



PUBLIC DISCLOSURE

March 11, 2024

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Queensborough National Bank & Trust
Charter Number: 6207

113 East Broad Street
Louisville, Georgia 30434

Office of the Comptroller of the Currency

Three Ravinia Drive
Suite 400
Atlanta, Georgia 30346

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

Table of Contents

Overall CRA Rating.....3

Description of Institution..... 4

Scope of the Evaluation.....5

Discriminatory or Other Illegal Credit Practices Review.....6

State Rating.....7

 State of Georgia.....7

Appendix A: Scope of Examination.....A-1

Appendix B: Summary of MMSA and State Ratings.....B-1

Appendix C: Definitions and Common Abbreviations.....C-1

Appendix D: Tables of Performance Data.....D-1

Overall CRA Rating

Institution's CRA Rating: This institution is rated Outstanding.

The following table indicates the performance level of Queensborough National Bank and Trust Company (QNBT or bank) with respect to the Lending, Investment, and Service Tests:

Performance Levels	Queensborough National Bank & Trust Company Performance Tests		
	Lending Test*	Investment Test	Service Test
Outstanding	X		X
High Satisfactory		X	
Low Satisfactory			
Needs to Improve			
Substantial Noncompliance			

* The Lending Test is weighted more heavily than the Investment and Service Tests when arriving at an overall rating.

The major factors that support this rating include:

- The Lending Test rating is based on an excellent geographic distribution of loans in the bank's three assessment areas (AAs). The bank has excellent responsiveness to AA credit needs. The bank is a leader in making community development (CD) loans, which had a positive effect on the lending test rating. A substantial majority of the bank's loans originated inside of its AAs.
- The Investment Test rating is based on the good level of qualified CD investments, grants, and donations throughout its three AAs and statewide.
- The Service Test rating is based on excellent level of service delivery systems, that are readily accessible to geographies and individuals of different income levels and banking services that are available through alternative delivery systems. Branch hours are tailored to the needs and convenience of the three AAs.

Lending in Assessment Area

A substantial majority of the bank's loans originate inside of its AAs.

The bank originated and purchased 91.2 percent of total loans inside its AAs 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.

Table D - Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans				Total \$
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage	2,143	91.1	209	8.9	2,352	438,142	89.7	50,412	10.3	488,554
Small Business	572	91.1	56	8.9	628	87,089	89.5	10,246	10.5	97,335
Total	2,715	91.1	265	8.9	2,980	525,231	89.6	60,658	10.3	585,889
Source: Bank Data Due to rounding, totals may not equal 100.0% Dollar amounts for Small Business, Small Farm and Consumer loans are multiplied by 1000.										

QNBT's primary loan products are home mortgage and small business loans. Home mortgage and loans to small businesses inside of the bank's AAs are considered in the geographical distribution analysis under the Lending Test.

Description of Institution

QNBT is an intrastate community bank with headquarters in Louisville, Georgia. QNBT is wholly owned by a one bank holding company, The Queensborough Company (TQC) which is located in Augusta, Georgia. As of December 31, 2022, QNBT reported total assets of \$1.9 billion, total deposits of \$1.8 billion and tier 1 capital of \$171 million. The bank did not have any acquisitions or mergers during the evaluation period. The bank operates Wealth Management Services. The wealth management division offers: private banking, trust, estate, retirement, investment, and financial literacy services. As of December 31, 2022, QNBT reported \$1.2 billion in outstanding loans and leases. The loan portfolio consisted of 62.8 percent commercial loans, 21.5 percent residential mortgage loans, and 14.3 percent farm and agriculture loans.

QNBT has delineated three AAs within the state of Georgia: Augusta-Richmond, Georgia-South Carolina Metropolitan Statistical Area (MSA), East Georgia Non-MSA, and the Savannah MSA. The Augusta-Richmond MSA includes the Georgia Counties of Burke, Columbia, McDuffie, and Richmond, as well as the South Carolina County of Aiken. The East Georgia non-MSA includes the Georgia Counties of Bulloch, Candler, Emanuel, Jefferson, Jenkins, Screven, and Washington. The Savannah MSA includes the Georgia Counties of Chatham and Effingham.

As of December 31, 2022, bank operations included 23 full-service branches throughout the Louisville, Greater Augusta, Greater Savannah, and East Georgia areas, 23 deposit taking Automatic Teller Machines (ATMs) and three loan production offices (LPOs). The LPOs are in Augusta, Georgia and Aiken, South Carolina. The bank opened a new LPO located in Columbia, South Carolina in June 2022. During the evaluation period, there was one branch opening and one relocation. The new branch opened in Pooler, Georgia and the branch located at Highway One Louisville, Georgia was closed and relocated to the main branch at 113 E. Broad Street Louisville, Georgia.

Primarily, QNBT offers small business loans and mortgage loans. The bank offers traditional loan and deposit products. Commercial loans and construction loans are offered for both business and personal needs. Farm loans, home equity loans and consumer loans are also offered by the bank. Banking deposit

products and services include consumer and business checking and savings accounts, online and mobile banking, mobile deposits, and bill pay. QNBTONOW, Interactive Teller Machines (ITMs), provides customers with essentially all the services of a traditional teller, with the speed and convenience of an ATM. The bank offers this extended service from 8:00 a.m. to 6:00 p.m. Monday through Friday. ITM services are available 8:00 a.m. to 1:00 p.m. on Saturday.

During the evaluation period, there were no financial or legal impediments hindering the bank's ability to meet the credit needs of its AAs. The bank received an Outstanding rating using Intermediate Small Bank procedures at the previous Community Reinvestment Act (CRA) Performance Evaluation (PE) dated January 11, 2021.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The evaluation period for this examination is January 1, 2021, through December 31, 2022. We determined that QNBT's primary loan products, by the number and dollar volume of loan originations and purchases, during the evaluation period are small business loans and home mortgage loans. Bank management provided small business and home mortgage information for 2021, and 2022. Examiners determined the data submitted for small business CRA data and the Home Mortgage Disclosure Act (HMDA) was reliable and accurate. The performance evaluation also includes an assessment of Community Development (CD) activities from, January 1, 2021, through December 31, 2022. CD activities include CD loans, qualified CD investments, grants and donations, and retail services. We also considered the level of innovation, complexity, and responsiveness to community credit needs. The bank's 2020 lending and CD activities was reviewed during the previous CRA PE.

Selection of Areas for Full-Scope Review

As of December 31, 2022, QNBT delineated three AAs in the state of Georgia: Augusta-Richmond, GA-SC MSA, East Georgia non-MSA, and the Savannah MSA. The three MSAs will receive full-scope reviews. There are no limited-scope AAs for the evaluation period. Community profiles for the AAs are provided in the "Scope" sections for the State of Georgia. Refer to appendix A, Scope of Examination, for a list of full-scope AAs.

Ratings

The bank's overall rating is a blend of the rating for QNBT's three AAs in the state of Georgia. The AA ratings are based on the bank's performance under the lending, investment, and services tests.

We weighted the full-scope AAs equally within our analysis and overall conclusion. This equal weighting is based upon the bank presence and deposit holdings the AAs.

When evaluating the performance under the lending test, we weighted the distribution and performance of home mortgages and small loans to businesses equally. The equal weighting was based on the bank's lending strategies.

Discriminatory or Other Illegal Credit Practices Review

Pursuant to 12 C.F.R. §25.28(c) in determining a national bank's 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 assessment area 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 Georgia

CRA rating for the State of Georgia¹: Outstanding

The Lending Test is rated: Outstanding

The Investment Test is rated: High Satisfactory

The Service Test is rated: Outstanding

The major factors that support this rating include:

- QNBT lending levels reflect an excellent responsiveness to its three AAs credit needs.
- Based on the data and performance context consideration, the overall geographic distribution of lending is excellent and borrower distribution of lending is good.
- QNBT has a relatively high level of CD Loans to meet the credit needs of its AAs.
- The bank made a good level of qualified CD investments, grants, and donations.
- The bank's service delivery systems are readily accessible to geographies and individuals of different income levels in its AAs.

Description of Institution's Operations in Georgia

Augusta-Richmond-GA-SC MSA/AA

The Augusta-Richmond-GA-SC MSA/AA includes the Georgia Counties of Burke, Columbia, McDuffie, and Richmond, as well as the South Carolina County of Aiken. The AA is a part of the Augusta-Richmond, GA-SC MSA. The MSA is located in the central eastern border of Georgia bordering the state of South Carolina. Richmond, Columbia, and Aiken Counties are the most populous counties in the AA. Augusta is located in the fall line section of Georgia.

According to the 2020 Census and Dun & Bradstreet data, the Augusta-Richmond, GA-SC consists of 139 CTs: 13 low-, 38 moderate-, 54 middle-, 29 upper-income, and five non-descript. The population of the Augusta-Richmond, GA-SC MSA was 585,343 with 138,012 families according to the 2020 US Census data. Of these, 22.8 percent are in low-income CTs and 16.6 percent are in moderate-income CTs. Approximately 11.7 percent of the families live below the poverty level. The median family income in the AA is \$67,596 for the evaluation period.

According to Moody's Analytics, the largest industries in the AA are government, education and health services, professional and business services, and retail trade. The AA is home to several large employers such as U.S. Army Signal & Fort Eisenhower (formerly Fort Gordon), U. S. Army Cyber Center of Excellence, Augusta University, Augusta University Hospitals, and Savannah River Site-Plant Vogtle

¹ This rating reflects performance within the multistate metropolitan statistical area. The statewide evaluations do not reflect performance in the parts of those states contained within the multistate metropolitan statistical area.

Nuclear Power. The average annual earnings for both government and professional services are higher than the median family income at \$79,105 and \$71,937, respectively. The AA will continue to see economic stability in the near term. Vogtle Nuclear Plant is in stages of construction and once new reactors are operational it will create approximately 800 new jobs. The Georgia Department of Labor states that as of December 2022, the unemployment rate in Augusta market was 3.3 percent equivalent to the unemployment rate of the State of Georgia. The South Carolina Department of Labor states that as of December 2022, the unemployment rate in Aiken that market was 3.3 percent, while the unemployment rate in the state was a lower rate at 3.1 percent for the same period.

QNBT's competition is from other financial institutions and financial services providers within its AA. The bank operates 10 branches, nine deposit taking ATMs, and four ITMs in the Augusta-Richmond-GA-SC MSA/AA. The bank's deposit market share in the AA is 9.3 percent, with total dollar volume of deposits of \$1.1 billion. Sixty-one percent of the bank's deposit base is located in the Augusta-Richmond-GA-SC MSA/AA. There are 21 competitor banks in the bank's Augusta-Richmond, GA-SC MSA, with a combined 100 branch offices. As of June 30, 2023, the top three banks based on total deposits in AA, were Well Fargo Bank, NA (\$2.4 million), Southstate Bank, NA (\$1.5 million), Bank of America, NA (\$1.4 million). Overall, QNBT ranks fourth in total deposits out of the FDIC-insured financial institutions operating in the Augusta-Richmond, GA-SC MSA.

Community Contacts

The OCC relied upon information from a community contact with a county organization focused on community services in low-to-moderate income (LMI) areas. The community contact identified the following needs within the Augusta-Richmond-GA-SC MSA/AA:

- Affordable Housing financing for rental units and rehabilitation of dilapidated housing.
- Funding for shelters and transitional housing for an increasing homeless population.
- Investment in workforce development programs for LMI individuals.
- Funding for organizations to provide emergency assistance relief, mental health services, and food bank operations in the AA.

Table A – Demographic Information of the Assessment Area						
Assessment Area: Augusta Richmond Georgia SC MSA 2022						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	139	9.4	27.3	38.8	20.9	3.6
Population by Geography	585,343	6.6	23.1	40.4	27.8	2.1
Housing Units by Geography	249,704	6.9	24.6	41.1	24.9	2.5
Owner-Occupied Units by Geography	139,877	3.8	20.2	42.6	32.5	0.9
Occupied Rental Units by Geography	68,616	12.4	32.2	38.1	12.3	5.0
Vacant Units by Geography	41,211	8.5	27.2	40.8	20.0	3.6
Businesses by Geography	60,915	7.0	19.4	40.4	28.0	5.2
Farms by Geography	2,034	4.1	25.4	43.6	25.2	1.7
Household Distribution by Income Level	208,493	25.1	15.4	17.5	42.0	0.0
Family Distribution by Income Level	138,012	22.8	16.6	19.5	41.1	0.0
Median Family Income MSA - 12260 Augusta-Richmond County, GA-SC MSA		\$67,596	Median Housing Value			\$149,613
			Median Gross Rent			\$917
			Families Below Poverty Level			11.7%
Source: 2020 U.S. Census and 2022 D&B Data Due to rounding, totals may not equal 100.0% (*) The NA category consists of geographies that have not been assigned an income classification.						

Distribution of Loans by Income Level of the Geography

The bank exhibits an excellent geographic distribution of loans in its Augusta-Richmond-GA-SC MSA/AA.

Home Mortgage Loans

Refer to Table O in the state of Georgia section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

During 2021, the geographic distribution of home mortgage loans in low-income census tracts was significantly below the percentage of owner-occupied housing but near aggregate lending performance in the AA. The geographic distribution of home mortgage loans in moderate-income census tracts was significantly below the percentage of owner-occupied housing and below the aggregate lending performance in the AA. In 2022, in low-income census tracts at less than one percent was significantly below both the percentage of owner-occupied housing and aggregate lending performance in the AA. The bank's lending in moderate-income census tracts was significantly below both the percentage of owner-occupied housing and aggregate lending performance in the Augusta-Richmond-GA-SC MSA/AA.

Small Loans to Businesses

Refer to Table Q in the state of Georgia section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to businesses.

During 2021, the analysis shows, the percentage of small loans to businesses originated or purchased in low-income CTs is exceeds both the demographic and exceeds the aggregate performance data. In moderate-income CTs, the percentage of small loans to businesses originated or purchased in moderate-income significantly exceeds both the demographic and the aggregate performance data in the Augusta-Richmond-GA-SC MSA/AA.

In 2022 the analysis shows, the percentage of small loans to businesses originated or purchased in low-income CTs is near the demographic and exceeds the aggregate performance data. In moderate-income CTs, the percentage of small loans to businesses originated or purchased in moderate-income exceeds both the demographic and the aggregate performance data in the Augusta-Richmond-GA-SC MSA/AA.

Lending Gap Analysis

The OCC reviewed summary reports and maps to identify any gaps in the geographic distribution of QNBT's small business loans and home mortgage loans during the evaluation period. The analysis did not identify any unexplained, conspicuous gaps.

Distribution of Loans by Income Level of the Borrower

The bank exhibits a good distribution of loans among individuals of different income levels and businesses of different sizes, given the product lines offered by the institution.

Home Mortgage Loans

Refer to Table P in the state of Georgia section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

During 2021, the distribution of loans to low-income borrowers is significantly below the percentage of low-income families and below the aggregate lending performance in the AA. The distribution of loans to moderate-income borrowers is below the percentage of moderate-income families but near the aggregate lending performance in the AA. In 2022, the distribution of loans to low-income borrowers is significantly below the percentage of low-income families but near the aggregate lending performance in the AA. The distribution of loans to moderate-income borrowers is below the percentage of moderate-income families but near the aggregate lending performance in the AA. Approximately, 39.4 percent of families in the AA report low- or moderate-income.

In assessing borrower income distribution, the OCC considered housing affordability. The AA is a moderate cost housing area which may limit access to affordable home ownership among LMI borrowers. The 2022 Dun & Bradstreet median family income (MFI) in the AA is \$67, 596 while the median housing value in the AA is \$149,613. In the Augusta-Richmond-GA-SC MSA/AA there are 249,704 total housing units in which approximately 140,000 are owner occupied and 67,000 are rental occupied. There are approximately 4,000 vacant housing units in the AA.

Small Loans to Businesses

Refer to Table R in the state of Georgia section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination and purchase of small loans to businesses.

An analysis compared the percentage distribution of the number of small loans to businesses originated or purchased by the bank by gross annual revenue level to businesses with gross annual revenues of \$1 million or less demographic data. During 2021, the bank lending to small businesses was below the percentage of small loans to businesses but, significantly exceeds the aggregate performance data. In 2022, the bank lending to small businesses was significantly below both the percentage of small loans to businesses and the aggregate performance data.

East Georgia AA

The East Georgia non-MSA AA includes the Georgia Counties of Bulloch, Candler, Emanuel, Jefferson, Jenkins, Screven, and Washington. The state of Georgia map by county indicates Washington and Jefferson Counties border each other, Emanuel borders both Jenkins and Candler Counties, while Bulloch is bordered by Jenkins, Candler, and Screven. Screven borders the state of South Carolina line.

According to the 2020 Census and Duns & Bradstreet data, the East Georgia AA consists of 49 CTs: two low-, 12 moderate-, 23 middle-, 10 upper-income, and two non-descript. The population of the East Georgia AA was 173,286 with 61,915 families according to the 2020 Census data. Approximately 27.9 percent of the families in the AA are low-income and 15.9 percent are moderate-income. Approximately 15.8 percent of the families live below the poverty level. The median family income in the AA is \$55,969 for the evaluation period.

The AA is home to several large employers such as home to the Georgia Department of Transportation (GDOT) region two headquarters, Ozark Materials, Jefferson Regional Medical Center, Georgia Southern University, Azalea Healthcare, Crider, Inc, Champion Homebuilders, Inc., Koyo Bearings, LLC, Bulloch County Board of Education, Walmart Distribution Center, and East Georgia Regional Medical Center. The Georgia Department of Labor states that as of December 2022, average unemployment rate in the AA was 3.4 percent, while for state of Georgia, the unemployment rate was lower at 3.3 percent for the same period.

QNBT has nine branches in the East Georgia non-MSA. There are nine deposit taking ATMs in the AA as well as five ITMs. The total dollar volume of deposits is \$541million, which is 13.5 percent share in the East Georgia non-MSA market. The counties in the AA has a 30 percent share of the bank's total deposits totaling \$541 million.

QNBT's competition is from other financial institutions and financial services providers within its AA. There are 18 competitor banks in the bank's East Georgia AA, with a combined 49 branch offices. Among the competitor banks in the AA, one is much larger than QNBT with respect to total deposits, and asset size. As of June 30, 2022, the top bank based on total deposits in AA, is Synovus Bank (\$933 million). Overall, QNBT ranks second in total deposits out of the FDIC-insured financial institutions operating in the East Georgia non-MSA.

Community Contacts

The OCC relied upon information from a community contact with a local government agency. The community contact identified the following needs within the East Georgia AA:

- The need for capital funding for small businesses.
- Assisting local community services organizations with funding for local community events.
- Provide financial literacy programs for LMI individuals and families.

Table A – Demographic Information of the Assessment Area						
Assessment Area: East Georgia Non-MSA 2022						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	49	4.1	24.5	46.9	20.4	4.1
Population by Geography	173,286	4.1	29.3	40.1	22.9	3.6
Housing Units by Geography	74,240	2.7	30.4	43.6	21.6	1.7
Owner-Occupied Units by Geography	37,145	1.0	25.9	46.1	26.8	0.3
Occupied Rental Units by Geography	24,770	5.0	36.7	35.8	18.7	3.7
Vacant Units by Geography	12,325	3.2	31.6	52.0	11.6	1.7
Businesses by Geography	16,541	2.8	32.0	39.0	25.0	1.2
Farms by Geography	1,125	1.2	20.7	53.2	24.8	0.1
Family Distribution by Income Level	61,915	27.9	15.9	16.3	40.0	0.0
Household Distribution by Income Level	39,634	24.2	16.7	18.4	40.8	0.0
Median Family Income Non-MSA GA		\$55,969	Median Housing Value			\$112,550
			Median Gross Rent			\$725
			Families Below Poverty Level			15.8%
Source: 2020 U.S. Census and 2022 D&B Data Due to rounding, totals may not equal 100.0 (*) The NA category consists of geographies that have not been assigned an income classification.						

Distribution of Loans by Income Level of the Geography

The bank exhibits an excellent geographic distribution of loans in its East Georgia AA.

Home Mortgage Loans

Refer to Table O in the state of Georgia section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

During 2021, the geographic distribution of home mortgage loans in low-income census tracts significantly exceeds the percentage of owner-occupied housing and exceeds aggregate lending performance in the AA. The geographic distribution of home mortgage loans in moderate-income census tracts significantly exceeds both the percentage of owner-occupied housing and the aggregate lending performance in the AA. In 2022, zero loans were originated or purchased in low-income census tracts, which is significantly below both the percentage of owner-occupied housing and aggregate lending performance in the AA. The bank's lending in moderate-income census tracts was below the percentage of owner-occupied housing but near the aggregate lending performance in the East Georgia AA.

Small Loans to Businesses

Refer to Table Q in the state of Georgia section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to businesses.

During 2021, the analysis shows, the percentage of small loans to businesses originated or purchased in low-income CTs was zero, which is significantly below both the demographic and the aggregate performance data. In moderate-income CTs, the percentage of small loans to businesses originated or purchased in moderate-income significantly exceeds both the demographic and the aggregate performance data in the East Georgia AA.

In 2022 the analysis shows, the percentage of small loans to businesses originated or purchased in low-income CTs is significantly below the demographic and the aggregate performance data. In moderate-income CTs, the percentage of small loans to businesses originated or purchased in moderate-income exceeds the demographic but significantly exceeds the aggregate performance data in the East Georgia AA.

Lending Gap Analysis

The OCC reviewed summary reports and maps to identify any gaps in the geographic distribution of QNBT's small business loans and home mortgage loans during the evaluation period. The analysis did not identify any unexplained, conspicuous gaps.

Distribution of Loans by Income Level of the Borrower

The bank exhibits a good, distribution of loans among individuals of different income levels and businesses of different sizes, given the product lines offered by the institution.

Home Mortgage Loans

Refer to Table P in the state of Georgia section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

During 2021, the distribution of loans to low-income borrowers is significantly below the percentage of low-income families but near the aggregate lending performance in the AA. The distribution of loans to moderate-income borrowers is significantly below the percentage of moderate-income families but near the aggregate lending performance in the AA. In 2022, the distribution of loans to low-income borrowers is significantly below the percentage of low-income families but exceeds the aggregate lending performance in the AA. The distribution of loans to moderate-income borrowers is near the percentage of moderate-income families but exceeds the aggregate lending performance in the AA. Approximately, 41 percent of families in the AA report low- or moderate-income.

In assessing borrower income distribution, the OCC considered housing affordability. The AA is a moderate cost housing area which may limit access to affordable home ownership among LMI borrowers. The 2022 Dun & Bradstreet MFI in the AA is \$55,969, while the median housing value in the AA is \$112,550. In the East Georgia AA, there are 74,240 total housing units in which approximately 37,000 are owner occupied and 25,000 are rental occupied. There are approximately 12,000 vacant housing units in the AA.

Small Loans to Businesses

Refer to Table R in the state of Georgia section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination and purchase of small loans to businesses.

An analysis compared the percentage distribution of the number of small loans to businesses originated or purchased by the bank by gross annual revenue level to businesses with gross annual revenues of \$1 million or less demographic data. During 2021, the bank lending to small businesses is below the percentage of small loans to businesses but significantly exceeds the aggregate lending performance data. In 2022, the bank lending to small businesses was significantly below the percentage of small loans to businesses and below the aggregate lending performance data.

Savannah AA

The Savannah AA includes the Georgia Counties of Bryan, Chatham, and Effingham. The MSA consists of Georgia Counties of Bryan, Chatham, and Effingham. Chatham county is the most populous county in the AA. The AA is located in the coastal region of Georgia and is separated from the state of South Carolina by the Savannah River.

The bank operates four branches, five ATMs, and three ITMs in the AA. The total dollar volume of deposits is \$157 million, which is 1.5 percent share in the Savannah market. The deposits located in the in the AA represent 8.9 percent of the bank's total deposits.

According to the 2020 US Census and Dun & Bradstreet data, the Savannah AA consists of 104 CTs: nine low-, 31 moderate-, 33 middle-, 26 upper-income, and five non-descript CTs. The population of the Savannah, GA AA was 360,060 with 82,757 families according to the 2020 U S Census data. Approximately 22.6 percent of the families in the AA are low-income and 18.5 percent are moderate-income. Approximately 9.1 percent of the families live below the poverty level. The median family income in the AA is \$75,128 for the evaluation period. The Georgia Department of Labor states that as of December 2022, the unemployment rate in AA was 2.6 percent, lower than the state of Georgia's unemployment rate of 3.3 percent for the same period.

According to Moody's Analytics, the largest industries in the AA are port operations, medicine, government, education, leisure, and hospitality. The AA is home to several large employers such as Gulfstream Aerospace Corporation, Inc., St. Joseph's/Candler, Fort Stewart/Hunter Army Airfield, Memorial Health University Medical Center, and Walmart, Inc. The Savannah Port provides an entry way for cargo, and growth in the south with the increased demand for cargo. There is also a new Hyundai automobile plant within 40 miles of the port which will also ensure the steady growth in the cargo trade.

QNBT's competition is from other financial institutions and financial services providers within its AA. There are 23 competitor banks in the bank's Savannah AA, with a combined 81 branch offices. As of June 30, 2022, the top three banks based on total deposits in AA, are Truist Bank (\$2.4 billion), Bank of America, NA (\$1.6 billion), and Wells Fargo Bank, NA (\$1.5 billion) Overall, QNBT ranks eleventh in total deposits out of the FDIC-insured financial institutions operating in the Savannah MSA. Among the competitor banks in the AA, nine are much larger than QNBT with respect to branch networks, total deposits, and asset size.

Community Contacts

The OCC relied upon information from a community contact with a county CDFI which focuses on affordable housing in LMI areas. This community contact identified the following needs within the Savannah AA:

- Affordable Housing financing for development and rehabilitation of housing.
- Funding for community-based organizations which offer homeless shelters and childcare services.
- Provide equity qualified investments to CDFIs.

Table A – Demographic Information of the Assessment Area						
Assessment Area: Savannah MSA 2022						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	104	8.7	29.8	31.7	25.0	4.8
Population by Geography	360,060	8.3	26.2	37.6	25.6	2.3
Housing Units by Geography	149,696	8.4	27.5	35.5	27.2	1.4
Owner-Occupied Units by Geography	77,918	4.4	20.7	39.5	34.2	1.2
Occupied Rental Units by Geography	53,778	12.7	37.4	32.4	16.2	1.3
Vacant Units by Geography	18,000	12.2	27.7	27.7	29.8	2.5
Businesses by Geography	53,199	10.8	27.3	33.4	26.0	2.4
Farms by Geography	991	5.3	24.0	39.2	30.2	1.3
Household Distribution by Income Level	131,696	23.4	17.4	17.7	41.5	0.0
Median Family Income MSA - 42340 Savannah, GA MSA		\$75,128	Median Housing Value			\$223,163
Family Distribution by Income Level	82,757	22.6	18.5	19.2	39.7	0.0
			Median Gross Rent			\$1,083
			Families Below Poverty Level			9.1%
Source: 2020 U.S. Census and 2022 D&B Data Due to rounding, totals may not equal 100.0% (*) The NA category consists of geographies that have not been assigned an income classification.						

Distribution of Loans by Income Level of the Geography

The bank exhibits an excellent geographic distribution of loans in its Savannah AA.

Home Mortgage Loans

Refer to Table O in the state of Georgia section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

During 2021, the geographic distribution of home mortgage loans in low-income census tracts significantly exceeds both the percentage of owner-occupied housing and the aggregate lending

performance in the AA. The geographic distribution of home mortgage loans in moderate-income census tracts was below the percentage of owner-occupied housing but exceeds the aggregate lending performance in the AA. In 2022, the geographic distribution in low-income census tracts exceeds both the percentage of owner-occupied housing and aggregate lending performance in the AA. The bank's lending in moderate-income census tracts was significantly exceeds both the percentage of owner-occupied housing and the aggregate lending performance in the Savannah AA.

Small Loans to Businesses

Refer to Table Q in the state of Georgia section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to businesses.

During 2021, the analysis shows, the percentage of small loans to businesses originated or purchased in low-income CTs significantly exceeds both the demographic and the aggregate performance data. In moderate-income CTs, the percentage of small loans to businesses originated or purchased in moderate-income is significantly exceeds both the demographic and the aggregate lending performance in the Savannah AA.

In 2022, the analysis shows, the percentage of small loans to businesses originated or purchased in low-income CTs exceeds both the demographic and the aggregate performance data. In moderate-income CTs, the percentage of small loans to businesses originated or purchased in moderate-income significantly below both the demographic and the aggregate lending performance in the Savannah AA.

Lending Gap Analysis

The OCC reviewed summary reports and maps to identify any gaps in the geographic distribution of QNBT's small business loans and home mortgage loans during the evaluation period. The analysis did not identify any unexplained, conspicuous gaps.

Distribution of Loans by Income Level of the Borrower

The bank exhibits a good distribution of loans among individuals of different income levels and business and farms of different sizes, given the product lines offered by the institution.

Home Mortgage Loans

Refer to Table P in the state of Georgia section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

During 2021, the distribution of loans to low-income borrowers is significantly below the percentage of low-income families and below the aggregate lending performance in the AA. The distribution of loans to moderate-income borrowers is below both the percentage of moderate-income families and the aggregate lending performance in the AA. In 2022, the distribution of loans to low-income borrowers is significantly below the percentage of low-income families but significantly exceeds the aggregate lending performance in the AA. The distribution of loans to moderate-income borrowers is below both the percentage of moderate-income families and the aggregate lending performance in the AA. Approximately, 41 percent of families in the AA report low- or moderate-income.

In assessing borrower income distribution, the OCC considered housing affordability. The AA is a high-cost housing area which may limit access to affordable home ownership among LMI borrowers. The 2022 Dun & Bradstreet median family income MFI in the AA is \$75,128 while the median housing value in the AA is \$223,163. In the Savannah AA, there are 150 total housing units in which approximately 78,000 are owner occupied and 54,000 are rental occupied. There are approximately 18,000 vacant housing units in the AA.

Small Loans to Businesses

Refer to Table R in the state of Georgia section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination and purchase of small loans to businesses.

An analysis compared the percentage distribution of the number of small loans to businesses originated or purchased by the bank by gross annual revenue level to businesses with gross annual revenues of \$1 million or less demographic data. During 2021 evaluation period the bank lending to small businesses was significantly below the percentage of small loans to businesses but exceeds the aggregate lending performance. In 2022 evaluation period the bank lending to small businesses was significantly below both the percentage of small loans to businesses and the aggregate lending performance.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN GEORGIA LENDING TEST

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

Conclusions for Areas Receiving Full-Scope Reviews

Based on full-scope reviews, the bank's performance in the Augusta-Richmond, East Georgia and Savannah AAs is rated excellent.

Lending Activity

Lending levels reflect excellent responsiveness to AA credit needs when considering QNBT's lending market ranks as compared to their deposit market share.

Number of Loans*						
Assessment Area	Home Mortgage	Small Business	Community Development	Total	%State Loans	%State Deposits
Augusta	2,225	343	41	2,609	83.9	60.6
East Georgia	149	130	21	300	9.7	30.5
Savannah	91	99	9	199	6.4	8.9
Total	2,465	572	71	3,108	100.0	100.0

*The tables present the data for all assessment areas. The narrative below addresses performance in full-scope areas only.

Dollar Volume*						
Assessment Area	Home Mortgage	Small Business	Community Development	Total	%State Loans	%State Deposits
Augusta	523	53	8,054	8,630	39.2	60.6
East Georgia	19	12	7,082	7,113	32.2	30.5
Savannah	24	22	6,249	6,295	28.6	8.9
Total	566	87	21,385	22,038	100.0	100.0

*The tables present the data for all assessment areas. The narrative below addresses performance in full-scope areas only.

Augusta-Richmond-GA-SC MSA/AA

According to peer mortgage data for 2022, the bank had a market share of 3.6 percent based on the number of home mortgage loans originated or purchased. The bank ranked third among 388 home mortgage lenders in the AA. The top three mortgage lenders with a combined market share of 14.5 percent were Rocket Mortgage (5.8 percent), PennyMac Loan Services, LLC (5.1 percent), and Queensborough National Bank & Trust Company (3.6 percent).

According to peer small business data for 2022, the bank had a market share of 3.1 percent based on the number of small loans to businesses originated or purchased. The bank ranked 11th among 109 small business lenders in the AA. The top three lenders with a combined market share of 43.2 percent were American Express National Bank (26.0 percent), Synchrony Bank (9.1 percent), and Bank of America, NA (7.8 percent).

East Georgia AA

According to peer mortgage data for 2022, the bank had a market share of 2.1 percent based on the number of home mortgage loans originated or purchased. The bank ranked 12th among 199 home mortgage lenders in the AA. The top three mortgage lenders with a combined market share of 17.5 percent were Rocket Mortgage (7.6 percent), Synovus Bank (5.4 percent), and PennyMac Loan Services, LLC (4.5 percent).

According to peer small business data for 2022, the bank had a market share of 6.3 percent based on the number of small loans to businesses originated or purchased. The bank ranked fifth among 74 small business lenders in the AA. The top three lenders with a combined market share of 38.2 percent were American Express National Bank (20.4 percent), Synchrony Bank (9.2 percent), and Capital One, NA (8.6 percent).

Savannah AA

According to peer mortgage data for 2022, the bank had a market share of 0.4 percent based on the number of home mortgage loans originated or purchased. The bank ranked 47th among 369 home mortgage lenders in the AA. The top three mortgage lenders with a combined market share of 18.2 percent were Rocket Mortgage (7.1 percent), PennyMac Loan Services, LLC (5.9 percent), and Broker Solutions, Inc.

According to peer small business data for 2022, the bank had a market share of 0.9 percent based on the number of small loans to businesses originated or purchased. The bank ranked 19th among 90 small business lenders in the AA. The top three lenders with a combined market share of 38.2 percent were American Express National Bank (26.9 percent), Bank of America, NA (9.4 percent), and JPMorgan Chase Bank, NA (8.3 percent).

Community Development Lending

The institution made a relatively high-level CD loans.

The Lending Activity Tables, shown above, set forth the information and data used to evaluate the institution's level of CD lending. These tables include all CD loans, including multifamily loans that also qualify as CD loans.

QNBT originated a total of 71 loans in its three AAs, totaling \$21.4 million during the evaluation period. These loans represent 12.5 percent of tier 1 capital and include a variety of loans to support affordable housing, community services and economic development of LMI areas. The bank provided eight CD loans outside of its AAs for a total of \$1.5 million.

During the Covid-19 pandemic, the SBA offered Paycheck Protection Program (PPP) loans under the CARES Act to small businesses throughout the country. The PPP was designed to maintain and stabilize small businesses during the pandemic. During the evaluation period and to address the lending needs of small businesses during the COVID-19 pandemic, QNBT originated 873 PPP loans in 2021 totaling \$43.0 million throughout its three AAs. The bank also originated 102 PPP loans for \$5.6 million outside of its AAs. Though not in evaluation period, in 2020 the bank originated 1616 PPP loans totaling \$139.6 million in its AAs and 164 loans totaling \$11.6 million outside of its AAs.

Product Innovation and Flexibility

The institution makes extensive use of innovative and flexible lending practices to serve the needs of its AAs. QNBT participates in statewide and AA area wide lending programs to ensure it serves low- and moderate-income families and small businesses.

Augusta-Richmond-GA-SC MSA/AA

The volume of CD lending in the Augusta-Richmond-GA-SC MSA/AA was excellent and had a positive impact on the bank's CD lending performance. Throughout this evaluation period, QNBT originated 41 CD loans totaling \$8 million within the Augusta-Richmond-GA-SC MSA AA. This volume of CD loans was equivalent to 4.7 percent of tier 1 capital. The bank's CD loans were responsive to community needs, particularly affordable housing, and small business loans.

East Georgia AA

The volume of CD lending in the East Georgia AA was adequate and had a positive impact on the bank's lending performance. Throughout this evaluation period, QNBT originated 21 CD loans totaling \$7 million within the East Georgia AA. This volume of CD loans was equivalent to 4.1 percent of tier 1 capital. The bank's CD loans were responsive to community needs, particularly affordable housing, and small business loans.

Savannah AA

The volume of CD lending in the Savannah AA was excellent and had a positive impact on the bank's lending performance. Throughout this evaluation period, QNBT originated nine CD loans totaling \$6

million within the Savannah AA. This volume of CD loans was equivalent to 3.5 percent of tier one capital. The bank's CD loans were responsive to community needs, particularly small business loans.

Examples of CD Loans:

- A \$452,000 loan to provide multi-family affordable housing duplexes in a moderate-income census tract and a \$405,000 loan to provide renovated affordable housing rental properties in a low-income census tract.
- \$3 million in loans for the USDA Rural Housing Section 502 Program, which assists low- and moderate-income families purchase homes in targeted rural homes.
- \$2 million in loans for the USDA Farm Service Agency (FSA) loan programs, which provides access to credit for farmers and ranchers.
- \$3.5 million in loans to support small businesses through SBA programs, which provides financial assistance programs.

