 |
| State American Indian Reservation | | Tama Resvn 9400 | | | |
| Alaska Native Regional Corporation | | NANA ANRC 52120 | DESCRIPTION | SYMBOL | DESCRIPTION |
| State (or statistically equivalent entity) | | NEW YORK 36 | Water Body | | Interstate or U.S. Highway |
| County (or statistically equivalent entity) | | ERIE 029 | College or University | | State Highway or State Road |
| Minor Civil Division (MCD) ¹ | | Bristol town 07485 | Military | | Other Road |
| Census County Division (CCD), Census Subarea (CSA), or Unincorporated Territory (UT) | | Hanna CCD 91650 | Prison or Juvenile Detention Center | | 4WD Trail, Stairway, Also, Walkway or Ferry |
| Consolidated City | | MILLFORD 47500 | Navigable Boundary or Feature Not Elsewhere Classified | | Yosemite NP |
| | | | Inset Area | | A1 |

Where international, state, county, and/or MCD/CCD boundaries coincide, the map shows the boundary symbol for only the highest-ranking of these boundaries.

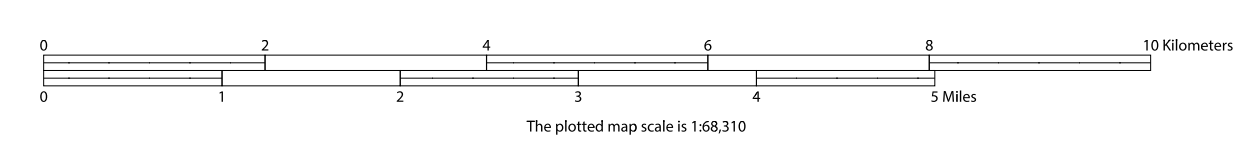
Geographic area names are followed by either their FIPS or census code.

1. A "*" following an MCD name denotes a false MCD. A "*" following a place name indicates that a false MCD exists with the same name and FIPS code as the place; the false MCD label is not shown.

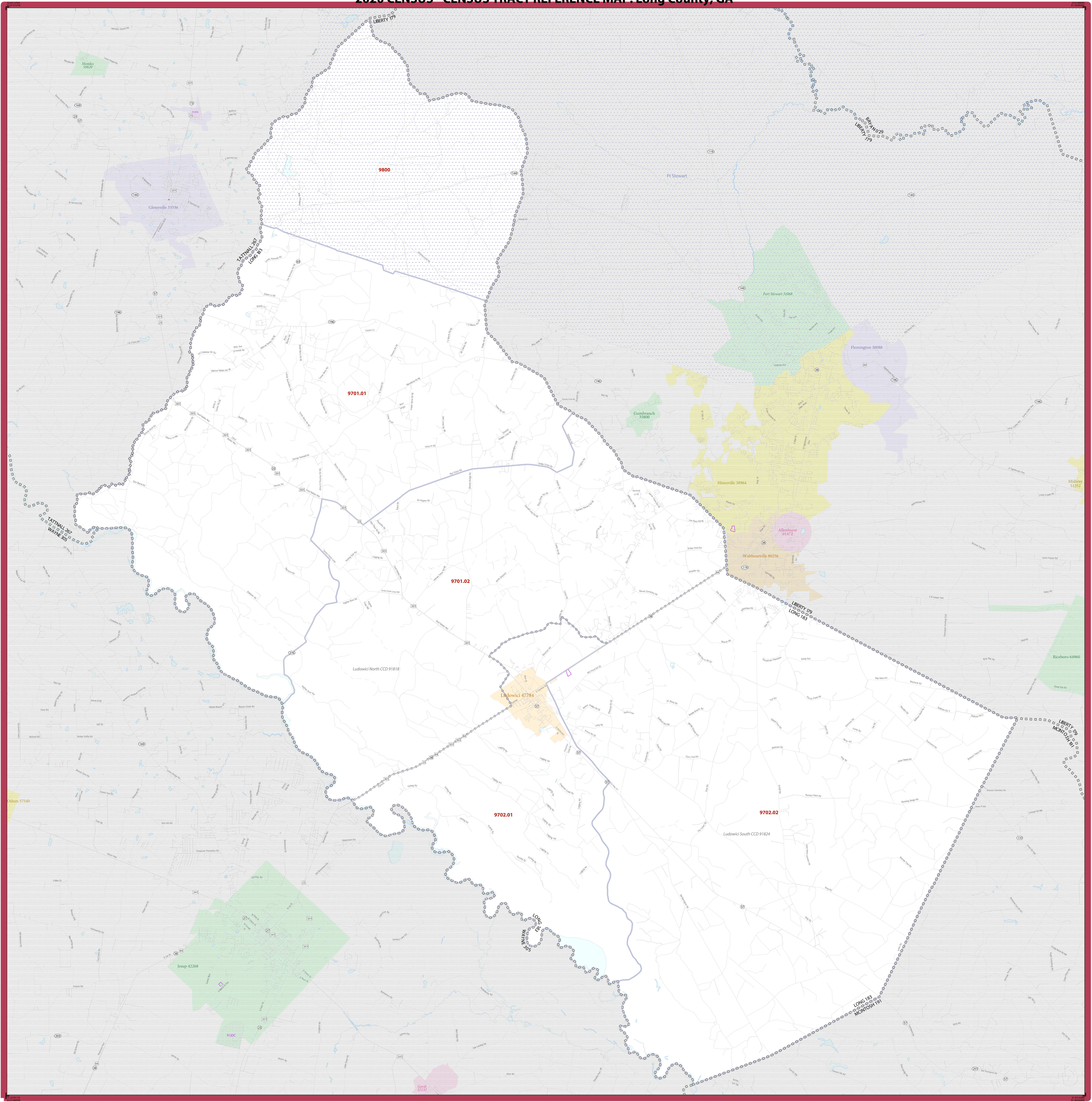
2. Place label color corresponds to the place fill color.

3. Census tracts are identified by an up to four-digit integer number and may have an optional two-digit suffix for example 23 or 1457.02. The census tract codes consist of six digits with an implied decimal between the fourth and fifth digit corresponding to the basic census tract number, but with leading zeros, and trailing zeros for census tracts without a suffix. The tract number examples above would have codes of 002300 and 145702, respectively.

Due to space limitations, some road names, along with other feature and geography names on the map, may not be shown.



2020 CENSUS - CENSUS TRACT REFERENCE MAP: Long County, GA



LEGEND

| SYMBOL DESCRIPTION | SYMBOL | LABEL STYLE | |
|--|-------------|---|------------------|
| International | ☆☆☆☆ | CANADA | |
| Federal American Indian Reservation | ■■■■■■ | L'ANSE RESVN 1880 | |
| OIE Reservation Trust Land | ■■■■■■ | TI880 | |
| State American Indian Reservation | ■■■■■■ | Tama Resvn 9400 | |
| Alaska Native Regional Corporation | ▽▽▽▽ | NANA ANRC 52120 | |
| State (or statistically equivalent entity) | \|\|\|\|\| | NEW YORK 36 | |
| County (or statistically equivalent entity) | □□□□ | ERIE 029 | |
| Minor Civil Division (MCD) ¹ | ○○○○ | Bristol town 07485 | |
| Census County Division (CCD), Census Subarea (CSA), or Unincorporated Territory (UT) | ○○○○ | Hanna CCD 91650 | |
| Consolidated City | ○○○○ | MILLFORD 47500 | |
| Incorporated Place 1,2 | ■■■■ | Davis 18100 | |
| Census Designated Place (CDP) ³ | ■■■■ | Incline Village 35100 | |
| Census Tract ³ | ■■■■ | 33.07 | |
| DESCRIPTION | SYMBOL | DESCRIPTION | SYMBOL |
| Water Body | Blue Area | Interstate or U.S. Highway | Thick Line |
| College or University | Green Area | State Highway or State Road | Thin Line |
| Military | Red Area | Other Road | Thin Dashed Line |
| Prison or Juvenile Detention Center | Orange Area | 4WD Trail, Stairway, Also, Walkway, or Ferry | Thin Dashed Line |
| Navigable Boundary or Feature Not Elsewhere Classified | Blue Line | Nonvisible Boundary or Feature Not Elsewhere Classified | Thin Dashed Line |
| Natural or State Park, Forest, or Recreation Area | Green Area | Inset Area | Blue Box |
| Outside Subject Area | Grey Area | | |

Where international, state, county, and/or MCD/CCD boundaries coincide, the map shows the boundary symbol for only the highest-ranking of these boundaries.

