



In accordance with the Community Reinvestment Act (CRA), Barwick Banking Company is pleased to present the following CRA Public File for your review. The information provided is current as of April 1, 2024 and shall be updated quarterly thereafter. The links below allow for you to both view and produce your own hard copies of the information. Be sure your computer or device has a PDF viewer such as Adobe Reader installed. If you do not have one installed, you can download it for free at <https://get.adobe.com/reader/>.

Barwick Banking Company is also able to provide access or hard copies of these documents free of charge upon your request. Please contact your local branch or send an email to CustomerService@barwickbank.com with your request, including your mailing address or the branch location you wish to view or pick up a copy of our CRA Public File.

Questions or comments about this information or about our CRA Performance in helping to meet the credit needs of our communities may be directed to:

Gail Baker
EVP/Chief Operating Officer
361 Bill France Blvd.
Daytona Beach, FL 32114

CRA Performance Evaluation

- Our most recent [CRA Performance Evaluation](#) report

Public Comments

- [Public Comments](#) we have received regarding our CRA efforts in the communities we serve

Current Branch List, Openings and Closures

- [Barwick Banking Company Branch Locations and Geographies](#)
- [Barwick Banking Company Branch Openings and Closures](#)

Products, Services, and Fees

- [Personal Banking at Barwick](#)
- [Business Banking at Barwick](#)
- [Other Account Services and Fees](#)

Facility-Based CRA Assessment Areas

- [Georgia Assessment Area Map](#)
- [St. Augustine Assessment Area Map](#)
- [Daytona Beach Assessment Area Map](#)
- [Gainesville Assessment Area Map](#)
- A listing of the [Census Tracts](#) included in our Assessment Areas and [2023 Census Demographic Information](#) for each

Disclosure Statements

- [HMDA Disclosure Statement](#)
- [Loan-to-Deposit Ratios](#)

PUBLIC DISCLOSURE

March 5, 2019

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Barwick Banking Company
Certificate Number: 22205

2020 East Main Street
Barwick, Georgia 31720

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

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

This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, nor should it be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

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INSTITUTION RATING

INSTITUTION'S CRA RATING: This institution is rated **Satisfactory**. An institution in this group has a satisfactory record of helping to meet the credit needs of its assessment area, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

Barwick Banking Company's satisfactory CRA lending performance supports the overall rating. Examiners did not identify any evidence of discriminatory or other illegal credit practices. The following discussion summarizes the institution's performance.

- The institution loan-to-deposit ratio is less than reasonable given the institution's size, financial condition, and assessment area's credit needs.
- The institution originated a substantial majority of its consumer, small business, and small farm loans inside the assessment area.
- An analysis of the bank's geographic distribution of loans reviewed was not performed given the homogenous nature of its assessment area. The assessment area consists of only two middle-income geographies.
- The distribution of borrowers reflects excellent penetration among individuals of different income levels and businesses and farms of different sizes.
- The institution did not receive any CRA-related complaints since the previous evaluation; therefore, this factor did not affect the rating.

SCOPE OF EVALUATION

General Information

This evaluation covers the period from the prior evaluation dated April 8, 2013, to the current evaluation dated March 5, 2019. Examiners used the Interagency Small Institution Examination Procedures to evaluate Barwick Banking Company’s CRA performance. These procedures take into consideration an institution’s performance according to the following criteria:

- Loan-to-deposit ratio
- Assessment are concentration
- Geographic distribution
- Borrower profile
- Response to CRA-related complaints

Loan Products Reviewed

CRA Small Institution Examination Procedures require examiners to determine the institution’s major product lines from which to review. Examiners may select from among the same loan categories used for CRA Large Institution evaluations: home mortgage, small business, small farm, and consumer loans, if significant. The following table illustrates Barwick Banking Company loan originations and purchases for the 2018 calendar year by loan type.

2018 Loans Originated or Purchased				
Loan Category	\$(000s)	%	#	%
Construction and Land Development	-	-	-	-
Secured by Farmland	220	23.4	7	7.8
1-4 Family Residential	-	-	-	-
Multi-Family (5 or more) Residential	-	-	-	-
Commercial Real Estate	112	11.9	5	5.5
Total Real Estate Loans	332	35.3	12	13.3
Commercial and Industrial	165	17.5	8	8.9
Agricultural	245	26.0	8	8.9
Consumer	199	21.2	62	68.9
Other	-	-	-	-
Total Loans	941	100.0	90	100.0
<i>Source: 1/1/2018 – 12/31/2018 Bank Data</i>				

Considering the dollar volume and number of loans originated and purchased during 2018, as well as management’s stated business strategy, examiners determined the institution’s major product lines consist of small business, small farm, and consumer loans.

Bank records indicate the lending focus and product mix remained consistent throughout the evaluation period. Due to the amount of limited lending over this time period, examiners reviewed the universe of small business, small farm, and consumer loans originated in 2018.

Barwick Banking Company delineated one assessment area, which encompasses one census tract (9602) in Brooks County, Georgia, which is part of the Valdosta, Georgia Metropolitan Statistical Area (MSA) and one census tract (9604) in Thomas County, Georgia, which is part of the Georgia Non-MSA. Both counties are contiguous. A detailed discussion of the assessment area is provided under the *Description of Assessment Area* in this document. A full-scope analysis of the bank’s assessment area was conducted for this evaluation.

Loan Product Weighting

Examiners considered the distribution of loans originated in 2018 when weighing the reviewed loan products. As seen in the following table, the universe of consumer loans (68.9 percent) comprises a large volume of the institution’s activity when compared to the number of loans to small businesses (14.4 percent) and small farms (16.7 percent). However, the universe of small business (29.4 percent) and small farm (49.4 percent) loans comprises a larger percentage of the dollar volume of the loan portfolio. Examiners placed more weight on consumer loans when drawing conclusions.

While this evaluation presents both number and dollar volume, examiners focused on performance by number of loans because the number of loans remains a better indicator of the number of individuals, businesses, and farms served. Refer to the following table for additional details.

Universes of Loan Categories Reviewed				
Loan Category	#	%	\$(000s)	%
Small Business	13	14.4	277	29.4
Small Farm	15	16.7	465	49.4
Consumer	62	68.9	199	21.2
Total Loans	90	100.0	941	100.0
<i>Source: 1/1/2018 – 12/31/2018 Bank Data</i>				

DESCRIPTION OF INSTITUTION

Background

Barwick Banking Company has been serving the credit needs of its local communities for 85 years. It is a state-chartered, community bank headquartered in Barwick, Georgia. The bank is owned by local shareholders, independent of any holding company structure, and does not have any affiliates or subsidiaries. Barwick Banking Company operates one full-service banking office, which is located in a middle-income census tract in Brooks County, Georgia. The institution has not opened or closed any offices since the last CRA performance evaluation.

Operations

The bank provides a reasonable level of retail banking services to meet the needs of the assessment area. The institution has reasonable lobby hours: Monday through Friday from 9:00 a.m. to 4:00 p.m. and is closed on Saturday. To further serve its customers, the institution offers telephone banking and a low-cost, non-interest bearing personal checking account. Barwick Banking Company also offers a variety of business, farm, and consumer credit products that meet the needs of its communities. The bank originates business and farm loans, including those for working capital, equipment financing, and real estate. Consumer loan products include automobile, recreational vehicle, certificates of deposit, and unsecured personal loans. Barwick Banking Company neither extends long-term, fixed-rate residential mortgage loans, nor acts as a broker or correspondent lender.

Ability and Capacity

As of December 31, 2018, Barwick Banking Company's total assets equaled \$13,233,000. Total loans, net of unearned income, equaled \$1,223,000, or 9.2 percent of total assets. The composition of the bank's loan portfolio as of December 31, 2018, is reflected in the following table.