Conclusions for Areas Receiving Limited-Scope Reviews

For this evaluation there are no limited scope areas. QNBT's three AAs received full-scope reviews.

INVESTMENT TEST

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

Conclusions for Areas Receiving Full-Scope Reviews

Based on full-scope reviews, the bank's performance in the Augusta-Richmond-GA-SC MSA/AA, East Georgia AA, and the Savannah AA is rated good.

The institution has a significant level of qualified CD investments, grants, and donations, occasionally in a leadership position, particularly those that are not routinely provided by private investors.

The institution exhibits good responsiveness to credit and community economic development needs. The institution occasionally uses, innovative and/or complex investments to support CD initiatives.

Number and Amount of Qualified Investments

Qualified Investments										
Assessment Area	Prior Period*		Current Period		Total				Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	% of Total #	\$(000's)	% of Total \$	#	\$(000's)
Augusta	0	0.0	30	69.00	30	44.8	69.00	1.7	0	0.0
East Georgia	0	0.0	29	152.00	29	43.3	152.00	3.8	0	0.0
Savannah	0	0.0	5	12.00	5	7.5	12.00	0.3	0	0.0
Statewide	3	3,800.00	0	0.0	3	4.4	3,800.00	94.2	0	0.0
Total	3	3,800.00	64	233.00	67	100.00	4,033.00	100.0	0	0.0

* Prior Period Investments' means investments made in a previous evaluation period that are outstanding as of the examination date.

** Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

Augusta-Richmond-GA-SC MSA/AA

The institution has a good level of qualified CD grant and donations, occasionally in a leadership position, particularly those that are not routinely provided by private investors.

The bank made 30 current period qualifying grants and donations totaling \$69,000 to 19 CD organizations. The investments consisted primarily of donations and grants to various non-profit organizations that provide community services to LMI individuals. The dollar volume of current period investments represented 0.04 percent of allocated tier 1 capital.

Investments were particularly responsive to identified CD needs for community services to LMI individuals. The institution did not use innovative or complex investments to support CD initiatives.

Examples of CD investments in the Augusta-Richmond-GA-SC MSA/AA include:

- A grant totaling \$12,000 to an organization which provides programs to revitalize and stabilize sections of the AA.
- A grant totaling \$6,500 to an organization which provides community services programs to support at risk LMI students in the AA.
- A grant totaling \$6,000 to an organization which provides community services and shelter to unemployed domestic violence victims.

East Georgia AA

The institution has a good level of qualified CD grant and donations, occasionally in a leadership position, particularly those that are not routinely provided by private investors.

The bank made 29 current period qualifying grants and donations totaling \$152,000 to 18 CD organizations. The investments consisted primarily of donations and grants to various non-profit organizations that provide community services to LMI individuals. The dollar volume of current period investments represented 0.09 percent of allocated tier 1 capital.

Investments were particularly responsive to identified CD need for community services to LMI individuals. The institution did not use innovative or complex investments to support CD initiatives.

Examples of CD investments in the East Georgia non-MSA include:

- A grant totaling \$115,000 to an organization which provides access critical health care assistance to rural areas.
- A grant totaling \$6,600 to an organization which provides community services programs to support economic development, educational and community development in the AA.
- A grant totaling \$3,500 to an organization which promotes economic development by promoting small business development and job creation.

Savannah MSA

The institution has a good level of qualified CD grant and donations, occasionally in a leadership position, particularly those that are not routinely provided by private investors.

The bank made five current period qualifying grants and donations totaling \$12,000 to three CD organizations. The investments consisted primarily of donations and grants to various non-profit organizations that provide community services to LMI individuals. The dollar volume of current period investments represented 0.01 percent of allocated tier 1 capital.

Investments were responsive to identified CD need for community services to LMI individuals. The institution did not use innovative or complex investments to support CD initiatives.

Examples of CD investments in the Savannah MSA include:

- A grant totaling \$10,000 to an organization which provides community services for LMI senior citizens in the AA.
- A grant totaling \$1,500 to an organization which provides community services programs to assist AA LMI homeowners with financial literacy and home improvement services.

Statewide

During the evaluation period, the QNBT had three prior period investments, which are statewide Fannie Mae mortgaged backed security bonds. In 2021 the bonds had an outstanding balance of \$2.5 million, while in 2022 the bonds had an outstanding balance of \$1.3 million. In September 2021, the bank sold one of the bonds.

Conclusions for Areas Receiving Limited-Scope Reviews

For this evaluation there are no limited scope areas. QNBT's three AAs received full-scope reviews.

SERVICE TEST

The bank's performance under the Service Test in Georgia is rated Outstanding.

Conclusions for Areas Receiving Full-Scope Reviews

Based full-scope reviews, the bank's performance in the Augusta-Richmond-GA-SC MSA, East Georgia, non-MSA, and the Savannah MSA is rated excellent.

Retail Banking Services

Service delivery systems are readily accessible to, geographies and individuals of different income levels in the institution's AAs.

Distribution of Branch Delivery System												
Assessment Area	Deposits*	Branches						Population				
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				% of Population within Each Geography				
				Low	Mod	Mid	Upp	Low	Mod	Mid	Upp	NA
Augusta	60.6	10	43.5	0	3	2	5	6.6	23.1	40.4	27.8	2.1
East Georgia	30.5	9	39.1	0	4	5	0	4.1	29.3	40.1	22.9	3.6
Savannah	8.8	4	17.4	0	1	2	1	8.3	26.2	37.6	25.6	2.3

*Due to rounding, totals may not equal 100.0%

Distribution of Branch Openings/Closings						
Assessment Area	Branch Openings/Closings					
	# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)			
			Low	Mod	Mid	Upp
Augusta	0	0	0	0	0	0
East Georgia	0	1	0	-1	0	0
Savannah	1	0	0	0	+1	0

Augusta-Richmond-GA-SC MSA/AA

Service delivery systems in Augusta-Richmond-GA-SC MSA/AA are readily accessible to geographies and individuals of different income levels. Services are comparable at all branch locations. Of the bank's ten branches in the AA, none are in low-income geographies. The percentage of the bank's branches within moderate-income geographies exceeds the percentage of the population residing in moderate geographies. Bank operations offers nine deposit taking ATMs in the AA, as well as four ITMs, throughout the AA to service all income levels of the population. Banking hours do not vary in a way that inconveniences the AA, particularly LMI geographies and/or individuals. Branch hours are primarily 9:00 a.m. to 4:00 p.m. Monday through Thursday and 9:00 a.m. to 5:00 p.m. on Friday. The branches do not offer Saturday hours. The ITMs are available until 1:00 p.m. on Saturday. During the evaluation period, there

were no branch openings or closings in the AA. The bank offers a LPO in the AA as well as online, and mobile banking.

East Georgia AA

Service delivery systems in East Georgia AA are readily accessible to geographies and individuals of different income levels. Services are comparable at all branch locations. Of the bank's nine branches in the AA, none are in low-income geographies. The percentage of the bank's branches within moderate-income geographies exceeds the percentage of the population residing in moderate-income geographies. Bank operations offers nine deposit taking ATMs in the AA, as well as five ITMs, throughout the AA to service all income levels of the population. Banking hours do not vary in way that inconveniences the AA, particularly LMI geographies and/or individuals. Branch hours are primarily 9:00 a.m. to 4:00 p.m. Monday through Thursday and 9:00 a.m. to 5:00 p.m. on Friday. The branches do not offer Saturday hours. The ITMs are available until 1:00 p.m. on Saturday. The bank also offers online and mobile banking in the AA.

Savannah AA

Service delivery systems in Savannah AA are readily accessible to geographies and individuals of different income levels. Services are comparable at all branch locations. Of the bank's four branches in the AA, none are in low-income geographies. The percentage of the bank's branches within moderate-income geographies is comparable with the percentage of the population residing in moderate-income geographies. Bank operations offers five deposit taking ATMs in the AA, as well as three ITMs, throughout the AA to service all income levels of the population. Branch hours are primarily 9:00 a.m. to 4:00 p.m. Monday through Thursday and 9:00 a.m. to 5:00 p.m. on Friday. The branches do not offer Saturday hours. The ITMs are available until 1:00 p.m. on Saturday. The bank offers a LPO in the AA as well as online, and mobile banking.

The institution's opening and closing of branches has not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies and/or to low- and moderate-income individuals.

During the evaluation period, in the East Georgia non-MSA AA the branch located at Highway One in Louisville, Georgia was closed and relocated to the main branch at 113 E. Broad Street

In December 2021, the bank opened a new branch in the Savannah MSA AA, and it is located at 1559 Pooler Parkway Pooler, Georgia.

The bank opened a loan production office outside of its AA in Columbia, Richland County, South Carolina.

Community Development Services

The institution provides an excellent level of CD services. QNBT demonstrated responsiveness to the community development needs of its three AAs.

Augusta-Richmond-GA-SC MSA/AA

QNBT employees provided 118 qualified CD service activities for approximately 505 qualified hours within the Augusta-Richmond-GA-SC MSA/AA during the evaluation period. Of the CD service activities, 22 include

employees servicing as Board Members of the organizations. In addition, bank employees provided 74 financial literacy sessions throughout the AA to LMI individuals. The bank's assistance is adequately responsive to identified needs in the AA. Identified needs include affordable housing, and staffing food bank operations.

Service activity examples during the evaluation period include:

- Golden Harvest Food Bank is a nonprofit, charitable food distribution center that provides grocery products to LMI individuals and families through partner agencies. The food bank also provides soup kitchens, food pantries, shelters for abused women and children, non-profit day care centers and senior citizens programs. Approximately, 17 to 24 employees are actively involved in providing services to LMI communities.
- CSRA Economic Opportunity Authority, Inc. is the Community Action Agency serving the CSRA. Created in 1966 to combat poverty, increase access to opportunities, and improve the quality of life of members in the LMI community by leveraging resources, empowering people, and advocating for alleviation of poverty in the AA. One of its main programs, The HOPE Program is designed to provide home buyers education, pre-and post-purchase housing counseling, financial literacy workshops, and foreclosure intervention for LMI individuals.
- Family Promise of Augusta is committed to helping homeless families achieve lasting independence by providing safe shelter, meals, daycare, and support services for the families in the program. They also partner with programs designed to redress the underlying causes of homelessness.

East Georgia non-MSA

QNBT employees provided 186 qualified CD service activities for approximately 736 qualified hours within the East Georgia AA during the evaluation period. Of the CD service activities 39 include employees servicing as Board Members of the organizations. In addition, bank employees provided 76 financial literacy sessions throughout the AA to LMI individuals. The bank's assistance is adequately responsive to identified needs in the AA. Identified needs include funding for small businesses, community services agency funding, and financial literacy programs.

Service activity examples during the evaluation period include:

- The Development Authority of Jefferson County promotes economic development of new industries and existing industry expansions in creating significant employment opportunities for low and moderate-income individuals in addition to having a stabilizing effect on distressed geographies in the county. The board chairman, a QNBT executive officer, provides technical financial expertise and assistance in promoting business growth and increasing job opportunities in the AA.
- The Bridge is an outreach program that provides food and limited monetary assistance to needy families in Candler County. All tracts in Candler County are moderate income or poverty-distressed middle income.

- Financial Literacy programs are provided throughout the AA through the iQ University Training Program.

Savannah MSA

QNBT employees provided 28 qualified CD service activities for approximately 96 qualified hours within the Savannah AA during the evaluation period. Of the CD service activities six include employees servicing as Board Members of organizations. In addition, bank employees provided 28 financial literacy sessions throughout the AA to LMI individuals. The bank's assistance is adequately responsive to identified needs in the AA. Identified needs include funding affordable housing, funding for community-based organizations and equity for CDFIs.

Service activity examples during the evaluation period include:

- The Community Housing Agency is a local nonprofit 501(c)(3) housing organization which is in partnership with banking and community leaders to help leverage private resources to support the city's affordable housing agenda. The bank has been involved with this organization's efforts to provide affordable housing in the community since 2002. As a board member, it provides technical financial assistance.
- QNBT has a long-term involvement with the Small Business Assistance Corporation. This is a non-profit business development organization licensed by the US Small Business Administration and supported by the City of Savannah and the US Department of Housing and Urban Development to promote economic growth. It offers a variety of loan programs for new and existing businesses. The bank provides technical expertise and assistance on financial matters presented before its board.
- Senior Citizens, Inc. provides a variety of services that meet physical, intellectual, and social needs. Most clients begin with concierge assistance designed to provide information and help older adults and their families navigate programs or services that might meet their needs. The Learning Center provides humanities-based educational opportunities and cultural activities to more than 500 members.

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:	01/01/2021 to 12/31/2022	
Bank Products Reviewed:	Home mortgage and Small Business; Community development loans, qualified investments, community development services	
Affiliate(s)	Affiliate Relationship	Products Reviewed
None	None	Not Applicable.
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
State: Georgia		
Augusta-Richmond GA-SC MSA	Full-Scope	Burke, Columbia, McDuffie Richmond, GA, Aiken, SC
Savannah MSA	Full-Scope	Chatham, Effingham
East Georgia Non-MSA	Full-Scope	Bulloch, Candler, Emanuel, Jefferson, Jenkins, Screven, and Washington

Appendix B: Summary of MMSA and State Ratings

RATINGS Queensborough National Bank and Trust Company				
Overall Bank:	Lending Test Rating*	Investment Test Rating	Service Test Rating	Overall Bank/State/Multistate Rating
	Outstanding	High Satisfactory	Outstanding	Outstanding
State:				
State of Georgia	Outstanding	High Satisfactory	Outstanding	Outstanding

(*) The Lending Test is weighted more heavily than the Investment and Service Tests in the overall rating.

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/assessment area.

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

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

Community Development (CD): Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet 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 LMI 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): 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, other secured consumer loans, and other unsecured consumer loans.

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

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

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

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

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

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

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 investments, and branch distribution).

Low-Income Individual: Individual income that is less than 50 percent of the area median income.

Low Income Geography: A census tract with a median family income that is less than 50 percent.

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/assessment area.

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

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

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

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

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

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

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

MMSA (state): Any multistate metropolitan statistical area or multistate combined statistical area, as defined by the Office of Management and Budget.

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

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

Rating Area: A rated area is a state or multi-state metropolitan statistical area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multi-state metropolitan statistical area, the institution will receive a rating for the multi-state metropolitan statistical area.

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

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

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

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

Appendix D: Tables of Performance Data

Content of Standardized Tables

A separate set of tables is provided for each state. All multistate metropolitan statistical areas, if applicable, are presented in one set of tables. References to the “bank” include activities of any affiliates that the bank provided for consideration (refer to appendix A: Scope of the Examination). For purposes of reviewing the Lending Test tables, the following are applicable: (1) purchased loans are treated the same 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/assessment area. Deposit data are compiled by the FDIC and are available as of June 30th of each year. Tables without data are not included in this PE.

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

- Table O. 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 P. 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/assessment area. The table also presents aggregate peer data for the years the data is available.
- Table Q. Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses that were originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of businesses (regardless of revenue size) in those geographies. Because aggregate small business data are not available for geographic areas smaller than counties, it may be necessary to compare bank loan data to aggregate data from geographic areas larger than the bank’s assessment area.
- Table R. Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenue** - Compares the percentage distribution of the number of small loans (loans less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to: 1) the percentage distribution of businesses with revenues of greater than \$1 million; and, 2) the percentage distribution of businesses for which revenues are not available. The table also presents aggregate peer small business data for the years the data is available.

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

- Table S. Assessment Area Distribution of Loans to Farms by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$500,000) to farms originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of farms (regardless of revenue size) throughout those geographies. Because aggregate small farm data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank's assessment area.
- Table T. Assessment Area Distribution of Loans to Farms by Gross Annual Revenues** - Compares the percentage distribution of the number of small loans (loans less than or equal to \$500 thousand) originated and purchased by the bank to farms with revenues of \$1 million or less to: 1) the percentage distribution of farms with revenues of greater than \$1 million; and 2) the percentage distribution of farms for which revenues are not available. The table also presents aggregate peer small farm data for the years the data is available.
- Table U. Assessment Area Distribution of Consumer Loans by Income Category of the Geography** – Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of households in those geographies.
- Table V. Assessment Area Distribution of Consumer Loans by Income Category of the Borrower** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of households by income level in each MMSA/assessment area.

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																			2021
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	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
Augusta-Richmond Georgia-SC MSA 2021	1,336	316,920,097	90.3	30,174	3.9	1.0	1.6	25.8	10.7	13.9	37.9	31.8	38.2	32.4	56.5	46.3	0.0	0.0	0.0
East Georgia Non-MSA 2021	84	10,633,024	5.7	4,193	0.3	2.4	1.2	23.7	34.5	15.5	51.0	52.4	39.8	24.9	10.7	43.5	0.0	0.0	0.0
Savannah MSA 2021	59	16,001,581	4.0	20,338	4.5	8.5	2.2	17.0	13.6	11.9	42.0	33.9	41.3	36.5	44.1	44.7	0.0	0.0	0.0
Total	1,479	343,554,702	100.0	54,705	3.5	1.4	1.8	22.9	12.2	13.3	41.0	33.1	39.5	32.5	53.4	45.5	0.0	0.0	0.0
Source: 2015 ACS; 01/01/2021 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%																			

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																			2022
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	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
Augusta-Richmond Georgia-SC MSA 2021	889	206,510,200	90.2	19,046	3.8	0.8	2.5	20.2	10.6	14.3	42.6	35.9	43.9	32.5	52.6	38.5	0.9	0.1	1.0
East Georgia Non-MSA 2021	65	8,524,674	6.6	2,850	1.0	0.0	0.9	25.9	21.5	21.3	46.1	73.8	37.5	26.8	4.6	39.8	0.3	0.0	0.5
Savannah MSA 2021	32	7,653,023	3.2	12,585	4.5	6.3	3.8	20.7	34.4	16.6	39.5	28.1	45.1	34.2	31.3	32.6	1.2	0.0	1.9
Total	986	222,687,897	100.0	34,481	3.6	0.9	2.8	21.1	12.1	15.7	42.2	38.1	43.8	32.2	48.8	36.4	0.9	0.1	1.3
Source: 2020 U.S. Census; 01/01/2022 - 12/31/2022 Bank Data, 2022 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%																			

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																			2021
	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
Assessment Area:	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
Augusta-Richmond Georgia-SC MSA 2021	1,336	316,920,097	90.3	30,174	24.7	3.3	4.4	16.1	13.5	13.7	17.8	21.0	19.7	41.4	56.5	34.7	0.0	5.8	27.5
East Georgia Non-MSA 2021	84	10,633,024	5.7	4,193	26.5	2.4	2.0	16.6	9.5	9.4	16.0	23.8	18.7	40.9	52.4	48.2	0.0	11.9	21.7
Savannah MSA 2021	59	16,001,581	4.0	20,338	23.6	3.4	5.0	16.3	15.3	17.1	20.6	16.9	20.9	39.6	39.0	31.7	0.0	25.4	25.3
Total	1,479	343,554,702	100.0	54,705	24.6	3.2	4.4	16.2	13.3	14.6	18.4	21.0	20.1	40.8	55.6	34.6	0.0	6.9	26.3
Source: 2015 ACS; 01/01/2021 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%																			

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																			2022
	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
Assessment Area:	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
Augusta-Richmond Georgia-SC MSA 2021	889	206,510,200	90.2	19,046	22.8	3.8	4.8	16.6	15.9	15.7	19.5	20.6	22.4	41.1	52.6	37.4	0.0	7.1	19.8
East Georgia Non-MSA 2021	65	8,524,674	6.6	2,850	24.2	6.2	4.3	16.7	16.9	14.4	18.4	21.5	22.4	40.8	46.2	40.4	0.0	9.2	18.5
Savannah MSA 2021	32	7,653,023	3.2	12,585	22.6	12.5	4.3	18.5	12.5	16.9	19.2	15.6	23.2	39.7	31.3	36.6	0.0	28.1	19.0
Total	986	222,687,897	100.0	34,481	22.9	4.3	4.6	17.2	15.8	16.0	19.3	20.5	22.7	40.6	51.5	37.3	0.0	7.9	19.4
Source: 2020 U.S. Census; 01/01/2022 - 12/31/2022 Bank Data, 2022 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%																			

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography **2021**

Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate
Augusta-Richmond Georgia-SC MSA 2021	9	945	23.9	10,764	7.2	11.1	5.8	23.9	44.4	20.7	31.8	33.3	33.7	37.1	11.1	39.7	0.0	0.0	0.0
East Georgia Non-MSA 2021	4	552	14.0	2,719	4.4	0.0	5.1	25.5	75.0	23.1	45.6	25.0	40.6	24.5	0.0	31.2	0.0	0.0	0.0
Savannah MSA 2021	7	2,454	62.1	10,738	7.7	14.3	7.6	21.4	57.1	20.1	35.8	14.3	36.4	34.9	14.3	35.9	0.2	0.0	0.1
Total	20	3,951	100.0	24,221	7.1	8.5	6.5	23.0	58.8	20.7	35.3	24.2	35.7	34.5	8.5	37.1	0.1	0.0	0.1

Source: 2021 D&B Data; 01/01/2021 - 12/31/2021 Bank Data; 2021 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																			2022
Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate
Augusta-Richmond Georgia-SC MSA 2021	334	52,181	60.5	11,479	7.0	7.8	5.3	19.4	23.1	17.1	40.4	36.8	41.4	28.0	27.8	31.9	5.2	4.5	4.3
East Georgia Non-MSA 2021	126	10,999	22.8	2,858	2.8	0.8	2.1	32.0	38.1	28.4	39.0	54.8	40.1	25.0	6.3	28.6	1.2	0.0	0.8
Savannah MSA 2021	92	19,908	16.7	10,506	10.8	12.0	10.5	27.3	12.0	24.9	33.4	48.9	35.1	26.0	22.8	27.4	2.4	4.3	2.1
Total	552	83,088	100.0	24,843	8.0	6.9	7.1	24.2	24.6	21.7	37.4	42.9	38.6	26.8	22.1	29.6	3.5	3.4	2.9
Source: 2022 D&B Data; 01/01/2022 - 12/31/2022 Bank Data; 2022 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%																			

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues											2021
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
Augusta-Richmond Georgia-SC MSA 2021	9	995	24.9	10,764	88.3	77.8	44.5	2.9	11.1	8.8	11.1
East Georgia Non-MSA 2021	4	552	13.8	2,719	87.3	100.0	46.7	3.2	0.0	9.5	0.0
Savannah MSA 2021	7	2,454	61.3	10,738	89.3	57.1	42.3	2.8	42.9	7.8	0.0
Total	20	4,001	100.00	24,221	88.6	78.3	43.7	2.9	18.0	8.5	3.7
Source: 2021 D&B Data; 01/01/2021 - 12/31/2021 Bank Data; 2021 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%											

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues											2022
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
Augusta-Richmond Georgia-SC MSA 2021	334	52,181	60.5	11,479	90.6	36.2	51.9	2.2	38.6	7.2	25.2
East Georgia Non-MSA 2021	126	10,999	22.8	2,858	89.2	48.4	50.9	2.6	18.3	8.2	33.3
Savannah MSA 2021	92	19,908	16.7	10,506	90.9	31.5	49.0	2.3	53.3	6.8	15.2
Total	552	83,088	100.0	24,843	90.5	38.2	50.6	2.3	36.4	7.2	25.4
Source: 2022 D&B Data; 01/01/2022 - 12/31/2022 Bank Data; 2022 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%											

Loans by County

Small Business Loans - Originations

Institution: QUEENSBOROUGH NB&TC

Respondent ID: 0000006207

Agency: OCC - 1

State: ALABAMA (01)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BALDWIN COUNTY (003), AL										
MSA 19300										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	236	0	0	1	236	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	236	0	0	1	236	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	236	0	0	1	236	0	0
STATE TOTAL	0	0	1	236	0	0	1	236	0	0

Loans by County

Small Business Loans - Originations

Institution: QUEENSBOROUGH NB&TC

Respondent ID: 0000006207

Agency: OCC - 1

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LAFAYETTE COUNTY (067), FL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	9	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	9	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	9	0	0	0	0	0	0	0	0
STATE TOTAL	1	9	0	0	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: QUEENSBOROUGH NB&TC

Respondent ID: 0000006207

Agency: OCC - 1

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BEN HILL COUNTY (017), GA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	770	1	770	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	770	1	770	0	0
BIBB COUNTY (021), GA										
MSA 31420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	76	0	0	0	0	1	76	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	76	0	0	0	0	1	76	0	0
BRYAN COUNTY (029), GA										
MSA 42340										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	48	0	0	1	503	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	48	0	0	1	503	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: QUEENSBOROUGH NB&TC

Respondent ID: 0000006207

Agency: OCC - 1

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BULLOCH COUNTY (031), GA										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	55	0	0	1	386	3	441	0	0
Middle Income	4	185	0	0	0	0	3	93	0	0
Upper Income	5	242	1	159	1	253	2	43	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	11	482	1	159	2	639	8	577	0	0
BURKE COUNTY (033), GA										
MSA 12260										
Inside AA 0008										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	19	754	1	157	0	0	13	542	0	0
Middle Income	8	182	1	201	0	0	3	87	0	0
Upper Income	1	32	0	0	0	0	1	32	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	28	968	2	358	0	0	17	661	0	0
CANDLER COUNTY (043), GA										
MSA NA										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	108	2	403	1	303	4	434	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	108	2	403	1	303	4	434	0	0

Loans by County

Small Business Loans - Originations

Institution: QUEENSBOROUGH NB&TC

Respondent ID: 0000006207

Agency: OCC - 1

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CHATHAM COUNTY (051), GA										
MSA 42340										
Inside AA 0013										
Low Income	2	70	3	456	6	2,778	2	288	0	0
Moderate Income	5	273	1	240	5	2,287	6	1,560	0	0
Middle Income	11	777	7	1,437	8	3,587	5	1,417	0	0
Upper Income	3	186	1	126	4	1,758	1	61	0	0
Income Not Known	4	164	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	25	1,470	12	2,259	23	10,410	14	3,326	0	0
COBB COUNTY (067), GA										
MSA 12060										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	1	950	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	950	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: QUEENSBOROUGH NB&TC

Respondent ID: 0000006207

Agency: OCC - 1

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
COLUMBIA COUNTY (073), GA										
MSA 12260										
Inside AA 0009										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	24	1,236	11	1,806	13	6,906	19	3,628	0	0
Upper Income	43	2,197	11	1,725	14	6,402	22	2,581	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	67	3,433	22	3,531	27	13,308	41	6,209	0	0
DEKALB COUNTY (089), GA										
MSA 12060										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	1	82	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	1	150	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	82	1	150	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: QUEENSBOROUGH NB&TC

Respondent ID: 0000006207

Agency: OCC - 1

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
EFFINGHAM COUNTY (103), GA										
MSA 42340										
Inside AA 0014										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	6	337	5	851	8	3,065	5	1,165	0	0
Upper Income	7	474	5	688	1	354	10	1,081	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	13	811	10	1,539	9	3,419	15	2,246	0	0
EMANUEL COUNTY (107), GA										
MSA NA										
Inside AA 0004										
Low Income	1	32	0	0	0	0	1	32	0	0
Moderate Income	6	163	0	0	0	0	3	73	0	0
Middle Income	4	167	0	0	1	1,000	1	30	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	11	362	0	0	1	1,000	5	135	0	0
GLASCOCK COUNTY (125), GA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	2	50	0	0	0	0	1	32	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	50	0	0	0	0	1	32	0	0

Loans by County

Small Business Loans - Originations

Institution: QUEENSBOROUGH NB&TC

Respondent ID: 0000006207

Agency: OCC - 1

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GWINNETT COUNTY (135), GA										
MSA 12060										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	1	126	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	126	0	0	0	0	0	0
JEFF DAVIS COUNTY (161), GA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	70	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	70	0	0	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: QUEENSBOROUGH NB&TC

Respondent ID: 0000006207

Agency: OCC - 1

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
JEFFERSON COUNTY (163), GA										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	22	750	5	898	7	2,804	11	1,633	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	22	750	5	898	7	2,804	11	1,633	0	0
JENKINS COUNTY (165), GA										
MSA NA										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	22	867	0	0	0	0	17	722	0	0
Middle Income	5	125	0	0	0	0	2	86	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	27	992	0	0	0	0	19	808	0	0
LIBERTY COUNTY (179), GA										
MSA 25980										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	30	0	0	1	297	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	30	0	0	1	297	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: QUEENSBOROUGH NB&TC

Respondent ID: 0000006207

Agency: OCC - 1

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LINCOLN COUNTY (181), GA										
MSA 12260										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	45	0	0	0	0	1	25	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	45	0	0	0	0	1	25	0	0
MCDUFFIE COUNTY (189), GA										
MSA 12260										
Inside AA 0010										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	22	735	9	1,276	0	0	20	1,125	0	0
Middle Income	4	142	3	553	2	1,045	2	213	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	26	877	12	1,829	2	1,045	22	1,338	0	0
MONTGOMERY COUNTY (209), GA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	37	0	0	0	0	1	37	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	37	0	0	0	0	1	37	0	0

Loans by County

Small Business Loans - Originations

Institution: QUEENSBOROUGH NB&TC

Respondent ID: 0000006207

Agency: OCC - 1

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
RICHMOND COUNTY (245), GA										
MSA 12260										
Inside AA 0011										
Low Income	14	696	6	950	5	2,983	3	182	0	0
Moderate Income	7	268	9	1,630	6	2,730	9	2,376	0	0
Middle Income	30	1,317	8	1,232	9	4,854	11	1,834	1	86
Upper Income	13	495	2	426	5	2,071	6	1,181	0	0
Income Not Known	4	232	7	1,079	4	2,883	6	676	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	68	3,008	32	5,317	29	15,521	35	6,249	1	86
SCREVEN COUNTY (251), GA										
MSA NA										
Inside AA 0006										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	30	2	303	0	0	0	0	0	0
Middle Income	16	523	1	101	1	703	8	288	0	0
Upper Income	0	0	1	145	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	17	553	4	549	1	703	8	288	0	0
TATTNALL COUNTY (267), GA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	32	0	0	0	0	1	12	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	32	0	0	0	0	1	12	0	0

Loans by County

Small Business Loans - Originations

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TREUTLEN COUNTY (283), GA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	193	0	0	0	0	1	89	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	193	0	0	0	0	1	89	0	0
WALKER COUNTY (295), GA										
MSA 16860										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	886	0	0	0	0
Middle Income	0	0	0	0	1	762	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	1,648	0	0	0	0
WALTON COUNTY (297), GA										
MSA 12060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	17	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	17	0	0	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

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State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WARREN COUNTY (301), GA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	7	340	0	0	0	0	3	96	0	0
Middle Income	3	62	0	0	0	0	1	4	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	10	402	0	0	0	0	4	100	0	0
WASHINGTON COUNTY (303), GA										
MSA NA										
Inside AA 0007										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	7	179	0	0	0	0	4	54	0	0
Middle Income	3	115	0	0	0	0	2	75	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	10	294	0	0	0	0	6	129	0	0
WILKES COUNTY (317), GA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	20	0	0	1	530	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	20	0	0	1	530	0	0	0	0
TOTAL INSIDE AA IN STATE	329	14,108	102	16,842	102	49,152	205	24,033	1	86

Loans by County
Small Business Loans - Originations
Institution: QUEENSBOROUGH NB&TC

Respondent ID: 0000006207
Agency: OCC - 1
State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	27	1,102	2	276	7	4,698	11	1,141	0	0
STATE TOTAL	356	15,210	104	17,118	109	53,850	216	25,174	1	86

Loans by County

Small Business Loans - Originations

Institution: QUEENSBOROUGH NB&TC

Respondent ID: 0000006207

Agency: OCC - 1

State: NEVADA (32)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WASHOE COUNTY (031), NV										
MSA 39900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	56	0	0	0	0	1	56	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	56	0	0	0	0	1	56	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	56	0	0	0	0	1	56	0	0
STATE TOTAL	1	56	0	0	0	0	1	56	0	0

Loans by County

Small Business Loans - Originations

Institution: QUEENSBOROUGH NB&TC

Respondent ID: 0000006207

Agency: OCC - 1

State: SOUTH CAROLINA (45)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
AIKEN COUNTY (003), SC										
MSA 12260										
Inside AA 0012										
Low Income	0	0	0	0	1	850	0	0	0	0
Moderate Income	1	26	1	200	0	0	0	0	0	0
Middle Income	5	216	2	275	3	1,050	4	552	0	0
Upper Income	2	73	2	251	0	0	1	12	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	315	5	726	4	1,900	5	564	0	0
BARNWELL COUNTY (011), SC										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	130	0	0	1	130	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	130	0	0	1	130	0	0
BEAUFORT COUNTY (013), SC										
MSA 25940										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	610	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	610	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: QUEENSBOROUGH NB&TC

Respondent ID: 0000006207

Agency: OCC - 1

State: SOUTH CAROLINA (45)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
EDGEFIELD COUNTY (037), SC										
MSA 12260										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	2	377	0	0	1	127	0	0
Upper Income	1	50	1	250	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	3	627	0	0	1	127	0	0
LEXINGTON COUNTY (063), SC										
MSA 17900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	757	1	757	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	188	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	188	1	757	1	757	0	0
MCCORMICK COUNTY (065), SC										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	107	1	152	2	616	2	306	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	107	1	152	2	616	2	306	0	0

Loans by County

Small Business Loans - Originations

Institution: QUEENSBOROUGH NB&TC

Respondent ID: 0000006207

Agency: OCC - 1

State: SOUTH CAROLINA (45)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
RICHLAND COUNTY (079), SC										
MSA 17900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	214	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	214	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	8	315	5	726	4	1,900	5	564	0	0
TOTAL OUTSIDE AA IN STATE	3	157	7	1,311	4	1,983	5	1,320	0	0
STATE TOTAL	11	472	12	2,037	8	3,883	10	1,884	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	337	14,423	107	17,568	106	51,052	210	24,597	1	86
TOTAL OUTSIDE AA	32	1,324	10	1,823	11	6,681	18	2,753	0	0
TOTAL INSIDE & OUTSIDE	369	15,747	117	19,391	117	57,733	228	27,350	1	86

2022 Institution Disclosure Statement - Table 2-1

PAGE: 1 OF 10

Loans by County

Small Farm Loans - Originations

Institution: QUEENSBOROUGH NB&TC

Respondent ID: 0000006207

Agency: OCC - 1

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BLECKLEY COUNTY (023), GA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	121	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	121	0	0	0	0	0	0
BULLOCH COUNTY (031), GA										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	36	0	0	0	0	1	36	0	0
Middle Income	1	20	0	0	0	0	1	20	0	0
Upper Income	2	74	0	0	0	0	2	74	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	130	0	0	0	0	4	130	0	0
BURKE COUNTY (033), GA										
MSA 12260										
Inside AA 0008										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	7	288	3	418	0	0	5	324	0	0
Middle Income	4	95	8	1,447	3	902	3	405	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	11	383	11	1,865	3	902	8	729	0	0

2022 Institution Disclosure Statement - Table 2-1

PAGE: 2 OF 10

Loans by County

Small Farm Loans - Originations

Institution: QUEENSBOROUGH NB&TC

Respondent ID: 0000006207

Agency: OCC - 1

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CANDLER COUNTY (043), GA										
MSA NA										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	15	0	0	0	0	1	15	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	15	0	0	0	0	1	15	0	0
CHATHAM COUNTY (051), GA										
MSA 42340										
Inside AA 0013										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	8	0	0	0	0	1	8	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	8	0	0	0	0	1	8	0	0
COLUMBIA COUNTY (073), GA										
MSA 12260										
Inside AA 0009										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	44	0	0	2	895	2	489	0	0
Upper Income	0	0	1	225	0	0	1	225	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	44	1	225	2	895	3	714	0	0

2022 Institution Disclosure Statement - Table 2-1

PAGE: 3 OF 10

Loans by County

Small Farm Loans - Originations

Institution: QUEENSBOROUGH NB&TC

Respondent ID: 0000006207

Agency: OCC - 1

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
EFFINGHAM COUNTY (103), GA										
MSA 42340										
Inside AA 0014										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	22	0	0	0	0	1	22	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	22	0	0	0	0	1	22	0	0
EMANUEL COUNTY (107), GA										
MSA NA										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	5	141	0	0	0	0	1	26	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	141	0	0	0	0	1	26	0	0

Loans by County

Small Farm Loans - Originations

Institution: QUEENSBOROUGH NB&TC

Respondent ID: 0000006207

Agency: OCC - 1

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FULTON COUNTY (121), GA										
MSA 12060										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	1	402	1	402	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	402	1	402	0	0
GLASCOCK COUNTY (125), GA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	7	224	0	0	2	884	4	55	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	224	0	0	2	884	4	55	0	0