Geographic area names are followed by either their FIPS or census code.

1. A "*" following an MCD name denotes a false MCD. A "*" following a place name indicates that a false MCD exists with the same name and FIPS code as the place; the false MCD label is not shown.

2. Place label color corresponds to the place fill color.

3. Census tracts are identified by an up to four-digit integer number and may have an optional two-digit suffix (example 23 or 1457.02). The census tract codes consist of six digits with an implied decimal between the fourth and fifth digit corresponding to the basic census tract number, but with leading zeros, and trailing zeros for census tracts without a suffix. The tract number examples above would have codes of 002300 and 145702, respectively.

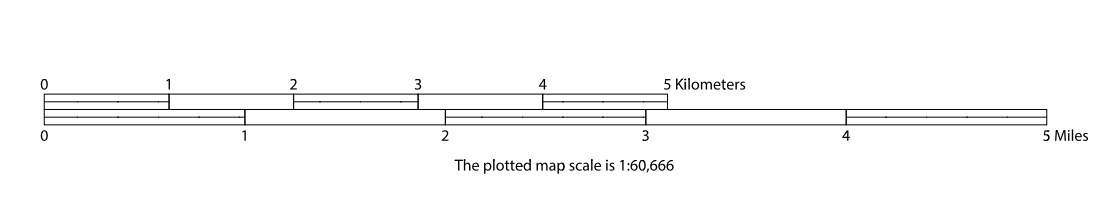
Due to space limitations, some road names, along with other feature and geography names on the map, may not be shown.

All legal boundaries and names are as of January 1, 2020. The boundaries shown on this map are for Census Bureau statistical data collection and tabulation purposes only; their depiction and designation for statistical purposes does not constitute a determination of jurisdictional authority or rights of ownership or entitlement.

Geographic Vintage: 2020 Census (reference date: January 1, 2020)
 Data Source: U.S. Census Bureau's MAJ/TIGER database (TAR20)
 Map Created by: Geography Division, January 09, 2021

Projection: Albers Equal Area Conic
 Datum: NAD 83
 Spheroid: GRS 80
 1st Standard Parallel: 31 07 46
 2nd Standard Parallel: 34 13 35
 Central Meridian: -83 18 26
 Latitude of Projection Origin: 30 21 19
 False Easting: 0
 False Northing: 0

U.S. DEPARTMENT OF COMMERCE U.S. Census Bureau

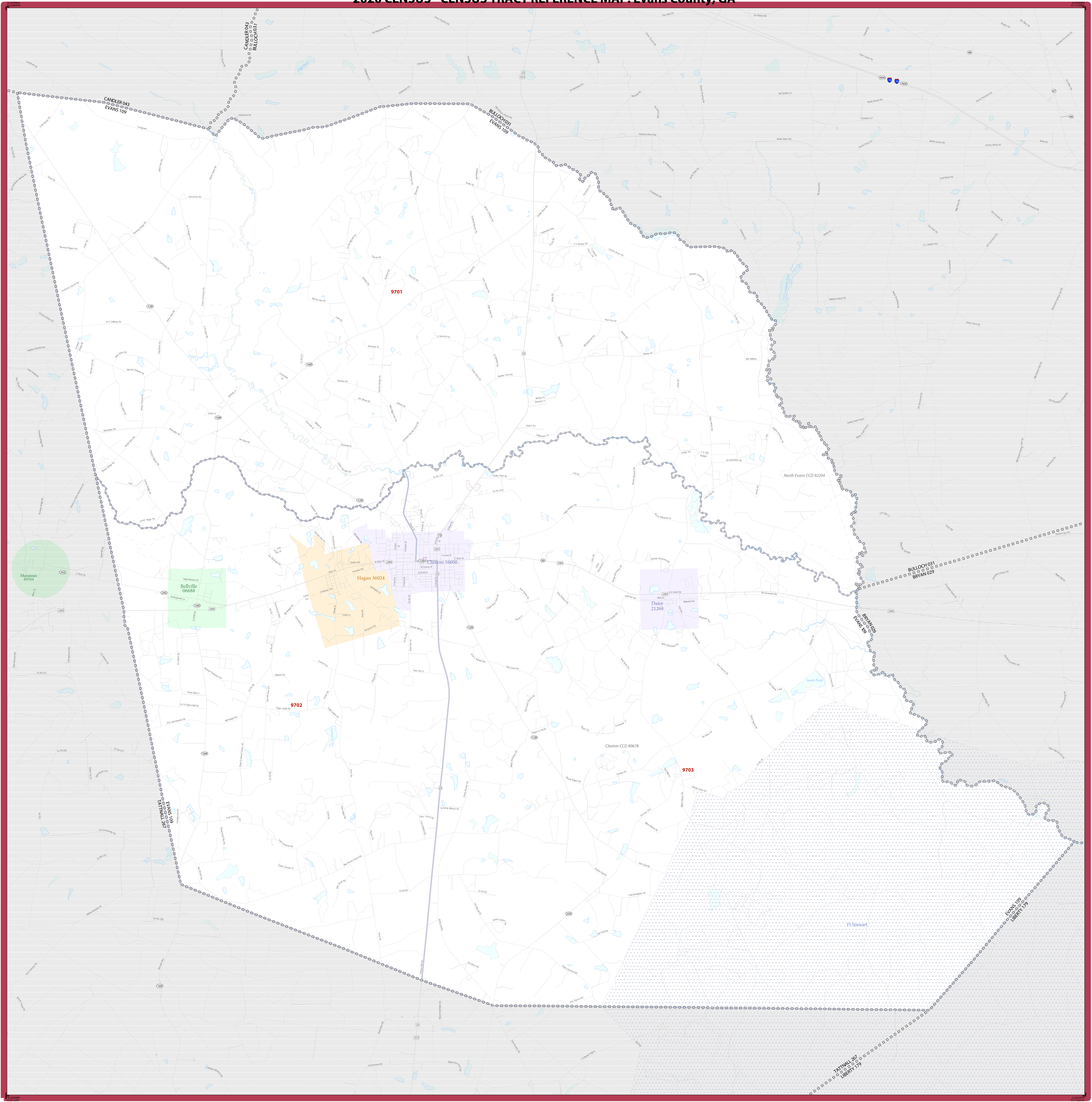


Sheet 1 of 1 PARENT sheets
 Total Sheets: 1 (Index 0; Parent 1; Inset 0)
 NAME: Long County (183)
 ENTITY TYPE: County or statistically equivalent entity
 ST: Georgia (13)