Loan Portfolio Distribution as of 12/31/2018		
Loan Category	\$(000s)	%
Construction and Land Development	--	-
Secured by Farmland	383	31.3
Secured by 1-4 Family Residential Properties	107	8.8
Secured by Multifamily (5 or more) Residential Properties	-	-
Secured by Nonfarm Nonresidential Properties	75	6.1
Total Real Estate Loans	565	46.2
Commercial and Industrial Loans	211	17.3
Agricultural Loans	252	20.6
Consumer Loans	195	15.9
Other Loans	-	-
Less: Unearned Income	-	-
Total Loans	1,223	100.0
<i>Source: Reports of Condition and Income</i>		

There are no financial, legal, or other impediments that affect the bank's ability to meet assessment area's credit needs. However, the environment in which the bank operates contains a small and dwindling population which may hinder the bank's opportunities to extend loans within its assessment area.

DESCRIPTION OF ASSESSMENT AREA

The CRA requires each financial institution to define one or more assessment areas within which its CRA performance will be evaluated. Barwick Banking Company operates in one assessment area consisting of portions of Brooks and Thomas Counties, Georgia. As previously mentioned, Brooks County is located in the Valdosta, Georgia Metropolitan Statistical Area (MSA), and Thomas County, Georgia, is located in the Georgia NMSA. The assessment area consists of 1 of 5 census tracts in Brooks County and 1 of 11 census tracts in Thomas County.

The bank has defined its assessment area in accordance with the technical requirements of the CRA regulation. The assessment area consists of whole census tracts and do not arbitrarily exclude any low- or moderate-income geographies.

The bank’s only office is located in the town of Barwick, Georgia, which borders Brooks and Thomas Counties. Brooks County is located in the eastern section of Barwick, and Thomas County is located in the western section of Barwick. The following table details information regarding the bank’s one office within the assessment area.

Branch Distribution				
Office Name	Main Office or Branch	Census Tract	Tract Income	Opened or Closed Since Last Examination
Barwick Banking CO	Main Office	9602	Middle-Income	No
<i>Source: Bank Data, 2018 FFIEC Data, and 2015 ACS Data</i>				

Unless otherwise stated, all demographic information presented is from the 2015 American Community Survey (ACS) census data. The demographic characteristics and economic information of the assessment area are presented below.

Economic and Demographic Data

According to the 2015 ACS data, the assessment area contains a population of 3,730 persons and 1,614 of households. Of the total households, 27.3 percent are low income-, 13.6 percent moderate-, 18.7 percent middle-, and 40.4 percent upper- income. The 2015 ACS data reflects 23.1 percent of the families reported incomes below the poverty level. The assessment area consists of 1,933 housing units, of which 59.5 percent are owner-occupied units, 24.0 percent are rental units, and 16.5 percent are vacant units. Refer to the following table for additional demographic data.

Demographic Information of the Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	2	-	-	100.0	-	-
Population by Geography	3,730	-	-	100.0	-	-
Housing Units by Geography	1,933	-	-	100.0	-	-
Owner-Occupied Units by Geography	1,150	-	-	100.0	-	-
Occupied Rental Units by Geography	464	-	-	100.0	-	-
Vacant Units by Geography	319	-	-	100.0	-	-
Businesses by Geography	145	-	-	100.0	-	-
Farms by Geography	43	-	-	100.0	-	-
Family Distribution by Income Level	1,039	16.2	19.2	28.1	36.5	-
Household Distribution by Income Level	1,614	27.3	13.6	18.7	40.4	-
Median Family Income FFIEC-Estimated Median Family Income for 2018		\$46,023 \$49,200	Median Housing Value Median Gross Rent Families Below Poverty Level			\$86,809 \$625 23.1%
<i>Source: 2015 ACS Data, 2018 D&B Data, and FFIEC Estimated Median Family Income; (*) The NA category consists of geographies that have not been assigned an income classification.</i>						

According to the 2018 D&B data, there were 145 non-farm businesses in the assessment area. Gross annual revenues (GARs) for these businesses are below.

- 86.9 percent have \$1 million or less.
- 1.4 percent have more than \$1 million.
- 11.7 percent have unknown revenues.

According to the 2018 D&B data, there were 43 farm businesses in the assessment area. The GARs for these farms are below.

- 90.7 percent have \$1 million or less.
- 4.7 percent have more than \$1 million.
- 4.6 percent have unknown revenues.

The analysis of small business and small farm loans under the *Borrower Profile* criterion compares the distribution of farm and non-farm businesses by GAR level. Service industries represent the largest portion of non-farm businesses at 23.9 percent, followed by retail trade 9.6 percent, construction (9.0 percent), and agriculture, forestry, and fishing (22.9 percent). In addition, 78.2 percent of the area's businesses have four or fewer employees and 92.6 percent operate from a single location.

Examiners used the 2018 FFIEC-estimated median family income level to analyze lending to borrowers of different income levels within the assessment area. The following table includes the income categories for the Valdosta, Georgia MSA and the Georgia NMSA.

Median Family Income Ranges				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
Valdosta, Georgia MSA Median Family Income				
2018(\$49,500)	<\$24,750	\$24,750 to <\$39,600	\$39,600 to <\$59,400	≥\$59,400
Georgia Non-MSA Median Family Income				
2018 (\$48,900)	<\$24,450	\$24,450 to <\$39,120	\$39,120 to <\$58,680	≥\$58,680
<i>Source: 2018 FFIEC estimated Median Family Income</i>				

Data obtained from the U.S. Bureau of Labor Statistics indicates the unemployment rate as of December 2018, stood at 3.7 percent for Brooks County, Georgia and 4.0 percent for Thomas County, Georgia. The rate fell lower than the statewide figure of 4.1 percent; however, slightly higher than the national average of 3.9 percent as of the same time period. Unemployment rates trended downward the last four years. The following table includes unemployment trends for Brooks and Thomas County, the State of Georgia, and the United States, which illustrates an improving economy.

Unemployment Rates				
Area	December 2015	December 2016	December 2017	December 2018
Brooks County	4.7	4.3	4.0	3.7
Thomas County	4.7	4.5	4.1	4.0
State of Georgia	5.7	5.3	4.6	4.1
United States	5.3	4.9	4.4	3.9
<i>Source: U.S. Bureau of Labor Statistics</i>				

Competition

Barwick Banking Company operates in a moderately competitive banking environment. According to the June 30, 2018, *FDIC Summary of Deposits*, 10 FDIC-insured financial institutions operate 15 branches in Brooks and Thomas County, Georgia. Barwick Banking Company holds 0.7 percent of the market's total deposits and ranks ninth among its competitors.

Community Contact

As part of the CRA evaluation process, examiners typically contact third parties in a bank's assessment area to gain additional insight regarding local economic conditions and to assist in identifying the credit and community development needs. This information helps determine whether local financial institutions are responsive to these needs and to identify what opportunities are available.

A community contact was conducted with a representative from a development authority organization in Thomas County, Georgia. The community contact stated that home mortgage lending to qualified borrowers is a credit need within the assessment area. Additionally, the community contact stated increased lending to small businesses may increase the availability of jobs in the area. The community contact felt that several businesses were looking at neighboring towns and cities due to the limited opportunities of small business loans within the assessment area.

CONCLUSIONS ON PERFORMANCE CRITERIA

LENDING TEST

Barwick Banking Company demonstrates a satisfactory lending performance for this evaluation. While the bank had a less than reasonable loan-to-deposit ratio, a substantial majority of loans reviewed originated inside the assessment area, accompanied by an excellent borrower profile primarily support this conclusion. As previously stated, examiners placed greater weight on consumer lending when arriving at overall conclusions and ratings.

Loan-to-Deposit Ratio

Barwick Banking Company's average net loan-to-deposit (NLTD) ratio is less than reasonable. The bank's average NLTD, calculated over the past 24 quarters ending June 30, 2013, was 17.0 percent. The NLTD ratio considers net loans and leases, which excludes loan loss reserves and unearned income, divided by total deposits. As of December 31, 2018, the NTLTD ratio was 9.6 percent. Since the last CRA performance evaluation, the NLTD ratio has ranged from a low of 9.0 percent on December 31, 2018 to a high of 32.0 percent on September 30, 2013. During this time-frame, the ratio fluctuated with no distinctive trend.