Loans by County

Small Farm Loans - Originations

Institution: QUEENSBOROUGH NB&TC

Respondent ID: 0000006207

Agency: OCC - 1

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
JEFFERSON COUNTY (163), GA										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	21	734	12	1,808	2	690	25	2,019	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	21	734	12	1,808	2	690	25	2,019	0	0
JENKINS COUNTY (165), GA										
MSA NA										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	5	182	0	0	0	0	2	65	0	0
Middle Income	2	61	1	150	0	0	1	150	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	243	1	150	0	0	3	215	0	0
JOHNSON COUNTY (167), GA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	45	1	152	0	0	1	152	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	45	1	152	0	0	1	152	0	0

2022 Institution Disclosure Statement - Table 2-1

PAGE: 6 OF 10

Loans by County

Small Farm Loans - Originations

Institution: QUEENSBOROUGH NB&TC

Respondent ID: 0000006207

Agency: OCC - 1

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LAURENS COUNTY (175), GA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	142	0	0	0	0	2	142	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	142	0	0	0	0	2	142	0	0
LINCOLN COUNTY (181), GA										
MSA 12260										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	3	470	2	596	4	730	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	3	470	2	596	4	730	0	0
MCDUFFIE COUNTY (189), GA										
MSA 12260										
Inside AA 0010										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	61	0	0	0	0	0	0	0	0
Middle Income	1	15	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	76	0	0	0	0	0	0	0	0

Loans by County

Small Farm Loans - Originations

Institution: QUEENSBOROUGH NB&TC

Respondent ID: 0000006207

Agency: OCC - 1

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
RICHMOND COUNTY (245), GA										
MSA 12260										
Inside AA 0011										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	41	0	0	0	0	0	0	0	0
Middle Income	0	0	2	366	0	0	1	176	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	41	2	366	0	0	1	176	0	0
SCREVEN COUNTY (251), GA										
MSA NA										
Inside AA 0006										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	5	228	2	327	0	0	2	52	0	0
Upper Income	1	25	0	0	0	0	1	25	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	253	2	327	0	0	3	77	0	0
TATTNALL COUNTY (267), GA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	73	0	0	0	0	1	73	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	73	0	0	0	0	1	73	0	0

Loans by County

Small Farm Loans - Originations

Institution: QUEENSBOROUGH NB&TC

Respondent ID: 0000006207

Agency: OCC - 1

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOOMBS COUNTY (279), GA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	231	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	231	0	0	0	0	0	0
WARREN COUNTY (301), GA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	123	1	377	0	0	0	0
Middle Income	1	75	1	165	0	0	2	240	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	75	2	288	1	377	2	240	0	0
WASHINGTON COUNTY (303), GA										
MSA NA										
Inside AA 0007										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	25	1	116	0	0	1	25	0	0
Middle Income	4	165	1	193	2	616	2	64	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	190	2	309	2	616	3	89	0	0

Loans by County

Small Farm Loans - Originations

Institution: QUEENSBOROUGH NB&TC

Respondent ID: 0000006207

Agency: OCC - 1

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WHEELER COUNTY (309), GA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	217	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	217	0	0	0	0	0	0
WILKES COUNTY (317), GA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	20	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	20	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	67	2,280	31	5,050	9	3,103	54	4,220	0	0
TOTAL OUTSIDE AA IN STATE	13	579	9	1,479	6	2,259	15	1,794	0	0
STATE TOTAL	80	2,859	40	6,529	15	5,362	69	6,014	0	0

Loans by County

Small Farm Loans - Originations

Institution: QUEENSBOROUGH NB&TC

Respondent ID: 0000006207

Agency: OCC - 1

State: SOUTH CAROLINA (45)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
JASPER COUNTY (053), SC										
MSA 25940										
Outside Assessment Area										
Low Income	0	0	0	0	1	400	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	400	0	0	0	0
MCCORMICK COUNTY (065), SC										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	175	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	175	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	175	1	400	0	0	0	0
STATE TOTAL	0	0	1	175	1	400	0	0	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	67	2,280	31	5,050	9	3,103	54	4,220	0	0
TOTAL OUTSIDE AA	13	579	10	1,654	7	2,659	15	1,794	0	0
TOTAL INSIDE & OUTSIDE	80	2,859	41	6,704	16	5,762	69	6,014	0	0

2022 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans
Institution: QUEENSBOROUGH NB&TC

PAGE: 1 OF 1

Respondent ID: 0000006207
Agency: OCC - 1

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GA - JEFFERSON COUNTY (163) - MSA NA	34	4,452	11	1,633	0	0
GA - BULLOCH COUNTY (031) - MSA NA	14	1,280	8	577	0	0
GA - CANDLER COUNTY (043) - MSA NA	7	814	4	434	0	0
GA - EMANUEL COUNTY (107) - MSA NA	12	1,362	5	135	0	0
GA - JENKINS COUNTY (165) - MSA NA	27	992	19	808	0	0
GA - SCREVEN COUNTY (251) - MSA NA	22	1,805	8	288	0	0
GA - WASHINGTON COUNTY (303) - MSA NA	10	294	6	129	0	0
GA - BURKE COUNTY (033) - MSA 12260	30	1,326	17	661	0	0
GA - COLUMBIA COUNTY (073) - MSA 12260	116	20,272	41	6,209	0	0
GA - MCDUFFIE COUNTY (189) - MSA 12260	40	3,751	22	1,338	0	0
GA - RICHMOND COUNTY (245) - MSA 12260	129	23,846	35	6,249	0	0
SC - AIKEN COUNTY (003) - MSA 12260	17	2,941	5	564	0	0
GA - CHATHAM COUNTY (051) - MSA 42340	60	14,139	14	3,326	0	0
GA - EFFINGHAM COUNTY (103) - MSA 42340	32	5,769	15	2,246	0	0

2022 Institution Disclosure Statement - Table 4
Assessment Area/Non-Assessment Area Activity
Small Farm Loans
Institution: QUEENSBOROUGH NB&TC

PAGE: 1 OF 1

Respondent ID: 0000006207

Agency: OCC - 1

ASSESSMENT AREA LOANS	Originations		Originations to Farms with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GA - JEFFERSON COUNTY (163) - MSA NA	35	3,232	25	2,019	0	0
GA - BULLOCH COUNTY (031) - MSA NA	4	130	4	130	0	0
GA - CANDLER COUNTY (043) - MSA NA	1	15	1	15	0	0
GA - EMANUEL COUNTY (107) - MSA NA	5	141	1	26	0	0
GA - JENKINS COUNTY (165) - MSA NA	8	393	3	215	0	0
GA - SCREVEN COUNTY (251) - MSA NA	8	580	3	77	0	0
GA - WASHINGTON COUNTY (303) - MSA NA	9	1,115	3	89	0	0
GA - BURKE COUNTY (033) - MSA 12260	25	3,150	8	729	0	0
GA - COLUMBIA COUNTY (073) - MSA 12260	4	1,164	3	714	0	0
GA - MCDUFFIE COUNTY (189) - MSA 12260	2	76	0	0	0	0
GA - RICHMOND COUNTY (245) - MSA 12260	4	407	1	176	0	0
GA - CHATHAM COUNTY (051) - MSA 42340	1	8	1	8	0	0
GA - EFFINGHAM COUNTY (103) - MSA 42340	1	22	1	22	0	0

2022 Institution Disclosure Statement - Table 5
Community Development/Consortium-Third Party Activity
Institution: QUEENSBOROUGH NB&TC

Respondent ID: 0000006207
Agency: OCC - 1

Memo Item: Loans by Affiliates				
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	1	405	0	0
Purchased	0	0	0	0
Total	1	405	0	0
Consortium/Third Party Loans (optional)				

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: QUEENSBOROUGH NB&TC

Respondent ID: 0000006207

Agency: OCC - 1

ASSESSMENT AREA - 0001

JEFFERSON COUNTY (163), GA

MSA: NA

Middle Income

9601.00 9602.00 9603.00 9604.00

ASSESSMENT AREA - 0002

BULLOCH COUNTY (031), GA

MSA: NA

Low Income

1104.08*

Moderate Income

1104.01 1104.05* 1106.02

Middle Income

1101.00 1105.00* 1106.04 1108.00* 1109.01

Upper Income

1102.01* 1102.02 1103.01 1103.02 1106.03* 1107.01 1107.02* 1107.03 1109.02

Income Not Known

1104.06* 1104.07*

ASSESSMENT AREA - 0003

CANDLER COUNTY (043), GA

MSA: NA

Moderate Income

9501.00 9502.00

Middle Income

9503.00*

ASSESSMENT AREA - 0004

EMANUEL COUNTY (107), GA

MSA: NA

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: QUEENSBOROUGH NB&TC

Respondent ID: 0000006207

Agency: OCC - 1

Low Income

9704.01

Moderate Income

9701.01 9706.01

Middle Income

9701.02* 9702.00 9703.00* 9704.02 9705.00* 9706.02

ASSESSMENT AREA - 0005

JENKINS COUNTY (165), GA

MSA: NA

Moderate Income

9601.00

Middle Income

9602.00

ASSESSMENT AREA - 0006

SCREVEN COUNTY (251), GA

MSA: NA

Moderate Income

9704.01

Middle Income

9703.00 9704.02 9705.00 9706.00

Upper Income

9702.00

ASSESSMENT AREA - 0007

WASHINGTON COUNTY (303), GA

MSA: NA

Moderate Income

9503.00 9504.00 9507.00

Middle Income

9501.00 9505.00

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: QUEENSBOROUGH NB&TC

Respondent ID: 0000006207

Agency: OCC - 1

ASSESSMENT AREA - 0008

BURKE COUNTY (033), GA

MSA: 12260

Moderate Income

9502.00 9504.00 9509.00

Middle Income

9505.00 9507.00

Upper Income

9501.01* 9501.02

ASSESSMENT AREA - 0009

COLUMBIA COUNTY (073), GA

MSA: 12260

Middle Income

0301.06 0302.01 0302.02 0303.13 0304.01 0304.03 0305.04 0305.05 0305.07* 0305.08 0306.03

Upper Income

0301.03 0301.05 0301.07 0301.08 0302.03 0303.04 0303.06* 0303.07 0303.08 0303.10 0303.11

0303.12 0304.04 0305.03

ASSESSMENT AREA - 0010

MCDUFFIE COUNTY (189), GA

MSA: 12260

Moderate Income

9502.00 9504.02 9505.00

Middle Income

9501.00 9503.00 9504.01

ASSESSMENT AREA - 0011

RICHMOND COUNTY (245), GA

MSA: 12260

Low Income

2022 Institution Disclosure Statement - Table 6

PAGE: 4 OF 10

Assessment Area(s) by Tract**Respondent ID: 0000006207***** denotes no loans made in specified tracts****Agency: OCC - 1****Institution: QUEENSBOROUGH NB&TC**

0002.00* 0003.00 0007.00 0016.04 0103.00 0104.00 0105.08* 0105.11 0105.12* 0106.01* 0106.02

Moderate Income

0006.00 0012.00 0013.00* 0014.00* 0016.03* 0101.07 0101.08* 0101.09* 0102.03 0105.06 0105.07

0105.09 0105.10 0105.13* 0105.14* 0107.10* 0108.01* 0108.02* 0109.05 0111.00

Middle Income

0010.00 0101.01* 0101.04 0101.05 0102.05* 0107.06 0107.07 0107.08* 0107.09* 0107.11* 0107.13*

0107.14* 0109.03 0109.04 0109.07* 0109.08

Upper Income

0001.00 0011.00 0016.02 0102.01 0102.07* 0102.08

Income Not Known

0102.06 0105.15 0110.00

ASSESSMENT AREA - 0012**AIKEN COUNTY (003), SC****MSA: 12260****Low Income**

0204.02* 0214.02

Moderate Income

0201.00* 0203.03* 0207.02 0209.01* 0209.04* 0210.03* 0211.01* 0217.00* 0218.00* 0219.02* 0221.00*

Middle Income

0203.01* 0203.04 0205.00 0206.03* 0206.04 0207.01* 0208.02 0209.03* 0210.01* 0211.02* 0212.04*

0213.00* 0214.01* 0215.00 0216.01* 0216.03* 0216.04 0219.01* 0220.01* 0220.03 0220.04*

Upper Income

0202.00 0204.01* 0206.01 0208.01* 0212.01 0212.02* 0212.05*

Income Not Known

0210.04* 9801.00*

ASSESSMENT AREA - 0013**CHATHAM COUNTY (051), GA****MSA: 42340****Low Income**

2022 Institution Disclosure Statement - Table 6

PAGE: 5 OF 10

Assessment Area(s) by Tract**Respondent ID: 0000006207***** denotes no loans made in specified tracts****Agency: OCC - 1****Institution: QUEENSBOROUGH NB&TC**

0006.01 0011.00* 0012.00* 0028.00* 0035.02* 0044.00 0105.02 0109.01* 0117.00

Moderate Income

0020.00* 0021.00* 0022.00 0023.00* 0026.00 0027.00* 0033.01* 0033.02* 0035.01* 0036.01* 0036.02*

0037.00* 0038.00 0039.00* 0040.02 0042.07* 0042.08* 0042.09* 0042.10* 0043.00* 0045.00 0101.02*

0105.03 0106.01 0106.03 0108.13* 0108.15* 0108.16* 0113.00* 0116.00

Middle Income

0034.00* 0040.01* 0041.00* 0042.11* 0042.12* 0102.00 0105.04 0107.02 0107.03* 0107.05* 0107.06

0108.01 0108.06* 0108.07 0108.11 0108.14* 0108.17* 0108.19 0108.20* 0111.04* 0111.08* 0111.14*

0114.00

Upper Income

0029.00* 0030.00* 0107.04 0107.07* 0108.10* 0108.12* 0108.21 0110.04* 0110.05 0110.06 0110.07*

0110.08* 0111.07 0111.10* 0111.11* 0111.12* 0111.13* 0111.15* 0112.00* 0115.00* 0119.00

Income Not Known

0107.01 0108.18* 0118.00* 9800.00* 9900.00*

ASSESSMENT AREA - 0014**EFFINGHAM COUNTY (103), GA****MSA: 42340****Moderate Income**

0302.09*

Middle Income

0301.00 0302.05 0302.06* 0302.07 0303.03 0303.06 0303.07 0303.09 0304.01 0304.03*

Upper Income

0302.04 0302.08* 0303.01 0303.08 0304.04

OUTSIDE ASSESSMENT AREA**BALDWIN COUNTY (003), AL****MSA: 19300****Middle Income**

0114.09

LAFAYETTE COUNTY (067), FL

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: QUEENSBOROUGH NB&TC

Respondent ID: 0000006207

Agency: OCC - 1

MSA: NA
Moderate Income
9602.01
BEN HILL COUNTY (017), GA
MSA: NA
Moderate Income
9605.01
BIBB COUNTY (021), GA
MSA: 31420
Upper Income
0134.12
BLECKLEY COUNTY (023), GA
MSA: NA
Middle Income
7901.00
BRYAN COUNTY (029), GA
MSA: 42340
Moderate Income
9201.03 9203.03
COBB COUNTY (067), GA
MSA: 12060
Median Family Income 40-50%
0313.21
DEKALB COUNTY (089), GA
MSA: 12060
Median Family Income 50-60%
0219.14
Median Family Income >= 120%

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: QUEENSBOROUGH NB&TC

Respondent ID: 0000006207

Agency: OCC - 1

0204.00

FULTON COUNTY (121), GA

MSA: 12060

Median Family Income >= 120%

0100.03

GLASCOCK COUNTY (125), GA

MSA: NA

Upper Income

0101.00

GWINNETT COUNTY (135), GA

MSA: 12060

Median Family Income >= 120%

0502.34

JEFF DAVIS COUNTY (161), GA

MSA: NA

Middle Income

9601.02

JOHNSON COUNTY (167), GA

MSA: NA

Middle Income

9601.00 9602.01

LAURENS COUNTY (175), GA

MSA: NA

Moderate Income

9504.00

LIBERTY COUNTY (179), GA

MSA: 25980

Upper Income

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: QUEENSBOROUGH NB&TC

Respondent ID: 0000006207

Agency: OCC - 1

0105.04

LINCOLN COUNTY (181), GA

MSA: 12260

Moderate Income

9702.00

Middle Income

9701.00

MONTGOMERY COUNTY (209), GA

MSA: NA

Middle Income

9501.00

TATTNALL COUNTY (267), GA

MSA: NA

Middle Income

9501.00

TOOMBS COUNTY (279), GA

MSA: NA

Middle Income

9706.00

TREUTLEN COUNTY (283), GA

MSA: NA

Middle Income

9601.00

WALKER COUNTY (295), GA

MSA: 16860

Moderate Income

0201.01

Middle Income

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: QUEENSBOROUGH NB&TC

0205.06

WALTON COUNTY (297), GA

MSA: 12060

Middle Income

1106.01

WARREN COUNTY (301), GA

MSA: NA

Moderate Income

9704.00

Middle Income

9705.00

WHEELER COUNTY (309), GA

MSA: NA

Middle Income

7802.00

WILKES COUNTY (317), GA

MSA: NA

Middle Income

0103.01 0103.02

WASHOE COUNTY (031), NV

MSA: 39900

Moderate Income

0002.01

BARNWELL COUNTY (011), SC

MSA: NA

Middle Income

9703.00

BEAUFORT COUNTY (013), SC

Respondent ID: 0000006207

Agency: OCC - 1

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: QUEENSBOROUGH NB&TC

Respondent ID: 0000006207

Agency: OCC - 1

MSA: 25940

Upper Income

0107.00

EDGEFIELD COUNTY (037), SC

MSA: 12260

Middle Income

9702.03 9705.01

Upper Income

9705.02

JASPER COUNTY (053), SC

MSA: 25940

Low Income

9502.03

LEXINGTON COUNTY (063), SC

MSA: 17900

Moderate Income

0205.05

Upper Income

0210.39

MCCORMICK COUNTY (065), SC

MSA: NA

Middle Income

9202.00 9203.00

RICHLAND COUNTY (079), SC

MSA: 17900

Upper Income

0030.00

2022 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000006207

Institution: QUEENSBOROUGH NB&TC

Agency: OCC - 1

Record Identifier: ¹¹	Total Composite Records on File	Total Composite Records Without Errors	Total Validity ¹⁰ Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	189	189	0	0.00%
Small Farm Loans	51	51	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	14	14	0	0.00%
Total	256	256	0	0.00%

Footnote:

10. A validity edit helps to verify the accuracy of the data reported. An institution's CRA submission that passes all validity edits does not ensure 100% accurate data. True accuracy is determined during the examination process.

11. A record represents one row of data reported to the Federal Reserve Board. This does not in any way represent the number of loans originated or purchased by the institution.

Loans by County

Small Business Loans - Originations

Institution: QUEENSBOROUGH NB&TC

Respondent ID: 0000006207

Agency: OCC - 1

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
VOLUSIA COUNTY (127), FL										
MSA 19660										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	2	800	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	800	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	2	800	0	0	0	0
STATE TOTAL	0	0	0	0	2	800	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: QUEENSBOROUGH NB&TC

Respondent ID: 0000006207

Agency: OCC - 1

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BULLOCH COUNTY (031), GA										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	59	1	200	0	0	3	59	0	0
Middle Income	4	170	0	0	0	0	2	70	0	0
Upper Income	10	529	0	0	0	0	4	90	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	17	758	1	200	0	0	9	219	0	0
BURKE COUNTY (033), GA										
MSA 12260										
Inside AA 0008										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	11	554	0	0	2	787	6	392	0	0
Middle Income	13	274	2	393	0	0	2	38	0	0
Upper Income	5	167	0	0	0	0	4	155	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	29	995	2	393	2	787	12	585	0	0
CANDLER COUNTY (043), GA										
MSA NA										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	67	1	101	1	951	5	1,018	0	0
Middle Income	2	88	0	0	0	0	1	43	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	155	1	101	1	951	6	1,061	0	0

Loans by County

Small Business Loans - Originations

Institution: QUEENSBOROUGH NB&TC

Respondent ID: 0000006207

Agency: OCC - 1

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CHATHAM COUNTY (051), GA										
MSA 42340										
Inside AA 0013										
Low Income	1	42	1	127	4	1,549	0	0	0	0
Moderate Income	4	193	1	108	4	2,332	5	772	0	0
Middle Income	13	485	10	1,617	4	2,117	1	336	0	0
Upper Income	8	396	4	639	3	1,374	3	145	0	0
Income Not Known	8	335	0	0	1	503	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	34	1,451	16	2,491	16	7,875	9	1,253	0	0
CHEROKEE COUNTY (057), GA										
MSA 12060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	40	0	0	0	0	1	40	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	40	0	0	0	0	1	40	0	0
COLUMBIA COUNTY (073), GA										
MSA 12260										
Inside AA 0009										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	17	842	12	2,137	14	7,213	12	3,341	0	0
Upper Income	45	2,018	3	369	13	7,579	21	2,623	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	62	2,860	15	2,506	27	14,792	33	5,964	0	0

Loans by County

Small Business Loans - Originations

Institution: QUEENSBOROUGH NB&TC

Respondent ID: 0000006207

Agency: OCC - 1

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
EFFINGHAM COUNTY (103), GA										
MSA 42340										
Inside AA 0014										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	10	416	4	602	3	1,191	11	901	0	0
Upper Income	4	215	3	555	3	1,136	8	1,424	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	14	631	7	1,157	6	2,327	19	2,325	0	0
EMANUEL COUNTY (107), GA										
MSA NA										
Inside AA 0004										
Low Income	1	40	0	0	0	0	1	40	0	0
Moderate Income	4	105	0	0	1	288	2	310	0	0
Middle Income	6	122	0	0	3	1,132	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	11	267	0	0	4	1,420	3	350	0	0
EVANS COUNTY (109), GA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	805	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	805	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: QUEENSBOROUGH NB&TC

Respondent ID: 0000006207

Agency: OCC - 1

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FULTON COUNTY (121), GA										
MSA 12060										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	1	1,000	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	1,000	0	0	0	0
GLASCOCK COUNTY (125), GA										
MSA NA										
Inside AA 0016										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	3	53	0	0	0	0	1	25	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	53	0	0	0	0	1	25	0	0

Loans by County

Small Business Loans - Originations

Institution: QUEENSBOROUGH NB&TC

Respondent ID: 0000006207

Agency: OCC - 1

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
JEFFERSON COUNTY (163), GA										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	18	618	5	753	2	1,010	6	144	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	18	618	5	753	2	1,010	6	144	0	0
JENKINS COUNTY (165), GA										
MSA NA										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	16	574	2	308	0	0	10	434	0	0
Middle Income	4	120	0	0	0	0	2	63	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	20	694	2	308	0	0	12	497	0	0
LIBERTY COUNTY (179), GA										
MSA 25980										
Inside AA 0020										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	20	1	153	0	0	1	20	0	0
Upper Income	2	55	0	0	0	0	2	55	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	75	1	153	0	0	3	75	0	0

Loans by County

Small Business Loans - Originations

Institution: QUEENSBOROUGH NB&TC

Respondent ID: 0000006207

Agency: OCC - 1

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LINCOLN COUNTY (181), GA										
MSA 12260										
Inside AA 0018										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	59	0	0	0	0	1	25	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	59	0	0	0	0	1	25	0	0
LONG COUNTY (183), GA										
MSA 25980										
Inside AA 0021										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	150	0	0	0	0	2	74	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	150	0	0	0	0	2	74	0	0
MCDUFFIE COUNTY (189), GA										
MSA 12260										
Inside AA 0010										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	15	548	1	118	0	0	12	481	0	0
Middle Income	11	479	3	426	0	0	4	272	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	26	1,027	4	544	0	0	16	753	0	0

Loans by County

Small Business Loans - Originations

Institution: QUEENSBOROUGH NB&TC

Respondent ID: 0000006207

Agency: OCC - 1

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
RABUN COUNTY (241), GA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	70	0	0	0	0	1	70	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	70	0	0	0	0	1	70	0	0
RICHMOND COUNTY (245), GA										
MSA 12260										
Inside AA 0011										
Low Income	19	935	6	832	4	1,997	3	117	0	0
Moderate Income	12	780	6	992	4	1,460	9	777	0	0
Middle Income	15	658	10	1,810	6	3,222	6	591	0	0
Upper Income	7	346	2	265	1	750	4	326	0	0
Income Not Known	6	369	4	803	4	2,242	2	332	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	59	3,088	28	4,702	19	9,671	24	2,143	0	0
SCREVEN COUNTY (251), GA										
MSA NA										
Inside AA 0006										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	82	0	0	0	0	1	82	0	0
Middle Income	16	547	3	427	0	0	6	335	0	0
Upper Income	1	4	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	18	633	3	427	0	0	7	417	0	0

Loans by County

Small Business Loans - Originations

Institution: QUEENSBOROUGH NB&TC

Respondent ID: 0000006207

Agency: OCC - 1

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TREUTLEN COUNTY (283), GA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	200	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	200	0	0	0	0	0	0
WARREN COUNTY (301), GA										
MSA NA										
Inside AA 0015										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	145	1	165	0	0	1	165	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	145	1	165	0	0	1	165	0	0
WASHINGTON COUNTY (303), GA										
MSA NA										
Inside AA 0007										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	44	0	0	0	0	1	29	0	0
Middle Income	5	172	0	0	0	0	1	20	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	216	0	0	0	0	2	49	0	0

Loans by County

Small Business Loans - Originations

Institution: QUEENSBOROUGH NB&TC

Respondent ID: 0000006207

Agency: OCC - 1

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WILKES COUNTY (317), GA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	152	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	152	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	336	13,875	86	13,900	77	38,833	166	16,124	0	0
TOTAL OUTSIDE AA IN STATE	2	110	2	352	2	1,805	2	110	0	0
STATE TOTAL	338	13,985	88	14,252	79	40,638	168	16,234	0	0

Loans by County

Small Business Loans - Originations

Institution: QUEENSBOROUGH NB&TC

Respondent ID: 0000006207

Agency: OCC - 1

State: MINNESOTA (27)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HENNEPIN COUNTY (053), MN										
MSA 33460										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	1	50	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	50	0	0	0	0	0	0	0	0
STATE TOTAL	1	50	0	0	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: QUEENSBOROUGH NB&TC

Respondent ID: 0000006207

Agency: OCC - 1

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LANCASTER COUNTY (071), PA										
MSA 29540										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	1	18	0	0	0	0	1	18	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	18	0	0	0	0	1	18	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	18	0	0	0	0	1	18	0	0
STATE TOTAL	1	18	0	0	0	0	1	18	0	0

Loans by County

Small Business Loans - Originations

Institution: QUEENSBOROUGH NB&TC

Respondent ID: 0000006207

Agency: OCC - 1

State: SOUTH CAROLINA (45)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
AIKEN COUNTY (003), SC										
MSA 12260										
Inside AA 0012										
Low Income	0	0	0	0	1	854	0	0	0	0
Moderate Income	4	188	2	500	2	686	0	0	0	0
Middle Income	5	262	2	443	0	0	4	361	0	0
Upper Income	0	0	1	104	1	389	1	389	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	9	450	5	1,047	4	1,929	5	750	0	0
BEAUFORT COUNTY (013), SC										
MSA 25940										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	2	301	0	0	0	0	0	0
Upper Income	0	0	0	0	1	604	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	301	1	604	0	0	0	0
CHARLESTON COUNTY (019), SC										
MSA 16700										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	880	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	880	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: QUEENSBOROUGH NB&TC

Respondent ID: 0000006207

Agency: OCC - 1

State: SOUTH CAROLINA (45)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
EDGEFIELD COUNTY (037), SC										
MSA 12260										
Inside AA 0017										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	2	373	0	0	1	223	0	0
Upper Income	0	0	0	0	1	319	1	319	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	373	1	319	2	542	0	0
TOTAL INSIDE AA IN STATE	9	450	7	1,420	5	2,248	7	1,292	0	0
TOTAL OUTSIDE AA IN STATE	0	0	2	301	2	1,484	0	0	0	0
STATE TOTAL	9	450	9	1,721	7	3,732	7	1,292	0	0

Loans by County

Small Business Loans - Originations

Institution: QUEENSBOROUGH NB&TC

Respondent ID: 0000006207

Agency: OCC - 1

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CHEATHAM COUNTY (021), TN										
MSA 34980										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	179	0	0	1	179	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	179	0	0	1	179	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	179	0	0	1	179	0	0
STATE TOTAL	0	0	1	179	0	0	1	179	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	345	14,325	93	15,320	82	41,081	173	17,416	0	0
TOTAL OUTSIDE AA	4	178	5	832	6	4,089	4	307	0	0
TOTAL INSIDE & OUTSIDE	349	14,503	98	16,152	88	45,170	177	17,723	0	0

Loans by County

Small Farm Loans - Originations

Institution: QUEENSBOROUGH NB&TC

Respondent ID: 0000006207

Agency: OCC - 1

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BLECKLEY COUNTY (023), GA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	251	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	251	0	0	0	0
BULLOCH COUNTY (031), GA										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	150	0	0	0	0	0	0
Upper Income	1	30	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	30	1	150	0	0	0	0	0	0
BURKE COUNTY (033), GA										
MSA 12260										
Inside AA 0008										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	227	2	337	1	307	2	170	0	0
Middle Income	5	242	2	313	4	1,297	2	197	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	9	469	4	650	5	1,604	4	367	0	0

Loans by County

Small Farm Loans - Originations

Institution: QUEENSBOROUGH NB&TC

Respondent ID: 0000006207

Agency: OCC - 1

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
COLUMBIA COUNTY (073), GA										
MSA 12260										
Inside AA 0009										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	75	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	265	1	265	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	75	0	0	1	265	1	265	0	0
EFFINGHAM COUNTY (103), GA										
MSA 42340										
Inside AA 0014										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	30	0	0	0	0	1	30	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	30	0	0	0	0	1	30	0	0
EMANUEL COUNTY (107), GA										
MSA NA										
Inside AA 0004										
Low Income	1	23	0	0	0	0	0	0	0	0
Moderate Income	2	69	0	0	0	0	1	65	0	0
Middle Income	3	81	3	522	1	252	1	252	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	173	3	522	1	252	2	317	0	0

Loans by County

Small Farm Loans - Originations

Institution: QUEENSBOROUGH NB&TC

Respondent ID: 0000006207

Agency: OCC - 1

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GLASCOCK COUNTY (125), GA										
MSA NA										
Inside AA 0016										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	4	144	1	128	1	350	4	486	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	144	1	128	1	350	4	486	0	0
GREENE COUNTY (133), GA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	75	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	75	0	0	0	0	0	0	0	0
JEFF DAVIS COUNTY (161), GA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	12	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	12	0	0	0	0	0	0	0	0

Loans by County

Small Farm Loans - Originations

Institution: QUEENSBOROUGH NB&TC

Respondent ID: 0000006207

Agency: OCC - 1

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
JEFFERSON COUNTY (163), GA										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	19	771	16	2,726	5	1,760	19	2,299	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	19	771	16	2,726	5	1,760	19	2,299	0	0
JENKINS COUNTY (165), GA										
MSA NA										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	119	0	0	0	0	2	63	0	0
Middle Income	1	81	1	172	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	200	1	172	0	0	2	63	0	0
JOHNSON COUNTY (167), GA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	55	0	0	1	293	1	55	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	55	0	0	1	293	1	55	0	0

Loans by County

Small Farm Loans - Originations

Institution: QUEENSBOROUGH NB&TC

Respondent ID: 0000006207

Agency: OCC - 1

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LINCOLN COUNTY (181), GA										
MSA 12260										
Inside AA 0018										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	228	0	0	1	228	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	228	0	0	1	228	0	0
MCDUFFIE COUNTY (189), GA										
MSA 12260										
Inside AA 0010										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	6	0	0	2	626	1	313	0	0
Middle Income	1	25	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	31	0	0	2	626	1	313	0	0
MCINTOSH COUNTY (191), GA										
MSA 15260										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	354	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	354	0	0	0	0

Loans by County

Small Farm Loans - Originations

Institution: QUEENSBOROUGH NB&TC

Respondent ID: 0000006207

Agency: OCC - 1

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
RICHMOND COUNTY (245), GA										
MSA 12260										
Inside AA 0011										
Low Income	0	0	1	127	0	0	1	127	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	85	0	0	0	0	1	75	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	85	1	127	0	0	2	202	0	0
SCREVEN COUNTY (251), GA										
MSA NA										
Inside AA 0006										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	5	194	1	102	0	0	3	147	0	0
Upper Income	1	20	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	214	1	102	0	0	3	147	0	0
TREUTLEN COUNTY (283), GA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	201	0	0	1	201	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	201	0	0	1	201	0	0

Loans by County

Small Farm Loans - Originations

Institution: QUEENSBOROUGH NB&TC

Respondent ID: 0000006207

Agency: OCC - 1

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WARREN COUNTY (301), GA										
MSA NA										
Inside AA 0015										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	2	242	2	557	3	698	0	0
Middle Income	0	0	1	126	0	0	1	126	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	3	368	2	557	4	824	0	0
WASHINGTON COUNTY (303), GA										
MSA NA										
Inside AA 0007										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	3	497	1	375	3	751	0	0
Middle Income	6	297	2	241	2	859	3	137	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	297	5	738	3	1,234	6	888	0	0
TOTAL INSIDE AA IN STATE	62	2,519	37	5,911	20	6,648	50	6,429	0	0
TOTAL OUTSIDE AA IN STATE	3	142	1	201	3	898	2	256	0	0
STATE TOTAL	65	2,661	38	6,112	23	7,546	52	6,685	0	0

Loans by County

Small Farm Loans - Originations

Institution: QUEENSBOROUGH NB&TC

Respondent ID: 0000006207

Agency: OCC - 1

State: SOUTH CAROLINA (45)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
EDGEFIELD COUNTY (037), SC										
MSA 12260										
Inside AA 0017										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	73	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	73	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	1	73	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
STATE TOTAL	1	73	0	0	0	0	0	0	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	63	2,592	37	5,911	20	6,648	50	6,429	0	0
TOTAL OUTSIDE AA	3	142	1	201	3	898	2	256	0	0
TOTAL INSIDE & OUTSIDE	66	2,734	38	6,112	23	7,546	52	6,685	0	0

2023 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans
Institution: QUEENSBOROUGH NB&TC

PAGE: 1 OF 1

Respondent ID: 0000006207

Agency: OCC - 1

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GA - JEFFERSON COUNTY (163) - MSA NA	25	2,381	6	144	0	0
GA - BULLOCH COUNTY (031) - MSA NA	18	958	9	219	0	0
GA - CANDLER COUNTY (043) - MSA NA	8	1,207	6	1,061	0	0
GA - EMANUEL COUNTY (107) - MSA NA	15	1,687	3	350	0	0
GA - JENKINS COUNTY (165) - MSA NA	22	1,002	12	497	0	0
GA - SCREVEN COUNTY (251) - MSA NA	21	1,060	7	417	0	0
GA - WASHINGTON COUNTY (303) - MSA NA	7	216	2	49	0	0
GA - BURKE COUNTY (033) - MSA 12260	33	2,175	12	585	0	0
GA - COLUMBIA COUNTY (073) - MSA 12260	104	20,158	33	5,964	0	0
GA - MCDUFFIE COUNTY (189) - MSA 12260	30	1,571	16	753	0	0
GA - RICHMOND COUNTY (245) - MSA 12260	106	17,461	24	2,143	0	0
SC - AIKEN COUNTY (003) - MSA 12260	18	3,426	5	750	0	0
GA - CHATHAM COUNTY (051) - MSA 42340	66	11,817	9	1,253	0	0
GA - EFFINGHAM COUNTY (103) - MSA 42340	27	4,115	19	2,325	0	0
GA - WARREN COUNTY (301) - MSA NA	5	310	1	165	0	0
GA - GLASCOCK COUNTY (125) - MSA NA	3	53	1	25	0	0
SC - EDGEFIELD COUNTY (037) - MSA 12260	3	692	2	542	0	0
GA - LINCOLN COUNTY (181) - MSA 12260	2	59	1	25	0	0
GA - LIBERTY COUNTY (179) - MSA 25980	4	228	3	75	0	0
GA - LONG COUNTY (183) - MSA 25980	3	150	2	74	0	0

2023 Institution Disclosure Statement - Table 4
Assessment Area/Non-Assessment Area Activity
Small Farm Loans
Institution: QUEENSBOROUGH NB&TC