2020 CENSUS TRACT REF MAP (PARENT)
 Sheet ID: 249513183001

2020 CENSUS - CENSUS TRACT REFERENCE MAP: Evans County, GA



| SYMBOL DESCRIPTION | | SYMBOL | | SYMBOL DESCRIPTION | | SYMBOL | |
|--|------------|--------------------|------------|--|----------------------|---|----------------------|
| International | ☆☆☆☆☆☆ | CANADA | ☆☆☆☆☆☆ | Incorporated Place 1,2 | Yellow | Davis 18100 | Yellow |
| Federal American Indian Reservation | ■■■■■■■■■■ | L'ANSE RESVN 1880 | ■■■■■■■■■■ | Census Designated Place (CDP) ³ | Orange | Incline Village 35100 | Orange |
| Oil Reservation Trust Land | ■■■■■■■■■■ | T1880 | ■■■■■■■■■■ | Census Tract ³ | Red | 33.07 | Red |
| State American Indian Reservation | ■■■■■■■■■■ | Tama Resvn 9400 | ■■■■■■■■■■ | DESCRIPTION | SYMBOL | DESCRIPTION | SYMBOL |
| Alaska Native Regional Corporation | ■■■■■■■■■■ | NANA ANRC 52120 | ■■■■■■■■■■ | Water Body | Blue | Interstate or U.S. Highway | Blue with red border |
| State (or statistically equivalent entity) | ■■■■■■■■■■ | NEW YORK 36 | ■■■■■■■■■■ | College or University | Blue with red border | State Highway or State Road | Blue with red border |
| County (or statistically equivalent entity) | ■■■■■■■■■■ | ERIE 029 | ■■■■■■■■■■ | Military | Blue with red border | Other Road | Blue with red border |
| Minor Civil Division (MCD) ¹ | ■■■■■■■■■■ | Bristol town 07485 | ■■■■■■■■■■ | Prison or Juvenile Detention Center | Blue with red border | 4WD Trail, Stairway, Alley, Walkway, or Ferry | Blue with red border |
| Census County Division (CCD), Census Subarea (CSA), or Unincorporated Territory (UT) | ■■■■■■■■■■ | Hanna CCD 91650 | ■■■■■■■■■■ | Notable Boundary or Feature Not Elsewhere Classified | Blue with red border | Inset Area | Blue with red border |
| Consolidated City | ■■■■■■■■■■ | MILLFORD 47500 | ■■■■■■■■■■ | | Blue with red border | | Blue with red border |

Where international, state, county, and/or MCD/CCD boundaries coincide, the map shows the boundary symbol for only the highest-ranking of these boundaries.

Geographic area names are followed by either their FIPS or census code.

1. A ** following an MCD name denotes a false MCD. A * following a place name indicates that a false MCD exists with the same name and FIPS code as the place; the false MCD label is not shown.

2. Place label color corresponds to the place fill color.

3. Census tracts are identified by an up to four-digit integer number and may have an optional two-digit suffix; for example 23 or 1457.02. The census tract codes consist of six digits with an implied decimal between the fourth and fifth digit corresponding to the basic census tract number, but with leading zeros, and trailing zeros for census tracts without a suffix. The tract number examples above would have codes of 002300 and 145702, respectively.

Due to space limitations, some road names, along with other feature and geography names on the map, may not be shown.

All legal boundaries and names are as of January 1, 2020. The boundaries shown on this map are for Census Bureau statistical data collection and tabulation purposes only; their depiction and designation for statistical purposes does not constitute a determination of jurisdictional authority or rights of ownership or entitlement.

Geographic Vintage: 2020 Census (reference date: January 1, 2020)
 Data Source: U.S. Census Bureau's MAJ/TIGER database (TAR20)
 Map Created by Geography Division, January 06, 2021

Projection: Albers Equal Area Conic
 Datum: NAD 83
 Spheroid: GRS 80
 1st Standard Parallel: 31 07 46
 2nd Standard Parallel: 34 13 35
 Central Meridian: -83 18 26
 Latitude of Projection Origin: 30 21 19
 False Easting: 0
 False Northing: 0

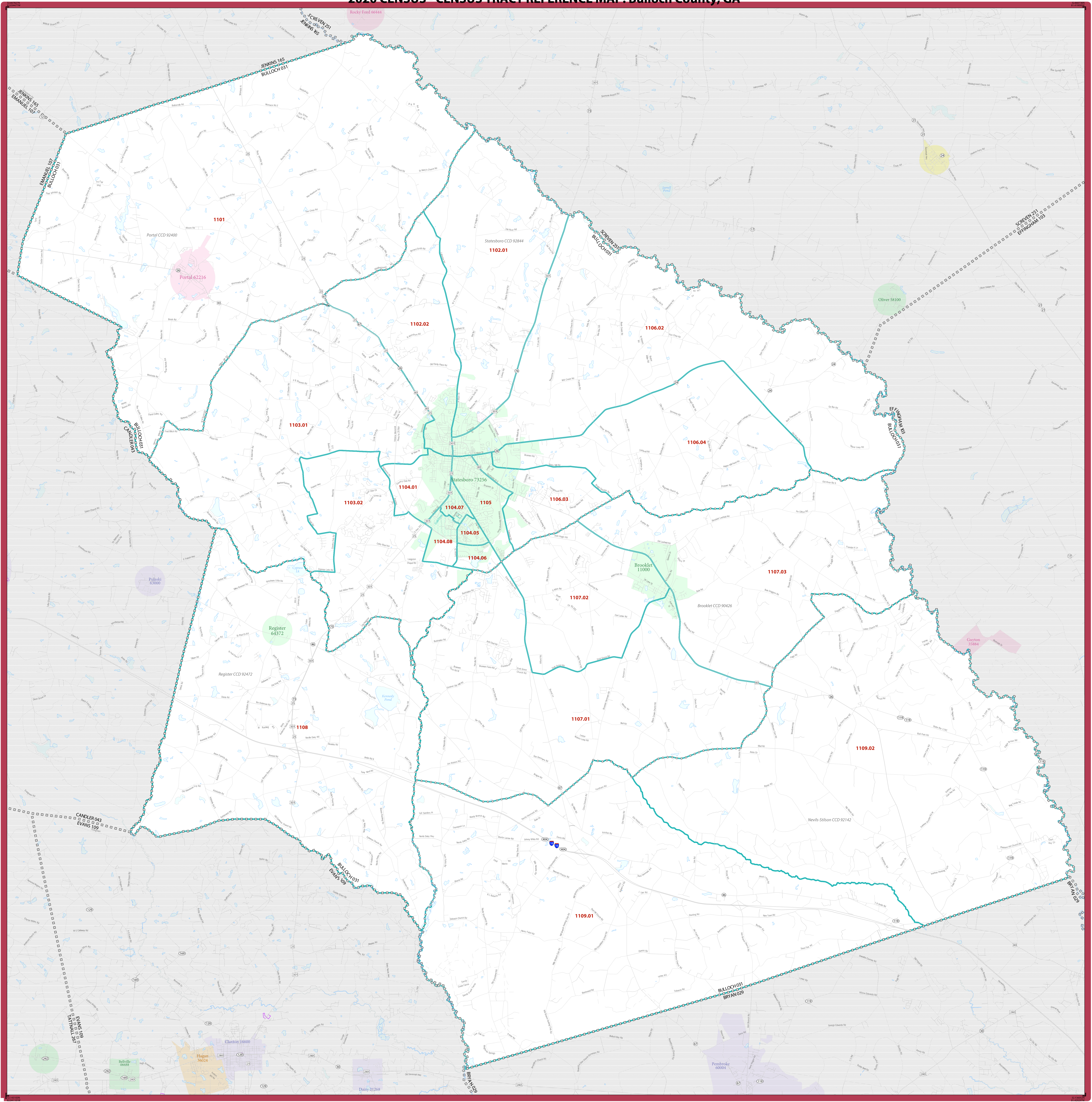
Scale: 1:100,000
 The printed map scale is 1:132,004