Although the average NLTD is low, there have been various impediments that have adversely impacted lending opportunities, including adverse economic conditions, competition, the lack of branching, and the relative low population. Additionally, several businesses relocated to other areas since the last evaluation, limiting the demand for small business loans. Lastly, the bank's loan demand declined due to management decision to cease purchasing loan participation from larger institutions.

While the bank faces competition from financial institutions operating in the assessment area, there are no banks considered similarly-situated in terms of total asset size, branching network, and product offerings. As such, Barwick Banking Company's average NLTD ratio was compared to the Uniform Bank Performance Report's (UBPR) Peer Bank data. The Peer Group, as defined by the UPBR, consists of insured commercial banks having assets less than \$50 million, with one full-service banking office and located in a MSA. The bank's average NLTD ratio of 17.0 percent is significantly below the Peer Group's average of 61.0 percent.

Assessment Area Concentration

A substantial majority of the consumer, small business, and small farm loans were extended within the assessment area. As shown in the following table, the bank extended 91.2 percent of the number and 87.7 percent of the dollar volume of consumer loans inside the assessment area. The bank extended 92.9 percent of the number and 98.2 percent of the dollar volume of small business loans inside the assessment area. The bank extended 93.8 percent of the number and 96.5 percent of the dollar volume of small farm loans inside the assessment area. This performance level is considered outstanding.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollars Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Consumer	62	91.2	6	8.8	68	199	87.7	28	12.3	227
Small Business	13	92.9	1	7.1	14	277	98.2	5	1.8	282
Small Farm	15	93.8	1	6.2	16	465	96.5	17	3.5	482

Source:: Evaluation Period: 1/1/2018 - 12/31/2018 Bank Data

Geographic Distribution

As previously stated, the bank’s assessment area is comprised of two middle-income census tracts. An analysis of lending by geographic distribution was not performed because it would not provide meaningful information given the homogenous makeup of the bank’s assessment area.

Borrower Profile

The distribution of borrowers reflects excellent penetration. The bank’s excellent records of dispersing consumer, small business, and small farm lending to individuals, businesses, and farms within the assessment area, support this conclusion.

Consumer Loans

Barwick Banking Company established an excellent penetration of consumer loans among individuals with different income levels, including low- and moderate-income individuals. The bank’s level of lending to low-income borrowers (59.7 percent) exceeded demographic data (27.3 percent). For moderate-income borrowers, the bank’s level of lending (22.6 percent) exceeded demographic data (13.6 percent), as well. Overall, the bank’s lending performance is considered excellent. Refer to the following table for details.

Distribution of Consumer Loans by Borrower Income Level					
Borrower Income Level	Percent of Households	#	%	\$(000s)	%
Low	27.3	37	59.7	40	20.1
Moderate	13.6	14	22.6	31	15.6
Middle	18.7	8	12.9	86	43.2
Upper	40.4	3	4.8	42	21.1
Totals	100.0	62	100.0	199	100.0

Source: 2015 ACS Census; 1/1/2018 - 12/31/2018 Bank Data; Due to rounding, totals may not equal 100.0

Small Business Loans

Barwick Banking Company's distribution of small business loans is excellent by gross annual revenue of businesses in this assessment area. The following table reflects that small business lending at 100.0 percent exceeds the percentage of small businesses at 86.9 percent. Therefore, this level of lending is strong. Refer to the following table for details regarding the bank's small business lending.

Distribution of Small Business Loans by Gross Annual Revenue Category					
Gross Revenue Level	% of Businesses	#	%	\$(000s)	%
<=\$1,000,000	86.9	13	100.0	277	100.0
>1,000,000	1.4	-	-	-	-
Revenue Not Available	11.7	-	-	-	-
Total	100.0	13	100.0	277	100.0

Source: 2018 D&B Data and Bank Records.

Small Farm Loans

Barwick Banking Company's distribution of small farm loans by gross annual revenue of farms in this assessment area is excellent. The following table reflects that small farm lending at 100.0 percent exceeds the percentage of small farms at 90.7 percent. Therefore, this level of lending is strong. Refer to the following table for details regarding the bank's small farm lending.

Distribution of Small Farms Loans by Gross Annual Revenue Category					
Gross Revenue Level	% of Farms	#	%	\$(000s)	%
<=\$1,000,000	90.7	15	100.0	465	100.0
>1,000,000	4.7	-	-	-	-
Revenue Not Available	4.6	-	-	-	-
Total	100.0	15	100.0	465	100.0

Source: 2018 D&B Data and Bank Records.

Response to Complaints

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

DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

Examiners did not identify any evidence of discriminatory or other illegal credit practices; therefore, this consideration did not affect the overall rating.

GLOSSARY

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

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

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

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

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

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

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

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family. Other family is further classified into “male householder” (a family with a male householder and no wife present) or “female householder” (a family with a female householder and no husband present).

Family Income: Includes the income of all members of a family that are age 15 and older.

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

Full-Scope Review: A full-scope review is accomplished when examiners complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is analyzed considering performance context, quantitative factors (for example, geographic distribution, borrower profile, and total number and dollar amount of investments), and qualitative factors (for example, innovativeness, complexity, and responsiveness).

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

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that do business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants; the amount of loan requested; and the disposition of the application (approved, denied, and withdrawn).

Home Mortgage Disclosure Loan Application Register (HMDA LAR): The HMDA LARs record all applications received for residential purchase, refinance, home improvement, and temporary-to-permanent construction loans.

Home Mortgage Loans: Includes home purchase and home improvement loans as defined in the HMDA regulation. This definition also includes multi-family (five or more families) dwelling loans, loans to purchase manufactured homes, and refinancings of home improvement and home purchase loans.

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.

Household Income: Includes the income of the householder and all other persons that are age 15 and older in the household, whether related to the householder or not. Because many households are only one person, median household income is usually less than median family income.

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

Limited-Scope Review: A limited scope review is accomplished when examiners do not complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is often analyzed using only quantitative factors (for example, geographic distribution, borrower profile, total number and dollar amount of investments, and branch distribution).

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

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

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

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

Metropolitan Statistical Area (MSA): CBSA associated with at least one urbanized area having a population of at least 50,000. The MSA comprises the central county or counties or equivalent entities containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

Micropolitan Statistical Area: CBSA associated with at least one urbanized area having a population of at least 10,000, but less than 50,000.

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

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

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

Nonmetropolitan Area: All areas outside of metropolitan areas. The definition of nonmetropolitan area is not consistent with the definition of rural areas. Urban and rural classifications cut across the other hierarchies. For example, there is generally urban and rural territory within metropolitan and nonmetropolitan areas.

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

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

branches in two or more states within a multistate metropolitan area, the institution will receive a rating for the multistate metropolitan area.

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

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

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

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

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

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



Between the period of January 1, 2022, and March 19, 2024, Barwick Banking Company did not receive any written public comments related to the Bank's assessment area needs and opportunities in helping to meet community credit needs as they pertain to the Community Reinvestment Act.



Barwick Banking Company currently has five locations to serve our customers:

Barwick Banking Company's **Main Branch** is located at:
2020 E. Main Street
Barwick, GA 31720

The branch is located in Brooks County, Georgia, which is part of the Valdosta, Georgia Metropolitan Statistical Area (MSA) and also serves Thomas County, Georgia, which is contiguous. The town of Barwick is situated along the county line, with the eastern half of the town lying in Brooks County and the western portion in Thomas County. The Bank also serves surrounding unincorporated areas and rural towns.