PAGE: 1 OF 1

Respondent ID: 0000006207

Agency: OCC - 1

ASSESSMENT AREA LOANS	Originations		Originations to Farms with ≤ \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GA - JEFFERSON COUNTY (163) - MSA NA	40	5,257	19	2,299	0	0
GA - BULLOCH COUNTY (031) - MSA NA	2	180	0	0	0	0
GA - EMANUEL COUNTY (107) - MSA NA	10	947	2	317	0	0
GA - JENKINS COUNTY (165) - MSA NA	6	372	2	63	0	0
GA - SCREVEN COUNTY (251) - MSA NA	7	316	3	147	0	0
GA - WASHINGTON COUNTY (303) - MSA NA	14	2,269	6	888	0	0
GA - BURKE COUNTY (033) - MSA 12260	18	2,723	4	367	0	0
GA - COLUMBIA COUNTY (073) - MSA 12260	2	340	1	265	0	0
GA - MCDUFFIE COUNTY (189) - MSA 12260	4	657	1	313	0	0
GA - RICHMOND COUNTY (245) - MSA 12260	3	212	2	202	0	0
GA - EFFINGHAM COUNTY (103) - MSA 42340	1	30	1	30	0	0
GA - WARREN COUNTY (301) - MSA NA	5	925	4	824	0	0
GA - GLASCOCK COUNTY (125) - MSA NA	6	622	4	486	0	0
SC - EDGEFIELD COUNTY (037) - MSA 12260	1	73	0	0	0	0
GA - LINCOLN COUNTY (181) - MSA 12260	1	228	1	228	0	0

Memo Item: Loans by Affiliates				
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	3	15,348	0	0
Purchased	0	0	0	0
Total	3	15,348	0	0
Consortium/Third Party Loans (optional)				

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: QUEENSBOROUGH NB&TC

Respondent ID: 0000006207

Agency: OCC - 1

ASSESSMENT AREA - 0001

JEFFERSON COUNTY (163), GA

MSA: NA

Middle Income

9601.00 9602.00 9603.00 9604.00

ASSESSMENT AREA - 0002

BULLOCH COUNTY (031), GA

MSA: NA

Low Income

1104.08*

Moderate Income

1104.01 1104.05* 1106.02

Middle Income

1101.00 1105.00 1106.04 1108.00 1109.01*

Upper Income

1102.01* 1102.02 1103.01 1103.02* 1106.03 1107.01* 1107.02 1107.03 1109.02

Income Not Known

1104.06* 1104.07*

ASSESSMENT AREA - 0003

CANDLER COUNTY (043), GA

MSA: NA

Moderate Income

9501.00 9502.00

Middle Income

9503.00

ASSESSMENT AREA - 0004

EMANUEL COUNTY (107), GA

MSA: NA

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: QUEENSBOROUGH NB&TC

Respondent ID: 0000006207

Agency: OCC - 1

Low Income

9704.01

Moderate Income

9701.01 9706.01

Middle Income

9701.02 9702.00 9703.00 9704.02 9705.00* 9706.02

ASSESSMENT AREA - 0005

JENKINS COUNTY (165), GA

MSA: NA

Moderate Income

9601.00

Middle Income

9602.00

ASSESSMENT AREA - 0006

SCREVEN COUNTY (251), GA

MSA: NA

Moderate Income

9704.01

Middle Income

9703.00 9704.02 9705.00 9706.00

Upper Income

9702.00

ASSESSMENT AREA - 0007

WASHINGTON COUNTY (303), GA

MSA: NA

Moderate Income

9503.00 9504.00 9507.00

Middle Income

9501.00 9505.00

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: QUEENSBOROUGH NB&TC

Respondent ID: 0000006207

Agency: OCC - 1

ASSESSMENT AREA - 0008

BURKE COUNTY (033), GA

MSA: 12260

Moderate Income

9502.00 9504.00 9509.00

Middle Income

9505.00 9507.00

Upper Income

9501.01 9501.02*

ASSESSMENT AREA - 0009

COLUMBIA COUNTY (073), GA

MSA: 12260

Middle Income

0301.06 0302.01 0302.02 0303.13 0304.01 0304.03 0305.04 0305.05 0305.07 0305.08 0306.03

Upper Income

0301.03 0301.05 0301.07 0301.08 0302.03 0303.04 0303.06 0303.07 0303.08 0303.10* 0303.11

0303.12 0304.04 0305.03

ASSESSMENT AREA - 0010

MCDUFFIE COUNTY (189), GA

MSA: 12260

Moderate Income

9502.00 9504.02 9505.00

Middle Income

9501.00 9503.00 9504.01

ASSESSMENT AREA - 0011

RICHMOND COUNTY (245), GA

MSA: 12260

Low Income

Institution: QUEENSBOROUGH NB&TC

Respondent ID: 0000006207

Agency: OCC - 1

0002.00	0003.00	0007.00*	0016.04	0103.00	0104.00	0105.08	0105.11	0105.12	0106.01	0106.02
Moderate Income										
0006.00	0012.00	0013.00*	0014.00*	0016.03*	0101.07*	0101.08*	0101.09*	0102.03	0105.06	0105.07
0105.09*	0105.10	0105.13*	0105.14*	0107.10	0108.01*	0108.02*	0109.05	0111.00		
Middle Income										
0010.00	0101.01	0101.04	0101.05	0102.05	0107.06*	0107.07	0107.08*	0107.09*	0107.11	0107.13*
0107.14*	0109.03	0109.04*	0109.07*	0109.08*						
Upper Income										
0001.00	0011.00	0016.02*	0102.01	0102.07*	0102.08					
Income Not Known										
0102.06*	0105.15	0110.00								
<u>ASSESSMENT AREA - 0012</u>										
AIKEN COUNTY (003), SC										
MSA: 12260										
Low Income										
0204.02*	0214.02									
Moderate Income										
0201.00*	0203.03*	0207.02	0209.01*	0209.04	0210.03*	0211.01*	0217.00*	0218.00*	0219.02*	0221.00*
Middle Income										
0203.01*	0203.04*	0205.00	0206.03*	0206.04	0207.01*	0208.02	0209.03	0210.01*	0211.02*	0212.04*
0213.00	0214.01*	0215.00*	0216.01*	0216.03*	0216.04*	0219.01*	0220.01*	0220.03*	0220.04*	
Upper Income										
0202.00	0204.01*	0206.01*	0208.01*	0212.01	0212.02*	0212.05*				
Income Not Known										
0210.04*	9801.00*									
<u>ASSESSMENT AREA - 0013</u>										
CHATHAM COUNTY (051), GA										
MSA: 42340										
Low Income										

Assessment Area(s) by Tract

Institution: QUEENSBOROUGH NB&TC

Respondent ID: 0000006207

Agency: OCC - 1

ASSESSMENT AREA - 0014

EFFINGHAM COUNTY (103), GA

MSA: 42340

Moderate Income

0302.09*

Middle Income

0301.00 0302.05 0302.06 0302.07 0303.03 0303.06 0303.07 0303.09* 0304.01 0304.03

Upper Income

0302.04* 0302.08* 0303.01 0303.08* 0304.04

ASSESSMENT AREA - 0015

WARREN COUNTY (301), GA

MSA: NA

Moderate Income

9704.00

Middle Income

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: QUEENSBOROUGH NB&TC

Respondent ID: 0000006207

Agency: OCC - 1

9705.00

ASSESSMENT AREA - 0016

GLASCOCK COUNTY (125), GA

MSA: NA

Upper Income

0101.00

ASSESSMENT AREA - 0017

EDGEFIELD COUNTY (037), SC

MSA: 12260

Moderate Income

9702.04*

Middle Income

9702.01* 9702.03* 9703.00 9705.01

Upper Income

9704.00* 9705.02

ASSESSMENT AREA - 0018

LINCOLN COUNTY (181), GA

MSA: 12260

Moderate Income

9702.00

Middle Income

9701.00*

ASSESSMENT AREA - 0019

BRYAN COUNTY (029), GA

MSA: 42340

Moderate Income

9201.03* 9203.03*

Middle Income

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: QUEENSBOROUGH NB&TC

9201.01* 9203.01*

Upper Income

9203.05* 9203.07* 9203.08*

Income Not Known

9201.04* 9800.00*

ASSESSMENT AREA - 0020

LIBERTY COUNTY (179), GA

MSA: 25980

Moderate Income

0101.03* 0102.02* 0103.02*

Middle Income

0101.01* 0101.02* 0102.04* 0102.06* 0102.07* 0102.08* 0103.01 0104.02* 0105.01 0106.00*

Upper Income

0102.05* 0104.01 0105.03* 0105.04

Income Not Known

9900.00*

ASSESSMENT AREA - 0021

LONG COUNTY (183), GA

MSA: 25980

Middle Income

9701.02 9702.01 9702.02*

Upper Income

9701.01*

Income Not Known

9800.00*

OUTSIDE ASSESSMENT AREA

VOLUSIA COUNTY (127), FL

MSA: 19660

Median Family Income 100-110%

2023 Institution Disclosure Statement - Table 6

PAGE: 8 OF 10

Assessment Area(s) by Tract

Respondent ID: 0000006207

* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: QUEENSBOROUGH NB&TC

0807.00

BLECKLEY COUNTY (023), GA

MSA: NA

Middle Income

7901.00

CHEROKEE COUNTY (057), GA

MSA: 12060

Middle Income

0909.05

EVANS COUNTY (109), GA

MSA: NA

Moderate Income

9703.00

FULTON COUNTY (121), GA

MSA: 12060

Median Family Income >= 120%

0100.03

GREENE COUNTY (133), GA

MSA: NA

Upper Income

9503.01

JEFF DAVIS COUNTY (161), GA

MSA: NA

Middle Income

9601.02

JOHNSON COUNTY (167), GA

MSA: NA

Middle Income

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: QUEENSBOROUGH NB&TC

Respondent ID: 0000006207

Agency: OCC - 1

9601.00 9602.01
MCINTOSH COUNTY (191), GA
MSA: 15260
Upper Income
1101.03
RABUN COUNTY (241), GA
MSA: NA
Upper Income
9701.02
TREUTLEN COUNTY (283), GA
MSA: NA
Middle Income
9601.00
WILKES COUNTY (317), GA
MSA: NA
Middle Income
0103.02
HENNEPIN COUNTY (053), MN
MSA: 33460
Median Family Income >= 120%
1261.02
LANCASTER COUNTY (071), PA
MSA: 29540
Median Family Income 70-80%
0128.00
BEAUFORT COUNTY (013), SC
MSA: 25940
Middle Income

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: QUEENSBOROUGH NB&TC

0021.06 0021.07

Upper Income

0022.02

CHARLESTON COUNTY (019), SC

MSA: 16700

Moderate Income

0031.08

CHEATHAM COUNTY (021), TN

MSA: 34980

Moderate Income

0701.04

2023 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000006207

Institution: QUEENSBOROUGH NB&TC

Agency: OCC - 1

Record Identifier: ¹¹	Total Composite Records on File	Total Composite Records Without Errors	Total Validity ¹⁰ Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	173	173	0	0.00%
Small Farm Loans	46	46	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	21	21	0	0.00%
Total	242	242	0	0.00%

Footnote:

10. A validity edit helps to verify the accuracy of the data reported. An institution's CRA submission that passes all validity edits does not ensure 100% accurate data. True accuracy is determined during the examination process.

11. A record represents one row of data reported to the Federal Reserve Board. This does not in any way represent the number of loans originated or purchased by the institution.

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 (www.consumerfinance.gov/hmda).



Products and Services

GUIDE

Table of Contents

Personal Checking Products	3
Q Free Crown Account.....	4
Q Crown Plus Account.....	6
Q Now Account.....	8
Q Student Account.....	11
Health Savings Account.....	13
Personal Savings Products	16
Q Money Market Account.....	17
Q Savings Account	19
Q Young Savers Account.....	20
Business Checking Products	21
Q Business Basic Account	22
Q Business Analysis Account.....	24
Q Business Now Account	26
Q IOLTA Trust Account.....	28
Business Savings Products	30
Q Corp MMDA Account.....	31
Q Business Savings Account	33
Safe Deposit Box	34
Safe Deposit Box Billing & Rates	35
Time and IRA Deposits	36
Time Deposits.....	37
IRA Time Deposits.....	38
Deposit IRAs	40
Loans	42
Business Loans	43
Mortgage Loans.....	44
Personal Loans.....	45
Cash Management Products	46
Cash Management Accounts.....	47

Cash Management Deposit Services	48
Cash Management Online Banking Products.....	50
Wealth and Investments	52
Investment Services	53
Wealth Management Services	54
Financial Literacy Services.....	55
Q Works Banking Program	56
Digital Banking	57
QNBTNOW Customer Care Team	58
Business Online Banking	60
Online Banking	62
Q Mobile Banking	63
Forestry Services.....	64
• Timber Sales	65
• Forest Management Plans.....	65
• Forest Inventory (Timber Cruise).....	65
• Wildlife Management Plan	65
• Other Management Services	65
Appendix.....	66
Schedule of Fees	67

Personal Checking Products

Q Free Crown Account

Rev. 07/31/2019

Q Free Crown Account Services

Minimum Amount to Open Account	\$25
Age/Eligibility Requirement	None
Maintenance Fee	None
Per Check/Debit Fee	None
Minimum Daily Balance to avoid Maintenance & Per Check/Debit Fee	None
Pays Interest	Non-Interest Bearing

Additional Available Services

Q Checks	Standard Cost
Cashier's Checks	Standard Cost
Online Statements	Free
Q Debit Card with SecurLock Equip	Free
ATM Transactions (Non-Queensborough ATMs) <i>6 free transactions per statement cycle, \$1 per transaction thereafter Non-Queensborough ATM Fees are the responsibility of the customer</i>	
Online Banking with Bill Pay and Text Alerts	Free
Q Mobile Banking with Bill Pay and Text Alerts	Free
Q Mobile Deposit	Free
Online Banking Money Management Tool	Free
Overdraft Privilege Program – <i>if requirements are met</i>	

Q Free Crown Checking Account Benefits

Queensborough's Q Free Crown Checking Account is for the Q customer who is looking for a free transaction account. This customer may have a set monthly income and is very fee conscious. Q Mobile Banking and Q Mobile Deposit allows the customer to view accounts, pay bills online, make deposits and review monthly Online Statements at their convenience. The customer can use the SecurLock Equip App to turn their Debit Card on and off, monitor debit card transactions and receive instant transaction alerts. The Online Money Management tool can assist in budgeting expenses as well as viewing Financial Accounts at other institutions. Q has all the online tools to assist the customer in managing their Financial Information.

Q Crown Plus Account

Rev. 07/31/2019

Q Crown Plus Account Services

Minimum Amount to Open Account	\$25
Age/Eligibility Requirement	55 and Older
Monthly Maintenance Fee	None
Per Check/Debit Fee	None
Minimum Daily Balance to avoid Maintenance Fee & Per Check/Debit Fee	None
Pays Interest	Non-Interest Bearing

Additional Available Services

Q Checks	1 st Order Free
Cashier's Checks	2 Free per Visit
Online Statements	Free
Q Debit Card with SecurLock Equip	Free
ATM Transactions (Non-Queensborough ATMs) <i>6 free transactions per statement cycle, \$1 per transaction thereafter</i> <i>Non-Queensborough ATM Fees are the responsibility of the customer</i>	
Online Banking with Bill Pay and Text Alerts	Free
Q Mobile Banking with Bill Pay and Text Alerts	Free
Q Mobile Deposit	Free
Online Banking Money Management Tool	Free
Overdraft Privilege Program – <i>if requirements are met</i>	

Q Crown Plus Checking Account Benefits

Queensborough's free Q Crown Plus Checking Account is for Q Seniors age 55 and older that need a transaction account with no fees and a few benefits. The customer can establish a direct deposit and use our Q Mobile Banking App to view their transactions, set monthly re-occurring bill payments online, and review their monthly Online Statement. The SecurLock Equip App can be used to monitor debit card transactions, receive alerts and turn off the debit card if needed. The customer can pair the Q Crown Plus account with a Q Money Market account or a Time Deposit/IRA and earn interest on their savings. The customer is heading towards retirement and may benefit from a Financial Planning meeting with one of Q's Wealth Management Specialist.

Q Now Account

Rev. 07/31/2019

Q Now Account Services

Minimum Amount to Open Account	\$1,000.00
Eligibility Requirements	Now Account Eligibility
Monthly Maintenance Fee	\$10.00
Per Check/Debit Fee	\$0.20 per Check/Debit
Minimum Daily Balance to avoid Maintenance Fee & Per Check/Debit Fee	\$1,000.00
Pays Interest - See <i>Interest Tiers</i> below. See the Deposit Rate Schedule for current rates.	

Additional Available Services

Q Checks	Standard Cost
Cashier's Checks	Standard Cost
Online Statements	Free
Q Debit Card with SecurLock Equip	Free
ATM Transactions (Non-Queensborough ATMs) 6 free transactions per statement cycle, \$1 per transaction thereafter Non-Queensborough ATM Fees are the responsibility of the customer	
Online Banking with Bill Pay and Text Alerts	Free
Q Mobile Banking with Bill Pay and Text Alerts	Free
Q Mobile Deposit	Free
Online Banking Money Management Tool	Free
Overdraft Privilege Program – <i>if requirements are met</i>	

Q Now Account Benefits

Our Q Now Account is for those Q customers who will be maintaining a higher balance in the account and want to earn interest on their deposits. By maintaining a minimum daily balance of \$1,000, the customer can also avoid a monthly service charge and the per check/debit fee. The Q Now customer may be more established in their career, may have a family, are planning for the future, and have savings goals (mortgage, weddings, vacations, vehicle, college education, and retirement). Q Now customers are concerned with earning interest and not paying fees. The customer can use our Q Mobile Banking App to keep track of their account balances, make deposits and use the Online Money Management tool to manage their monthly expenditures as well as view their Financial Accounts at other institutions - all from one location. Q's Wealth Management Specialist are available to assist our Q Now customer with planning for the future. Banking Ahead!

Q Student Account

Rev. 05/24/2023

Student Account Services

Minimum Amount to Open Account	\$25
Age/Eligibility Requirement	14 – 24 F/T Student
<i>Ages 15 and under can be primary owner with a responsible adult listed as secondary owner. Ages 16 and up can be primary owner on an account without the need for a responsible adult listed.</i>	
Maintenance Fee	None
Per Check/Debit Fee	None
Minimum Daily Balance to avoid Maintenance Fee & Per Check/Debit Fee	None
Pays Interest	Non-Interest Bearing

Additional Available Services

Q Checks	1 st Order Free
Cashier's Checks	Standard Cost
Online Statements	Free
Q Debit Card with SecurLock Equip	Free
ATM Transactions (Non-Queensborough ATMs)	
<i>6 free transactions per statement cycle, \$1 per transaction thereafter</i>	
<i>Non-Queensborough ATM Fees are the responsibility of the customer</i>	
Online Banking with Bill Pay and Text Alerts	Free
Q Mobile Banking with Bill Pay and Text Alerts	Free
Q Mobile Deposit	Free
Online Banking Money Management Tool	Free
Overdraft Privilege Program – <i>if requirements are met</i>	

Q Student Checking Account Benefits

Queensborough's Q Student Account provides Q's full-time students, ages 14 to 24, with a suite of Mobile Banking services that allows them to view their accounts, pay bills, transfers funds from their savings, make check deposits and balance their online account statement all from the convenience of their smart phone. They can set mobile alerts to notify them when their account reaches a set balance. The Secure Lock Equip App will assist in monitoring Debit Card Transactions by receiving transaction alerts, set transaction limits, control use by location, and turn their Debit Card on and off all while using the App. Mobile Wallet can be used on their smart phone to store their Q Debit Card number to use either Apple Pay or Android Pay. Banking made Smart.

Health Savings Account

Rev. 03/07/2023

Health Savings Account Services

Minimum Amount to Open Account	\$25
Age/Eligibility Requirement	Must be enrolled in an HDHP
Monthly Maintenance Fee	\$3.00
Per Check/Debit Fee	None
Minimum Daily Balance to avoid Maintenance Fee & Per Check/Debit Fee	\$100.00

NOW Limitations. The bank continues to reserve the right to require seven days' written notice before any withdrawals as stated in the Deposit Account Agreement.

Pays Interest – See *Interest Tiers and Rate Information Below*

Interest Tiers	Rate	APY
\$100,000.01+	0.50%	0.50%
\$1,000.00 - \$100,000.00	0.50%	0.50%
\$0.00 - \$999.99	0.00%	0.00%

Additional Available Services

Monthly Online Statements	Free
Q Debit Card with SecurLock Equip	Free
ATM Transactions (Non-Queensborough ATMs) <i>6 free transactions per statement cycle, \$1 per transaction thereafter Non-Queensborough ATM Fees are the responsibility of the customer.</i>	
Online Banking with Bill Pay and Text Alerts	Free
Q Mobile Banking with Bill Pay and Text Alerts	Free
Q Mobile Deposit	Free
Online Banking Money Management Tool	Free

Overdraft Privilege Program – *if requirements are met*

Health Savings Account Benefits

Queensborough's Health Savings Account (HSA) is for those customers who are enrolled in a high-deductible health plan (HDHP). Contribution limits are set by the government each year. The customer and Employer can both make contributions to a Health Savings Account. Queensborough does not monitor eligible expenditures from this account. As long as HSA funds are used to pay qualified medical expenses, then contributions, year-over-year interest and distributions are tax free. A HSA can be an excellent tool to strengthen a relationship with a business customer. Please advise customer to consult their tax advisor for qualified deductions.

Health Savings Account

A health savings account (HSA) is a tax-advantaged medical savings account available to taxpayers in the United States who are enrolled in a high-deductible health plan (HDHP). The funds contributed to an account are not subject to federal income tax at the time of deposit. Unlike a flexible spending account (FSA), HSA funds roll over and accumulate year to year if not spent.

2023 HSA Contribution Limits

2023 offer individuals and families additional opportunities to save for current and future health care with a Health Savings Account (HSA):

- HSA holders can choose to save up to \$3,850 for an individual and \$7,750 for a family (HSA holders 55 and older get to save an extra \$1,000 which means \$4,850 for an individual and \$8,750 for a family) – and these contributions are 100% tax deductible from gross income. Since an HSA is in an individual's name, the spouse would need to open up an HSA in his or her name to make the additional catch-up contribution if they were eligible.
- Minimum annual deductibles are \$1,500 for self-only coverage or \$3,000 for family coverage.
- Annual out-of-pocket expenses (deductibles, copayments, and other amounts, but not premiums) cannot exceed \$7,500 for self-only coverage and \$15,000 for family coverage.

	<u>Minimum Deductible</u>	<u>Maximum Out-of-Pocket</u>	<u>Contribution Limit</u>	<u>55+ Contribution</u>
Single	\$1,500	\$7,500	\$3,850	\$1,000
Family	\$3,000	\$15,000	\$7,750	\$1,000

For more detailed information on HSA plans and taxes, visit the U.S. Department of Treasury website at www.ustreas.gov or talk with your tax advisor.

Personal Savings Products

Q Money Market Account

Rev. 03/29/2022

Q Money Market Account Services

Minimum Amount to Open Account	\$2,500.00
Age/Eligibility Requirement	None
Monthly Maintenance Fee	\$10.00
Per Check/Debit Fee	None
Minimum Daily Balance to avoid Maintenance Fee & Per Check/Debit Fee	\$2,500.00
Excessive Withdrawal Fee	\$5 after 6 withdrawals per statement cycle
Pays Interest – See Interest Tiers and Rate Information .	

Additional Available Services

Online Statements	Free
Q Debit Card with SecurLock Equip	Free
ATM Transactions (Non-Queensborough ATMs) <i>6 free transactions per statement cycle, \$1 per transaction thereafter Non-Queensborough ATM Fees are the responsibility of the customer.</i>	
Online Banking with Bill Pay and Text Alerts	Free
Q Mobile Banking with Bill Pay and Text Alerts	Free
Q Mobile Deposit	Free
Online Banking Money Management Tool	Free
Overdraft Privilege Program – <i>if requirements are met</i>	

Q Money Market Account Benefits

Our Q Money Market Account is for those customers with excess funds who want to earn a higher rate of interest on their deposits. The customer may want the funds readily available. By maintaining a minimum daily balance of \$2,500.00 the customer can avoid a monthly service charge. The Q Mobile Banking App allows the customer to view accounts, transfer funds and review monthly statements. The Online Banking Money Management tool can help manage monthly expenditures as well as view Financial Accounts at other institutions all from one location. Watch your Savings Grow!

Q Savings Account

Rev. 03/29/2022

Q Savings Account Services

Minimum Amount to Open Account	\$25.00
Age/Eligibility Requirement	None
Maintenance Fee	\$9.00 Quarterly
Minimum Daily Balance to avoid Maintenance Fee	\$200.00
Excessive Withdrawal Fee	\$5 after 3 withdrawals per statement cycle
Pays Interest – See Interest Tiers and Rate Information .	

Additional Available Services

Online Statements, Quarterly	Free
Online Banking with Text Alerts	Free
Q Mobile Banking with Text Alerts	Free
Q Mobile Deposit	Free
Online Banking Money Management Tool	Free

Q Savings Account Benefits

Open a Q Savings Account today. Keep a minimum balance of just \$200 to avoid the quarterly \$9.00 charge. Excessive Withdrawal Fees do apply. Open one of Queensborough's many Consumer Checking Products and establish a recurring transfer from Checking to Savings to make saving easy. Customers with larger savings may benefit more by opening a Save Up Plan account or a Money Market account and earning a higher rate of interest. Queensborough's Mobile Banking services are available to help keep track of savings. Watch account balances grow!

Q Young Savers Account

Rev. 03/29/2022

Q Young Savers Account Services

Minimum Amount to Open Account	\$0.00
Age/Eligibility Requirement	14 to 24/FT Student
<i>Parent or legal guardian must be primary owner for minor under 16</i>	
Maintenance Fee	\$0.00
Minimum Daily Balance to avoid Maintenance Fee	\$0.00
Excessive Withdrawal Fee	\$5 after 3 withdrawals per statement cycle
Pays Interest – See Interest Tiers and Rate Information .	

Additional Available Services

Savings Online Statements Quarterly	Free
Online Banking with Text Alerts	Free
Q Mobile Banking with Text Alerts	Free
Q Mobile Deposit	Free
Online Banking Money Management Tool	Free

Q Young Savers Account Benefits

Open a Q Young Savers Account with \$0.00 opening deposit and no quarterly Maintenance fees. Queensborough Students will also benefit from opening a Q Student Account. An automatic transfer can be established from the Q Student Checking to deposit funds into the Q Young Savers Account. Excessive Withdrawal Fees do apply. Queensborough's suite of Mobile Banking services are available to assist our students in monitoring their monthly savings. Watch account balances grow!

Business Checking Products

Q Business Basic Account

Rev. 07/31/2019

Q Business Basic Account Services

Minimum Amount to Open Account	\$100.00
Age/Eligibility Requirement	None
Monthly Maintenance Fee	\$0.00
Transaction Fee Includes credits/debits, ACH credits/ debits, and deposited items	First 200 free*, then \$0.25 per
Minimum Daily Balance to avoid Maintenance Fee and Per Transaction Fee	Not Applicable
Pays Interest	Non-Interest Bearing

Additional Available Services

Online Statements	Free
Q Business Debit Card with SecurLock Equip	Free
Q Business Online Banking with Bill Pay and Text Alerts	Free
Q Business Mobile Banking with Bill Pay and Text Alerts	Free
Remote Deposit Capture	Standard Fees Apply
ACH Origination	Standard Fees Apply
Wire Origination	Standard Fees Apply
Positive Pay and Cash Sweeps Services	Standard Fees Apply
Credit and Debit Card Merchant Services processing	Standard Fees Apply

Speak to a Q Banker or Cash Management Specialist regarding Cash Management Services and Fees

Q Business Basic Account Benefits

The Q Business Basic is Queensborough's primary business account. This account is for small to medium size businesses with low transaction volume and small cash deposits. Sole Proprietors, Associations, Church Accounts, Farm Accounts and Construction accounts are good fits for a Q Business Basic account. Businesses that routinely exceed the 200 transaction limit or deposit a large volume in cash may need to be placed in the Q Business Analysis account type. Money Service Businesses must be approved by BSA prior to account opening. Contact cashmanagement@qnbtrust.bank for assistance with setup of Account Analysis or one of the banks' Cash Management services.

Q Business Analysis Account

Rev. 07/30/2019

Q Business Analysis Account Services

Minimum Amount to Open Account	\$200.00
Monthly Maintenance Fee	\$12.00
Deposited Credits	\$0.25
Deposited Items	\$0.12
Items Paid	\$0.12
ACH Debits	\$0.15
ACH Credits	\$0.15
Cash Deposits/Withdrawals	\$0.25 per hundred
Earnings Credit Allowance	May be applied
<i>The ECA is set by the bank and is subject to change without prior notice.</i>	

Additional Available Services

Online Statements	Free
Q Business Online Banking with Bill Pay and Text Alerts	Free
Q Business Mobile Banking	Free
Remote Deposit Capture	Standard Fees Apply
ACH Origination	Standard Fees Apply
Wire Origination	Standard Fees Apply
Positive Pay and Cash Sweeps Services	Standard Fees Apply
Credit and Debit Card Merchant Services processing	Standard Fees Apply

Speak to a Q Banker or Cash Management Specialist regarding Cash Management services and fees.

Q Business Analysis Account Benefits

State and Local Governments, convenience stores, Money Service Businesses, cash intensive businesses, doctor's offices, veterinary offices and other high transaction or large cash volume businesses are good candidates for the Q Business Analysis account. Money Service Businesses must be approved by BSA prior to account opening. BSA may assess a separate MSB Analysis Fee on Money Service Businesses. Contact cashmanagement@qnbtrust.bank for assistance with setup of Account Analysis or one of the bank's Cash Management services.

Q Business Now Account

Rev. 07/31/2019

Q Business Now Account Services*

Minimum Amount to Open Account	\$1,000.00
Eligibility Requirement	Now Account*
Monthly Maintenance Fee	\$10.00
Per Check/Debit Fee	\$0.20 per Check/Debit
Minimum Daily Balance to avoid Maintenance Fee and Per Check/Debit Fee	\$1,000.00
Pays Interest – <i>Interest Tiers and Rate Information below</i>	

Tiers
\$100,000.01 +
\$50,000.01 - \$100,000.00
\$25,000.01 - \$50,000.00
\$1,000.00 - \$25,000.00
\$0.00 - \$999.99

Additional Available Services

Online Statements	Free
Q Business Debit Card with SecurLock Equip	Free
Q Business Online Banking with Bill Pay and Text Alerts	Free
Q Business Mobile Banking with Bill Pay and Text Alert	Free
Remote Deposit Capture	Standard Fees Apply
ACH Origination	Standard Fees Apply
Wire Origination	Standard Fees Apply
Positive Pay and Cash Sweeps Services	Standard Fees Apply

Credit and Debit Card Merchant Services Processing

Standard Fees Apply

Speak to a Q Banker or Cash Management Specialist regarding Cash Management Services and Fees

**Account Holder must meet [Now Account Eligibility requirements](#).*

Q Business Now Account Benefits

This account is for small to medium size businesses wanting to earn interest on their deposits and qualify for a Now Account. See [Now Account Eligibility](#) *Product Manual information* to determine eligibility. Large transaction accounts and cash intensive businesses may need to be placed in Q Business Analysis account type.

Q IOLTA Trust Account

Rev. 11/09/2021

*Account must be setup in Q IOLTA Trust Account Type
Complete Notice to Financial Institution form and scan to Image Center*

Q IOLTA Trust Account Services

Minimum Amount to Open Account	\$0.00
Eligibility Requirement	GA Bar Foundation Inc Regulations Apply
Monthly IOLTA Processing Fee <i>Processing Fee will not be assessed against IOLTA account, but will instead be deducted from the interest before being sent to the GA Bar Foundation.</i>	\$10.00
Per Check/Debit Fee	\$0.00
Minimum Daily Balance to avoid Maintenance Fee and Per Check/Debit Fee	\$0.00
Pays Interest - <i>See Interest Tiers and Rate Information below.</i>	

Tier	Rate	APY
\$0.01 and greater	0.25%	0.25%

Additional Available Services

Online Statements	Free
Q Business Online Banking with Bill Pay and Text Alerts	Free
Q Business Mobile Banking	Free
Remote Deposit Capture	Standard Fees Apply
Wire Origination	Standard Fees Apply
Positive Pay	Standard Fees Apply

Speak to a Q Banker or Cash Management Specialist regarding Cash Management Services and Fees

Q IOLTA Trust Account Information

The IOLTA Now Account is an account for Lawyers and Law Firms to pool client's funds and provide interest reporting to the Georgia State Bar Association. This account is subject to the Georgia State Bar Association IOLTA rules. These rules cover payment and reporting of interest as well as NSF and OD occurrences to the State Bar Foundation. The monthly \$10 Processing Fee is netted against the interest as allowable by law. The net interest (if any) is sent to the Georgia State Bar Foundation monthly.

Additional Account Information

Interest will post to the Q IOLTA Account on the last business day of each month. An Interest Transfer will be established for each IOLTA account by the Cash Management Department after account opening, to move the interest to the IOLTA Interest Control Account. The Monthly IOLTA Processing Fee of \$10.00, or the lesser of the interest amount, will be deducted from the Interest sent to the Georgia Bar Foundation. The interest will be sent to the State Bar Foundation monthly beginning with the January 2020 interest payment. The IOLTA Processing Fees will be credited to the General Ledger Income Account Ser Chgs – IOLTA Accounts 71200141 and branch center number.

Wire fees, Deluxe check printing charges and returned check charges will be assessed against the IOLTA account unless a secondary account is provided to assess those charges. NSF Fees, Overdraft Fees, and Stop Payment Fees will be assessed against the IOLTA account as they occur.

The bank is required by Georgia Bar Association rules to report overdrafts that have not been cleared within 3 business days.

The Q IOLTA Account statement will generate monthly on the last business day of the month.

Each Q IOLTA account has a Tax Reporting relationship assigned to the GA Bar Foundation on the IOLTA account. The GA Bar Foundation is a tax exempt entity. A 1099 Int should not produce for IOLTA accounts.

Business Savings Products

Q Corp MMDA Account

Rev. 03/29/2022

Q Corp MMDA Account Services

Minimum Amount to Open Account	\$2,500.00
Age/Eligibility Requirement	None
Monthly Maintenance Fee	\$25.00
Per Check/Debit Fee	None
Minimum Daily Balance to avoid Maintenance Fee and Per Check/Debit Fee	\$2,500.00
Excessive Withdrawal Fee	\$5 after 6 withdrawals per statement cycle

Pays Interest - *See Interest Tiers and Rate Information below.*

Tiers
\$250,000.01 +
\$100,000.01 - \$250,000.00
\$50,000.01 - \$100,000.00
\$10,000.01 - \$50,000.00
\$2,500.00 - \$10,000.00
\$0.00 - \$2,499.99

Additional Available Services

Online Statements	Free
Q Debit Card with SecurLock Equip	Free
ATM Transactions (Non-Queensborough ATMs) <i>6 free transactions per statement cycle, \$1 per transaction thereafter</i> <i>Non-Queensborough ATM Fees are the responsibility of the customer.</i>	
Online Banking with Bill Pay and Text Alerts	Free

Q Mobile Banking with Bill Pay and Text Alerts	Free
Q Mobile Deposit	Free
Online Banking Money Management Tool	Free
Overdraft Privilege Program – <i>if requirements are met</i>	

Q Corp MMDA Account Benefits

Queensborough's Q Corp MMDA Account is for those business customers who have additional operating capital set aside that they do not wish to keep in their daily operating transaction account. Typically, the customer wants ready availability to the funds and does not wish to place the funds in a long term Time Deposit that the customer may have to pay a penalty to access if needed.

Our Q Business Banking Mobile Banking App allows the customer to view accounts and transfer funds. The Online Banking Money Management tool can help budget monthly expenditures as well as view Financial Accounts at other institutions all from one location. Speak with one of our Account Relationship Bankers or Wealth Management Bankers today to ensure the best possible accounts for the business. Planning Ahead!

Q Business Savings Account

Rev. 03/29/2022

Q Business Savings Account Services

Minimum Amount to Open Account	\$200.00
Age/Eligibility Requirement	None
Maintenance Fee	\$9.00 Quarterly
Minimum Daily Balance to avoid Maintenance Fee	\$200.00
Excessive Withdrawal Fee	\$5 after 3 withdrawals per statement cycle

Pays Interest - *See Interest Tiers and Rate Information below.*

Tiers	Rates
\$500.00 - \$2,500.00	0.05%
\$2,500.01 and greater	0.10%

Additional Available Services

Savings Online Statements Quarterly	Free
Q Business Online Banking with Text Alerts	Free
Q Business Mobile Banking	Free

Speak to a Q Banker or Cash Management Specialist regarding Cash Management Services and Fees

Q Business Savings Account Benefits

Open a Q Business Savings Account and keep a minimum balance of just \$200 to avoid the quarterly \$9.00 charge. A Q Business Savings Account is for those business customers that have additional operating capital, want to earn interest and have immediate access to funds. The customer may also want to consider a Q Corp MMDA depending on their savings balance. For both Savings and Money Market accounts, Excessive Withdrawal Fees apply. Queensborough's Q Business Mobile Banking services can assist the customer in better managing their cash flow.