Sheet 1 of 1 PARENT sheets
 Total Sheets: 1 (Index 0; Parent 1; Inset 0)
 NAME: Evans County (109)
 ENTITY TYPE: County or statistically equivalent entity
 ST: Georgia (13)

2020 CENSUS TRACT REF MAP (PARENT)
 Sheet ID: 24951310001



2020 CENSUS - CENSUS TRACT REFERENCE MAP: Bulloch County, GA



| SYMBOL DESCRIPTION | | SYMBOL | | LABEL STYLE | |
|--|--------|--|-------------|--|------|
| International | ☆☆☆☆☆☆ | CANADA | Yellow | Davis 18100 | |
| Federal American Indian Reservation | ..... | L'ANSE RESVN 1880 | Light Green | Incline Village 35100 | |
| Off Reservation Trust Land | ..... | T1880 | Light Green | 33.07 | |
| State American Indian Reservation | ..... | Tama Resvn 9400 | Light Green | | |
| Alaska Native Regional Corporation | ..... | NANA ANRC 52120 | Light Green | | |
| State (or statistically equivalent entity) | \|\|\|\|\| | NEW YORK 36 | Light Green | | |
| County (or statistically equivalent entity) | \|\|\|\|\| | ERIE 029 | Light Green | | |
| Minor Civil Division (MCD) ¹ | ..... | Bristol town 07485 | Light Green | | |
| Census County Division (CCD), Census Subarea (CSA), or Unincorporated Territory (UT) | ..... | Hanna CCD 91650 | Light Green | | |
| Consolidated City | ..... | MILLFORD 47500 | Light Green | | |
| Incorporated Place 1,2 | ..... |  | Light Green | | |
| Census Designated Place (CDP) ² | ..... |  | Light Green | | |
| Census Tract ³ | ..... |  | Light Green | | |
| Water Body | Blue | Planted Lake | Blue | Interstate or U.S. Highway | Blue |
| College or University | Blue | Canal | Blue | State Highway or State Road | Blue |
| Military | Blue | Other Road | Blue | Other Road | Blue |
| Prison or Juvenile Detention Center | Blue | 4WD Trail, Stairway, Also, Walkway or Ferry | Blue | 4WD Trail, Stairway, Also, Walkway or Ferry | Blue |
| Navigable Boundary or Feature Not Elsewhere Classified | Blue | Navigable Boundary or Feature Not Elsewhere Classified | Blue | Navigable Boundary or Feature Not Elsewhere Classified | Blue |
| Natural or State Park, Forest, or Recreation Area | Green | Yosemite NP | Green | Inset Area | Blue |
| Outside Subject Area | Grey | | Grey | | |

Where international, state, county, and/or MCD/CCD boundaries coincide, the map shows the boundary symbol for only the highest-ranking of these boundaries.

Geographic area names are followed by other their FIPS or census code.

1. A ** following an MCD name denotes a false MCD. A * following a place name indicates that a false MCD exists with the same name and FIPS code as the place; the false MCD label is not shown.

2. Place label color corresponds to the place fill color.

3. Census tracts are identified by an up to four-digit integer number and may have an optional two-digit suffix; for example 23 or 1457.02. The census tract codes consist of six digits with an implied decimal between the fourth and fifth digit corresponding to the basic census tract number, but with leading zeros, and trailing zeros for census tracts without a suffix. The tract number examples above would have codes of 002300 and 145702, respectively.

Due to space limitations, some road names, along with other feature and geography names on the map, may not be shown.

All legal boundaries and names are as of January 1, 2020. The boundaries shown on this map are for Census Bureau statistical data collection and tabulation purposes only; their depiction and designation for statistical purposes does not constitute a determination of jurisdictional authority or rights of ownership or entitlement.

Geographic Vintage: 2020 Census (reference date: January 1, 2020)
 Data Source: U.S. Census Bureau's MAJ/TIGER database (TAR20)
 Map Created by: Geography Division, January 09, 2021

Projection: Albers Equal Area Conic
 Datum: NAD 83
 Spheroid: GRS 80
 1st Standard Parallel: 31 07 46
 2nd Standard Parallel: 34 13 35
 Central Meridian: -83 18 26
 Latitude of Projection Origin: 30 21 19
 False Easting: 0
 False Northing: 0

U.S. DEPARTMENT OF COMMERCE U.S. Census Bureau

Scale: 1:100,000
 The printed map scale is 1:100,000

Sheet 1 of 1 PARENT sheets
 Total Sheets: 1 (Index 0; Parent 1; Inset 0)

NAME: Bulloch County (031)
 ENTITY TYPE: County or statistically equivalent entity
 ST: Georgia (13)

2020 CENSUS TRACT REF MAP (PARENT)
 Sheet ID: 249513031001

United States Census 2020

GB Bank Group, Inc. – List of Locations

Glennville Bank
102 E Barnard Street
Glennville, GA 30427

**Glennville Bank
Drive Thru Branch**
712 N Main Street
Glennville, GA 30427

Ludowici Bank
A Division of Glennville Bank
131 E Cypress Street
Ludowici, GA 31316

Reidsville Bank
A Division of Glennville Bank
246 S Main Street, Suite F
Reidsville, GA 30453

Tippins Bank
A Division of Glennville Bank
101 N Duval Street
Claxton, GA 30417

Tippins Bank Branch
A Division of Glennville Bank
15 W Main Street
Claxton, GA 30417

Statesboro Bank
A Division of Glennville Bank
203 Savannah Avenue
Statesboro, GA 30458



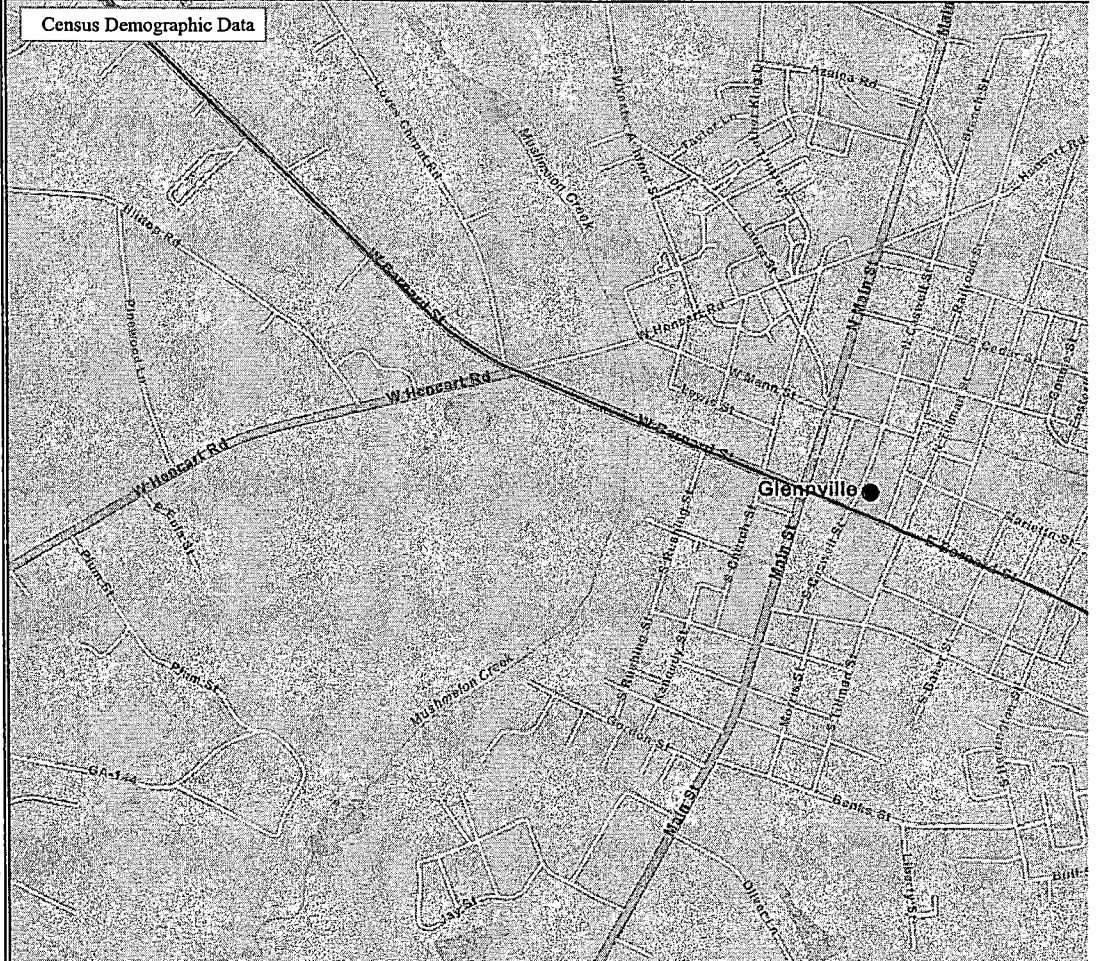
Year: 2023 Address: 102 EAST BARNARD STREET GLENNVILLE GA 30427