Boston Branch

109 N. Main Street
Boston, GA 31626

This branch is located in Thomas County, Georgia which is adjacent to the Valdosta Georgia Metropolitan Statistical Area (MSA) and is within the Thomasville, Georgia Micropolitan Statistical Area (μ SA).

St. Augustine Branch

1200 Plantation Island Drive South, Ste. 110
St. Augustine, FL 32080

This branch is located in St. Johns County, Florida, which is part of the Jacksonville, Florida Metropolitan Statistical Area (MSA).

Daytona Beach Branch

105 Grand Preserve Way
Daytona Beach, FL 32114

This branch is located in Volusia County, Florida, which is part of the Deltona-Daytona Beach-Ormond Beach, Florida Metropolitan Statistical Area (MSA).

Gainesville Branch

105 SW 128th Street
Newberry, FL 32669

This branch is located in Alachua County, Florida, which is part of the Gainesville, Florida Metropolitan Statistical Area (MSA).



The following is a listing of branches opened or closed by Barwick Banking Company during the current year, and the two preceding calendar years:

Daytona Beach Branch, closed January 2023

112 N. Nova Road
Ormond Beach, FL 32174

This was a temporary location utilized while the current Daytona Beach Branch was under construction, located within the Deltona-Daytona Beach-Ormond Beach, Florida Metropolitan Statistical Area (MSA).

Daytona Beach Branch, opened January 2023

105 Grand Preserve Way
Daytona Beach, FL 32114

This branch is located in Volusia County, Florida, which is part of the Deltona-Daytona Beach-Ormond Beach, Florida Metropolitan Statistical Area (MSA).

Gainesville Branch, opened October 2022

105 SW 128th Street
Newberry, FL 32669

This branch is located in Alachua County, Florida, which is part of the Gainesville, Florida Metropolitan Statistical Area (MSA).

Boston Branch, opened May 2023

109 N. Main Street
Boston, GA 31626

This branch is located in Thomas County, Georgia which is adjacent to the Valdosta Georgia Metropolitan Statistical Area (MSA) and is within the Thomasville, Georgia Micropolitan Statistical Area (μSA).

PERSONAL BANKING

CHECKING

1907 Personal Checking	Barwick 55 Checking	Barwick Founders
<p>No Monthly Service Charge</p> <p>Free Online Banking with Billpay</p> <p>Free Mobile Banking & Mobile Deposit</p> <p>Free eStatements</p> <p>Debit Cards</p> <p>\$25 Minimum to Open</p> <p>Up to \$10 Non-network ATM Fee Rebate (per statement cycle)</p>	<p>For Persons Age 55 or Older</p> <p>No Monthly Service Charge</p> <p>\$25 Minimum to Open</p> <p>Free Online Banking with Billpay, Mobile Banking & Mobile Deposit</p> <p>Free Standard Checks & Official Checks</p> <p>Bonus CD Rates Available</p> <p>Free eStatements</p> <p>Debit Cards</p> <p>Up to \$10 Non-network ATM Fee Rebate (per statement cycle)</p>	<p>No Monthly Service Charge</p> <p>\$25 Minimum to Open</p> <p>Free Online Banking with Billpay</p> <p>Free Mobile Banking & Mobile Deposit</p> <p>Free eStatements</p> <p>Debit Cards</p> <p>Up to \$10 Non-network ATM Fee Rebate (per statement cycle)</p> <p>*Age 16 Years or Older (under 18 requires an additional cosigner)</p> <p>\$25 Minimum to Open</p>
Sawgrass NOW	Health Savings Account (HSA)	
<p>Variable Rate, Interest Compounded Monthly (contact a branch for rate information) **</p> <p>\$1,500 minimum average daily balance to avoid \$7 Monthly Service Charge</p> <p>\$25 Minimum to Open</p> <p>Free Online Banking with Billpay, eStatements, Mobile Banking, & Mobile Deposit</p> <p>Free Standard Checks and 25% Discount on Safe Box Rental</p> <p>Debit Cards</p> <p>Up to \$10 Non-network ATM Fee Rebate (per statement cycle)</p>	<p>Interest Bearing Checking Account for use with a High-Deductible Health Plan (contact a branch for rate information)</p> <p>\$25 Minimum to Open</p> <p>No Monthly Service Charge</p> <p>Funds are accessed by Debit Card only for Qualified Medical Expenses (no checks issued)</p> <p>Subject to IRS Annual Contribution Limits – consult your tax professional</p> <p>Free Online Banking & Mobile Banking</p> <p>Free eStatements</p> <p>Variable Rate, Interest Compounded Monthly **</p>	

PERSONAL BANKING

SAVINGS

Minor Savings	Sawgrass Personal Savings	Barwick Holiday Club
<p>Interest Bearing Account (contact a branch for rate information)</p> <p>\$25 Minimum to Open</p> <p>No Monthly Service Charge</p> <p>For Children Under 18 Years Old (account converts to Sawgrass Savings upon reaching the age of 18)</p> <p>Free Online Banking & Mobile Banking</p> <p>Variable Rate**</p> <p>Interest Compounded Monthly</p>	<p>Interest Bearing Account (contact a branch for rate information)</p> <p>Variable Rate**</p> <p>\$25 Minimum to Open</p> <p>\$300 minimum daily balance to avoid \$3 Monthly Service Charge</p> <p>Free Online Banking & Mobile Banking</p> <p>Interest Compounded Monthly</p>	<p>Interest Bearing Account (contact a branch for rate information)</p> <p>Variable Rate, Compounded Monthly**</p> <p>\$25 Minimum to Open</p> <p>No Monthly Service Charge</p> <p>Pays Out Annually on 10/31 by Internal Transfer to a BBC Account*</p> <p>Free Online Banking</p> <p>\$2 per Non-Cyclical Withdrawal</p> <p>*Barwick Checking, Savings, or Money Market Account Required</p>

Personal CDs, Traditional & Roth IRAs

Fixed Rate Investments with Terms from 182 Days to 5 Years

Minimum \$1,000 to Open (promotional terms may require higher)

Interest is Compounded Monthly

Contact us for rates, terms, and additional information!

MONEY MARKET ACCOUNTS

Variable Rate, Interest Compounded Monthly (Rate May Change Daily) **

\$2,500 Minimum Average Daily Balance to Avoid \$10 Monthly Service Charge

△ \$10,000 Minimum Average Daily Balance to Avoid \$15 Monthly Service Charge applies to Premier Money Market

Barwick Banking Company offers several different options of money market accounts to suit your needs. Balance tiers to earn APY vary by product. Please contact us for rates, tiers, and other applicable terms.

****Please note, for variable rate accounts: fees may reduce earnings; rate may change daily**

PERSONAL BANKING

CONSUMER LOANS

Barwick Banking Company offers many types of consumer loans including auto loans, home equity lines of credit, mortgages, and other personal loans. Please contact a branch for more information and to apply!

Get in Touch!