Safe Deposit Box

Safe Deposit Box Billing & Rates

Rev. 11/08/2021

General Information

A Queensborough Checking or Savings account is required to open a Safe Deposit Box.

Billing

Safe Deposit Box payment is due annually on the anniversary of the open date. Payment is due each year for the upcoming year. Boxes opened prior to November 2020 may have an annual billing date of December 1st or January 1st. Preferred payment is automatic transfer from a Checking account. Manual payments are also available. A billing notice is mailed 30 days prior to each annual payment date.

Rates

<u>Box Size</u>	<u>Rural Market</u>	<u>Augusta Market</u>	<u>Savannah Market</u>
3 X 5	\$20	\$30	\$30
5 X 5	\$25	N/A	N/A
5 X 7	\$25 (Wadley)	N/A	N/A
3 X 10	\$30	\$50	\$50
5 X 10	\$40	\$75	\$75
10 X 10	\$60	\$100	\$100

*Bank employees pay full price for a Safe Deposit Box.

Time and IRA Deposits

Time Deposits

Rev. 11/09/2021

Time Deposits Information

Minimum Opening Deposit \$500.00

Contributions to Non-IRA Time Deposits are only accepted at account opening and maturity.

Interest Payments

Interest capitalizing to TD should be paid at maturity or every 12 months, whichever term is less. TD with maturities greater than 12 months, interest must be paid at least annually. Customers receiving interest checks or interest transfers to another account may have interest transferred monthly or at another interval.

Early Withdrawal Penalty.

24 months or less equals 3 months' interest. Greater than 24 months equals one year's interest. The penalty will be deducted from the accrued interest first, the remainder will be deducted from principal.

For variable rate Time Deposits, we will calculate the penalty using the interest rate being applied at the time of withdrawal. The minimum early withdrawal penalty is seven days' simple interest on any amount withdrawn (a) within the first six days after the account is opened, or (b) within six days after a previous early withdrawal.

Please see the [Deposit Rate Schedule](#) for current rates on the following Account Types. Current non-IRA Time Deposits are effective as of 02.19.2021.

- 12 - 18 MONTHS
- 19 - 26 MONTHS
- 27 - 36 MONTHS
- 37 - 48 MONTHS
- 49 - 60 MONTHS
- +250M CERTIFICATE
- +250M PUB FUNDS CD
- 10 - 31 DAY CERTIFICATE
- 91 DAY CERTIFICATE
- 6 - 10 MONTHS
- 6 MONTH PUBLIC FUNDS
- 12 MONTH PUBLIC FUNDS
- 3 - 17 MO BROKERED CD
- 18 - 72 MO BROKERED CD

IRA Time Deposits

Rev. 11/09/2021

Minimum Opening Deposit

\$100.00

An IRA may be comprised of 1 Time Deposit or multiple Time Deposits for each customer. A customer may have separate IRA plans (Traditional, Roth, Sep, Simple, Coverdell). IRA Contributions can be made to an IRA Time Deposit at account opening and at maturity. Contributions to Deposit IRAs can be made at any time.

IRA Early Withdrawal Penalty

IRA Early Withdrawal Penalty equals 6 months' interest. The penalty will be deducted from the accrued interest first, the remainder will be deducted from principal. If the account is a variable rate account, the penalty is calculated using the interest rate applied at the time of withdrawal.

The early withdrawal penalty will be in addition to any penalty imposed under the Individual Retirement Account (IRA) Disclosure Statement. The minimum early withdrawal penalty is seven days' simple interest on any amount withdrawn (a) within the first six days after the account is opened, or (b) within six days after a previous early withdrawal.

Interest Payments

Interest capitalizing to a TD should be paid at maturity or every 12 months, whichever term is less. TD with maturities greater than 12 months, interest must be paid at least annually. Customers receiving interest checks or interest transfers to another account may have interest transferred monthly or at another interval.

Current Bankway IRA Account Types

IRA Account Types	Effective 2.19.2021
6 - 18 Month IRA	See Deposit Rate Schedule for current Rates
24 - 47 Month IRA	
48 - 60 Month IRA	
+250M IRA 6 -23 MO	
+250M IRA 24-60 MO	
SIMPLE IRA	Use correct IRA Term TD
COVERDELL EDUCATION	Use correct IRA Term TD
+250 DEPOSIT IRA	\$250,000.01 + Tier 5
DEPOSIT IRA	\$100,000.01 - \$250,000.00 Tier 4
Tiers apply to both	\$50,000.01 - \$100,000.00 Tier 3
Deposit IRA Types	\$10,000.01 - \$ 50,000.00 Tier 2
	\$0.00 - \$10,000.00 Tier 1

Deposit IRAs

Rev. 03/06/2023

Minimum Opening Deposit \$50.00

Interest Payments

Deposit IRA interest is credited and compounded monthly.

Term

The Deposit IRA types have a 9 year (108 Month) term. The term on this product cannot be altered.

The Deposit IRA will automatically renew at maturity.

Penalty

The Deposit IRA penalty is seven (7) days' simple interest on any amount withdrawn (a) within the first six days after the account is opened, or (b) within six days after a partial early withdrawal.

Rates

The Deposit IRA types use a tiered rate table. Interest rates are variable rates and will change when the bank rate table is updated. The TD will pay interest using the highest rate tier based on the entire balance in the TD.

Contribution and Distribution forms

A contribution and distribution form is needed each time a deposit or withdrawal is made. The contribution form for customers making reoccurring contributions should complete one form listing the start and stop date of the contribution and the reoccurring amount.

Tiers	Rates	APY
\$250,000.01 or more	2.00%	2.00%
\$100,000.01 - \$250,000.00	1.50%	1.50%
\$50,000.01 - \$100,000.00	1.00%	1.00%
\$10,000.01 - \$50,000.00	0.75%	0.75%
\$0.00 - \$10,000.00	0.50%	0.50%

IRA Reporting

A customer receives an **annual IRA Statement** by January 31 each year, showing the previous year's beginning balance, all contributions and distributions and the year-end balance.

A **1099R** is sent to the customer by January 31 each year, **IF** the customer has distributions for the previous year.

A **5498** form is sent to each IRA customer usually by May 31 each year, showing the previous year's beginning balance, all contributions and distributions and the year-end balance.

Combined tax forms are generated for each separate IRA plan (Traditional, Roth, Sep, Simple, Coverdell) showing the information for all TDs for the specific IRA plan.

Loans

Business Loans

Rev. 11/10/2021

It is not always easy to determine which loan is right for you and your business. That is what we're here for. Ask us about which option is best for you. Queensborough is a Certified FSA Guaranteed Lender.

Lines of Credit

Typically used for inventory purchases, working capital and short term business needs

Term Loans

Typically used for equipment purchases, commercial vehicles, owner and non-owner occupied commercial real estate

Construction Loans

For renovations and improvements to current facilities as well as owner and non-owner occupied new facilities

Business Expansion & Acquisition Loans

To help your business grow

Agricultural Lending

Options include lines of credit, real estate and equipment term loans

Small Business Administration (SBA) Loans

A variety of SBA loan options are available to assist with startup, expansion and upgrades to your business

Additional information needed as you prepare your loan request:

- Three years of business tax returns
- Two years of personal tax returns
- Current personal financial statements

Mortgage Loans

Rev. 11/10/2021

Let us handle the details so you can spend your time dreaming about your new home.

Our experienced team of local Mortgage Lenders are ready to assist with all of your mortgage needs from local processing, underwriting and closing.

Prequalification is available so you know exactly how much home you can afford.

Personal Loans

Rev. 11/10/2021

You can count on us when you need cash for your expenses. We offer a variety of personal loans. Ask us about which option is best for you.

Personal Lines of Credit

When you need to withdraw smaller amounts as needed over time

Personal Loans

Typically used for emergencies, to pay bills, and purchases such as appliances and boats

Auto Loans

We offer competitive rates on automobile loans

Home Equity Loans

Use the equity in your home as collateral for a home equity loan

Construction Loans

Construction loans are available as you are building your home

Mortgage Loans

For the purchase of your home

Additional information needed as you prepare your loan request:

- Current pay stub and most recent W-2
- If self-employed, two years of personal tax returns

Cash Management Products

Cash Management Accounts

Rev. 11/10/2021

Speak with a Cash Management Specialist to setup any of these Cash Management accounts today.

Operating Checking Account

An Operating Checking Account links to one or more checking accounts. All of your checking account activity is streamlined into one master operating checking account. The use of a master account may eliminate the need for manual transfers, improve cash flow, increase interest income or reduce interest expense.

Zero Balance Account

A Zero Balance Account (ZBA) is a checking account in which a balance of zero is maintained each business day. Any funds needed to cover items presented to the ZBA are automatically transferred from the Operating Account. Conversely, any deposits made to the ZBA will automatically transfer to the Operating account, in order to always maintain the zero balance.

Cash Sweep Account

Q's Cash Sweep Account offers a preferred interest rate and is used to house excess funds. Any funds from your main checking/operating account that are in excess of your predetermined balance are "swept" to the Cash Sweep Account to earn interest. If your main checking account/operating account falls below your predetermined balance, the needed funds are simply "swept" back into your main checking/operating account.

Loan Sweep

Loan Sweep works by linking your checking account to your line of credit and applies excess balances to outstanding loans, minimize interest expense, and back to checking when needed.

Cash Management Deposit Services

Rev. 11/10/2021

Our mission is to always listen to the needs of our customer and to keep the banking process as simple as possible so you can get back to what you do best, running your business.

Merchant Services

Queensborough, in partnership with Community Financial Institutions (a division of First Data, Corp.), offers customized credit card processing solutions for your business. Whether you operate a Café, an Auto Shop, a Healthcare office, an AC/Heating Repair company, or an IT Services business, we have the ability to meet your needs. There is no company too big or too small for our merchant services offering. From terminals to point-of-sale integration, and mobile devices, we offer an array of products and services to suit your processing needs. As your trusted local financial institution, Queensborough has a dedicated Merchant Services team to consult and guide you with a customized solution.

Remote Deposit Capture

With Q's Remote Deposit Capture, you can make deposits without leaving your office. Deposits may be made electronically from your desk in minutes by scanning your checks with the equipment we provide. Q's Remote Deposit provides your business convenience, savings and reporting. Similar to Business Online Banking, you can create specific user access levels based on your employee's role within your company.

Business Mobile Deposit*

Making a Deposit using the camera on your smartphone or tablet and our Q Business Banking App is convenient and easy. Choose your account. Snap a picture of the front and back of the check. Fill in the amount of the deposit. Submit your deposit. For your protection, check images are stored securely at the bank and never on your device.

Virtual Vault

Virtual Vault is innovative smart safe technology that streamlines preparing cash deposits while mitigating risk for your employees. You will spend less time counting cash and making trips to the bank all while creating a safer environment for your employees and customers.

Cash Management Online Banking Products

Rev. 03/01/2022

Our mission is to always listen to the needs of our customer and to keep the banking process as simple as possible so you can get back to what you do best, running your business.

Q Business Online Banking

Q Business Online Banking provides our business customers a comprehensive tool with the ability to establish users within your company with specific user profiles.

- Assign specific access levels to manage account balances, pay bills, originate ACH transactions, submit Wire Transfers, submit Stop Payments and access online bank statements.
- Setup multiple companies under one login which are all managed by the same System Administrator.

Q Business Mobile App*

The Q Business Mobile App is available to download for free in the Apple App store and Google Play store. The Q Business Mobile Banking App includes balance information, funds transfers, and the ability to initiate and approve ACH files and Wire Transfers. As an added feature, Q Business Banking Mobile App log in offers thumb print enablement for a quick log in experience.

ACH Origination

ACH transactions are electronic debits and credits used to efficiently disburse employee payroll through Direct Deposit or electronically collect receipts through direct payment from any bank account in the United States. By replacing checks with ACH, your business will save the time and expense of writing, mailing and reconciling checks.

Online Wire Transfer

Wire Transfers can be initiated conveniently and securely through our Business Online Banking site. You can initiate domestic and international wires (in US Dollars). The System Administrator can assign specific users the ability to initiate only, approve only or both.

Positive Pay

As an additional level of fraud protection, Q's Positive Pay service is offered as a feature of our Business Online Banking platform. Positive Pay allows you to upload a file containing information on your issued checks. We will verify the check number and amount of each item presented to us against the file you provide. Positive Pay allows you to review daily items presented for payment and gives you the opportunity to return any unauthorized checks, unpaid.

EFT Email Reporting

The Automated Clearing House (ACH) is standardized, efficient, and secure electronic payment transaction system, and it is increasingly used to facilitate business-to-business payments. EFT email reporting converts this payment information into readable reports. With this system, ACH business payments are much easier to understand, process, and apply to open accounts. Many businesses can greatly benefit from this service because it breaks down the payee information when payments are lumped together, saving time with reconciliation.

Wealth and Investments

Investment Services

Rev. 11/10/2021

Helping you make informed decisions for your future and giving you independent advice and options.
We will guide you every step of the way.

Investments and Insurance Services

- 401K Information
- Preserving Retirement Income
- Retirement Savings Plan
- Insurance & Annuities
- Estate Planning
- Tax Strategies
- Saving Money for Retirement
- Disability Savings Plan
- Long-Term Care
- Portfolio Management

Securities and advisory services are offered through LPL Financial, a registered investment advisor, member FINRA/SIPC. Insurance products offered through LPL Financial or its licensed affiliates. The Investment products sold through LPL Financial are not insured Queensborough deposits and are not FDIC insured. These products are not obligations of Queensborough and are not endorsed, recommended or guaranteed by Queensborough or any government agency. The value of the investment may fluctuate, the return on the investment is not guaranteed, and loss of principal is possible. Queensborough National Bank & Trust Co. and Queensborough Investments are not registered broker/dealers and are not affiliated with LPL Financial. LPL Financial does not provide tax or legal advice.

Wealth Management Services

Rev. 11/10/2021

Let us assist you in creating a strategy to obtain, increase, protect and distribute your wealth.

Private Banking

For those who need a comprehensive approach to financial services

Trust Services

We offer a full scope of services with local administration for a variety of trust arrangements

Estate Services

To assist in the complicated process of estate settlement

Forest Asset Management

To obtain maximum benefits from your timber and property

Retirement Planning

To help make the most of your lifetime savings

Investment Services

To help you make more informed decisions for your future and give you independent advice

Financial Literacy

We can help you achieve your dreams and set the path to financial freedom.

Provide your loved ones with peace of mind knowing they have the information needed to maintain your financial assets should anything happen to you.

Securities and advisory services are offered through LPL Financial, a registered investment advisor, member FINRA/SIPC. Insurance products offered through LPL Financial or its licensed affiliates. The Investment products sold through LPL Financial are not insured Queensborough deposits and are not FDIC insured. These products are not obligations of Queensborough and are not endorsed, recommended or guaranteed by Queensborough or any government agency. The value of the investment may fluctuate, the return on the investment is not guaranteed, and loss of principal is possible. Queensborough National Bank & Trust Co. and Queensborough Investments are not registered broker/dealers and are not affiliated with LPL Financial. LPL Financial does not provide tax or legal advice.

Financial Literacy Services

Rev. 11/10/2021

We want to help you make better financial decisions. Our Financial Literacy Programs can help you get on the right track.

Our Commitment

We're committed strengthening the financial stability of the communities that we serve and empowering individuals with the tools to improve their financial health.

Custom Programming

Program can be tailored to meet specific needs of companies, churches, families, organizations and individuals. Our online platform, IQ University provides easy-to-use online courses for many topics.

No Charge

These programs are offered at no charge and there is no obligation for employees or members to bank with Queensborough National Bank.

Additional Resources

- The Savings Strategies tool offers recommendations that are designed to help you establish and grow your personal savings.
- Learn how to improve your credit score. Don't let a poor credit score stand in your way of owning a home or achieving your dreams.
- These helpful books and web sites can further help you with effective money management.

Call us today to learn more about Q's Financial Literacy Program.

(706) 798-2424

Q Works Banking Program

For employers – give yourself and your employees the benefits of a simple account package that provides access to convenient banking services and [financial literacy programs](#).

Our **personal checking products** come with the following free services: Q Debit Card with SecurLock Equip, Mobile Banking, Mobile Deposit, Online Banking, bill pay, text alerts, online statements, Apple Pay, Android Pay, Queensborough's Money Management tool and ATM/ITM deposits. *

Q Works Checking

- \$0 minimum amount to open
- No monthly maintenance fee
- No per check/debit fee
- No minimum balance requirement
- Free Q Checks
- Cashier's checks or other equivalent check free (limit of two per visit)
- 6 free non-Queensborough ATM withdrawals per statement cycle (\$1 per withdrawal thereafter)
- 6 credits of non-Queensborough ATM fees per statement cycle with receipt
- Waived Overdraft Protection transfer fees when transferring from a Q Works Savings Account
- Free first year rent on 3 X 5 safe deposit box (where available)

Q Works Savings

- \$0 minimum amount to open
- \$9 quarterly maintenance fee
- \$200 minimum daily balance required to waive quarterly maintenance fee
- \$5 excessive withdrawal fee per withdrawal (after 3 per quarterly statement cycle)
- Ask us about current interest rates

Our personal savings products come with the following free services: Mobile Banking, Online Banking, Q Debit Card with SecurLock Equip attached to a primary checking account, bill pay, text alerts, online statements, Queensborough's Money Management tool and ATM/ITM deposits.**

Queensborough's IQ University and IQ University Jr. Financial Literacy Education Program is available for adults and children who are members of Q's At Work Banking Program.

Digital Banking

QNBTONOW Customer Care Team

Rev. 11/10/2021

We're here to support you via phone or online chat.

Hours

We have extended our traditional banking hours to provide additional support by phone and online banking chat functionality. Support is available in English and Spanish.

- Monday through Friday 8:00am – 6:00pm
- Saturdays 8:00am – 1:00pm

Account Inquiries

Our team can support account inquiries, like:

- Account Balances
- Transaction details
- Direct Deposit information

Account Maintenance

Our team can support account maintenances, such as:

- Address changes
- Stop payments
- Debit card support
- Online Banking access and resets
- QuickBooks and Quicken support
- Mobile Banking support

Our Customer Care Team is comprised of Queensborough teammates located within our local footprint. They're a part of our local communities and are eager to provide support to our branch network.

Reach them today at 1-855-QNBTONOW (1-855-762-8669) or through your Online or Mobile Banking.

QNBTONOW Experience

Rev. 11/10/2021

QNBTONOW combines the speed and convenience of an ATM with the friendly and comprehensive service of our QNBTONOW Tellers.

QNBTONOW Services

- Make cash or check deposits
- Cash checks
- Withdraw funds
- Make payments
- Transfer funds between your Queensborough accounts
- Smaller bills and exact change available when cashing checks

Drive-Thru Hours

- *QNBTONOW Tellers extend the hours of in-person banking.*
 - Monday through Friday 8:00am – 6:00pm
 - Saturdays 8:00am – 1:00pm
- *QNBTONOW can also be used as ATMs 24 hours a day, 7 days a week*

Our QNBTONOW Teller Team is comprised of Queensborough teammates located within the bank's local footprint. They're a part of our local communities and are eager to provide support to our branch network. Support is available in English and Spanish.

Business Online Banking

Rev. 11/10/2021

With Business Online Banking you can establish users within a company with specific user access, establish dual control, modify users and manage all business banking activities for assigned staff.

One Login

Establish multiple companies under one login which can be managed by the same system administrator.

Account Reconciliation

Complete account reconciliation by importing account information to Quicken and QuickBooks

Bill Pay

Add, edit or delete a payee and verify when a payment has cleared

Manage Cash Flow

Manage cash flow between accounts by establishing account transfers to maintain specific balances in accounts. Account transfers can also be scheduled for current day, a future date or on a reoccurring basis.

Stop Payments

Place stop payments on an individual check or range of checks

Online Statements

Access online statements and view images of checks and deposit slips

Create Reports

View summary and detailed account information. Customized reports can also be created for end-users.

Wire Transfers

Process wires from the office and create wire templates for frequently sent wires

ACH Origination

Create payroll, accounts receivable and accounts payable files to pay employees and debit or credit vendors as needed

Q Business Mobile Banking

Complete transaction at your leisure.

Speak with a Cash Management Specialist to setup Business Online Banking and other Cash Management products today.

Online Banking

Rev. 01/02/2024

Secure and easy to use, our Online Banking allows you to complete a variety of financial tasks at your leisure.

Online Banking Services

- View account information
- View check images
- Pay your bills
- Make loan payments
- Schedule transfers
- View online statements
- Make stop payments
- Setup balance alerts
- Share access with others
- Export transaction history using Quicken and Quick Books
- Chat with a live Customer Care Representative
- Send secure emails

Additional Features of Online Banking

Text Message Banking

Receive account information via a text message enabled phone. *

Money Management

Use Queensborough's Money Management tool to access all of your financial accounts from one location.

Categorize your transactions, establish a monthly budget and learn where and how you spend money.

Turbo Tax

Get started with Turbo Tax live using Online Banking. Connect with tax experts on demand for advice. Try

Turbo Tax for free and don't pay until you file. **

Q Mobile Banking

Rev. 01/02/2024

Bank from virtually anywhere with our mobile banking app.

Mobile Banking Services*

- View accounts
- Pay bills
- Make loan payments
- Schedule transfers
- Make deposits
- View online statements
- Chat with a live Customer Care Representative

Additional Features of Mobile Banking

Money Management

Use Queensborough's Money Management tool to access all of your financial accounts from one location. Categorize your transactions, establish a monthly budget and learn where and how you spend money.

Turbo Tax

Get started with Turbo Tax live using Online Banking. Connect with tax experts on demand for advice. Try Turbo Tax for free and don't pay until you file. **

Forestry Services

Queensborough National Bank & Trust Company is one of only a few banks in GA that has a full –time Professional Forester on staff (Larry Hodges). Our forester is a registered forester in GA and SC and is a Society of American Foresters “Certified Forester”. The Forestry Division, located in our Trust Department, is qualified to assist landowners obtain optimum benefits from their land and timber resources while helping them sustain the health, quality and diversity of their timberland assets.

- **Timber Sales**

- Geared to help the landowner maximize dollars when he/she decides to sell their timber. Selling timber may well be one of the largest financial transactions a landowner may make. It is a complex procedure and requires knowledge that our staff can provide.

- **Forest Management Plans**

- Written document that outlines a course of action to help obtain the maximum benefits from his/her timber, based on sound forestry and natural resource conservation principles.
- Some plans can be prepared at no charge to landowner under the *Forest Stewardship Program*.

- **Forest Inventory (Timber Cruise)**

- This is a sampling procedure used to determine the amount and value of trees growing on a parcel of land. It is a basic and valuable tool in helping make decision on how to manage a track of timberland.
- A report is prepared that provides landowner with information on the type, size, number, and value of the trees growing on his/her property.

- **Wildlife Management Plan**

- We can prepare plans that will outline management practices necessary to increase and sustain game (deer, turkey, quail) and non-game (song birds, butterflies) wildlife species
- Plans geared to the overall objectives of landowner.

- **Other Management Services**

- Prescribed Burning
- Land Appraisals
- Environmental Assessments
- Carbon Sequestration Analysis
- Growth Analysis
- Damage Evaluations
- Supervision of Vendors
 - For Site Preparation
 - Tree Planting (hand & machine)
 - Herbicide Spraying
 - Pre-Commercial Thinning
 - Forest Road Construction
 - Firebreak Construction
 - Boundary Line Identification & Maintenance

Appendix

Schedule of Fees

SCHEDULE OF FEES* Effective beginning March 2023

Miscellaneous Services

Stop Payment	\$32.00
Returned Deposit Item Fee	\$8.00
Collection Fee	\$15.00
Official Check or other Equivalent Check	\$5.00
Photocopy	\$.25
Check Orders	Prices vary based on style of check
Print Checks in Bank	\$5.00 for 12 checks and 4 deposit slips
Account Closing Fee	\$10.00 fee if account is closed within 182 days
Foreign Currency Exchange	\$45 plus processing @ 1% of US Dollar Amount with a minimum fee of \$5
Research (per hour)	\$25.00
Copy of Statement	\$5 per statement for first 5 pages, \$1 per additional page
Copy of Check	\$1.00
Legal Process Fees	\$100 per Occurrence, or other rate as set by law to include Levies, Garnishments, and other Orders to Withhold Funds.

Wire Processing Fees

Domestic Wire Transfer - Incoming	\$20.00
Domestic Wire Transfer - Outgoing	\$20.00
International Wire Transfer - Incoming	\$45.00
International Wire Transfer - Outgoing	\$45.00

NSF/Overdraft Item Charge**

*Applied to overdraft items created by check, in-person withdrawals, ATM withdrawals, or other electronic means.

+An NSF/Overdraft Charge may be assessed for a single item multiple times if represented by the merchant or payee after an initial return.

Overdraft Item Charge	\$32.00 per Paid Item
NSF Item Charge	\$32.00 per Returned Unpaid Item
Overdraft Protection Transfer Fee	\$5.00 per Transfer
Commercial OD Transfer Fee	\$10.00 per Transfer

Maximum Number of NSF/Overdraft Item Charges daily 6 per day per consumer account

Small Transaction Amount Threshold \$10 or less
An NSF/Overdraft Item Charge is not assessed on consumer accounts for items \$10 or less.

Low Overdraft Balance Threshold \$10 or less
An NSF/Overdraft Item Charge is not assessed on consumer accounts if the account is overdrawn by \$10 or less at the end of each business day.

ATM/Debit Card Fees

Replacement Card	\$5.00
Withdrawal, Transfer, Inquiry at Non-QNB&T ATM	\$1.00 per transaction, after 6 per month
Expedited Debit Card Fee	\$75.00

Online Services

Internet Banking	No Charge
Bill Pay (Consumer)	No Charge
Bill Pay (Business)	No Charge
Consumer Mobile Banking	No Charge
Q Mobile Deposit Fee	\$0.50 per Deposit may be assessed
	Standard rates and fees may apply from your wireless carrier.

SCHEDULE OF FEES

Revised March 2023

*Note: The Schedule of Fees does not contain a complete listing of all Queensborough National Bank & Trust Company fees, service charges, and product and service fees. Other Consumer, Business, and Cash Management products and services may be governed under other specific product terms and conditions. Fees for these products and services may vary and additional fees may apply. QNBT's Schedule of Fees, as well as fees, terms and conditions for other products and services are subject to change from time to time and at the Bank's discretion. The Bank may amend or revise the Schedule of Fees without prior notification on the QNBTrust.bank website.

**Community Reinvestment Act (CRA) Public File
Queensborough National Bank & Trust Company**

**Opened and Closed Branches
Effective October 2024**

The following is a record of our institution's opened and closed branch offices during the current and prior two (2) calendar years, their street addresses, and geographies.

Opened Branches

- Columbia Loan Production Office – June 6, 2022
522 Lady Street, Ste 101
Columbia, SC 29201
Census Tract # 0016.00
- Hinesville Branch – October 30, 2023
110 General Screven Way
Hinesville, GA 31313
Census Tract # 0103.11
- Metter Branch (Relocation) – October 25, 2024
205 S Lewis Street
Metter, GA 30439
Census Tract # 9502.00

Closed Branches

Queensborough National Bank & Trust Company

Branch and ATM Information

Branches Located In Non-Metropolitan Areas

BULLOCH COUNTY

CENSUS TRACT # 1104.01	QNB&T STATESBORO BRANCH	ATM (Deposits and Cash)
MIDDLE INCOME TRACT (Distressed)	201 SOUTH MAIN STREET	ITM (Interactive Teller Machine)
PHONE 912-764-6600	STATESBORO, GA 30458	FAX 912-764-3755

<u>DAY OF WEEK</u>	<u>LOBBY</u>	<u>DRIVE-THRU</u>	<u>ITM</u>
Monday	9:00 AM - 4:00 PM	9:00 AM - 4:00 PM	8:00 AM - 6:00 PM
Tuesday	9:00 AM - 4:00 PM	9:00 AM - 4:00 PM	8:00 AM - 6:00 PM
Wednesday	9:00 AM - 4:00 PM	9:00 AM - 4:00 PM	8:00 AM - 6:00 PM
Thursday	9:00 AM - 4:00 PM	9:00 AM - 4:00 PM	8:00 AM - 6:00 PM
Friday	9:00 AM - 5:00 PM	9:00 AM - 5:00 PM	8:00 AM - 6:00 PM
Saturday	CLOSED	CLOSED	8:00 AM - 1:00 PM

CANDLER COUNTY

CENSUS TRACT # 9502.00	QNB&T METTER BRANCH	ATM (Deposits and Cash)
MODERATE INCOME TRACT	205 S LEWIS ST	ITM (Interactive Teller Machine)
PHONE 912-685-4000	METTER, GA 30439	FAX 912-685-4688

<u>DAY OF WEEK</u>	<u>LOBBY</u>	<u>DRIVE-THRU</u>	<u>ITM</u>
Monday	9:00 AM - 4:00 PM	8:30 AM - 4:00 PM	8:00 AM - 6:00 PM
Tuesday	9:00 AM - 4:00 PM	8:30 AM - 4:00 PM	8:00 AM - 6:00 PM
Wednesday	9:00 AM - 4:00 PM	8:30 AM - 4:00 PM	8:00 AM - 6:00 PM
Thursday	9:00 AM - 4:00 PM	8:30 AM - 4:00 PM	8:00 AM - 6:00 PM
Friday	9:00 AM - 5:00 PM	8:30 AM - 5:00 PM	8:00 AM - 6:00 PM
Saturday	CLOSED	CLOSED	8:00 AM - 1:00 PM

EMANUEL COUNTY

CENSUS TRACT # 9706.00	QNB&T SWAINSBORO BRANCH	ATM (Deposits and Cash)
MIDDLE INCOME TRACT (Distressed)	692 SOUTH MAIN STREET	ITM (Interactive Teller Machine)
PHONE 478-289-9900	SWAINSBORO, GA 30401	FAX 478-289-9980

<u>DAY OF WEEK</u>	<u>LOBBY</u>	<u>DRIVE-THRU</u>	<u>ITM</u>
Monday	9:00 AM - 4:00 PM	9:00 AM - 4:00 PM	8:00 AM - 6:00 PM
Tuesday	9:00 AM - 4:00 PM	9:00 AM - 4:00 PM	8:00 AM - 6:00 PM
Wednesday	9:00 AM - 4:00 PM	9:00 AM - 4:00 PM	8:00 AM - 6:00 PM
Thursday	9:00 AM - 4:00 PM	9:00 AM - 4:00 PM	8:00 AM - 6:00 PM
Friday	9:00 AM - 5:00 PM	9:00 AM - 5:00 PM	8:00 AM - 6:00 PM
Saturday	CLOSED	CLOSED	8:00 AM - 1:00 PM

JEFFERSON COUNTY

CENSUS TRACT # 9603.00	QNB&T MAIN BRANCH	ATM (Deposits and Cash)
MODERATE INCOME TRACT	113 E BROAD STREET	ITM (Interactive Teller Machine)
PHONE 478-625-2000	LOUISVILLE, GA 30434	FAX 478-625-2010

<u>DAY OF WEEK</u>	<u>LOBBY</u>		<u>ITM</u>
Monday	9:00 AM - 4:00 PM	-	8:00 AM - 6:00 PM
Tuesday	9:00 AM - 4:00 PM		8:00 AM - 6:00 PM
Wednesday	9:00 AM - 4:00 PM		8:00 AM - 6:00 PM
Thursday	9:00 AM - 4:00 PM		8:00 AM - 6:00 PM
Friday	9:00 AM - 5:00 PM		8:00 AM - 6:00 PM
Saturday	CLOSED		8:00 AM - 1:00 PM

CENSUS TRACT # 9603.00	QNB&T OPERATIONS CENTER	ATM (Deposits and Cash)
MODERATE INCOME TRACT	208 E. 7TH STREET	ITM (Interactive Teller Machine)
PHONE 478-625-2000	LOUISVILLE, GA 30434	

<u>DAY OF WEEK</u>		<u>ITM</u>
Monday	<u>BRANCH OFFICE LOCATED AT MAIN BRANCH</u> ITM/ATM SERVICES AVAILABLE	8:00 AM - 6:00 PM
Tuesday		8:00 AM - 6:00 PM
Wednesday		8:00 AM - 6:00 PM
Thursday		8:00 AM - 6:00 PM
Friday		8:00 AM - 6:00 PM
Saturday		8:00 AM - 1:00 PM

CENSUS TRACT # 9603.00	QNB&T HIGHWAY 1 BRANCH	ATM (Deposits and Cash)
MODERATE INCOME TRACT	107 HIGHWAY 1 BYPASS	ITM (Interactive Teller Machine)
PHONE 478-625-2012	LOUISVILLE, GA 30434	FAX 478-625-2007

<u>DAY OF WEEK</u>		<u>ITM</u>
Monday	<u>BRANCH OFFICE RELOCATED TO MAIN BRANCH</u> ATM SERVICES AVAILABLE	8:00 AM - 6:00 PM
Tuesday		8:00 AM - 6:00 PM
Wednesday		8:00 AM - 6:00 PM
Thursday		8:00 AM - 6:00 PM
Friday		8:00 AM - 6:00 PM
Saturday		8:00 AM - 1:00 PM

Queensborough National Bank & Trust Company

Branch and ATM Information

Branches Located In Non-Metropolitan Areas

JEFFERSON COUNTY

CENSUS TRACT # 9604.00 **QNB&T WADLEY BRANCH** ATM (Deposits and Cash)
MODERATE INCOME TRACT 25 NORTH MAIN STREET ITM (Interactive Teller Machine)
PHONE 478-252-5276 WADLEY, GA 30477 FAX 478-252-5286

<u>DAY OF WEEK</u>	<u>LOBBY</u>	<u>DRIVE-THRU</u>	<u>ITM</u>
Monday	9:00 AM - 4:00 PM	9:00 AM - 4:00 PM	8:00 AM - 6:00 PM
Tuesday	9:00 AM - 4:00 PM	9:00 AM - 4:00 PM	8:00 AM - 6:00 PM
Wednesday	9:00 AM - 4:00 PM	9:00 AM - 4:00 PM	8:00 AM - 6:00 PM
Thursday	9:00 AM - 4:00 PM	9:00 AM - 4:00 PM	8:00 AM - 6:00 PM
Friday	9:00 AM - 5:00 PM	9:00 AM - 5:00 PM	8:00 AM - 6:00 PM
Saturday	CLOSED	CLOSED	8:00 AM - 1:00 PM

CENSUS TRACT # 9601.00 **QNB&T WRENS BRANCH** ATM (Deposits and Cash)
MIDDLE INCOME TRACT 739 N MAIN STREET
(Distressed & Underserved) WRENS, GA 30833 ITM (Interactive Teller Machine)
PHONE 706-547-2000 FAX 706-547-3838

<u>DAY OF WEEK</u>	<u>LOBBY</u>	<u>DRIVE-THRU</u>	
Monday	9:00 AM - 4:00 PM	9:00 AM - 4:00 PM	
Tuesday	9:00 AM - 4:00 PM	9:00 AM - 4:00 PM	
Wednesday	9:00 AM - 4:00 PM	9:00 AM - 4:00 PM	
Thursday	9:00 AM - 4:00 PM	9:00 AM - 4:00 PM	
Friday	9:00 AM - 5:00 PM	9:00 AM - 5:00 PM	
Saturday	CLOSED	CLOSED	

JENKINS COUNTY

CENSUS TRACT # 9601.00 **QNB&T MILLEN BRANCH** ATM (Deposits and Cash)
MODERATE INCOME TRACT 735 EAST WINTHROPE AVENUE ITM (Interactive Teller Machine)
PHONE 478-982-5700 MILLEN, GA 30442 FAX 478-982-5562

<u>DAY OF WEEK</u>	<u>LOBBY</u>	<u>DRIVE-THRU</u>	<u>ITM</u>
Monday	9:00 AM - 4:00 PM	8:30 AM - 4:00 PM	8:00 AM - 6:00 PM
Tuesday	9:00 AM - 4:00 PM	8:30 AM - 4:00 PM	8:00 AM - 6:00 PM
Wednesday	9:00 AM - 4:00 PM	8:30 AM - 4:00 PM	8:00 AM - 6:00 PM
Thursday	9:00 AM - 4:00 PM	8:30 AM - 4:00 PM	8:00 AM - 6:00 PM
Friday	9:00 AM - 5:00 PM	8:30 AM - 5:00 PM	8:00 AM - 6:00 PM
Saturday	CLOSED	CLOSED	8:00 AM - 1:00 PM

SCREVEN COUNTY

CENSUS TRACT # 9703.00 **QNB&T SYLVANIA BRANCH** ATM (Deposits and Cash)
MIDDLE INCOME TRACT (Distressed) 301 MIMS ROAD ITM (Interactive Teller Machine)
PHONE 912-564-2500 SYLVANIA, GA 30467 FAX 912-564-2568