X Q Reset Print

| Matched Address | |
|-----------------|--|
| Address | 102 E Barnard St, Glennville, Georgia, 30427 |
| MSA/MD Code | NA |
| State Code | 13 |
| County Code | 267 |
| Tract Code | 9503.00 |
| MSA/MD Name | NA (Outside of MSA) |
| State Name | GEORGIA |
| County Name | TATTNALL COUNTY |

Census Demographic Data

User Select Tract





Year: 2023 Address: 702 NORTH VETERANS BLVD GLENNVILLE GA 30427

X Q Reset Print

| Matched Address | |
|-----------------|---|
| Address | 702 N Veterans Blvd, Glennville, Georgia, 30427 |
| MSA/MD Code | NA |
| State Code | 13 |
| County Code | 267 |
| Tract Code | 9503.00 |
| MSA/MD Name | NA (Outside of MSA) |
| State Name | GEORGIA |
| County Name | TATTNALL COUNTY |

Census Demographic Data

User Select Tract



Esri Community Maps Contributors, Esri, HERE, Garmin, SafeGraph, GeoTechnologies, Inc, METI/NASA, USGS, EPA, NPS, US Census Bureau, USDA



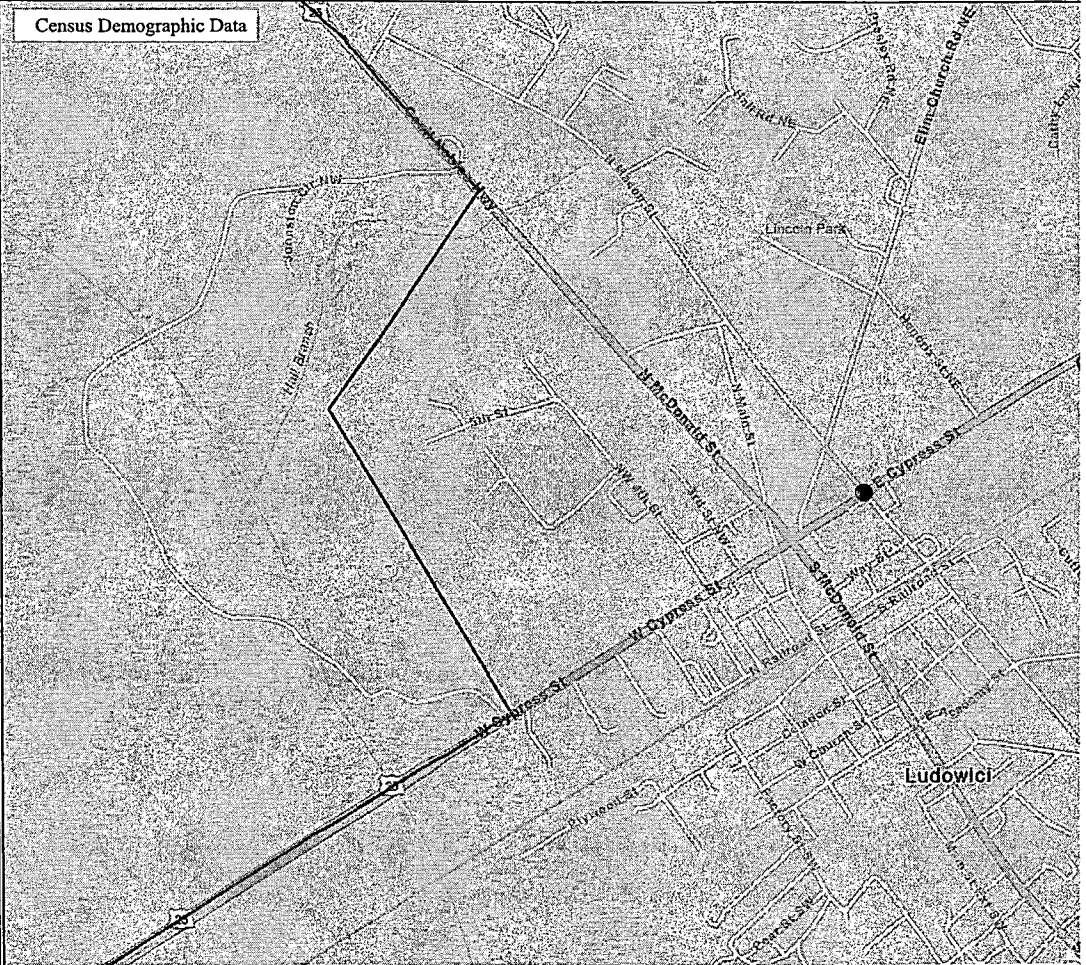
Year: 2023 Address: 131 EAST CYPRESS STREET LUDOWICI GA 31316

X Q Reset Print

| Matched Address | |
|-----------------|--|
| Address | 131 E Cypress St, Ludowici, Georgia, 31316 |
| MSA/MD Code | 25980 |
| State Code | 13 |
| County Code | 183 |
| Tract Code | 9702.01 |
| MSA/MD Name | HINESVILLE, GA |
| State Name | GEORGIA |
| County Name | LONG COUNTY |