Georgia Branches	
<u>Barwick, GA</u> (229) 735-3110	<u>Boston, GA</u> (229) 735-6808
Georgia Branch Hours	Mon – Thurs 9am – 4pm Friday 9am – 5pm Sat & Sun Closed
Florida Branches	
<u>Saint Augustine, FL</u> (904) 484-7678	<u>Daytona Beach, FL</u> (386) 310-8605
<u>Gainesville, FL</u> (352) 331-9311	Palatka, FL coming soon!
Florida Lobby Hours Mon – Fri 9am – 4pm Closed Sat & Sun	Drive-Thru Mon – Fri 8am – 5pm Closed Sat & Sun

Customer Service Toll-Free Number

(888) 471-2006

Customerservice@barwicbank.com

Routing/ABA Number: 061211427

BUSINESS BANKING

BUSINESS CHECKING ACCOUNTS

1907 Business Checking	Business Interest Checking	Business Sawgrass NOW
<p>No Monthly Service Charge</p> <p>Free Online Banking with Billpay</p> <p>Free Mobile Banking & Mobile Deposit</p> <p>Free eStatements</p> <p>Debit Cards</p> <p>\$25 Minimum to Open</p> <p>Up to \$10 Non-network ATM Fee Rebate (per statement cycle)</p>	<p>Interest Bearing (contact a branch for rate information)</p> <p>\$2,500 minimum average daily balance to avoid \$10 Monthly Service Charge</p> <p>\$25 Minimum to Open</p> <p>Free Online Banking with Billpay, Mobile Banking & Mobile Deposit</p> <p>Free eStatements</p> <p>Debit Cards</p> <p>Up to \$10 Non-network ATM Fee Rebate (per statement cycle)</p>	<p>Interest Bearing (contact a branch for rate information)</p> <p>\$1,500 minimum average daily balance to avoid \$7 Monthly Service Charge</p> <p>\$25 Minimum to Open</p> <p>Free Online Banking with Billpay, Mobile Banking & Mobile Deposit</p> <p>Free eStatements</p> <p>Debit Cards</p> <p>Up to \$10 Non-network ATM Fee Rebate (per statement cycle)</p> <p>Free Standard Checks and 25% Discount on Safe Box Rental</p>
Public Funds Checking	IOLTA Checking	
<p>For Government Agencies Seeking a Qualified Public Depository (QPD) Account</p> <p>No Monthly Service Charge</p> <p>Free Online Banking with Billpay</p> <p>Free eStatements</p> <p>Debit Cards</p> <p>\$25 Minimum to Open</p> <p>Up to \$10 Non-network ATM Fee Rebate (per statement cycle)</p>	<p>Interest Bearing*; Earned interest is remitted to the Georgia or Florida Bar monthly</p> <p>\$25 Minimum to Open</p> <p>No Monthly Service Charge</p> <p>Free Online Banking & Mobile Banking</p> <p>Free eStatements</p> <p>*Contact a branch for rate information</p>	

Business Banking Services such as Remote Deposit Capture (RDC), ACH Origination, Online Wires, and Positive Pay are also available!

(See Other Account Services and Fees schedule or contact us for details)

BUSINESS BANKING

BUSINESS SAVINGS ACCOUNTS

Sawgrass Business Savings

Variable Rate, Interest Compounded Monthly (Rate May Change Daily)

\$25 Minimum to Open

Free Online Banking, Mobile Banking, and eStatements

Must maintain \$300 Minimum Daily Balance to avoid \$3 Monthly Service Charge

Public Funds Savings

For Government Agencies Seeking a Qualified Public Depository (QPD) Account

Variable Rate, Interest Compounded Monthly (Rate May Change Daily)

\$25 Minimum to Open

Free Online Banking, Mobile Banking, and eStatements

Must maintain \$300 Minimum Daily Balance to avoid \$3 Monthly Service Charge

BUSINESS MONEY MARKET ACCOUNTS

Variable Rate, Interest Compounded Monthly (Rate May Change Daily)

\$2,500 Minimum Average Daily Balance to Avoid \$10 Monthly Service Charge

Barwick Banking Company offers several different options of business money market accounts to suit your needs. Balance tiers to earn APY vary by product. Please contact us for rates, tiers, and other applicable terms.

Public Funds Business Money Market Account

For Government Agencies Seeking a Qualified Public Depository (QPD) Account

Variable Rate, Interest Compounded Monthly (Rate May Change Daily)

\$25 Minimum to Open

\$2,500 Minimum Average Daily Balance to Avoid \$10 Monthly Service Charge

Free Online Banking, eStatements, and Mobile Banking

Please contact us for rates, balance tiers to earn APY, and other applicable terms.

BUSINESS LOANS

Barwick Banking Company offers many types of business loans including small business loans, commercial real estate, and commercial lines of credit. Please contact a branch for more information and to apply!

BUSINESS BANKING

Get in Touch!

Georgia Branches	
<u>Barwick, GA</u> (229) 735-3110	<u>Boston, GA</u> (229) 735-6808
Georgia Branch Hours	Mon – Thurs 9am – 4pm Friday 9am – 5pm Sat & Sun Closed
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<u>Gainesville, FL</u> (352) 331-9311	Palatka, FL coming soon!
Florida Lobby Hours Mon – Fri 9am – 4pm Closed Sat & Sun	Drive-Thru Mon – Fri 8am – 5pm Closed Sat & Sun

Customer Service Toll-Free Number

(888) 471-2006

Customerservice@barwicbank.com

Routing/ABA Number: 061211427

Other Account Services and Fees

Barwick Banking Company is committed to providing the information you need to manage your account. An overview of other service fees that we charge is provided below. For more information regarding your account, please refer to your account disclosure.

Account Research/Reconciliation	Includes account balancing and multiple copy requests. 1-hour minimum.	\$25 per hour \$5 per item
Cashier's Check Fee	Official Check issued in exchange for a check/withdrawal from a Barwick Banking Company account.	\$5 each
Check Collection	Service provided when we directly collect funds from another bank for a check made payable to you; or, for any check made payable to you that is drawn on an international bank.	\$30 Domestic \$50 Foreign (plus shipping Costs)
Club Withdrawal Fee	Barwick Holiday Club account is designed as a savings account with one withdrawal on 10/31 – if client wishes to make additional withdrawals there is a fee	\$2 per withdrawal
Dormant Account Fee	When your account has had no activity (deposits or withdrawals) for 12 consecutive months as allowed by state law.	\$10 per month
Early Account Closing (first 90 days)	If account is closed by account holder within the first 90 days an early account closing fee will be charged.	\$20
Excessive Withdrawal Penalty	Withdrawal Fee on Money Market and Savings Accounts in excess of 6 per month.	\$5 each
Foreign Currency Exchange	When you want U.S. currency exchanged for foreign currency or foreign currency exchanged for U.S. currency.	Ask us for pricing
IRA Closing Fee	If IRA is closed and moved to another Institution	\$25
Legal Processing Fee	Processing of any garnishment, tax levy, or other court administrative order, whether or not the funds are actually paid.	\$150 per request
Remote Deposit Capture Services	Enables clients to make deposits from a remote location, and avoiding trips to the Bank	Ask us for pricing
Returned Deposited Item charge	An item you deposit or check cashed that is returned unpaid; charged each time it is returned unpaid.	\$10
Safe Deposit Box	Boxes of various sizes.	3x5 \$20 per year 3x10 \$40 per year
Safe Deposit Box Drilling Fee	Due to lost keys, or non-payment of box rent	\$150
Safe Deposit Key Deposit	Deposit will be returned upon box closure and return of both keys	\$25
Safe Deposit Box Late Fee	Charged after box rent is 10 calendar days past due	\$10
Statement Copy	Additional copies of a statement, mailed, faxed or picked up at a Bank.	\$3 each
Stop Payment Fee	Single item or series of checks, ACH or bill payments (6-month duration).	\$30 each
Monthly returned Mail Fee	Assessed each time a deposit statement is returned by USPS to Barwick Banking Company due to an incorrect address.	\$5 per month
ACH Origination	ACH origination allows business customers to create electronic payments and deposits (Debit and Credit Transactions) under the rules the guidelines of Nacha.	\$25 per month
ACH Company Returns	If an originated ACH is returned to the bank there will be a processing fee.	\$15 per item