<u>DAY OF WEEK</u>	<u>LOBBY</u>	<u>DRIVE-THRU</u>	<u>ITM</u>
Monday	9:00 AM - 4:00 PM	9:00 AM - 4:00 PM	8:00 AM - 6:00 PM
Tuesday	9:00 AM - 4:00 PM	9:00 AM - 4:00 PM	8:00 AM - 6:00 PM
Wednesday	9:00 AM - 4:00 PM	9:00 AM - 4:00 PM	8:00 AM - 6:00 PM
Thursday	9:00 AM - 4:00 PM	9:00 AM - 4:00 PM	8:00 AM - 6:00 PM
Friday	9:00 AM - 5:00 PM	9:00 AM - 5:00 PM	8:00 AM - 6:00 PM
Saturday	CLOSED	CLOSED	8:00 AM - 1:00 PM

WASHINGTON COUNTY

CENSUS TRACT # 9504.00 **QNB&T SANDERSVILLE BRANCH** ATM (Deposits and Cash)
MIDDLE INCOME TRACT (Distressed) 202 NORTH HARRIS STREET ITM (Interactive Teller Machine)
PHONE 478-552-7635 SANDERSVILLE, GA 31082 FAX 478-552-7709

<u>DAY OF WEEK</u>	<u>LOBBY</u>	<u>DRIVE-THRU</u>	<u>ITM</u>
Monday	9:00 AM - 4:00 PM	9:00 AM - 4:00 PM	8:00 AM - 6:00 PM
Tuesday	9:00 AM - 4:00 PM	9:00 AM - 4:00 PM	8:00 AM - 6:00 PM
Wednesday	9:00 AM - 4:00 PM	9:00 AM - 4:00 PM	8:00 AM - 6:00 PM
Thursday	9:00 AM - 4:00 PM	9:00 AM - 4:00 PM	8:00 AM - 6:00 PM
Friday	9:00 AM - 5:00 PM	9:00 AM - 5:00 PM	8:00 AM - 6:00 PM
Saturday	CLOSED	CLOSED	8:00 AM - 1:00 PM

Queensborough National Bank & Trust Company

Branch and ATM Information

Branches Located In MSA 12260

AIKEN COUNTY

CENSUS TRACT # 0212.03
MIDDLE INCOME TRACT
PHONE 803-640-7833

QNB&T AIKEN LOAN PRODUCTION OFFICE
230 VILLAGE GREEN BOULEVARD SUITE 105
AIKEN, SC 29803

FAX 706-825-2573

DAY OF WEEK

Monday
Tuesday
Wednesday
Thursday
Friday
Saturday

LOBBY

9:00 AM - 5:00 PM (By appointment)
9:00 AM - 5:00 PM (By appointment)
9:00 AM - 5:00 PM (By appointment)
9:00 AM - 5:00 PM (By appointment)
9:00 AM - 5:00 PM (By appointment)
CLOSED

BURKE COUNTY

CENSUS TRACT # 9504.00
MODERATE INCOME TRACT
PHONE 706-554-0460

QNB&T WAYNESBORO BRANCH
721 LIBERTY STREET
WAYNESBORO, GA 30830

ATM (Deposits and Cash)
ITM (Interactive Teller Machine)
FAX 706-554-0463

DAY OF WEEK

Monday
Tuesday
Wednesday
Thursday
Friday
Saturday

LOBBY

9:00 AM - 4:00 PM
9:00 AM - 4:00 PM
9:00 AM - 4:00 PM
9:00 AM - 4:00 PM
9:00 AM - 5:00 PM
CLOSED

DRIVE-THRU

9:00 AM - 4:00 PM
9:00 AM - 4:00 PM
9:00 AM - 4:00 PM
9:00 AM - 4:00 PM
9:00 AM - 5:00 PM
CLOSED

ITM

8:00 AM - 6:00 PM
8:00 AM - 6:00 PM
8:00 AM - 6:00 PM
8:00 AM - 6:00 PM
8:00 AM - 6:00 PM
8:00 AM - 1:00 PM

CENSUS TRACT # 9509.00
MODERATE INCOME TRACT
PHONE 478-589-7130

QNB&T MIDVILLE BRANCH
145 SOUTH JONES STREET
MIDVILLE, GA 30441

FAX 478-589-7603

DAY OF WEEK

Monday
Tuesday
Wednesday
Thursday
Friday
Saturday

LOBBY

9:00 AM - 12:00 PM
9:00 AM - 12:00 PM
CLOSED
9:00 AM - 1:00 PM & 2:00 PM - 5:00 PM
9:00 AM - 1:00 PM & 2:00 PM - 5:00 PM
CLOSED

DRIVE-THRU

9:00 AM - 12:00 PM
9:00 AM - 12:00 PM
CLOSED
9:00 AM - 1:00 PM & 2:00 PM - 5:00 PM
9:00 AM - 1:00 PM & 2:00 PM - 5:00 PM
CLOSED

COLUMBIA COUNTY

CENSUS TRACT # 0305.05
MIDDLE INCOME TRACT
PHONE 706-868-1001

QNB&T GROVETOWN BRANCH
5049 WRIGHTSBORO ROAD
GROVETOWN, GA 30813

ATM (Deposits and Cash)
ITM (Interactive Teller Machine)
FAX 706-868-2810

DAY OF WEEK

Monday
Tuesday
Wednesday
Thursday
Friday
Saturday

LOBBY

9:00 AM - 4:00 PM
9:00 AM - 4:00 PM
9:00 AM - 4:00 PM
9:00 AM - 4:00 PM
9:00 AM - 5:00 PM
CLOSED

DRIVE-THRU

9:00 AM - 4:00 PM
9:00 AM - 4:00 PM
9:00 AM - 4:00 PM
9:00 AM - 4:00 PM
9:00 AM - 5:00 PM
CLOSED

ITM

8:00 AM - 6:00 PM
8:00 AM - 6:00 PM
8:00 AM - 6:00 PM
8:00 AM - 6:00 PM
8:00 AM - 6:00 PM
8:00 AM - 1:00 PM

CENSUS TRACT # 0303.09
UPPER INCOME
PHONE 706-868-9596

QNB&T EVANS BRANCH
4321 WASHINGTON ROAD
EVANS, GA 30809

ATM (Deposits and Cash)
ITM (Interactive Teller Machine)
FAX 706-868-6321

DAY OF WEEK

Monday
Tuesday
Wednesday
Thursday
Friday
Saturday

LOBBY

9:00 AM - 4:00 PM
9:00 AM - 4:00 PM
9:00 AM - 4:00 PM
9:00 AM - 4:00 PM
9:00 AM - 5:00 PM
CLOSED

DRIVE-THRU

9:00 AM - 4:00 PM
9:00 AM - 4:00 PM
9:00 AM - 4:00 PM
9:00 AM - 4:00 PM
9:00 AM - 5:00 PM
CLOSED

ITM

8:00 AM - 6:00 PM
8:00 AM - 6:00 PM
8:00 AM - 6:00 PM
8:00 AM - 6:00 PM
8:00 AM - 6:00 PM
8:00 AM - 1:00 PM

CENSUS TRACT # 0302.03
UPPER INCOME TRACT
PHONE 706-863-2000
PHONE 706-869-6975 MORTGAGE

QNB&T MARTINEZ BRANCH
4226 COLUMBIA ROAD
MARTINEZ, GA 30907

ATM (Deposits and Cash)
MORTGAGE FAX 706-869-8610
BRANCH FAX 706-869-0452

DAY OF WEEK

Monday
Tuesday
Wednesday
Thursday
Friday
Saturday

LOBBY

9:00 AM - 4:00 PM
9:00 AM - 4:00 PM
9:00 AM - 4:00 PM
9:00 AM - 4:00 PM
9:00 AM - 5:00 PM
CLOSED

DRIVE-THRU

9:00 AM - 4:00 PM
9:00 AM - 4:00 PM
9:00 AM - 4:00 PM
9:00 AM - 4:00 PM
9:00 AM - 5:00 PM
CLOSED

MORTGAGE

9:00 AM - 5:00 PM
9:00 AM - 5:00 PM
9:00 AM - 5:00 PM
9:00 AM - 5:00 PM
9:00 AM - 5:00 PM
CLOSED

Queensborough National Bank & Trust Company

Branch and ATM Information

Branches Located In MSA 12260

COLUMBIA COUNTY

CENSUS TRACT # 0301.06 **QNB&T FURY'S FERRY BRANCH** ATM (Deposits and Cash)
UPPER INCOME TRACT 421 FURY'S FERRY ROAD ITM (Interactive Teller Machine)
PHONE 706-447-2400 MARTINEZ, GA 30907 FAX 706-447-4470

<u>DAY OF WEEK</u>	<u>LOBBY</u>	<u>DRIVE-THRU</u>	<u>ITM</u>
Monday	9:00 AM - 4:00 PM	9:00 AM - 4:00 PM	8:00 AM - 6:00 PM
Tuesday	9:00 AM - 4:00 PM	9:00 AM - 4:00 PM	8:00 AM - 6:00 PM
Wednesday	9:00 AM - 4:00 PM	9:00 AM - 4:00 PM	8:00 AM - 6:00 PM
Thursday	9:00 AM - 4:00 PM	9:00 AM - 4:00 PM	8:00 AM - 6:00 PM
Friday	9:00 AM - 5:00 PM	9:00 AM - 5:00 PM	8:00 AM - 6:00 PM
Saturday	CLOSED	CLOSED	8:00 AM - 1:00 PM

MCDUFFIE COUNTY

CENSUS TRACT # 9504.00 **QNB&T THOMSON BRANCH** ATM (Deposits and Cash)
MODERATE INCOME TRACT 549 WEST HILL STREET ITM (Interactive Teller Machine)
PHONE 706-597-8500 THOMSON, GA 30824 FAX 706-597-8424

<u>DAY OF WEEK</u>	<u>LOBBY</u>	<u>DRIVE-THRU</u>	<u>ITM</u>
Monday	9:00 AM - 4:00 PM	7:30 AM - 4:00 PM	8:00 AM - 6:00 PM
Tuesday	9:00 AM - 4:00 PM	7:30 AM - 4:00 PM	8:00 AM - 6:00 PM
Wednesday	9:00 AM - 1:00 PM	7:30 AM - 1:00 PM	8:00 AM - 6:00 PM
Thursday	9:00 AM - 4:00 PM	7:30 AM - 4:00 PM	8:00 AM - 6:00 PM
Friday	9:00 AM - 5:00 PM	7:30 AM - 5:00 PM	8:00 AM - 6:00 PM
Saturday	CLOSED	CLOSED	8:00 AM - 1:00 PM

RICHMOND COUNTY

CENSUS TRACT # 0102.01 **QNB&T WEST AUGUSTA BRANCH** ATM (Deposits and Cash)
UPPER INCOME TRACT 3617 WALTON WAY EXTENSION ITM (Interactive Teller Machine)
PHONE 706-731-1400 AUGUSTA, GA 30909 FAX 706-731-5901

<u>DAY OF WEEK</u>	<u>LOBBY</u>	<u>DRIVE-THRU</u>	<u>ITM</u>
Monday	9:00 AM - 4:00 PM	9:00 AM - 4:00 PM	8:00 AM - 6:00 PM
Tuesday	9:00 AM - 4:00 PM	9:00 AM - 4:00 PM	8:00 AM - 6:00 PM
Wednesday	9:00 AM - 4:00 PM	9:00 AM - 4:00 PM	8:00 AM - 6:00 PM
Thursday	9:00 AM - 4:00 PM	9:00 AM - 4:00 PM	8:00 AM - 6:00 PM
Friday	9:00 AM - 5:00 PM	9:00 AM - 5:00 PM	8:00 AM - 6:00 PM
Saturday	CLOSED	CLOSED	8:00 AM - 1:00 PM

CENSUS TRACT # 0110.00 **QNB&T ENTERPRISE MILL BRANCH** ATM (Deposits and Cash)
UPPER INCOME TRACT 1450 GREENE STREET, SUITE 103 ITM (Interactive Teller Machine)
PHONE 706-396-1800 AUGUSTA, GA 30901 FAX 706-724-0124

<u>DAY OF WEEK</u>	<u>LOBBY</u>		<u>ITM</u>
Monday	9:00 AM - 4:00 PM		8:00 AM - 6:00 PM
Tuesday	9:00 AM - 4:00 PM		8:00 AM - 6:00 PM
Wednesday	9:00 AM - 4:00 PM		8:00 AM - 6:00 PM
Thursday	9:00 AM - 4:00 PM		8:00 AM - 6:00 PM
Friday	9:00 AM - 4:00 PM		8:00 AM - 6:00 PM
Saturday	CLOSED		8:00 AM - 1:00 PM

CENSUS TRACT # 0107.12 **QNB&T TOBACCO ROAD BRANCH** ATM (Deposits and Cash)
MIDDLE INCOME TRACT 2550 TOBACCO ROAD ITM (Interactive Teller Machine)
PHONE 706-798-2424 HEPHZIBAH, GA 30815 FAX 706-796-2020

<u>DAY OF WEEK</u>	<u>LOBBY</u>	<u>DRIVE-THRU</u>	<u>ITM</u>
Monday	9:00 AM - 4:00 PM	9:00 AM - 4:00 PM	8:00 AM - 6:00 PM
Tuesday	9:00 AM - 4:00 PM	9:00 AM - 4:00 PM	8:00 AM - 6:00 PM
Wednesday	9:00 AM - 4:00 PM	9:00 AM - 4:00 PM	8:00 AM - 6:00 PM
Thursday	9:00 AM - 4:00 PM	9:00 AM - 4:00 PM	8:00 AM - 6:00 PM
Friday	9:00 AM - 5:00 PM	9:00 AM - 5:00 PM	8:00 AM - 6:00 PM
Saturday	CLOSED	CLOSED	8:00 AM - 1:00 PM

Queensborough National Bank & Trust Company			
Branch and ATM Information			
Branches Located In MSA 42340			
CHATHAM COUNTY			
CENSUS TRACT # 0116.00 MODERATE INCOME TRACT PHONE 912-303-9080		QNB&T SAVANNAH BRANCH 216 US HIGHWAY 80 WEST SAVANNAH, GA 31408	ATM (Deposits & Cash) ITM (Interactive Teller Machine) FAX 912-303-9275
<u>DAY OF WEEK</u> Monday Tuesday Wednesday Thursday Friday Saturday	<u>LOBBY</u> 9:00 AM - 4:00 PM 9:00 AM - 4:00 PM 9:00 AM - 4:00 PM 9:00 AM - 4:00 PM 9:00 AM - 5:00 PM CLOSED	<u>DRIVE-THRU</u> 9:00 AM - 4:00 PM 9:00 AM - 4:00 PM 9:00 AM - 4:00 PM 9:00 AM - 4:00 PM 9:00 AM - 5:00 PM CLOSED	<u>ITM</u> 8:00 AM - 6:00 PM 8:00 AM - 6:00 PM 8:00 AM - 6:00 PM 8:00 AM - 6:00 PM 8:00 AM - 6:00 PM 8:00 AM - 1:00 PM
CENSUS TRACT # 0040.02 MIDDLE INCOME TRACT PHONE 912-925-8373 PHONE 912-662-7668 (MORTGAGE)		QNB&T OGLETHORPE MALL BRANCH 7393 HODGSON MEMORIAL DR, SUITE 100 SAVANNAH, GA 31406	ATM (Deposits & Cash) FAX 912-925-8765
<u>DAY OF WEEK</u> Monday Tuesday Wednesday Thursday Friday Saturday	<u>LOBBY</u> 9:00 AM - 4:00 PM 9:00 AM - 4:00 PM 9:00 AM - 4:00 PM 9:00 AM - 4:00 PM 9:00 AM - 5:00 PM CLOSED	<u>DRIVE-THRU</u> 9:00 AM - 4:00 PM 9:00 AM - 4:00 PM 9:00 AM - 4:00 PM 9:00 AM - 4:00 PM 9:00 AM - 5:00 PM CLOSED	<u>MORTGAGE OFFICE</u> 9:00 AM - 5:00 PM (By appointment) 9:00 AM - 5:00 PM (By appointment) 9:00 AM - 5:00 PM (By appointment) 9:00 AM - 5:00 PM (By appointment) 9:00 AM - 5:00 PM (By appointment) CLOSED
CENSUS TRACT # 0003.00 UPPER INCOME TRACT PHONE 912-925-8373		THE BERRIEN HOUSE - Loan Production Office 322 East Broughton Street SAVANNAH, GA 31401	ATM (Deposits & Cash)
<u>DAY OF WEEK</u> Monday Tuesday Wednesday Thursday Friday Saturday	<u>LOBBY</u> 9:00 AM - 5:00 PM (By appointment) 9:00 AM - 5:00 PM (By appointment) 9:00 AM - 5:00 PM (By appointment) 9:00 AM - 5:00 PM (By appointment) 9:00 AM - 5:00 PM (By appointment) CLOSED		
CENSUS TRACT # 0108.03 MIDDLE INCOME TRACT PHONE 803-640-7833		QNB&T POOLER BRANCH 1559 POOLER PKWY POOLER, GA 31322	ATM (Deposits & Cash) ITM (Interactive Teller Machine)
<u>DAY OF WEEK</u> Monday Tuesday Wednesday Thursday Friday Saturday	<u>LOBBY</u> 9:00 AM - 4:00 PM 9:00 AM - 4:00 PM 9:00 AM - 4:00 PM 9:00 AM - 4:00 PM 9:00 AM - 5:00 PM CLOSED	<u>DRIVE-THRU</u> 9:00 AM - 4:00 PM 9:00 AM - 4:00 PM 9:00 AM - 4:00 PM 9:00 AM - 4:00 PM 9:00 AM - 5:00 PM CLOSED	<u>ITM</u> 8:00 AM - 6:00 PM 8:00 AM - 6:00 PM 8:00 AM - 6:00 PM 8:00 AM - 6:00 PM 8:00 AM - 6:00 PM 8:00 AM - 1:00 PM
EFFINGHAM COUNTY			
CENSUS TRACT # 0303.05 UPPER INCOME TRACT PHONE 912-826-4286		QNB&T RINCON BRANCH 597 SOUTH COLUMBIA AVENUE RINCON, GA 31326	ATM (Deposits & Cash) ITM (Interactive Teller Machine) FAX 912-826-4311
<u>DAY OF WEEK</u> Monday Tuesday Wednesday Thursday Friday Saturday	<u>LOBBY</u> 9:00 AM - 4:00 PM 9:00 AM - 4:00 PM 9:00 AM - 4:00 PM 9:00 AM - 4:00 PM 9:00 AM - 5:00 PM CLOSED	<u>DRIVE-THRU</u> 9:00 AM - 4:00 PM 9:00 AM - 4:00 PM 9:00 AM - 4:00 PM 9:00 AM - 4:00 PM 9:00 AM - 5:00 PM CLOSED	<u>ITM</u> 8:00 AM - 6:00 PM 8:00 AM - 6:00 PM 8:00 AM - 6:00 PM 8:00 AM - 6:00 PM 8:00 AM - 6:00 PM 8:00 AM - 1:00 PM
Queensborough National Bank & Trust Company			
Branch and ATM Information			
Branches Located In MSA 25980			
LIBERTY COUNTY			
CENSUS TRACT # 0103.11 MIDDLE INCOME TRACT PHONE 912-334-3200		QNB&T HINESVILLE BRANCH 110 General Screven Way Hinesville, GA 31313	ITM (Interactive Teller Machine)
<u>DAY OF WEEK</u> Monday Tuesday Wednesday Thursday Friday Saturday	<u>LOBBY</u> 9:00 AM - 4:00 PM 9:00 AM - 4:00 PM 9:00 AM - 4:00 PM 9:00 AM - 4:00 PM 9:00 AM - 5:00 PM CLOSED		<u>ITM</u> 8:00 AM - 6:00 PM 8:00 AM - 6:00 PM 8:00 AM - 6:00 PM 8:00 AM - 6:00 PM 8:00 AM - 6:00 PM 8:00 AM - 1:00 PM

Queensborough National Bank & Trust Company			
Branch and ATM Information			
Branches Located Outside Assessment Area			
RICHLAND COUNTY			
CENSUS TRACT # 0016.00	QNB&T COLUMBIA LOAN PRODUCTION OFFICE		
MIDDLE INCOME TRACT	522 Lady Street, Ste 101		
PHONE 803-507-3029	Columbia, SC 29201		
<u>DAY OF WEEK</u>	<u>LOBBY</u>		
Monday	By appointment		
Tuesday	By appointment		
Wednesday	By appointment		
Thursday	By appointment		
Friday	By appointment		
Saturday	CLOSED		

CREDIT PRODUCTS

General Description of Servies

Consumer Loans				Commercial Loans			
<i>Product:</i>	Mortgage	Home Equity	Regular Consumer Loans	FSA (Farm Loans)	SBA	Regular Commercial	Letters of Credit
<i>Location</i>							
Aiken LPO	X	**	**	**	**	**	**
Berrien House LPO	X	X	X	**	X	X	X
Columbia LPO	**	**	**	**	X	X	X
Enterprise Mill	X	X	X	**	X	X	X
Evans	X	X	X	**	X	X	X
Fury's Ferry	X	X	X	**	X	X	X
Grovetown	X	X	X	**	X	X	X
Hinesville	X	X	X	**	X	X	X
Louisville Main	X	X	X	X	X	X	X
Martinez	X	X	X	**	X	X	X
Metter	X	X	X	**	X	X	X
Midville	X	X	X	**	X	X	X
Millen	X	X	X	**	X	X	X
Oglethorpe Mall	X	X	X	**	X	X	X
Pooler	X	X	X	**	X	X	X
Rincon	X	X	X	**	X	X	X
Sandersville	X	X	X	**	X	X	X
Savannah	X	X	X	**	X	X	X
Statesboro	X	X	X	**	X	X	X
Swainsboro	X	X	X	**	X	X	X
Sylvania	X	X	X	X	X	X	X
Thomson	X	X	X	**	X	X	X
Tobacco Road	X	X	X	**	X	X	X
Wadley	X	X	X	**	X	X	X
Waynesboro	X	X	X	X	X	X	X
West Augusta	X	X	X	**	X	X	X
Wrens	X	X	X	**	X	X	X

NOTE: ** Loan officers will handle credit decision and relationship in each office, but SBA and FSA processing may require assistance from other offices.

Queensborough National Bank & Trust Company Assessment Areas for the Community Reinvestment Act (CRA)

Queensborough National Bank & Trust Company defines its **Community Reinvestment Act Assessment Areas** as:

Augusta-Richmond County, GA-SC Metropolitan Statistical Area #12260
which includes:

- Burke County**
- Columbia County**
- Lincoln County**
- McDuffie County**
- Richmond County**
- Aiken County, SC**
- Edgefield County, SC**

Savannah GA Metropolitan Statistical Area #42340 which includes:

- Chatham County**
- Effingham County**
- Bryan County**

Hinesville GA Metropolitan Statistical Area #25980 which includes:

- Liberty County**
- Long County**

In addition to the MSAs and counties listed above, Queensborough National Bank & Trust will include the following **Non-MSAs:**

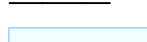
- Bulloch County**
- Candler County**
- Emanuel County**
- Glascok County**
- Jefferson County**
- Jenkins County**
- Screven County**
- Washington County**
- Warren County**

The map displays the following precincts and their corresponding colors:

- 1101: Pink
- 1102.01: Red
- 1102.02: Red
- 1103.01: Red
- 1103.02: Red
- 1104.01: Red
- 1104.02: Red
- 1104.03: Red
- 1104.04: Red
- 1104.05: Red
- 1104.06: Red
- 1105: Red
- 1106.01: Red
- 1106.02: Red
- 1106.03: Red
- 1106.04: Red
- 1107.01: Red
- 1107.02: Red
- 1107.03: Red
- 1108: Red
- 1109.01: Red
- 1109.02: Red

The map also shows the following precincts and their corresponding colors:

- 1101: Pink
- 1102.01: Red
- 1102.02: Red
- 1103.01: Red
- 1103.02: Red
- 1104.01: Red
- 1104.02: Red
- 1104.03: Red
- 1104.04: Red
- 1104.05: Red
- 1104.06: Red
- 1105: Red
- 1106.01: Red
- 1106.02: Red
- 1106.03: Red
- 1106.04: Red
- 1107.01: Red
- 1107.02: Red
- 1107.03: Red
- 1108: Red
- 1109.01: Red
- 1109.02: Red

<u>SYMBOL</u>	<u>DESCRIPTION</u>	<u>SYMBOL</u>
Incorporated Place ^{1,2}		
Census Designated Place (CDP) ²		
Census Tract ³		
<u>DESCRIPTION</u>	<u>SYMBOL</u>	
Water Body		
College or University		
Military		
Prison or Juvenile Detention Center		
National or State Park, Forest, or Recreation Area		
Outside Subject Area		

Where international, state, county, and/or MCD/CDD 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.

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.

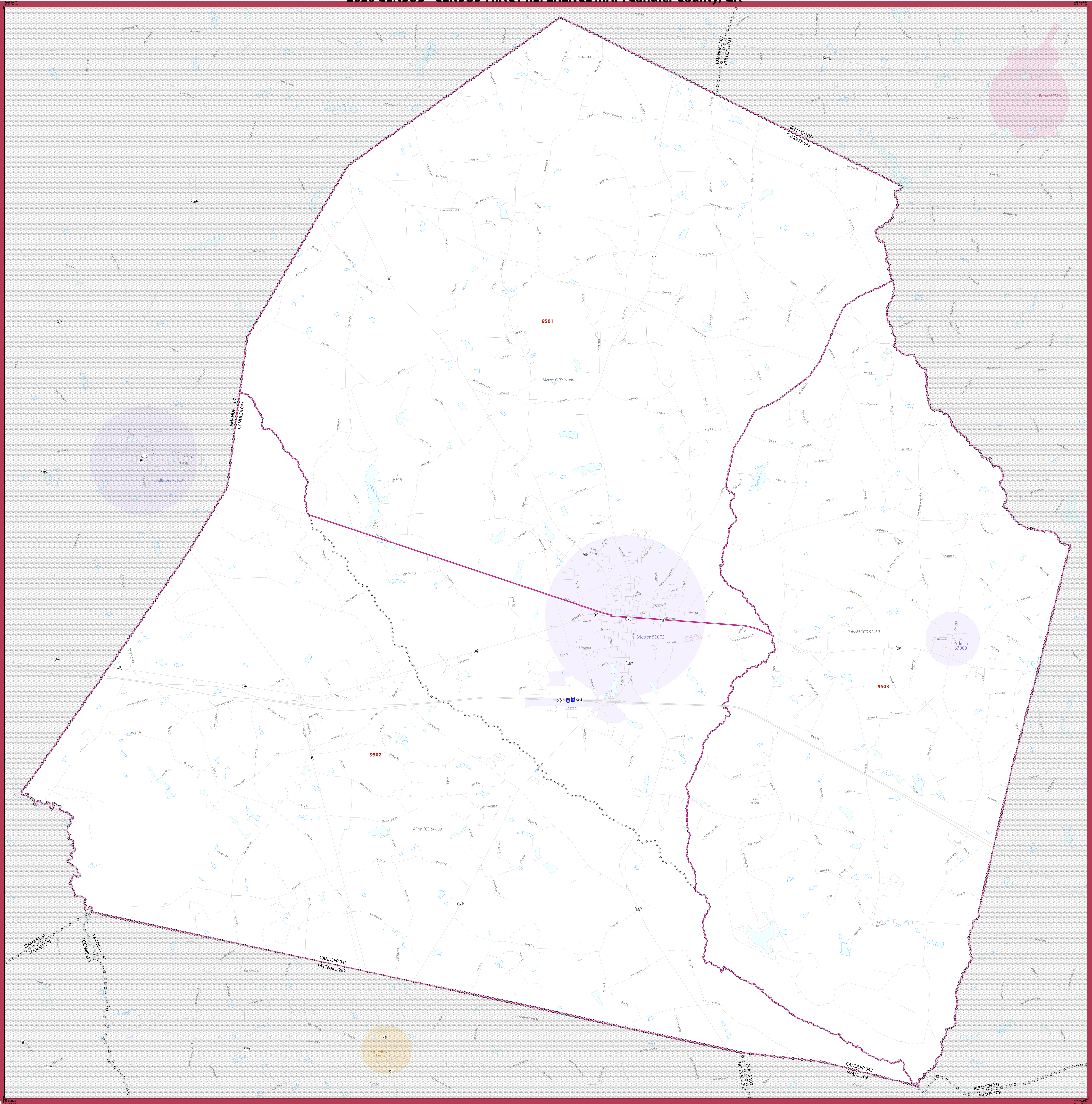
3 Census tracts are identified by an up to four-digit integer number and may have an optional two-digit suffix; for example 23 or 145702. The census tract codes consist of six digits with an implied decimal between the fourth and fifth digit corresponding to the basic census tract number, but with leading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



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 - CENSUS TRACT REFERENCE MAP: Candler County, GA



SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
International	☆☆☆☆☆	CANADA
Federal American Indian Reservation	■■■■■■■■■■	L'ANSE RESVN 1880
Off 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	ooooo	Bristol town 07485
Census County Division (CCD), Census Subarea (CSA), or Unincorporated Territory (UT)	ooooo	Hanna CCD 91650
Consolidated City	ooooo	MILFORD 47500

SYMBOL DESCRIPTION	SYMBOL
Incorporated Place 1,2	■■■■■
Census Designated Place (CDP) ³	■■■■■
Census Tract ³	■■■■■
DESCRIPTION	SYMBOL
Water Body	■
College or University	■
Prison or Juvenile Detention Center	■
Natural or State Park, Forest, or Recreation Area	■
Outside Subject Area	■

SYMBOL DESCRIPTION	SYMBOL
Interstate or U.S. Highway	■
State Highway or State Road	■
Other Road	■
4WD Trail, Railway, Alley, Walkway, or Ferry	■
Navigable Boundary or Feature Not Elsewhere Classified	■
Inset 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.

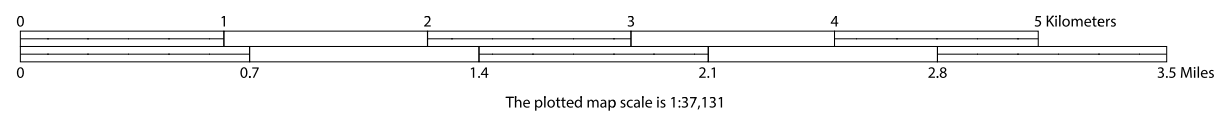
Geographic area names are followed by either their FIPS or census code.

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 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 MAF/TIGER database (TAB20)
Map Created by: Geography Division, January 06, 2021

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

Projection: Albers Equal Area Conic
Datum: NAD 83
Spheroid: GRS 80
1st Standard Parallel: 31 09 46
2nd Standard Parallel: 34 13 35
Central Meridian: -83 10 26
Latitude of Projection's Origin: 30 21 19
False Easting: 0
False Northing: 0

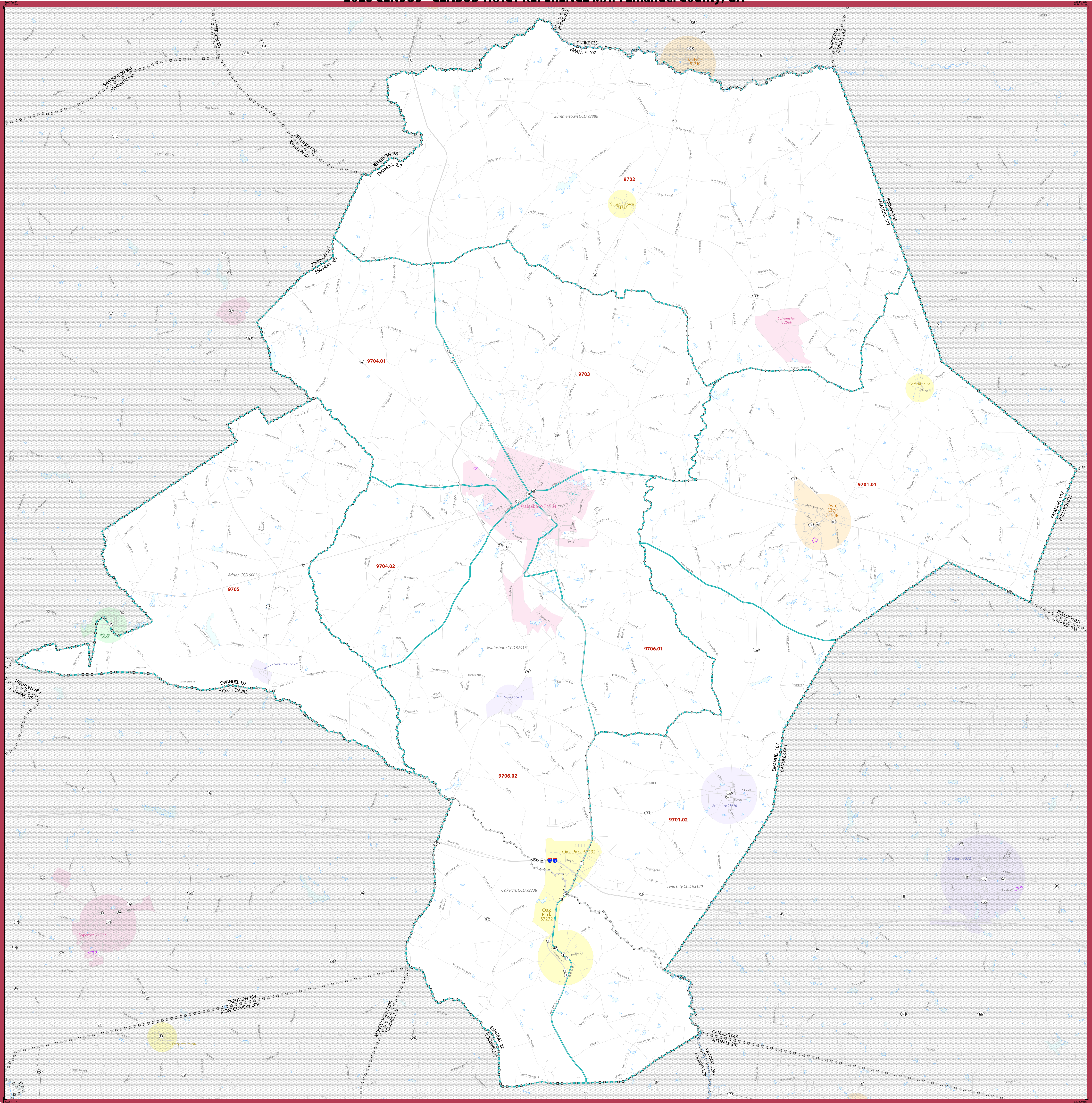
Sheet 1 of 1 PARENT sheets
Total Sheets: 1 (Index 0; Parent 1; Inset 0)

NAME: Candler County (043)
ENTITY TYPE: County or statistically equivalent entity
ST: Georgia (13)

2020 CENSUS TRACT REF MAP (PARENT)
Sheet ID: 249513043001



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



SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
International	☆☆☆☆	CANADA
Federal American Indian Reservation	■■■■■■■■■■	L'ANSE RESVN 1880
Off-Reservation Trust Land	■■■■■■■■■■	TI1880
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	ooooo	Bristol town 07485
Census County Division (CCD), Census Subarea (CSA), or Unincorporated Territory (UT)	ooooo	Hanna CD 91650
Consolidated City	ooooo	MILFORD 47500

SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
Incorporated Place ^{1,2}	■■■■	Davis 18100
Census Designated Place (CDP) ³	■■■■	Incline Village 35100
Census Tract ³	■■■■	33.07

DESCRIPTION	SYMBOL
Water Body	■ Pleasant Lake
College or University	■ Calvary
Military	■ Fort Belvoir
Prison or Juvenile Detention Center	■ P-DC
National or State Park, Forest, or Recreation Area	■ Yosemite NP
Outside Subject Area	■

DESCRIPTION	SYMBOL
Interstate or U.S. Highway	■
State Highway or State Road	■
Other Road	■
4WD Trail, Railway, Alley, Walkway, or Ferry	■
Navigable Boundary or Feature Not Elsewhere Classified	■
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.

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 MAF/TIGER database (TAR20)
Map Created by: Geography Division, January 06, 2021

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

Projection: Albers Equal Area Conic
Datum: NAD 83
Spheroid: GRS 80
1st Standard Parallel: 31 09 46
2nd Standard Parallel: 34 13 35
Central Meridian: -83 10 26
Latitude of Projection Origin: 30 21 19
False Easting: 0
False Northing: 0

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

NAME: Emanuel County (107)
ENTITY TYPE: County or statistically equivalent entity
ST: Georgia (13)

2020 CENSUS TRACT REF MAP (PARENT)
Sheet ID: 249513107001



This map displays the 2010 census tracts for Jefferson County, Georgia. The tracts are color-coded based on population density, with darker shades of blue representing higher density. The map includes labels for various towns and cities, such as Louisville, Wadley, and Milledgeville. The county's irregular border is clearly marked, and the map is surrounded by other counties in Georgia.