Census Demographic Data

User Select Tract





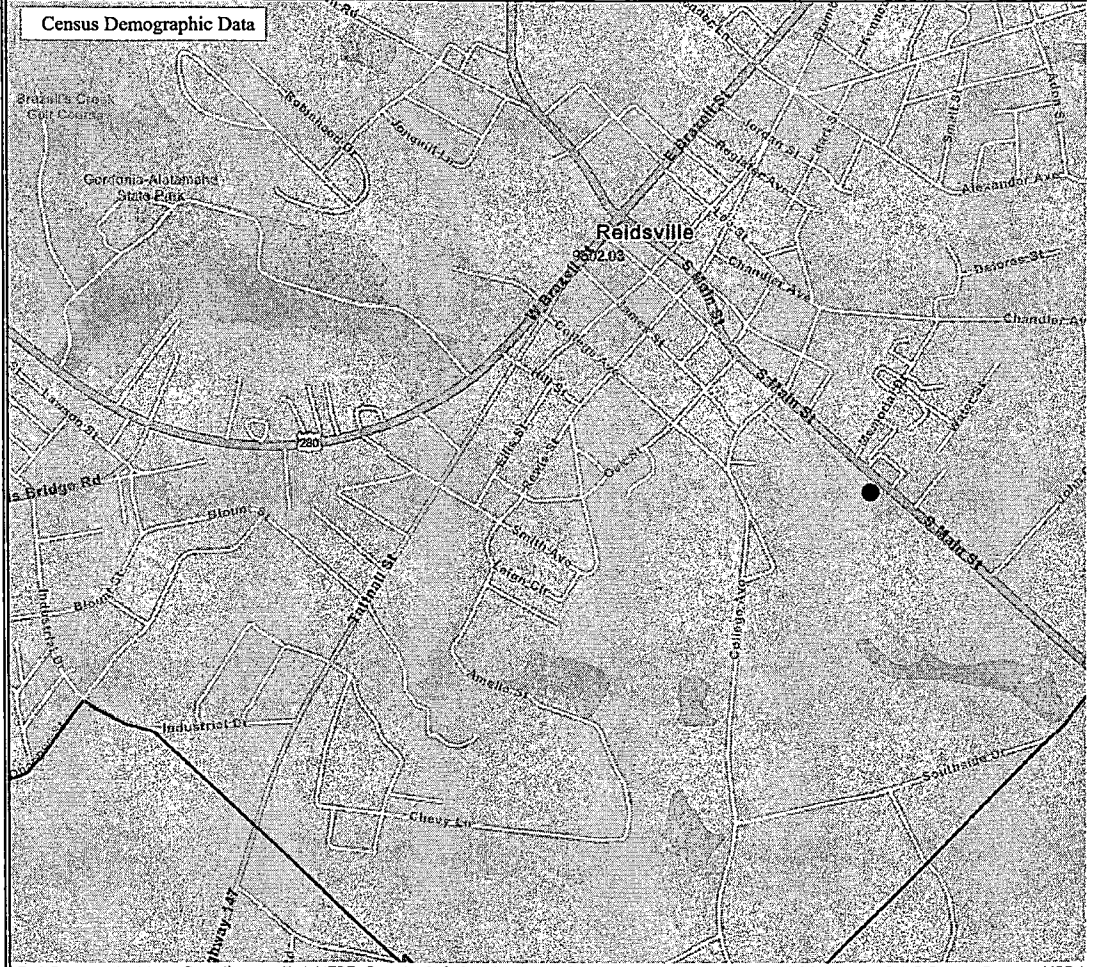
Year: 2023 Address: 246 SOUTH MAIN STREET SUITE F REIDSVILLE GA 30453

X Q Reset Print

| Matched Address | |
|-----------------|--|
| Address | 246 S Main St, Ste F, Reidsville, Georgia, 30453 |
| MSA/MD Code | NA |
| State Code | 13 |
| County Code | 267 |
| Tract Code | 8502.03 |
| MSA/MD Name | NA (Outside of MSA) |
| State Name | GEORGIA |
| County Name | TATTNALL COUNTY |

Census Demographic Data

User Select Tract





Year: 2023 Address: 203 SAVANNAH AVE STATESBORO GA 30458

X Q Reset Print

| Matched Address | |
|-----------------|--|
| Address | 203 Savannah Ave, Statesboro, Georgia, 30458 |
| MSA/MD Code | NA |
| State Code | 13 |
| County Code | 031 |
| Tract Code | 1105.00 |
| MSA/MD Name | NA (Outside of MSA) |
| State Name | GEORGIA |
| County Name | BULLOCH COUNTY |

Census Demographic Data

User Select Tract



Esri Community Maps Contributors, Esri, HERE, Garmin, SafeGraph, GeoTechnologies, Inc, METI/NASA, USGS, EPA, NPS, US Census Bureau, USDA



Year: 2023 Address: 101 NORTH DUVAL STREET CLAXTON GA 30417

X Q Reset Print

| Matched Address | |
|-----------------|---|
| Address | 101 N Duval St, Claxton, Georgia, 30417 |
| MSA/MD Code | NA |
| State Code | 13 |
| County Code | 109 |
| Tract Code | 9703.00 |
| MSA/MD Name | NA (Outside of MSA) |
| State Name | GEORGIA |
| County Name | EVANS COUNTY |

Census Demographic Data

User Select Tract





Year: 2023 Address: 15 WEST MAIN STREET CLAXTON GA 30417

X Q Reset Print

| Matched Address | |
|-----------------|---------------------------------------|
| Address | 15 W Main St, Claxton, Georgia, 30417 |
| MSA/MD Code | NA |
| State Code | 13 |
| County Code | 109 |
| Tract Code | 9703.00 |
| MSA/MD Name | NA (Outside of MSA) |
| State Name | GEORGIA |
| County Name | EVANS COUNTY |

Census Demographic Data

User Select Tract



Home Mortgage Disclosure Act Notice

The HMDA data about our residential mortgage lending are available online for review. The data show geographic distribution of loans and applications; ethnicity, race, sex, age, and income of applicants and borrowers; and information about loan approvals and denials. HMDA data for many other financial institutions are also available online. For more information visit the Consumer Financial Protection Bureau's Web site (ffiec.cfpb.gov/data-publication/disclosure-reports).

| | 12/31/2023 | | | 09/30/2023 | | | 06/30/2023 | | | 03/31/2023 | | | 12/31/2022 | | |
|---|------------|--------|-----|------------|--------|-----|------------|--------|-----|------------|--------|-----|------------|--------|-----|
| | BANK | PG 5 | PCT | BANK | PG 5 | PCT | BANK | PG 5 | PCT | BANK | PG 5 | PCT | BANK | PG 5 | PCT |
| Percent of Total Deposits | 86.15 | 88.33 | 36 | 86.18 | 88.90 | 34 | 82.13 | 88.81 | 20 | 79.54 | 88.74 | 14 | 80.85 | 88.96 | 17 |
| Individ, Partnerships, and Corp. | 13.85 | 10.33 | 69 | 13.82 | 9.85 | 71 | 17.87 | 9.93 | 83 | 20.46 | 10.00 | 89 | 19.15 | 9.79 | 87 |
| U.S. Govt, States & Political Sub in U.S. | 0.00 | 0.57 | 41 | 0.00 | 0.53 | 42 | 0.00 | 0.51 | 43 | 0.00 | 0.51 | 45 | 0.00 | 0.50 | 46 |
| Comml Banks & Other Dep Inst. in U.S. | 0.00 | 0.01 | 99 | 0.00 | 0.02 | 99 | 0.00 | 0.02 | 99 | 0.00 | 0.02 | 99 | 0.00 | 0.02 | 99 |
| Banks in Foreign Countries | 0.00 | 0.04 | 98 | 0.00 | 0.04 | 98 | 0.00 | 0.04 | 99 | 0.00 | 0.03 | 99 | 0.00 | 0.03 | 99 |
| Foreign Govts and Official Inst. | 100.00 | 100.00 | 88 | 100.00 | 100.00 | 90 | 100.00 | 100.00 | 92 | 100.00 | 100.00 | 93 | 100.00 | 100.00 | 92 |
| Total deposits | 19.81 | 25.93 | 30 | 18.56 | 26.43 | 25 | 19.75 | 26.88 | 28 | 18.89 | 27.39 | 24 | 20.94 | 28.15 | 27 |
| Domestic Demand Deposits | 27.56 | 12.20 | 89 | 28.72 | 12.18 | 90 | 32.03 | 12.51 | 92 | 35.52 | 12.96 | 94 | 34.07 | 13.22 | 93 |
| Domestic Other Transaction Accts | 52.63 | 59.71 | 33 | 52.72 | 59.22 | 35 | 48.21 | 58.41 | 25 | 45.59 | 57.41 | 22 | 44.98 | 56.33 | 24 |
| Domestic Nontransaction Accts | 100.00 | 100.00 | 99 | 100.00 | 100.00 | 99 | 100.00 | 100.00 | 99 | 100.00 | 100.00 | 99 | 100.00 | 100.00 | 99 |
| Total Domestic Deposits | 0.00 | 0.00 | 99 | 0.00 | 0.00 | 99 | 0.00 | 0.00 | 99 | 0.00 | 0.00 | 99 | 0.00 | 0.00 | 99 |
| Deposits in Foreign Offices | 100.00 | 100.00 | 99 | 100.00 | 100.00 | 99 | 100.00 | 100.00 | 99 | 100.00 | 100.00 | 99 | 100.00 | 100.00 | 99 |
| Total Deposits | | | | | | | | | | | | | | | |