Other Account Services and Fees

ATM & Debit Card Services		
Barwick Banking Company ATMs	A withdrawal, transfer, or balance inquiry performed with a Barwick debit card at an ATM location that is owned by Barwick Banking Company	No fees
Non-Barwick Banking Company ATM Transactions	A deposit, withdrawal, transfer, or balance inquiry with a Barwick debit card at an ATM location that is not owned by Barwick Banking Company, which is charged by the ATM owner. Barwick Banking Company will issue a \$10 ATM rebate monthly.	Fees may vary by Institution/ATM owner
Overdraft Services		
NOTE: Insufficient funds may be created by check, ATM withdrawal, in-person withdrawal, transfer or other electronic means.		
Returned/Paid NSF Fee	An item that has been paid or returned against insufficient funds in your account. Fee is assessed each time an item is presented against insufficient funds. We will not charge for a Paid NSF fee if your ending account balance is overdrawn by \$10.00 or less.	\$30 per item
Overdraft Transfer Fee (ODP Fee)	When your account is linked to a depository account we will transfer funds once daily to cover the overdraft (if sufficient funds are available in funding account to cover the entire negative balance).	\$5 per day
Wire Transfer Services		
Incoming (Domestic or International) Wire Transfer Credit	A transfer of funds into your account from anywhere in the U.S. or abroad.	\$10 each
Outgoing Domestic Wire Transfer Debit	A transfer of funds out of your account to anywhere in the U.S.	\$25 each
Outgoing International Wire Transfer Debit	A transfer of funds out of your account to anywhere outside of the U.S.	\$40 each
Returned Wire Fee	If a wire is returned to Barwick Banking Company by the Fed or receiving institution, this fee will be applied each time it is returned.	\$10 each
Trace wire	A request to locate a wire processed by Barwick Banking Company, for example when a beneficiary has not received funds.	\$25 per request
Business Online Wire Fee (Domestic only)	A transfer of funds out of your account to anywhere in the U.S. originated by the business customer utilizing Barwick Banking Company online banking services.	\$15 per wire

2023 FFIEC Census Report - Summary Census Demographic Information State: 13 - GEORGIA (GA)
 County: 027 - BROOKS COUNTY
 Tract: All Tracts



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non- MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
13	027	9602.00	Moderate	No	79.82	\$65,900	\$52,601	\$47,321	1537	29.67	456	416	673
13	027	9603.01	Middle	No	102.62	\$65,900	\$67,627	\$60,836	3437	29.18	1003	1052	1771
13	027	9603.02	Middle	No	119.32	\$65,900	\$78,632	\$70,739	2188	27.61	604	640	728
13	027	9604.00	Moderate	No	73.16	\$65,900	\$48,212	\$43,372	4018	61.52	2472	1021	1716
13	027	9605.00	Moderate	No	54.60	\$65,900	\$35,981	\$32,371	2570	67.67	1739	528	1385
13	027	9606.00	Middle	No	103.91	\$65,900	\$68,477	\$61,600	2551	37.67	961	813	1306

2023 FFIEC Census Report - Summary Census Demographic Information State: 13 - GEORGIA (GA)
 County: 275 - THOMAS COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non- MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
13	275	9603.00	Upper	No	125.96	\$69,100	\$87,038	\$70,500	2394	27.11	649	861	1301
13	275	9604.00	Middle	No	115.49	\$69,100	\$79,804	\$64,643	2471	26.26	649	803	1198
13	275	9605.01	Upper	No	130.96	\$69,100	\$90,493	\$73,300	4695	42.77	2008	961	1660
13	275	9605.02	Upper	No	140.62	\$69,100	\$97,168	\$78,705	2825	32.67	923	754	1271
13	275	9611.00	Middle	No	108.69	\$69,100	\$75,105	\$60,833	2636	49.05	1293	644	1264

2023 FFIEC Census Report - Summary Census Demographic Information State: 12 - FLORIDA (FL)
County: 109 - ST. JOHNS COUNTY
Tracts within the Bank's Assessment Area



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non- MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
12	109	0203.00	Moderate	No	58.32	\$93,100	\$54,296	\$44,643	3762	33.71	1268	795	1482
12	109	0204.00	Middle	No	84.91	\$93,100	\$79,051	\$64,992	2525	28.40	717	544	1185
12	109	0205.00	Upper	No	174.37	\$93,100	\$162,338	\$133,459	3871	13.07	506	1475	2087
12	109	0210.02	Moderate	No	52.23	\$93,100	\$48,626	\$39,976	4638	40.88	1896	1693	2230
12	109	0210.03	Moderate	No	78.73	\$93,100	\$73,298	\$60,261	5451	42.51	2317	1205	1691
12	109	0211.03	Middle	No	89.82	\$93,100	\$83,622	\$68,750	2481	17.53	435	547	778
12	109	0212.07	Middle	No	107.45	\$93,100	\$100,036	\$82,245	4091	17.38	711	939	1108
12	109	0212.08	Middle	No	101.71	\$93,100	\$94,692	\$77,847	6158	16.06	989	1532	2094
12	109	0212.10	Middle	No	86.52	\$93,100	\$80,550	\$66,227	3990	15.74	628	1430	1836
12	109	0212.11	Moderate	No	62.06	\$93,100	\$57,778	\$47,500	3287	12.26	403	1111	1847
12	109	0213.01	Moderate	No	79.09	\$93,100	\$73,633	\$60,536	7918	19.95	1580	1803	2513
12	109	0213.02	Middle	No	110.12	\$93,100	\$102,522	\$84,286	5428	13.98	759	1832	2507
12	109	0214.03	Upper	No	125.28	\$93,100	\$116,636	\$95,893	1711	7.66	131	914	1076
12	109	0214.04	Upper	No	128.77	\$93,100	\$119,885	\$98,561	3210	9.00	289	1163	1712
12	109	0214.08	Upper	No	121.10	\$93,100	\$112,744	\$92,692	7012	12.36	867	2147	2927
12	109	0214.09	Upper	No	170.01	\$93,100	\$158,279	\$130,125	2704	12.17	329	983	1416
12	109	0214.10	Middle	No	111.82	\$93,100	\$104,104	\$85,586	2980	11.21	334	836	1645

2023 FFIEC Census Report - Summary Census Demographic Information MSA/MD: 19660 - DELTONA-DAYTONA BEACH-ORMOND BEACH, FL State: 12 - FLORIDA (FL)

County: 127 - VOLUSIA COUNTY

Tracts within the Bank's Assessment Area



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non- MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
12	127	0806.00	Middle	No	87.72	\$79,400	\$69,650	\$57,716	3482	24.30	846	991	1941
12	127	0807.00	Middle	No	101.13	\$79,400	\$80,297	\$66,544	4474	11.62	520	1651	1921
12	127	0808.03	Middle	No	118.42	\$79,400	\$94,025	\$77,917	5023	19.39	974	1745	2263
12	127	0808.05	Middle	No	88.31	\$79,400	\$70,118	\$58,103	6125	25.67	1572	2378	3380
12	127	0808.06	Middle	No	119.50	\$79,400	\$94,883	\$78,629	2847	19.46	554	685	865
12	127	0808.07	Middle	No	96.83	\$79,400	\$76,883	\$63,711	5405	19.48	1053	1306	1726
12	127	0808.08	Middle	No	112.47	\$79,400	\$89,301	\$74,000	5699	24.41	1391	1238	1848
12	127	0808.09	Moderate	No	70.52	\$79,400	\$55,993	\$46,403	3175	27.91	886	1017	1456
12	127	0809.01	Moderate	No	65.15	\$79,400	\$51,729	\$42,870	4526	37.43	1694	887	1765
12	127	0809.02	Low	No	48.13	\$79,400	\$38,215	\$31,667	3832	37.11	1422	841	1608
12	127	0810.01	Middle	No	82.64	\$79,400	\$65,616	\$54,375	2067	23.08	477	475	774
12	127	0810.02	Moderate	No	79.08	\$79,400	\$62,790	\$52,031	2452	27.32	670	582	912
12	127	0815.00	Middle	No	82.17	\$79,400	\$65,243	\$54,063	1966	41.00	806	228	876
12	127	0816.00	Moderate	No	56.07	\$79,400	\$44,520	\$36,891	2321	65.70	1525	409	931
12	127	0817.01	Moderate	No	71.20	\$79,400	\$56,533	\$46,848	2977	58.82	1751	731	1070
12	127	0817.02	Moderate	No	68.16	\$79,400	\$54,119	\$44,847	4492	75.62	3397	608	1210
12	127	0818.00	Moderate	No	55.00	\$79,400	\$43,670	\$36,188	2707	76.36	2067	630	1199
12	127	0819.00	Moderate	No	57.42	\$79,400	\$45,591	\$37,784	3056	94.40	2885	281	800
12	127	0820.00	Low	No	49.08	\$79,400	\$38,970	\$32,292	2477	73.60	1823	151	570
12	127	0821.00	Low	No	42.45	\$79,400	\$33,705	\$27,933	4329	90.27	3908	789	1710
12	127	0822.01	Moderate	No	58.19	\$79,400	\$46,203	\$38,287	4259	44.35	1889	395	923
12	127	0822.02	Middle	No	108.76	\$79,400	\$86,355	\$71,563	1617	31.79	514	632	795
12	127	0823.02	Moderate	No	60.49	\$79,400	\$48,029	\$39,802	3418	45.20	1545	555	638
12	127	0823.03	Moderate	No	58.99	\$79,400	\$46,838	\$38,816	3978	68.43	2722	216	586
12	127	0925.00	Middle	No	110.98	\$79,400	\$88,118	\$73,019	7388	42.12	3112	299	1048