The plotted map scale is 1:70,000

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 10 26
Latitude of Projection's Origin: 30 21 19
False Easting: 0
False Northing: 0

2020 CENSUS TRACT REF MAP (PARENT)
Sheet ID: 249513163001

INCORPORATED PLACE ^{1,2}	
Census Designated Place (CDP) ²	
Census Tract ³	
DESCRIPTION	SYMBOL
Water Body	 Pleasant Lake
College or University	 Coll/Univ
Military	 Fort Belvoir
Prison or Juvenile Detention Center	 P/JDC
National or State Park, Forest, or Recreation Area	 Yosemite NP
Outside Subject Area	

Davis 18100 <i>Incline Village 35100</i> 33.07	
<u>DESCRIPTION</u> Interstate or U.S. Highway State Highway or State Road Other Road 4WD Trail, Stairway, Alley, Walkway, or Ferry Nonnavigable Boundary or Feature Not Elsewhere Classified	<u>SYMBOL</u>   Marsh Lin 
Inset Area	A1

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



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 10 26
Latitude of Projection's Origin: 30 21 19
False Easting: 0
False Northing: 0

United States
Census
2020

SYMBOL	DESCRIPTION	SYMBOL	LABEL STYLE
	International	☆☆☆☆	CANADA
	Federal American Indian Reservation	☆☆☆☆	1880
	Off-Reservation Trust Land	☆☆☆☆	T1880
	State American Indian Reservation	☆☆☆☆	Tama Resrvn 9400
	Alaska Native Regional Corporation	▽▽▽▽▽▽	NANA ANRC 52120
	State (or statistically equivalent) entity	□□□□□□	NEW YORK 36
	County (or statistically equivalent) entity	□□□□□□	ERIE 020
	Minor Civil Division (MCD) ¹	□□□□□□	Bristol town 07485
	Census County Division (CCD), Census Subarea (CSA), or Unincorporated Territory (UT)	□□□□□□	Hanna CCD 91650
	Consolidated City	□□□□□□	MILFORD 47500

<u>SYMBOL DESCRIPTION</u>	<u>SYMBOL</u>
Incorporated Place ^{1,2}	
Census Designated Place (CDP) ³	
Census Tract ⁵	
<u>DESCRIPTION</u>	<u>SYMBOL</u>
Water Body	 Pleasant Lake
College or University	 Calif/Univ
Military	 Fort Belvoir
Prison or Juvenile Detention Center	 PDOC
National or State Park, Forest, or Recreation Area	 Yosemite NP
Outside Subject Area	

LABEL STYLE	
Davis 18100	
<i>Incline Village 35100</i>	
33.07	
DESCRIPTION	SYMBOL
Interstate or U.S. Highway	
State Highway or State Road	
Other Road	
4WD Trail, Stairway, Alley, Walkway, or Ferry	
Nonvisible Boundary or Feature Not Elsewhere Classified	
Inset Area	

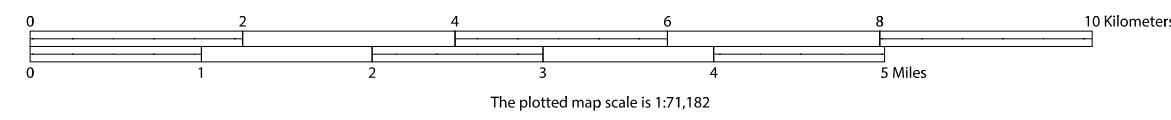
Where international, state, county, and/or MCD/CD boundaries coincide, the map shows the boundary symbol for only the highest-ranking of these boundaries.

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.

- Geographic area names are followed by either their FIPS or census code.
- 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.
- Place label color corresponds to the place fill color.
- 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 consists of six digits with an implied decimal between the fourth and fifth digit (see Table 1 for the full list of census tract numbers), 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 MAF/TIGER database (TAB20)
Map Created by Geography Division: January 06, 2021

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

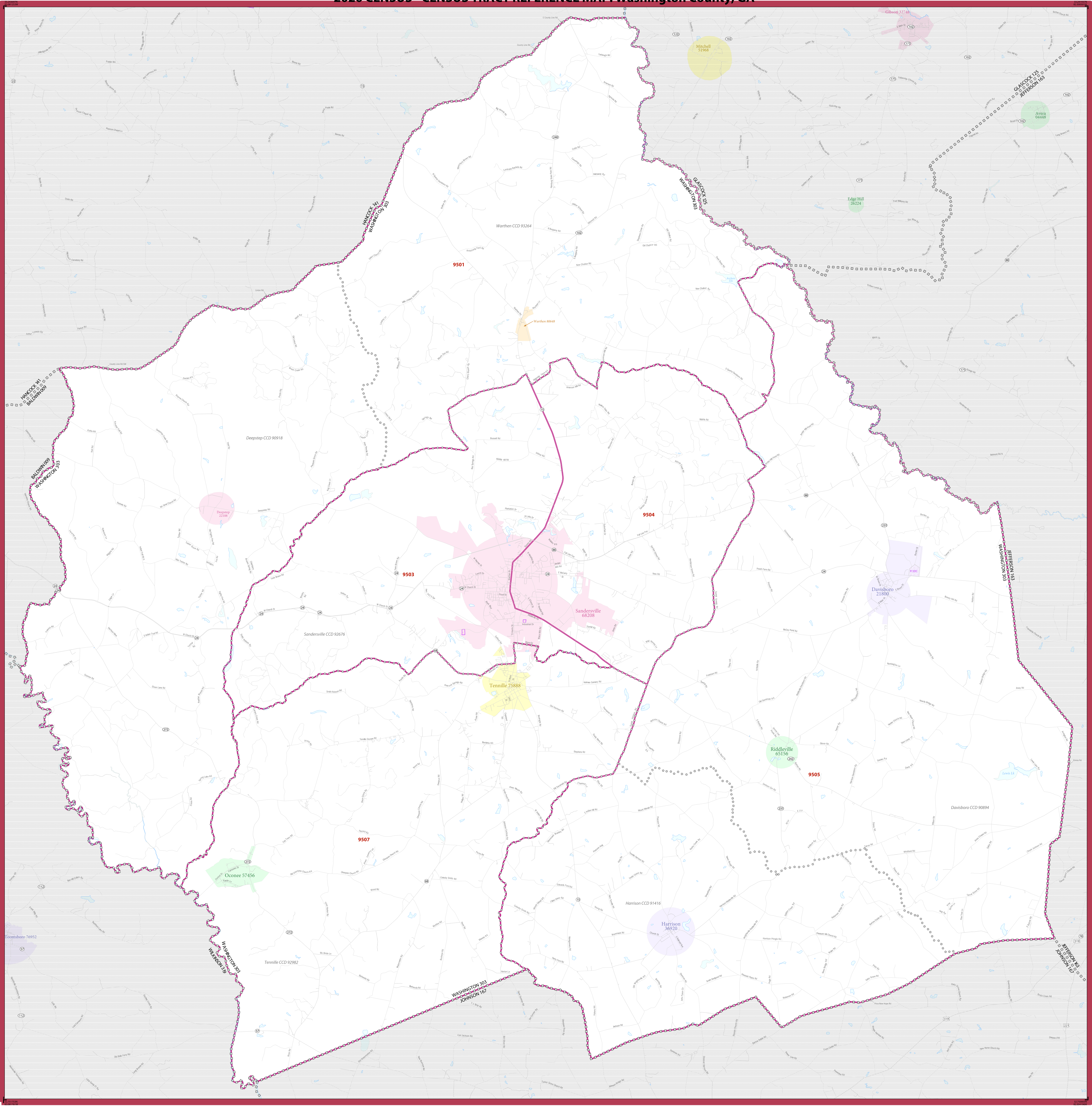
Projection: Albers Equal Area Conic
Datum: NAD 83
Spheroid: GRS 80
1st Standard Parallel: 31 07 46
2nd Standard Parallel: 34 13 35
Central Meridian: -83 10 26
Latitude of Projection's Origin: 30 21 19
False Easting: 0
False Northing: 0

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

NAME: Screven County (251)
ENTITY TYPE: County or statistically equivalent entity
ST: Georgia (13)

2020 CENSUS TRACT REF MAP (PARENT)
Sheet ID: 249513251001

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



SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
International	☆☆☆☆☆	CANADA
Federal American Indian Reservation	■■■■■■■■■■	L'ANSE RESVN 1880
Off 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	ooooo	Bristol town 07485
Census County Division (CCD), Census Subarea (CSA), or Unincorporated Territory (UT)	ooooo	Hanna CCD 91650
Consolidated City	ooooo	MILFORD 47500

SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
Incorporated Place 1,2	■■■■■	Davis 18100
Census Designated Place (CDP) ³	■■■■■	Incline Village 35100
Census Tract ³	■■■■■	33.07

DESCRIPTION	SYMBOL
Water Body	■ Pleasant Lake
College or University	■ Calvary
Minor Civil Division (MCD) ¹	■ Fort Belvoir
Prison or Juvenile Detention Center	■ P.D.C.
National or State Park, Forest, or Recreation Area	■ Yosemite NP
Outside Subject Area	■

DESCRIPTION	SYMBOL
Interstate or U.S. Highway	■
State Highway or State Road	■
Other Road	■
4WD Trail, Railway, Alley, Walkway or Ferry	■
Neighborhood Boundary or Feature Not Elsewhere Classified	■
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.

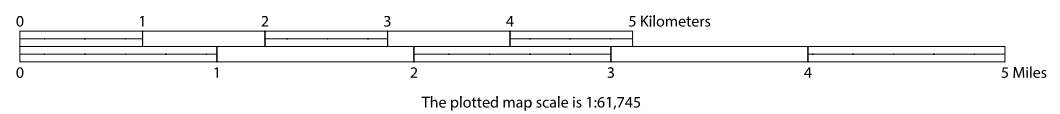
Due to space limitations, some road names, along with other feature and geography names on the map, may not be shown.

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 MAF/TIGER database (TAB20)
Map Created by: Geography Division, January 06, 2021

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

Projection: Albers Equal Area Conic
Datum: NAD 83
Spheroid: GRS 80
1st Standard Parallel: 31 00 46
2nd Standard Parallel: 34 13 35
Central Meridian: -83 10 26
Latitude of Projection's Origin: 30 21 19
False Easting: 0
False Northing: 0

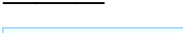


Sheet 1 of 1 PARENT sheets
Total Sheets: 1 (Index 0; Parent 1; Inset 0)

NAME: Washington County (303)
ENTITY TYPE: County or statistically equivalent entity
ST: Georgia (13)

2020 CENSUS TRACT REF MAP (PARENT)
Sheet ID: 24951330001



<u>SYMBOL</u>	<u>DESCRIPTION</u>	<u>SYMBOL</u>
	Incorporated Place ^{1,2}	
	Census Designated Place (CDP) ²	
	Census Tract ³	
<u>DESCRIPTION</u>	<u>SYMBOL</u>	
Water Body		
College or University		
Military		
Prison or Juvenile Detention Center		
National or State Park, Forest, or Recreation Area		
Outside Subject Area		

Where international, state, county, and/or MCD/CBD 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.

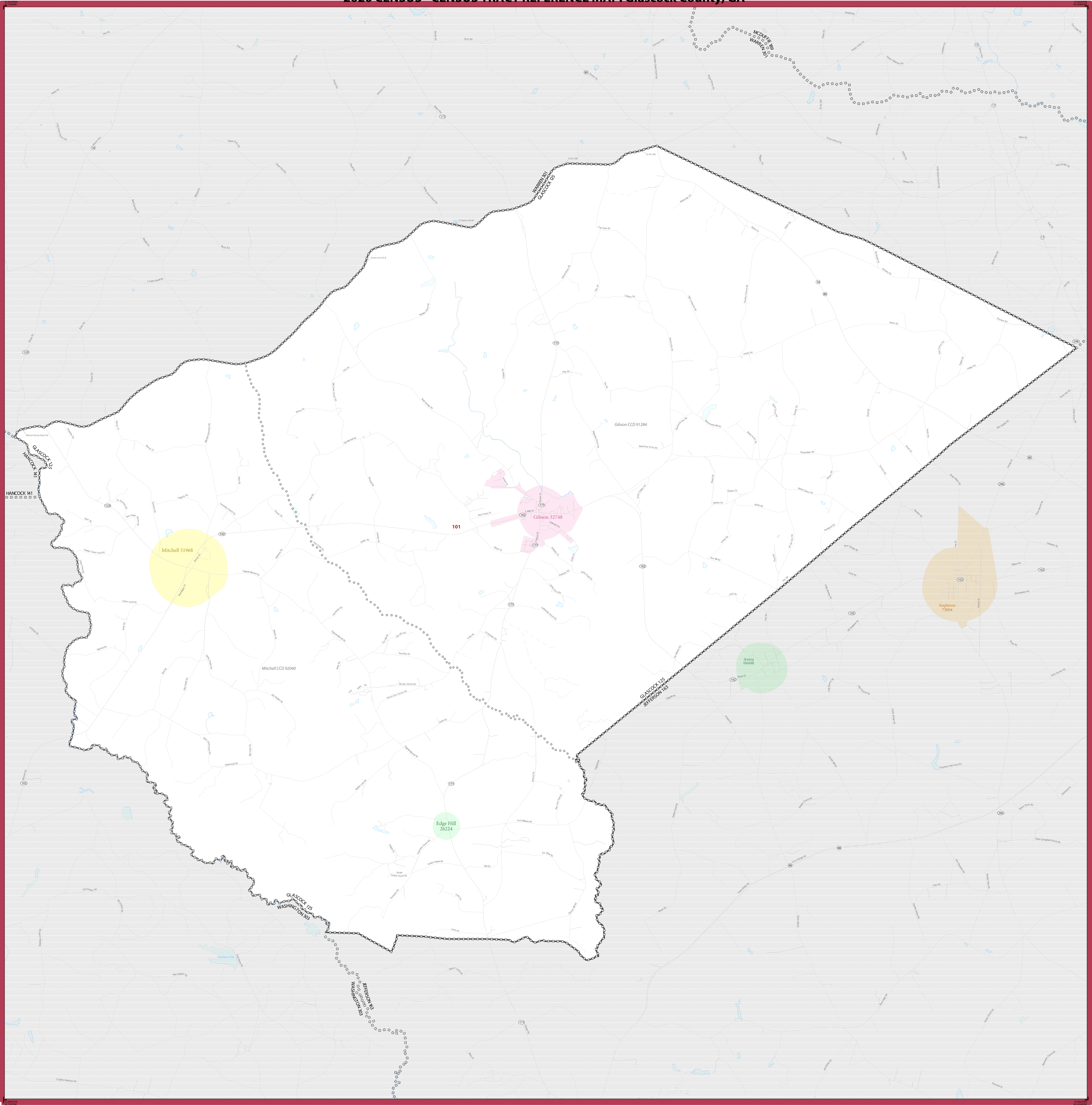
3. Census tracts are identified by an up to four-digit integer number and may have an optional two-digit suffix; for example 23 or 145702. The census tract codes consist of six digits with an implied decimal between the fourth and fifth digit corresponding to the basic census tract number, but with leading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

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 10 26
Latitude of Projection's Origin: 30 21 19
False Easting: 0
False Northing: 0



United States[®]
Census
2020

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



SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
International	☆☆☆☆	CANADA
Federal American Indian Reservation	■■■■■■■■■■	L'ANSE RESVN 1880
Off-Reservation Trust Land	■■■■■■■■■■	T1880
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	ooooo	Bristol town 07485
Census County Division (CCD), Census Subarea (CSA), or Unincorporated Territory (UT)	ooooo	Hanna CCD 91650
Consolidated City	ooooo	MILFORD 47500

LEGEND

SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
Incorporated Place 1,2	■■■■	Davis 18100
Census Designated Place (CDP) ³	■■■■	Incline Village 35100
Census Tract ³	■■■■	33.07

DESCRIPTION	SYMBOL
Water Body	■
College or University	■
Military	■
Prison or Juvenile Detention Center	■
Natural or State Park, Forest, or Recreation Area	■
Outside Subject Area	■

DESCRIPTION	SYMBOL
Interstate or U.S. Highway	■
State Highway or State Road	■
Other Road	■
4WD Trail, Railway, Alley, Walkway, or Ferry	■
Nevisible Boundary or Feature Not Elsewhere Classified	■
Inset 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; 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.

0 1 2 3 4 5 Kilometers
0 1 2 3 4 5 Miles
The plotted map scale is 1:5,000

Projection: Albers Equal Area Conic
Datum: NAD 83
Spheroid: GRS 80
1st Standard Parallel: 31 01 46
2nd Standard Parallel: 34 13 35
Central Meridian: -83 10 26
Latitude of Projection's Origin: 30 21 19
False Easting: 0
False Northing: 0

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 MAF/TIGER database (TAR20)
Map Created by: Geography Division, January 06, 2021

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: Glascock County (125)
ENTITY TYPE: County or statistically equivalent entity
ST: Georgia (13)

2020 CENSUS TRACT REF MAP (PARENT)
Sheet ID: 249513125001



[illegible]

<u>SYMBOL</u>	<u>DESCRIPTION</u>	<u>SYMBOL</u>
	Incorporated Place ^{1,2}	
	Census Designated Place (CDP) ²	
	Census Tract ³	
<u>DESCRIPTION</u>	<u>SYMBOL</u>	
Water Body		
College or University		
Military		
Prison or Juvenile Detention Center		
National or State Park, Forest, or Recreation Area		
Outside Subject Area		

Where international, state, county, and/or MCD/CDD 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.

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.

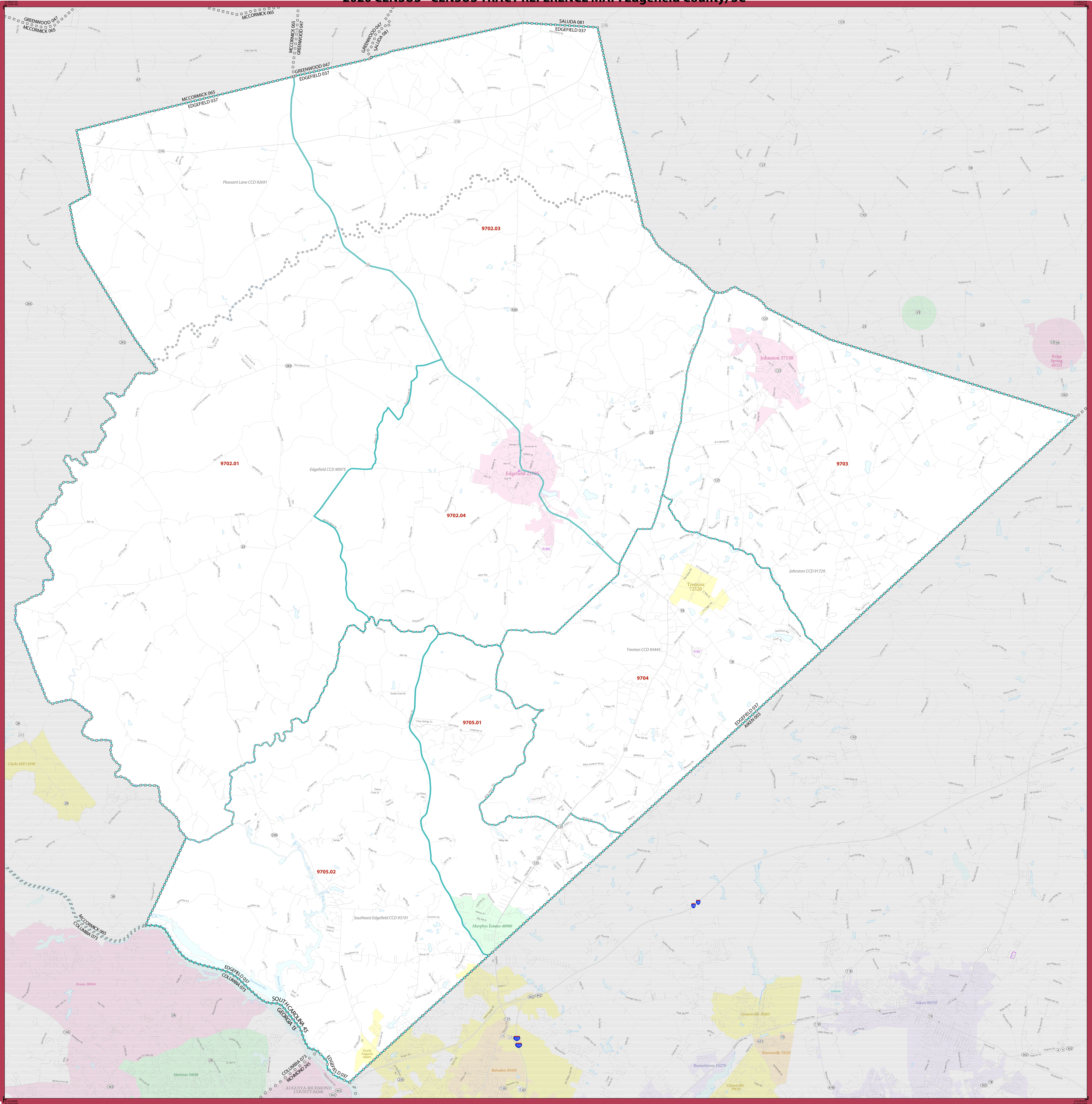
3 Census tracts are identified by an up to four-digit integer number and may have an optional two-digit suffix; for example 23 or 145702. The census tract codes consist of six digits with an implied decimal between the fourth and fifth digit corresponding to the basic census tract number, with leading zeros, and trailing zeros for census tracts that are not numbered. The first number examples above would have codes of 002300 and 145702, respectively.

Projection: Albers Equal Area Conic
Datum: NAD 83
Spheroid: GRS 80
1st Standard Parallel: 32 34 29
2nd Standard Parallel: 34 41 14
Central Meridian: -80 37 55
Latitude of Projection's Origin: 32 02 47
False Easting: 0
False Northing: 0



2020 CENSUS TRACT REF MAP (PARENT)
Sheet ID: 250045003001

2020 CENSUS - CENSUS TRACT REFERENCE MAP: Edgefield County, SC



SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
International	☆☆☆☆☆	CANADA
Federal American Indian Reservation	■■■■■	L'ANSE RESVN 1880
Off Reservation Trust Land	■■■■■	TI1880
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	■■■■■	MILFORD 47500

SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
Incorporated Place 1,2	■■■■■	Davis 18100
Census Designated Place (CDP) ³	■■■■■	Incline Village 35100
Census Tract ³	■■■■■	33.07

DESCRIPTION	SYMBOL
Water Body	Pleasant Lake
College or University	Calvin
Prison or Juvenile Detention Center	PrDC
National or State Park, Forest, or Recreation Area	Yosemite NP
Outside Subject Area	

DESCRIPTION	SYMBOL
Interstate or U.S. Highway	Interstate or U.S. Highway
State Highway	State Highway
Other Road	Other Road
4WD Trail, Railway, Alley, Walkway, or Ferry	4WD Trail, Railway, Alley, Walkway, or Ferry
Noroville Boundary or Future Not Elsewhere Classified	Noroville Boundary or Future Not Elsewhere Classified
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.

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 MAF/TIGER database (TAB20)
Map Created by: Geography Division, January 08, 2021

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

Projection: Albers Equal Area Conic
Datum: NAD 83
Spheroid: GRS 80
1st Standard Parallel: 32 34 29
2nd Standard Parallel: 34 41 14
Central Meridian: 80 37 35
Latitude of Projection Origin: 32 02 47
False Easting: 0
False Northing: 0

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

NAME: Edgefield County (037)
ENTITY TYPE: County or statistically equivalent entity
ST: South Carolina (45)

2020 CENSUS TRACT REF MAP (PARENT)
Sheet ID: 249745037001



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 MAF/TIGER database (TAB20)
Map Created by Geography Division: January 06, 2021

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

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 10 25
Latitude of Projection's Origin: 30 21 19
False Easting: 0
False Northing: 0

2020 CENSUS TRACT REF MAP (PARENT
Sheet ID: 249513033001

The plotted map scale is 1:44,664

of January 1, 2020. The boundaries shown on this data collection and tabulation purposes only. Statistical purposes does not constitute a warranty as regards ownership or entitlement.

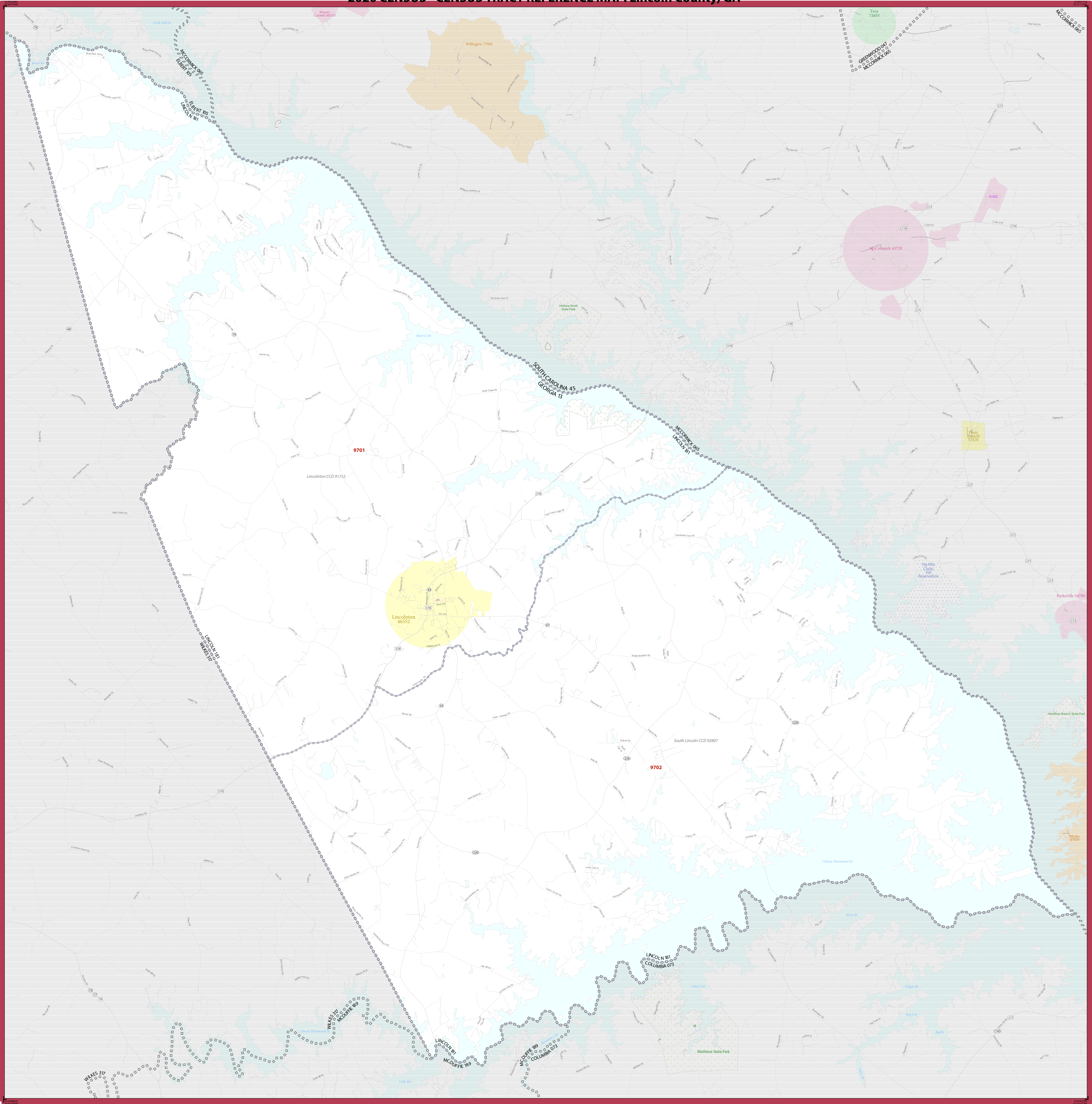
Source: January 1, 2020
TIGER database (TAR20)
January 06, 2021

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 10 26
Latitude of Projection's Origin: 33
False Easting: 0

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 10 26
Latitude of Projection's Origin: 30 21 19
False Easting: 0
False Northing: 0

2020 CENSUS TRACT REF MAP (PARENT
Sheet ID: 249613073001

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



SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
International	☆☆☆☆☆	CANADA
Federal American Indian Reservation	■■■■■■■■■■	L'ANSE RESVN 1880
Off 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	ooooo	Bristol town 07485
Census County Division (CCD), Census Subarea (CSA), or Unincorporated Territory (UT)	ooooo	Hanna CCD 91650
Consolidated City	ooooo	MILFORD 47500

SYMBOL DESCRIPTION	SYMBOL
Incorporated Place 1,2	■■■■■
Census Designated Place (CDP) ³	■■■■■
Census Tract ³	■■■■■
Water Body	■
College or University	■
Military	■
Prison or Juvenile Detention Center	■
Natural or State Park, Forest, or Recreation Area	■
Outside Subject Area	■

SYMBOL DESCRIPTION	SYMBOL
Interstate or U.S. Highway	■
State Highway or State Road	■
Other Road	■
4WD Trail, Railway, Alley, Walkway, or Ferry	■
Noroville Boundary or Feature Not Elsewhere Classified	■
Inset 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 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.

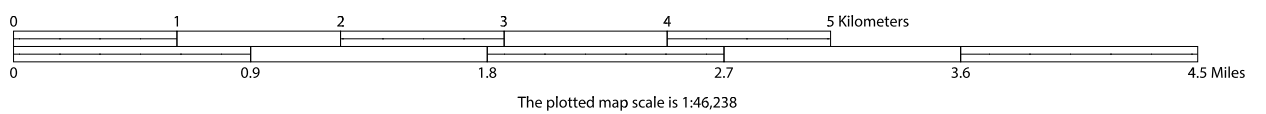
Due to space limitations, some road names, along with other feature and geography names on the map, may not be shown.

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 MAF/TIGER database (TAB20)
Map Created by: Geography Division, January 06, 2021

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

Projection: Albers Equal Area Conic
Datum: NAD 83
Spheroid: GRS 80
1st Standard Parallel: 31 09 46
2nd Standard Parallel: 34 13 35
Central Meridian: -83 10 26
Latitude of Projection's Origin: 30 21 19
False Easting: 0
False Northing: 0



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

NAME: Lincoln County (181)
ENTITY TYPE: County or statistically equivalent entity
ST: Georgia (13)

2020 CENSUS TRACT REF MAP (PARENT)
Sheet ID: 249513181001



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 MAF/TIGER database (TAB20)
Map Created by Geography Division: January 06, 2021

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



United States[®]
Census
2020

Figure 1 shows a schematic diagram of a 5-kilometer road network. The network is represented by a horizontal line with five segments, each labeled with a number from 1 to 5. A vertical line branches off from the second segment, labeled '5 Kilometers'.

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 10 26
Latitude of Projection's Origin: 30 21 19
False Easting: 0

2020 CENSUS TRACT REF MAP (PARENT)
Sheet ID: 249613245001

Where international, state, county, and/or MCD/CBD 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.

- 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 145702. The census tract codes consist of six digits with an implied decimal between the fourth and fifth digit corresponding to the six-digit census tract basic code, 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.

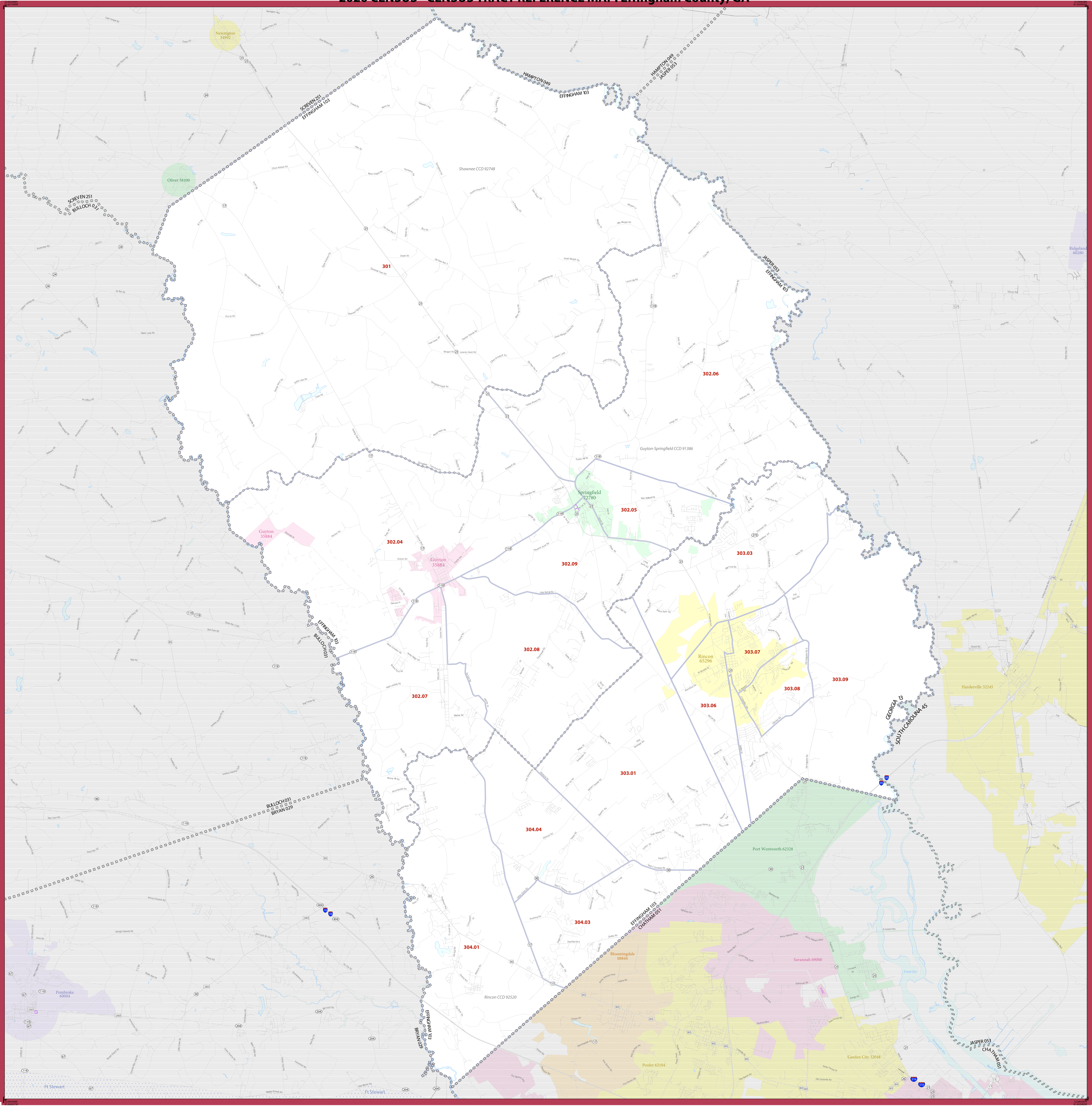
Projection: Albers Equal Area Conic
Datum: NAD 83
Spheroid: GRS 80
1st Standard Parallel: 31 07 46
2nd Standard Parallel: 34 13 35
Central Meridian: -83 10 26
Latitude of Projection's Origin: 30 21 19
False Easting: 0
False Northing: 0



NAME: Chatham County (051)
ENTITY TYPE: County or statistically equivalent entity
ST: Georgia (13)

United States
Census
2020

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



SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
International	☆☆☆☆	CANADA
Federal American Indian Reservation	■■■■■■■■■■	L'ANSE RESVN 1880
Off 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	ooooo	Bristol town 07485
Census County Division (CCD), Census Subarea (CSA), or Unincorporated Territory (UT)	ooooo	Hanna CCD 91650
Consolidated City	ooooo	MILFORD 47500

SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
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	■	Interstate or U.S. Highway	■
College or University	■	State Highway or State Road	■
Military	■	Other Road	■
Prison or Juvenile Detention Center	■	4WD Trail, Railway, Alley, Walkway, or Ferry	■
National or State Park, Forest, or Recreation Area	■	Nonviable Boundary or Feature Not Elsewhere Classified	■
Outside Subject Area	■	Inset 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.