| Liquidity/Funding Ratios | 12/31/2023 | 09/30/2023 | 06/30/2023 | 03/31/2023 | 12/31/2022 | | | | | | | | | | |
|------------------------------------|------------|------------|------------|------------|------------|-----|--------|--------|-----|--------|--------|-----|--------|--------|-----|
| Net Non Core Fund Dep \$250M | -8.88 | 7.25 | 12 | -17.67 | 6.73 | 7 | -20.59 | 6.00 | 6 | -19.88 | 3.62 | 7 | -20.31 | 2.61 | 7 |
| Core Deposits | 84.44 | 76.04 | 82 | 85.63 | 77.26 | 82 | 86.97 | 77.79 | 87 | 86.76 | 79.61 | 80 | 87.48 | 81.30 | 76 |
| Short Term Non Core Funding | 5.34 | 10.06 | 20 | 5.06 | 9.56 | 22 | 3.81 | 8.87 | 18 | 4.18 | 7.43 | 31 | 4.22 | 6.57 | 39 |
| S.T Inv to S.T. Ncore Fund | 236.75 | 108.11 | 84 | 364.63 | 116.36 | 88 | 505.47 | 129.46 | 91 | 456.07 | 184.86 | 85 | 459.84 | 227.42 | 81 |
| S.T. Asset to S.T. Liabilities | 100.86 | 107.38 | 57 | 120.09 | 112.83 | 64 | 125.53 | 123.98 | 61 | 104.66 | 150.83 | 43 | 121.42 | 173.41 | 45 |
| Net S.T. Liabilities to Assets | -0.26 | 1.56 | 42 | -5.77 | 0.69 | 29 | -6.73 | -0.76 | 30 | -1.22 | -3.42 | 54 | -5.62 | -4.94 | 45 |
| Net Loans & Leases to Deposits | 61.55 | 78.05 | 19 | 56.97 | 77.56 | 14 | 54.81 | 76.57 | 14 | 53.75 | 74.45 | 15 | 53.94 | 73.79 | 16 |
| Net LN&S to Core Deposits | 65.49 | 88.45 | 18 | 60.39 | 87.36 | 13 | 57.26 | 85.52 | 13 | 56.35 | 82.09 | 14 | 56.59 | 80.04 | 16 |
| Brkr Dep Mat < 1 Yr to Brkr Deps | 100.00 | 37.53 | 99 | 100.00 | 38.62 | 99 | N/A | 39.31 | N/A | N/A | 37.68 | N/A | N/A | 41.50 | N/A |
| Brokered Deposits to Deposits | 0.61 | 2.63 | 53 | 0.58 | 2.44 | 55 | 0.00 | 2.25 | 54 | 0.00 | 1.96 | 55 | 0.00 | 1.58 | 58 |
| Listing Service Dep to Deposits | 0.00 | 0.32 | 73 | 0.00 | 0.32 | 73 | 0.00 | 0.32 | 73 | 0.00 | 0.30 | 74 | 0.00 | 0.29 | 75 |
| List Service and Brkr Dep to Depos | 0.61 | 3.36 | 50 | 0.58 | 3.15 | 51 | 0.00 | 2.91 | 47 | 0.00 | 2.60 | 49 | 0.00 | 2.20 | 51 |
| Sec Bor + sec FFP to Tot Bor + FFP | N/A | 11.99 | N/A | N/A | 10.58 | N/A | N/A | 9.73 | N/A | N/A | 5.08 | N/A | N/A | 2.30 | N/A |
| Recip Brkrd Dep to Tot Brkrd Dep | 0.00 | 4.33 | 83 | 0.00 | 3.79 | 84 | N/A | 3.66 | N/A | N/A | 3.51 | N/A | N/A | 3.97 | N/A |

| Total Deposits | 12/31/2023 | 09/30/2023 | 06/30/2023 | 03/31/2023 | 12/31/2022 |
|---|------------|------------|------------|------------|------------|
| Individ, Partnerships, and Corp. | 284,094 | 297,654 | 287,513 | 277,229 | 278,553 |
| U.S. Govt, States & Political Sub in U.S. | 45,676 | 47,716 | 62,567 | 71,333 | 65,991 |
| Comml Banks & Other Dep Inst. in U.S. | 0 | 0 | 0 | 0 | 0 |
| Banks in Foreign Countries | 0 | 0 | 0 | 0 | 0 |
| Foreign Govts and Official Inst. | 0 | 0 | 0 | 0 | 0 |
| Total Deposits | 329,770 | 345,370 | 350,080 | 348,562 | 344,544 |

| Total Deposits | 12/31/2023 | 09/30/2023 | 06/30/2023 | 03/31/2023 | 12/31/2022 |
|----------------------------------|------------|------------|------------|------------|------------|
| Domestic Demand Deposits | 65,318 | 64,105 | 69,156 | 65,856 | 72,164 |
| Domestic Other Transaction Accts | 90,887 | 99,195 | 112,145 | 123,802 | 117,396 |
| Domestic Nontransaction Accts | 173,565 | 182,070 | 168,779 | 158,904 | 154,984 |
| Total Domestic Deposits | 329,770 | 345,370 | 350,080 | 348,562 | 344,544 |
| Deposits in Foreign Offices | N/A | N/A | N/A | N/A | N/A |
| Total Deposits | 329,770 | 345,370 | 350,080 | 348,562 | 344,544 |

| Other Liquidity/Funding Data | 12/31/2023 | 09/30/2023 | 06/30/2023 | 03/31/2023 | 12/31/2022 |
|-------------------------------------|------------|------------|------------|------------|------------|
| Non Core Liabilities \$250M | 19,883 | 19,536 | 14,990 | 16,038 | 16,182 |
| Short Term Non Core Funding | 19,582 | 19,235 | 14,689 | 16,038 | 15,857 |
| Core Deposits | 309,887 | 325,834 | 335,090 | 332,524 | 328,361 |
| Time Deps \$250M & Under Mat < 1 Yr | 90,898 | 90,059 | 86,849 | 84,158 | 82,676 |
| Time Deps \$250M & Under Mat > 1 Yr | 3,003 | 3,241 | 3,210 | 2,816 | 1,856 |
| Time Deps over \$250M Mat < 1 Yr | 19,582 | 19,235 | 14,689 | 16,038 | 15,857 |
| Time Deps over \$250M Mat > 1 Yr | 301 | 301 | 301 | 0 | 325 |
| Fed Home Loan Bor Mat < 1 Yr | 0 | 0 | 0 | 0 | 0 |
| Fed Home Loan Bor Mat > 1 Yr | 0 | 0 | 0 | 0 | 0 |
| Other Borrowing Mat < 1 Year | 0 | 0 | 0 | 0 | 0 |
| Other Borrowing Mat > 1 Year | 0 | 0 | 0 | 0 | 0 |
| Secured Other Borrowings | 0 | 0 | 0 | 0 | 0 |
| Federal Funds Purchased | 0 | 0 | 0 | 0 | 0 |
| Secured Fed Funds Purchased | 0 | 0 | 0 | 0 | 0 |
| Listing Service Deposits | 0 | 0 | 0 | 0 | 0 |
| Brokered Deposits | 1,999 | 1,999 | 0 | 0 | 0 |
| Reciprocal Brokered Deposits | 0 | 0 | 0 | 0 | 0 |