2023 FFIEC Census Report - Summary Census Demographic Information State: 12 - FLORIDA (FL)

County: 001 - ALACHUA COUNTY

Tracts within the Bank's Assessment Area



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non- MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
12	001	0008.09	Middle	No	102.92	\$83,800	\$86,247	\$69,722	1163	47.03	547	69	255
12	001	0009.01	Low	No	45.76	\$83,800	\$38,347	\$31,000	3173	33.12	1051	5	123
12	001	0009.02	Unknown	No	0.00	\$83,800	\$0	\$0	6362	28.04	1784	0	5
12	001	0010.00	Upper	No	160.63	\$83,800	\$134,608	\$108,818	7614	25.68	1955	1084	2193
12	001	0011.00	Upper	No	185.33	\$83,800	\$155,307	\$125,551	6596	23.86	1574	2148	2373
12	001	0012.01	Middle	No	106.47	\$83,800	\$89,222	\$72,128	2888	34.73	1003	853	1174
12	001	0012.02	Upper	No	130.18	\$83,800	\$109,091	\$88,188	7443	39.35	2929	2234	2606
12	001	0012.03	Middle	No	97.72	\$83,800	\$81,889	\$66,200	3881	44.09	1711	600	1116
12	001	0015.14	Middle	No	90.21	\$83,800	\$75,596	\$61,111	1928	46.68	900	27	69
12	001	0015.15	Unknown	No	0.00	\$83,800	\$0	\$0	7427	56.23	4176	132	1029
12	001	0015.16	Unknown	No	0.00	\$83,800	\$0	\$0	2714	56.96	1546	207	279
12	001	0015.17	Moderate	No	78.55	\$83,800	\$65,825	\$53,214	5730	59.79	3426	128	827
12	001	0015.19	Middle	No	87.75	\$83,800	\$73,535	\$59,444	2623	68.05	1785	0	88
12	001	0015.22	Moderate	No	56.18	\$83,800	\$47,079	\$38,063	9216	57.93	5339	271	1174
12	001	0016.05	Middle	No	92.37	\$83,800	\$77,406	\$62,578	10468	43.99	4605	874	2105
12	001	0017.01	Upper	No	122.57	\$83,800	\$102,714	\$83,036	6859	37.95	2603	1031	1687
12	001	0017.02	Middle	No	114.96	\$83,800	\$96,336	\$77,880	5104	25.37	1295	2041	2544
12	001	0018.03	Middle	No	111.53	\$83,800	\$93,462	\$75,556	6285	43.34	2724	2098	3021
12	001	0018.11	Middle	No	118.35	\$83,800	\$99,177	\$80,179	6294	33.08	2082	1109	1989
12	001	0018.13	Upper	No	149.38	\$83,800	\$125,180	\$101,196	3883	32.66	1268	1374	1598
12	001	0018.17	Upper	No	124.60	\$83,800	\$104,415	\$84,408	4613	28.59	1319	1351	1819
12	001	0022.01	Upper	No	126.95	\$83,800	\$106,384	\$86,005	5676	32.88	1866	1575	2026
12	001	0022.02	Upper	No	130.45	\$83,800	\$109,317	\$88,370	6602	27.76	1833	2048	2447

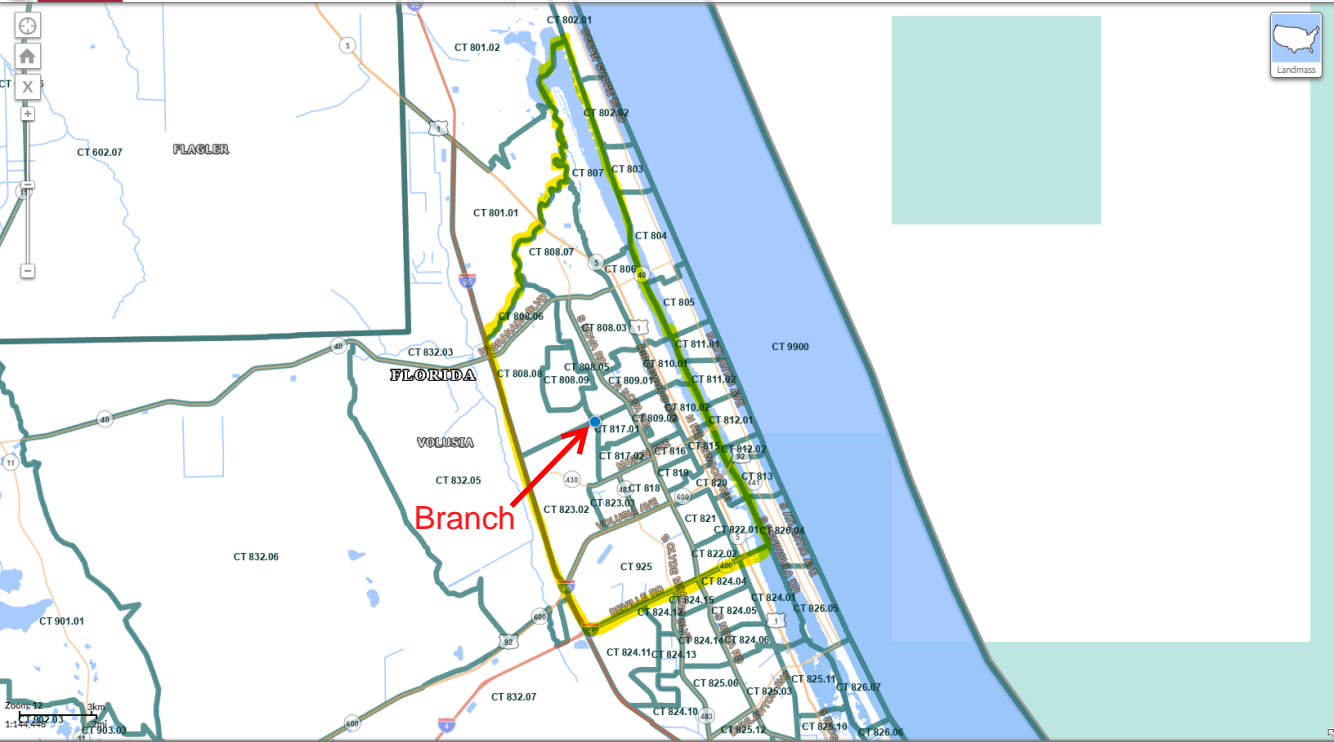
State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non- MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
12	001	0022.04	Upper	No	139.09	\$83,800	\$116,557	\$94,229	12048	34.47	4153	2936	3458
12	001	0022.07	Upper	No	175.89	\$83,800	\$147,396	\$119,155	3857	36.45	1406	1412	1520
12	001	0022.08	Upper	No	172.74	\$83,800	\$144,756	\$117,019	2961	29.65	878	863	1022
12	001	0022.17	Moderate	No	61.72	\$83,800	\$51,721	\$41,815	6539	70.32	4598	335	969
12	001	0022.18	Moderate	No	54.77	\$83,800	\$45,897	\$37,105	2501	70.33	1759	202	1004
12	001	0022.19	Middle	No	99.27	\$83,800	\$83,188	\$67,250	6717	59.22	3978	850	1717
12	001	0022.21	Middle	No	115.63	\$83,800	\$96,898	\$78,333	5281	33.90	1790	1445	1803
12	001	0022.22	Upper	No	218.60	\$83,800	\$183,187	\$148,090	6789	29.19	1982	2246	2272