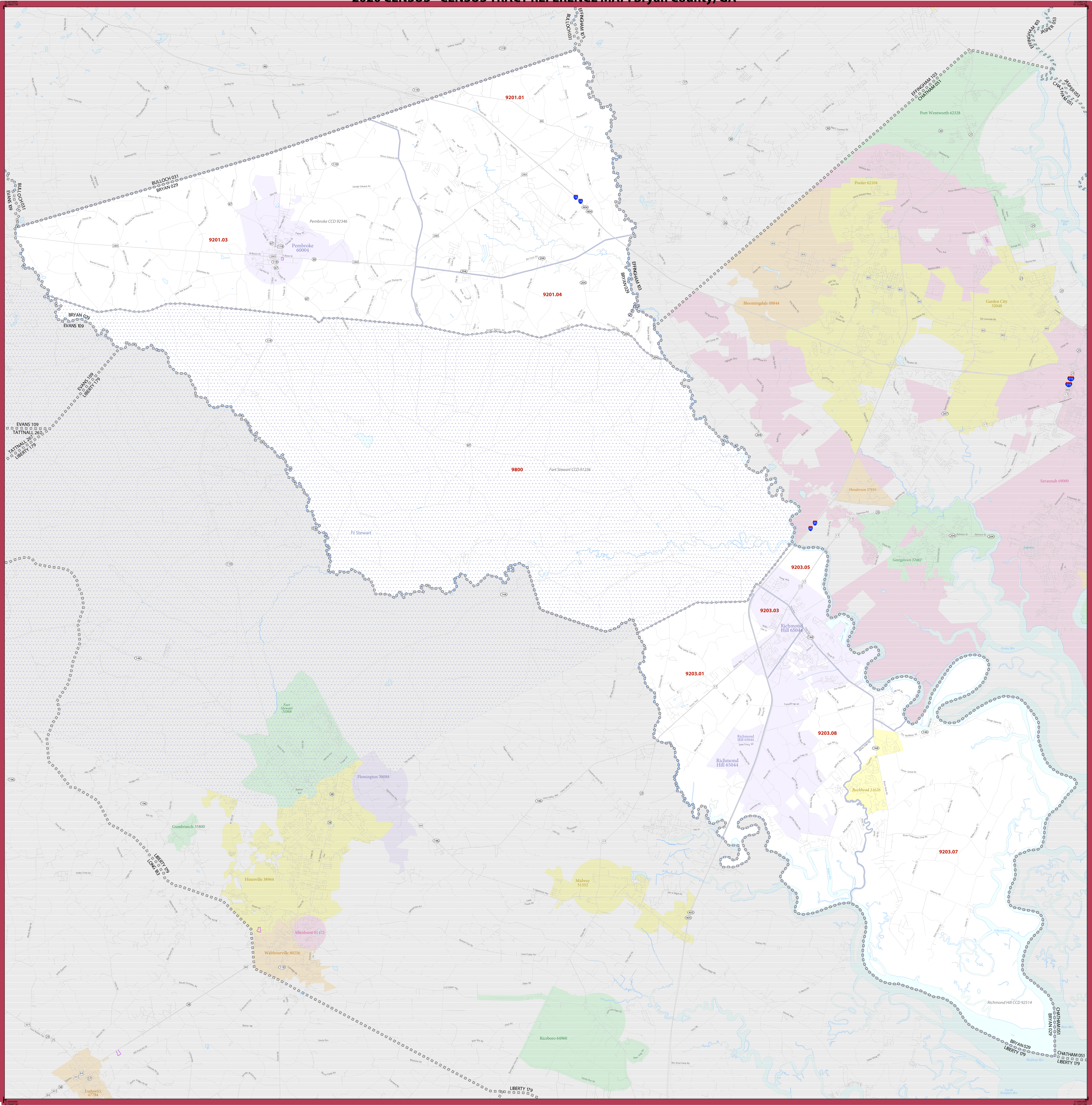
1 A " " following an MCD name denotes a false MCD. A " " following a place name indicates that a false MCD exists with the same name and FIPS code as the place; the false MCD label is not shown.

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 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: Bryan County, GA



SYMBOL DESCRIPTION			SYMBOL DESCRIPTION		
International	☆☆☆☆☆	CANADA	Incorporated Place 1,2		Davis 18100
Federal American Indian Reservation	■■■■■	L'ANSE RESVN 1880	Census Designated Place (CDP) 1		Incline Village 35100
Off-Reservation Trust Land	■■■■■	TI1880	Census Tract 3		33.07
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	■■■■■	MILFORD 47500			

SYMBOL DESCRIPTION		SYMBOL DESCRIPTION	
Water Body		Interstate or U.S. Highway	
College or University		State Highway or State Road	
Minor Civil Division (MCD) 1		Other Road	
Prison or Juvenile Detention Center		4WD Trail, Railway, Alley, Walkway, or Ferry	
Natural or State Park, Forest, or Recreation Area		Nonresidential Boundary or Feature Not Elsewhere Classified	
Outside Subject Area		Inset Area	

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 MAF/TIGER database (TAB20)
Map Created by: Geography Division, January 06, 2021

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

Projection: Albers Equal Area Conic
Datum: NAD 83
Spheroid: GRS 80
1st Standard Parallel: 31 09 46
2nd Standard Parallel: 34 13 35
Central Meridian: 83 10 26
Latitude of Projection Origin: 30 21 19
False Easting: 0
False Northing: 0

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

NAME: Bryan County (029)
ENTITY TYPE: County or statistically equivalent entity
ST: Georgia (13)

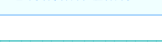
2020 CENSUS TRACT REF MAP (PARENT)
Sheet ID: 249513029001



This map displays the 2020 Census Tract Reference Map for Liberty County, Georgia. The map shows various census tracts, each labeled with its FIPS code and name. The tracts are color-coded by population density, with darker shades of blue indicating higher density. The map also shows major roads, water bodies, and surrounding counties like Chatham, Effingham, and McIntosh. The map is titled "2020 CENSUS TRACT REFERENCE MAP: LIBERTY COUNTY, GA" at the top.

Key features include:

- Census Tracts:** Labeled with FIPS codes and names, such as 101.01, 101.02, 102.01, 102.02, 102.03, 102.04, 102.05, 102.06, 102.07, 102.08, 103.01, 103.02, 104.01, 104.02, 105.01, 105.03, 105.04, 106, and 9900.
- Geographic Features:** Major roads, water bodies, and surrounding counties like Chatham, Effingham, and McIntosh.
- Map Title:** "2020 CENSUS TRACT REFERENCE MAP: LIBERTY COUNTY, GA" at the top.

<u>SYMBOL</u>	<u>DESCRIPTION</u>	<u>SYMBOL</u>
	Incorporated Place ^{1,2}	
	Census Designated Place (GDP) ²	
	Census Tract ³	
<u>DESCRIPTION</u>	<u>SYMBOL</u>	
Water Body		
College or University		
Military		
Prison or Juvenile Detention Center		
National or State Park, Forest, or Recreation Area		
Outside Subject Area		

Where international, state, county, and/or MCD/CDD 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 "1" following an MCD name denotes a false MCD. A "1" 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 4-digit integer number and may have an optional two-digit suffix; for example 23 or 145702. 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, with leading zeros, and trailing zeros for census tracts with no suffix. The tract number examples above would have codes of 002300 and 145702, respectively.

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 10 26
Latitude of Projection's Origin: 30 21 19
False Easting: 0
False Northing: 0



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2020

Where international, state, county, and/or MCD/CBD 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 145702. 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.

Geographic Vintage: 2020 Census (reference date: January 1, 2020)
Data Source: U.S. Census Bureau's MAF/TIGER database (TAB20)
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 10 26
Latitude of Projection's Origin: 30 21 19
False Easting: 0
False Northing: 0



NAME: Long County (183)
ENTITY TYPE: County or statistically equivalent entity
ST: Georgia (13)

United States
Census
2020

Loans by County

Small Business Loans - Originations

Institution: QUEENSBOROUGH NB&TC

Respondent ID: 0000006207

Agency: OCC - 1

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BRYAN COUNTY (029), GA										
MSA 42340										
Inside AA 0019										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	499	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	150	2	1,200	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	150	3	1,699	0	0	0	0
BULLOCH COUNTY (031), GA										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	79	0	0	0	0	2	79	0	0
Middle Income	7	383	1	157	0	0	7	504	0	0
Upper Income	3	126	2	227	2	839	5	1,036	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	12	588	3	384	2	839	14	1,619	0	0
BURKE COUNTY (033), GA										
MSA 12260										
Inside AA 0008										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	18	710	4	653	0	0	10	695	0	0
Middle Income	11	296	3	389	2	1,386	5	253	0	0
Upper Income	6	50	0	0	0	0	2	18	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	35	1,056	7	1,042	2	1,386	17	966	0	0

Loans by County

Small Business Loans - Originations

Institution: QUEENSBOROUGH NB&TC

Respondent ID: 0000006207

Agency: OCC - 1

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CANDLER COUNTY (043), GA										
MSA NA										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	6	231	0	0	0	0	3	174	0	0
Middle Income	3	129	0	0	0	0	1	59	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	9	360	0	0	0	0	4	233	0	0
CHATHAM COUNTY (051), GA										
MSA 42340										
Inside AA 0013										
Low Income	1	5	2	311	2	789	3	405	0	0
Moderate Income	6	327	0	0	4	2,098	5	515	0	0
Middle Income	9	446	3	485	10	4,249	2	440	0	0
Upper Income	2	103	1	165	5	2,535	2	559	0	0
Income Not Known	6	271	0	0	1	506	1	59	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	24	1,152	6	961	22	10,177	13	1,978	0	0
COLUMBIA COUNTY (073), GA										
MSA 12260										
Inside AA 0009										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	19	723	7	1,060	10	4,666	10	917	0	0
Upper Income	21	1,095	9	1,476	5	2,095	10	1,006	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	40	1,818	16	2,536	15	6,761	20	1,923	0	0

Loans by County

Small Business Loans - Originations

Institution: QUEENSBOROUGH NB&TC

Respondent ID: 0000006207

Agency: OCC - 1

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
EFFINGHAM COUNTY (103), GA										
MSA 42340										
Inside AA 0014										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	12	513	3	389	6	3,495	10	569	0	0
Upper Income	8	408	3	458	1	328	10	1,094	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	20	921	6	847	7	3,823	20	1,663	0	0
EMANUEL COUNTY (107), GA										
MSA NA										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	5	192	3	558	0	0	4	232	0	0
Middle Income	7	224	2	324	1	380	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	12	416	5	882	1	380	4	232	0	0
EVANS COUNTY (109), GA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	850	1	850	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	850	1	850	0	0

Loans by County

Small Business Loans - Originations

Institution: QUEENSBOROUGH NB&TC

Respondent ID: 0000006207

Agency: OCC - 1

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GLASCOCK COUNTY (125), GA										
MSA NA										
Inside AA 0016										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	2	30	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	30	0	0	0	0	0	0	0	0
JEFFERSON COUNTY (163), GA										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	18	612	7	1,278	0	0	5	76	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	18	612	7	1,278	0	0	5	76	0	0
JENKINS COUNTY (165), GA										
MSA NA										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	10	524	2	361	0	0	6	296	0	0
Middle Income	4	106	0	0	0	0	3	95	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	14	630	2	361	0	0	9	391	0	0

Loans by County

Small Business Loans - Originations

Institution: QUEENSBOROUGH NB&TC

Respondent ID: 0000006207

Agency: OCC - 1

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LIBERTY COUNTY (179), GA										
MSA 25980										
Inside AA 0020										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	83	1	101	1	653	3	794	0	0
Upper Income	1	2	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	85	1	101	1	653	3	794	0	0
LINCOLN COUNTY (181), GA										
MSA 12260										
Inside AA 0018										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	99	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	99	0	0	0	0	0	0	0	0
LONG COUNTY (183), GA										
MSA 25980										
Inside AA 0021										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	90	0	0	0	0	2	27	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	90	0	0	0	0	2	27	0	0

Loans by County

Small Business Loans - Originations

Institution: QUEENSBOROUGH NB&TC

Respondent ID: 0000006207

Agency: OCC - 1

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LOWNDES COUNTY (185), GA										
MSA 46660										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	259	1	259	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	259	1	259	0	0
MCDUFFIE COUNTY (189), GA										
MSA 12260										
Inside AA 0010										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	14	646	3	526	0	0	11	675	0	0
Middle Income	6	283	2	429	0	0	1	189	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	20	929	5	955	0	0	12	864	0	0
MCINTOSH COUNTY (191), GA										
MSA 15260										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	204	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	2	57	0	0	0	0	1	4	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	57	1	204	0	0	1	4	0	0

Loans by County

Small Business Loans - Originations

Institution: QUEENSBOROUGH NB&TC

Respondent ID: 0000006207

Agency: OCC - 1

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PICKENS COUNTY (227), GA										
MSA 12054										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	208	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	208	0	0	0	0	0	0
RICHMOND COUNTY (245), GA										
MSA 12260										
Inside AA 0011										
Low Income	12	580	5	932	6	2,389	4	1,011	0	0
Moderate Income	7	414	7	1,114	3	1,768	4	822	0	0
Middle Income	24	1,211	13	1,736	7	3,859	10	688	0	0
Upper Income	9	435	2	253	3	1,398	5	617	0	0
Income Not Known	4	214	3	490	2	780	2	305	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	56	2,854	30	4,525	21	10,194	25	3,443	0	0
SCREVEN COUNTY (251), GA										
MSA NA										
Inside AA 0006										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	158	0	0	0	0	0	0
Middle Income	9	317	0	0	0	0	1	28	0	0
Upper Income	1	7	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	10	324	1	158	0	0	1	28	0	0

Loans by County

Small Business Loans - Originations

Institution: QUEENSBOROUGH NB&TC

Respondent ID: 0000006207

Agency: OCC - 1

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOOMBS COUNTY (279), GA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	686	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	686	0	0	0	0
WARREN COUNTY (301), GA										
MSA NA										
Inside AA 0015										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	20	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	20	0	0	0	0	0	0	0	0
WASHINGTON COUNTY (303), GA										
MSA NA										
Inside AA 0007										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	118	0	0	0	0	1	42	0	0
Middle Income	3	96	1	168	0	0	1	77	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	214	1	168	0	0	2	119	0	0

Loans by County
Small Business Loans - Originations
Institution: QUEENSBOROUGH NB&TC

Respondent ID: 0000006207
Agency: OCC - 1
State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WILKES COUNTY (317), GA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	20	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	20	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	288	12,198	91	14,348	74	35,912	151	14,356	0	0
TOTAL OUTSIDE AA IN STATE	3	77	2	412	3	1,795	3	1,113	0	0
STATE TOTAL	291	12,275	93	14,760	77	37,707	154	15,469	0	0

Loans by County
Small Business Loans - Originations
Institution: QUEENSBOROUGH NB&TC

Respondent ID: 0000006207
Agency: OCC - 1
State: KENTUCKY (21)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MORGAN COUNTY (175), KY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	200	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	200	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	200	0	0	0	0	0	0
STATE TOTAL	0	0	1	200	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: QUEENSBOROUGH NB&TC

Respondent ID: 0000006207

Agency: OCC - 1

State: MINNESOTA (27)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HENNEPIN COUNTY (053), MN										
MSA 33460										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	1	55	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	55	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	55	0	0	0	0	0	0	0	0
STATE TOTAL	1	55	0	0	0	0	0	0	0	0

Loans by County
Small Business Loans - Originations
Institution: QUEENSBOROUGH NB&TC

Respondent ID: 0000006207
Agency: OCC - 1
State: MISSISSIPPI (28)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LAUDERDALE COUNTY (075), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	32	0	0	0	0	1	32	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	32	0	0	0	0	1	32	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	32	0	0	0	0	1	32	0	0
STATE TOTAL	1	32	0	0	0	0	1	32	0	0

Loans by County
Small Business Loans - Originations
Institution: QUEENSBOROUGH NB&TC

Respondent ID: 0000006207
Agency: OCC - 1
State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GRANVILLE COUNTY (077), NC										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	376	1	376	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	376	1	376	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	376	1	376	0	0
STATE TOTAL	0	0	0	0	1	376	1	376	0	0

Loans by County

Small Business Loans - Originations

Institution: QUEENSBOROUGH NB&TC

Respondent ID: 0000006207

Agency: OCC - 1

State: SOUTH CAROLINA (45)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
AIKEN COUNTY (003), SC										
MSA 12260										
Inside AA 0012										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	24	1	101	3	1,621	1	316	0	0
Middle Income	3	187	5	970	2	1,200	4	532	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	211	6	1,071	5	2,821	5	848	0	0
BEAUFORT COUNTY (013), SC										
MSA 25940										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	148	0	0	0	0	0	0
Middle Income	0	0	0	0	2	1,501	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	148	2	1,501	0	0	0	0
EDGEFIELD COUNTY (037), SC										
MSA 12260										
Inside AA 0017										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	3	211	1	200	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	211	1	200	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	7	422	7	1,271	5	2,821	5	848	0	0

Loans by County
Small Business Loans - Originations
Institution: QUEENSBOROUGH NB&TC

Respondent ID: 0000006207
Agency: OCC - 1
State: SOUTH CAROLINA (45)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	0	0	1	148	2	1,501	0	0	0	0
STATE TOTAL	7	422	8	1,419	7	4,322	5	848	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	295	12,620	98	15,619	79	38,733	156	15,204	0	0
TOTAL OUTSIDE AA	5	164	4	760	6	3,672	5	1,521	0	0
TOTAL INSIDE & OUTSIDE	300	12,784	102	16,379	85	42,405	161	16,725	0	0

Loans by County

Small Farm Loans - Originations

Institution: QUEENSBOROUGH NB&TC

Respondent ID: 0000006207

Agency: OCC - 1

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BIBB COUNTY (021), GA										
MSA 31420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	152	0	0	1	152	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	152	0	0	1	152	0	0
BULLOCH COUNTY (031), GA										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	6	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	6	0	0	0	0	0	0	0	0
BURKE COUNTY (033), GA										
MSA 12260										
Inside AA 0008										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	167	4	714	0	0	1	76	0	0
Middle Income	1	38	5	688	1	407	5	987	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	205	9	1,402	1	407	6	1,063	0	0

Loans by County

Small Farm Loans - Originations

Institution: QUEENSBOROUGH NB&TC

Respondent ID: 0000006207

Agency: OCC - 1

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CANDLER COUNTY (043), GA										
MSA NA										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	149	1	201	1	406	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	149	1	201	1	406	0	0	0	0
COLUMBIA COUNTY (073), GA										
MSA 12260										
Inside AA 0009										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	153	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	153	0	0	0	0	0	0
EFFINGHAM COUNTY (103), GA										
MSA 42340										
Inside AA 0014										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	56	0	0	0	0	2	56	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	56	0	0	0	0	2	56	0	0

Loans by County

Small Farm Loans - Originations

Institution: QUEENSBOROUGH NB&TC

Respondent ID: 0000006207

Agency: OCC - 1

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
EMANUEL COUNTY (107), GA										
MSA NA										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	20	0	0	0	0	0	0	0	0
Middle Income	3	256	1	200	3	1,204	1	57	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	276	1	200	3	1,204	1	57	0	0
GLASCOCK COUNTY (125), GA										
MSA NA										
Inside AA 0016										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	3	108	1	101	0	0	3	192	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	108	1	101	0	0	3	192	0	0
JEFFERSON COUNTY (163), GA										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	15	644	10	1,642	9	3,272	17	1,963	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	15	644	10	1,642	9	3,272	17	1,963	0	0

Loans by County

Small Farm Loans - Originations

Institution: QUEENSBOROUGH NB&TC

Respondent ID: 0000006207

Agency: OCC - 1

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
JENKINS COUNTY (165), GA										
MSA NA										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	210	0	0	0	0	1	35	0	0
Middle Income	0	0	0	0	1	303	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	210	0	0	1	303	1	35	0	0
LONG COUNTY (183), GA										
MSA 25980										
Inside AA 0021										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	37	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	37	0	0	0	0	0	0	0	0
SCREVEN COUNTY (251), GA										
MSA NA										
Inside AA 0006										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	63	0	0	0	0	1	15	0	0
Upper Income	3	195	0	0	0	0	3	195	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	258	0	0	0	0	4	210	0	0

Loans by County

Small Farm Loans - Originations

Institution: QUEENSBOROUGH NB&TC

Respondent ID: 0000006207

Agency: OCC - 1

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TATTNALL COUNTY (267), GA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	350	1	350	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	350	1	350	0	0
TREUTLEN COUNTY (283), GA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	282	1	282	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	282	1	282	0	0
WARREN COUNTY (301), GA										
MSA NA										
Inside AA 0015										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	111	0	0	0	0	1	61	0	0
Middle Income	1	50	1	126	0	0	2	176	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	161	1	126	0	0	3	237	0	0

Loans by County
Small Farm Loans - Originations
Institution: QUEENSBOROUGH NB&TC

Respondent ID: 0000006207
Agency: OCC - 1
State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WASHINGTON COUNTY (303), GA										
MSA NA										
Inside AA 0007										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	115	5	707	0	0	4	268	0	0
Middle Income	4	228	1	121	0	0	1	28	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	343	6	828	0	0	5	296	0	0
TOTAL INSIDE AA IN STATE	53	2,453	30	4,653	15	5,592	42	4,109	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	152	2	632	3	784	0	0
STATE TOTAL	53	2,453	31	4,805	17	6,224	45	4,893	0	0

Loans by County

Small Farm Loans - Originations

Institution: QUEENSBOROUGH NB&TC

Respondent ID: 0000006207

Agency: OCC - 1

State: SOUTH CAROLINA (45)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
AIKEN COUNTY (003), SC										
MSA 12260										
Inside AA 0012										
Low Income	0	0	0	0	1	382	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	382	0	0	0	0
COLLETON COUNTY (029), SC										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	200	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	200	0	0	0	0	0	0
JASPER COUNTY (053), SC										
MSA 25940										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	175	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	175	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	1	382	0	0	0	0

Loans by County
Small Farm Loans - Originations
Institution: QUEENSBOROUGH NB&TC

Respondent ID: 0000006207
Agency: OCC - 1
State: SOUTH CAROLINA (45)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	0	0	2	375	0	0	0	0	0	0
STATE TOTAL	0	0	2	375	1	382	0	0	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	53	2,453	30	4,653	16	5,974	42	4,109	0	0
TOTAL OUTSIDE AA	0	0	3	527	2	632	3	784	0	0
TOTAL INSIDE & OUTSIDE	53	2,453	33	5,180	18	6,606	45	4,893	0	0

2024 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans
Institution: QUEENSBOROUGH NB&TC

PAGE: 1 OF 1

Respondent ID: 0000006207

Agency: OCC - 1

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GA - JEFFERSON COUNTY (163) - MSA NA	25	1,890	5	76	0	0
GA - BULLOCH COUNTY (031) - MSA NA	17	1,811	14	1,619	0	0
GA - CANDLER COUNTY (043) - MSA NA	9	360	4	233	0	0
GA - EMANUEL COUNTY (107) - MSA NA	18	1,678	4	232	0	0
GA - JENKINS COUNTY (165) - MSA NA	16	991	9	391	0	0
GA - SCREVEN COUNTY (251) - MSA NA	11	482	1	28	0	0
GA - WASHINGTON COUNTY (303) - MSA NA	6	382	2	119	0	0
GA - BURKE COUNTY (033) - MSA 12260	44	3,484	17	966	0	0
GA - COLUMBIA COUNTY (073) - MSA 12260	71	11,115	20	1,923	0	0
GA - MCDUFFIE COUNTY (189) - MSA 12260	25	1,884	12	864	0	0
GA - RICHMOND COUNTY (245) - MSA 12260	107	17,573	25	3,443	0	0
SC - AIKEN COUNTY (003) - MSA 12260	15	4,103	5	848	0	0
GA - CHATHAM COUNTY (051) - MSA 42340	52	12,290	13	1,978	0	0
GA - EFFINGHAM COUNTY (103) - MSA 42340	33	5,591	20	1,663	0	0
GA - WARREN COUNTY (301) - MSA NA	1	20	0	0	0	0
GA - GLASCOCK COUNTY (125) - MSA NA	2	30	0	0	0	0
SC - EDGEFIELD COUNTY (037) - MSA 12260	4	411	0	0	0	0
GA - LINCOLN COUNTY (181) - MSA 12260	2	99	0	0	0	0
GA - BRYAN COUNTY (029) - MSA 42340	4	1,849	0	0	0	0
GA - LIBERTY COUNTY (179) - MSA 25980	6	839	3	794	0	0
GA - LONG COUNTY (183) - MSA 25980	4	90	2	27	0	0

2024 Institution Disclosure Statement - Table 4
Assessment Area/Non-Assessment Area Activity
Small Farm Loans
Institution: QUEENSBOROUGH NB&TC

Respondent ID: 0000006207
Agency: OCC - 1

ASSESSMENT AREA LOANS	Originations		Originations to Farms with ≤ \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GA - JEFFERSON COUNTY (163) - MSA NA	34	5,558	17	1,963	0	0
GA - BULLOCH COUNTY (031) - MSA NA	1	6	0	0	0	0
GA - CANDLER COUNTY (043) - MSA NA	4	756	0	0	0	0
GA - EMANUEL COUNTY (107) - MSA NA	9	1,680	1	57	0	0
GA - JENKINS COUNTY (165) - MSA NA	4	513	1	35	0	0
GA - SCREVEN COUNTY (251) - MSA NA	7	258	4	210	0	0
GA - WASHINGTON COUNTY (303) - MSA NA	13	1,171	5	296	0	0
GA - BURKE COUNTY (033) - MSA 12260	14	2,014	6	1,063	0	0
GA - COLUMBIA COUNTY (073) - MSA 12260	1	153	0	0	0	0
SC - AIKEN COUNTY (003) - MSA 12260	1	382	0	0	0	0
GA - EFFINGHAM COUNTY (103) - MSA 42340	2	56	2	56	0	0
GA - WARREN COUNTY (301) - MSA NA	4	287	3	237	0	0
GA - GLASCOCK COUNTY (125) - MSA NA	4	209	3	192	0	0
GA - LONG COUNTY (183) - MSA 25980	1	37	0	0	0	0

2024 Institution Disclosure Statement - Table 5
Community Development/Consortium-Third Party Activity
Institution: QUEENSBOROUGH NB&TC

Respondent ID: 0000006207
Agency: OCC - 1

Memo Item: Loans by Affiliates				
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	3	5,306	0	0
Purchased	0	0	0	0
Total	3	5,306	0	0
Consortium/Third Party Loans (optional)				

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: QUEENSBOROUGH NB&TC

Respondent ID: 0000006207

Agency: OCC - 1

ASSESSMENT AREA - 0001

JEFFERSON COUNTY (163), GA

MSA: NA

Middle Income

9601.00 9602.00 9603.00 9604.00

ASSESSMENT AREA - 0002

BULLOCH COUNTY (031), GA

MSA: NA

Low Income

1104.08*

Moderate Income

1104.01* 1104.05* 1106.02

Middle Income

1101.00 1105.00 1106.04 1108.00 1109.01*

Upper Income

1102.01* 1102.02 1103.01* 1103.02 1106.03 1107.01* 1107.02* 1107.03 1109.02*

Income Not Known

1104.06* 1104.07*

ASSESSMENT AREA - 0003

CANDLER COUNTY (043), GA

MSA: NA

Moderate Income

9501.00 9502.00

Middle Income

9503.00

ASSESSMENT AREA - 0004

EMANUEL COUNTY (107), GA

MSA: NA

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: QUEENSBOROUGH NB&TC

Respondent ID: 0000006207

Agency: OCC - 1

Low Income

9704.01*

Moderate Income

9701.01 9706.01

Middle Income

9701.02 9702.00 9703.00 9704.02 9705.00 9706.02

ASSESSMENT AREA - 0005

JENKINS COUNTY (165), GA

MSA: NA

Moderate Income

9601.00

Middle Income

9602.00

ASSESSMENT AREA - 0006

SCREVEN COUNTY (251), GA

MSA: NA

Moderate Income

9704.01

Middle Income

9703.00 9704.02 9705.00 9706.00

Upper Income

9702.00

ASSESSMENT AREA - 0007

WASHINGTON COUNTY (303), GA

MSA: NA

Moderate Income

9503.00 9504.00 9507.00

Middle Income

9501.00* 9505.00

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: QUEENSBOROUGH NB&TC

Respondent ID: 0000006207

Agency: OCC - 1

ASSESSMENT AREA - 0008

BURKE COUNTY (033), GA

MSA: 12260

Moderate Income

9502.00 9504.00 9509.00

Middle Income

9505.00 9507.00

Upper Income

9501.01 9501.02

ASSESSMENT AREA - 0009

COLUMBIA COUNTY (073), GA

MSA: 12260

Middle Income

0301.06 0302.01 0302.02 0303.13 0304.01 0304.03 0305.04 0305.05 0305.07 0305.08* 0306.03

Upper Income

0301.03 0301.05* 0301.07 0301.08* 0302.03 0303.04 0303.06 0303.07 0303.08 0303.10 0303.11

0303.12 0304.04 0305.03

ASSESSMENT AREA - 0010

MCDUFFIE COUNTY (189), GA

MSA: 12260

Moderate Income

9502.00 9504.02 9505.00

Middle Income

9501.00 9503.00 9504.01

ASSESSMENT AREA - 0011

RICHMOND COUNTY (245), GA

MSA: 12260

Low Income

2024 Institution Disclosure Statement - Table 6

PAGE: 4 OF 10

Assessment Area(s) by Tract

Respondent ID: 0000006207

* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: QUEENSBOROUGH NB&TC

0002.00 0003.00* 0007.00 0016.04 0103.00 0104.00 0105.08* 0105.11 0105.12* 0106.01 0106.02
Moderate Income

0006.00 0012.00 0013.00* 0014.00* 0016.03* 0101.07 0101.08* 0101.09 0102.03 0105.06 0105.07
0105.09 0105.10 0105.13* 0105.14* 0107.10* 0108.01* 0108.02* 0109.05* 0111.00*
Middle Income

0010.00 0101.01* 0101.04 0101.05 0102.05 0107.06 0107.07 0107.08* 0107.09* 0107.11* 0107.13*
0107.14* 0109.03 0109.04* 0109.07 0109.08*
Upper Income

0001.00 0011.00 0016.02 0102.01 0102.07 0102.08
Income Not Known

0102.06 0105.15 0110.00

ASSESSMENT AREA - 0012

AIKEN COUNTY (003), SC

MSA: 12260

Low Income

0204.02* 0214.02

Moderate Income

0201.00* 0203.03* 0207.02 0209.01 0209.04 0210.03* 0211.01* 0217.00* 0218.00* 0219.02* 0221.00
Middle Income

0203.01* 0203.04* 0205.00 0206.03* 0206.04* 0207.01* 0208.02 0209.03* 0210.01* 0211.02* 0212.04*

0213.00 0214.01* 0215.00* 0216.01* 0216.03* 0216.04* 0219.01* 0220.01 0220.03* 0220.04*

Upper Income

0202.00* 0204.01* 0206.01* 0208.01* 0212.01* 0212.02* 0212.05*

Income Not Known

0210.04* 9801.00*

ASSESSMENT AREA - 0013

CHATHAM COUNTY (051), GA

MSA: 42340

Low Income

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: QUEENSBOROUGH NB&TC

PAGE: 5 OF 10

Respondent ID: 0000006207

Agency: OCC - 1

0006.01*	0011.00*	0012.00*	0028.00	0035.02*	0044.00*	0105.02	0109.01*	0117.00		
Moderate Income										
0020.00*	0021.00*	0022.00*	0023.00*	0026.00*	0027.00*	0033.01*	0033.02*	0035.01*	0036.01	0036.02*
0037.00*	0038.00*	0039.00*	0040.02	0042.07*	0042.08*	0042.09	0042.10	0043.00*	0045.00	0101.02*
0105.03	0106.01*	0106.03*	0108.13*	0108.15*	0108.16*	0113.00	0116.00*			
Middle Income										
0034.00	0040.01	0041.00*	0042.11*	0042.12*	0102.00*	0105.04	0107.02*	0107.03*	0107.05	0107.06
0108.01	0108.06*	0108.07*	0108.11	0108.14	0108.17*	0108.19*	0108.20*	0111.04	0111.08*	0111.14*
0114.00*										
Upper Income										
0029.00	0030.00*	0107.04	0107.07*	0108.10	0108.12*	0108.21*	0110.04*	0110.05	0110.06*	0110.07
0110.08	0111.07*	0111.10*	0111.11*	0111.12*	0111.13*	0111.15*	0112.00*	0115.00*	0119.00	
Income Not Known										
0107.01	0108.18	0118.00*	9800.00*	9900.00*						

ASSESSMENT AREA - 0014

EFFINGHAM COUNTY (103), GA

MSA: 42340

Moderate Income

0302.09*

Middle Income

0301.00 0302.05* 0302.06 0302.07 0303.03* 0303.06 0303.07 0303.09 0304.01 0304.03*

Upper Income

0302.04* 0302.08 0303.01 0303.08* 0304.04*

ASSESSMENT AREA - 0015

WARREN COUNTY (301), GA

MSA: NA

Moderate Income

9704.00

Middle Income

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: QUEENSBOROUGH NB&TC

9705.00

ASSESSMENT AREA - 0016

GLASCOCK COUNTY (125), GA

MSA: NA

Upper Income

0101.00

ASSESSMENT AREA - 0017

EDGEFIELD COUNTY (037), SC

MSA: 12260

Moderate Income

9702.04*

Middle Income

9702.01* 9702.03* 9703.00* 9705.01*

Upper Income

9704.00* 9705.02

ASSESSMENT AREA - 0018

LINCOLN COUNTY (181), GA

MSA: 12260

Moderate Income

9702.00

Middle Income

9701.00*

ASSESSMENT AREA - 0019

BRYAN COUNTY (029), GA

MSA: 42340

Moderate Income

9201.03 9203.03*

Middle Income

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: QUEENSBOROUGH NB&TC

9201.01* 9203.01*

Upper Income

9203.05 9203.07 9203.08*

Income Not Known

9201.04* 9800.00*

ASSESSMENT AREA - 0020

LIBERTY COUNTY (179), GA

MSA: 25980

Moderate Income

0101.03* 0102.02* 0103.02*

Middle Income

0101.01* 0101.02* 0102.04* 0102.06* 0102.07 0102.08 0103.01 0104.02* 0105.01 0106.00*

Upper Income

0102.05* 0104.01 0105.03* 0105.04*

Income Not Known

9900.00*

ASSESSMENT AREA - 0021

LONG COUNTY (183), GA

MSA: 25980

Middle Income

9701.02 9702.01 9702.02

Upper Income

9701.01*

Income Not Known

9800.00*

OUTSIDE ASSESSMENT AREA

BIBB COUNTY (021), GA

MSA: 31420

Upper Income

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: QUEENSBOROUGH NB&TC

0134.12

EVANS COUNTY (109), GA

MSA: NA

Middle Income

9701.00

LOWNDES COUNTY (185), GA

MSA: 46660

Upper Income

0103.01

MCINTOSH COUNTY (191), GA

MSA: 15260

Moderate Income

1103.00

Upper Income

1101.02 1101.03

PICKENS COUNTY (227), GA

MSA: 12054

Middle Income

0501.02

TATTNALL COUNTY (267), GA

MSA: NA

Middle Income

9501.00

TOOMBS COUNTY (279), GA

MSA: NA

Moderate Income

9704.00

TREUTLEN COUNTY (283), GA

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: QUEENSBOROUGH NB&TC

MSA: NA

Middle Income

9602.00

WILKES COUNTY (317), GA

MSA: NA

Middle Income

0103.02

MORGAN COUNTY (175), KY

MSA: NA

Middle Income

9501.00

HENNEPIN COUNTY (053), MN

MSA: 33460

Median Family Income >= 120%

1261.02

LAUDERDALE COUNTY (075), MS

MSA: NA

Upper Income

0102.05

GRANVILLE COUNTY (077), NC

MSA: NA

Middle Income

9701.01

BEAUFORT COUNTY (013), SC

MSA: 25940

Moderate Income

0001.00

Middle Income

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: QUEENSBOROUGH NB&TC

0021.07

COLLETON COUNTY (029), SC

MSA: NA

Middle Income

9704.02

JASPER COUNTY (053), SC

MSA: 25940

Moderate Income

9501.00

Error Status Information

Respondent ID: 0000006207

Institution: QUEENSBOROUGH NB&TC

Agency: OCC - 1

Record Identifier: ¹¹	Total Composite Records on File	Total Composite Records Without Errors	Total Validity ¹⁰ Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	175	175	0	0.00%
Small Farm Loans	36	36	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	21	21	0	0.00%
Total	234	234	0	0.00%

Footnote:

10. A validity edit helps to verify the accuracy of the data reported. An institution's CRA submission that passes all validity edits does not ensure 100% accurate data. True accuracy is determined during the examination process.

11. A record represents one row of data reported to the Federal Reserve Board. This does not in any way represent the number of loans originated or purchased by the institution.