**Glennville Bank
102 E Barnard Street
Glennville, GA 30427**

Products and Services

Checking

**Personal Checking
Business Checking
Prime Time Plus Checking
NOW Account Checking
E-Platinum Checking**

Savings

**Savings Account
Money Market Account
Christmas Club Account
Certificates of Deposit
Individual Retirement Accounts
Health Savings Account**

Loans

**Consumer Loans
Agriculture Loans
Commercial Loans
Real Estate Loans**

Internet & App Banking

VISA Check Cards

24 HR Telephone Banking

ATM Services

Mobile Deposit

Notary Public

Cash Advance

Charge Cards

Direct Deposit

Night Depository

Wire Transfers

Drive Thru Banking

Merchant Services

Safe Deposit Boxes

Money Orders

HOURS OF OPERATION

Glennville Bank

Lobby Hours

Monday - Wednesday 9:00 am - 4:00 pm

Thursday 9:00 am - 12:00 pm

Friday 9:00 am - 6:00 pm

Drive Thru Hours

Monday - Wednesday 8:00 am - 4:30 pm

Thursday 8:00 am - 12 pm

Friday 8:00 am - 6:00 pm

Saturday 8:00 am - 12:00 pm

Glennville Bank Branch - Drive Thru Only

Monday - Wednesday 8:00 am - 4:30 pm

Thursday 8:00 am - 12 pm

Friday 8:00 am - 6:00 pm

Luddowici Bank

Lobby Hours

Monday - Wednesday 9:00 am - 4:00 pm

Thursday 9:00 am - 12:00 pm

Friday 9:00 am - 6:00 pm

Drive Thru Hours

Monday - Wednesday 8:00 am - 4:30 pm

Thursday 8:00 am - 12 pm

Friday 8:00 am - 6:00 pm

Saturday 8:00 am - 12:00 pm

Reidsville Bank

Lobby Hours

Monday - Wednesday 9:00 am - 4:00 pm

Thursday 9:00 am - 12:00 pm

Friday 9:00 am - 6:00 pm

Drive Thru Hours

Monday - Wednesday 8:00 am - 4:30 pm

Thursday 8:00 am - 12 pm

Friday 8:00 am - 6:00 pm

Saturday 8:00 am - 12:00 pm

Statesboro Bank

Lobby Hours

Monday - Wednesday 9:00 am - 4:00 pm
Thursday 9:00 am - 12:00 pm
Friday 9:00 am - 6:00 pm

Drive Thru Hours

Monday - Wednesday 8:00 am - 4:30 pm
Thursday 8:00 am - 12 pm
Friday 8:00 am - 6:00 pm
Saturday 8:00 am - 12:00 pm

Tippins Bank (Hwy 301 Location)

Lobby Hours

Monday - Wednesday 9:00 am - 4:00 pm
Thursday 9:00 am - 12:00 pm
Friday 9:00 am - 6:00 pm

Drive Thru Hours

Monday - Wednesday 8:00 am - 4:30 pm
Thursday 8:00 am - 12 pm
Friday 8:00 am - 6:00 pm

Tippins Bank (Hwy 280 Location)

Lobby Hours

Monday - Wednesday 9:00 am - 4:00 pm
Thursday 9:00 am - 12:00 pm
Friday 9:00 am - 6:00 pm

Drive Thru Hours

Monday - Wednesday 8:00 am - 4:30 pm
Thursday 8:00 am - 12 pm
Friday 8:00 am - 6:00 pm
Saturday 8:00 am - 12:00 pm

OTHER TERMS, EXPLANATIONS, ETC.

ADDITIONAL FEE DISCLOSURE

FEES - The following charges may be assessed against your account:

- \$ 30.00 Overdraft Fee
- \$ 30.00 Returned Item Fee
- \$ 30.00 Stop Item Charge (Checking Accounts Only)
- \$ 5.00 Excess Withdrawal Fee \ Per Withdrawal After 3 per Quarter (Savings Accounts Only)
- \$ 9.95 Same Day Bill Pmt Same Day Fee
- \$ 14.95 Billmatrix Billpay Fee (Overnight Check Fee)
- \$ 25.00 Wire Transfer Fee Incoming \ Per Wire Transfer
- \$ 25.00 Wire Transfer Fee Outgoing \ Per Wire Transfer
- \$ 50.00 International Wire Transfer Fee Incoming \ Per Wire Transfer

- \$ 50.00 International Wire Transfer Fee Outgoing \ Per Wire Transfer
- \$ 2.00 Sweep Transfer Fee
- \$ 3.00 Money Orders \ Per Money Order
- \$ 50.00 Garnishments \ maximum per Garnishment (\$ 25.00 min)
- \$ 25.00 Levies \ Per Levy
- \$ 50.00 Account Research \ Flat Fee, \$ 25.00 Each Additional
- \$ 25.00 Collection Fee \ Per Outgoing and Incoming Collection
- \$ 50.00 Drill Safe Deposit Box
- \$ 3.00 Zip Bags \ Second Bag, First Bag Free
- \$ 10.00 Night Deposit Bags \ Per Bag, First Bag Free
- \$ 10.00 Debit Card Replacement

SAFE DEPOSIT BOX GLENNVILLE LUDOWICI

- \$ 30.00 Safe Deposit Box Drilled \ Per Safe Deposit Box
- \$ 18.00 Safe Deposit Box - 3x5 \ Annual Fee
- \$ 25.00 Safe Deposit Box - 5x5 \ Annual Fee
- \$ 30.00 Safe Deposit Box - 3x10 \ Annual Fee
- \$ 40.00 Safe Deposit Box - 5x10 \ Annual Fee
- \$ 55.00 Safe Deposit Box - 10x10 \ Annual Fee

SAFE DEPOSIT BOX TIPPINS

- \$ 9.00 Safe Deposit Box - 3x5 \ Annual Fee
- \$ 18.00 Safe Deposit Box - 5x5 \ Annual Fee
- \$ 18.00 Safe Deposit Box - 3x10 \ Annual Fee
- \$ 30.00 Safe Deposit Box - 5x10 \ Annual Fee
- \$ 55.00 Safe Deposit Box - 10x10 \ Annual Fee

Overdraft fees apply to overdrafts created by check, in-person withdrawal, ACH transactions, and recurring ATM and POS transactions. Overdraft fees do not apply to overdrafts created by ATM and POS transactions that are not recurring transactions.

LOAN FEES:

| | |
|------------|---|
| \$250.00 | |
| \$250.00 | Consumer & Commercial Loans 100% secured by GB Bank CD or Savings - CD/Sav Rate + 1.5% (minimum rate 5.50%) |
| \$350.00 | Consumer Loans \$10,000.01 or more |
| \$350.00 | Commercial Loans \$100,000.00 or less |
| \$450.00 | Commercial Loans \$100,000.01 - \$250,000.00 |
| \$550.00 | Commercial Loans \$250,000.01 - \$500,000.00 |
| \$750.00 | Commercial Loans \$500,000.01 - \$750,000.00 |
| \$1,250.00 | Commercial Loans \$750,000.01 - \$1,000,000.00 |
| \$450.00 | Consumer / Commercial Dwelling Construction Loans (4 inspections) |
| \$450.00 | ALL TRID LOANS |
| 1.00% | Letter of Credit or a minimum of \$275.00 (Prepaid) |