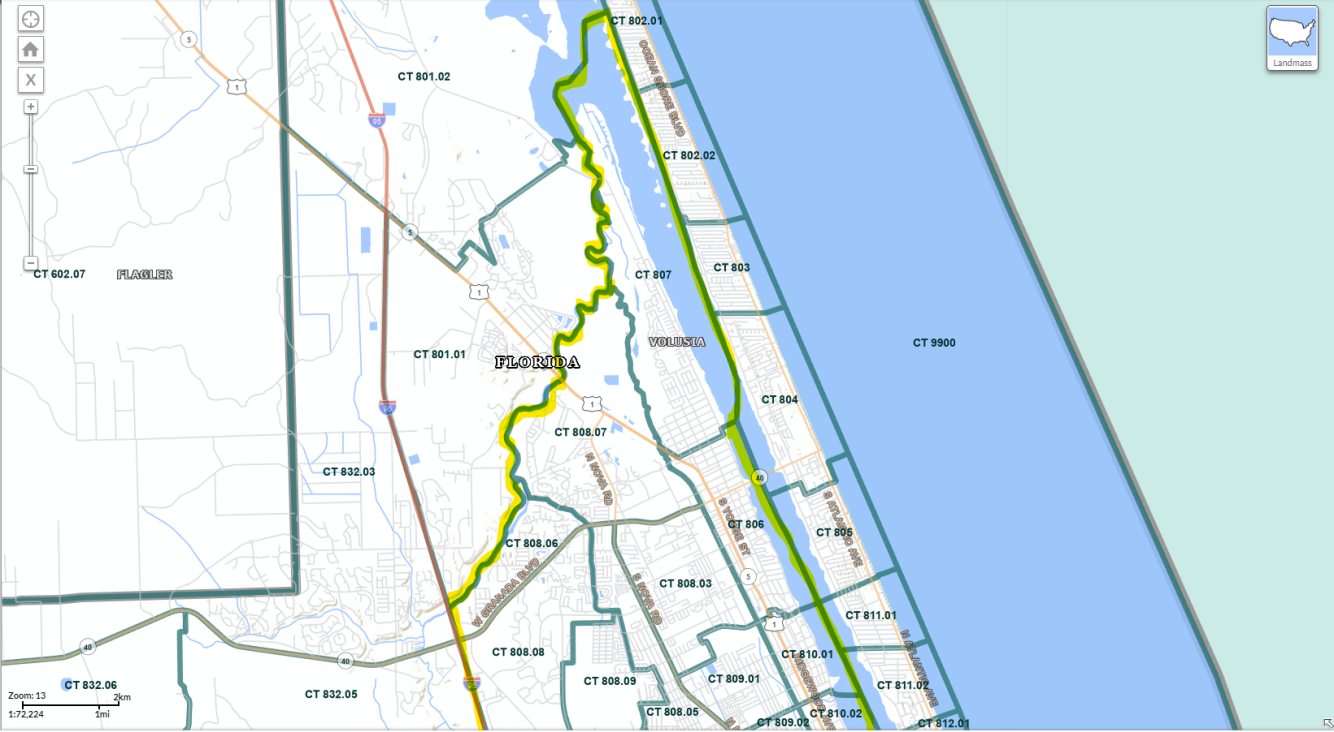
Census Tracts Within Barwick Banking Company's Assessment Areas

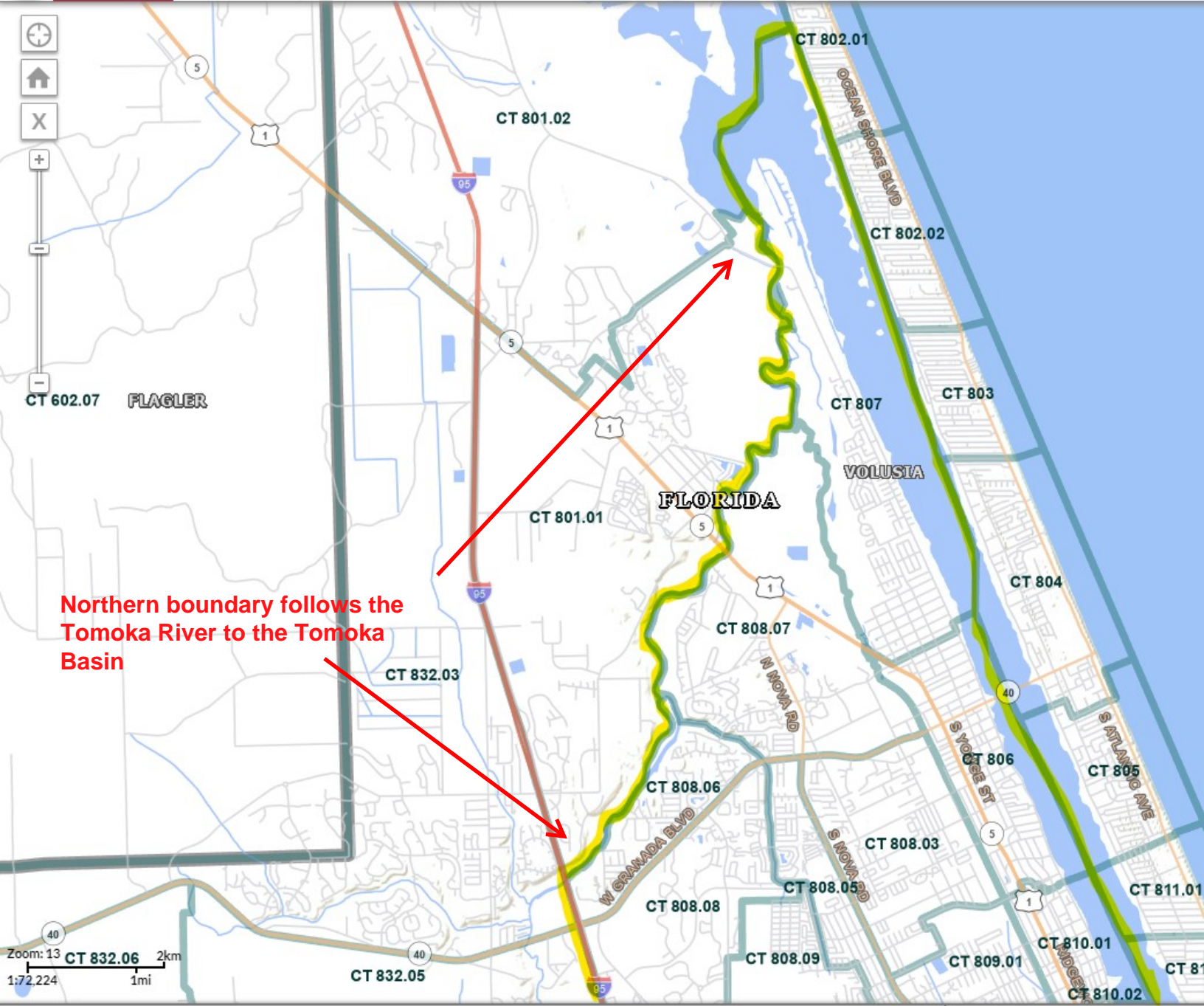
Year	MSA/MD code type	MSA/MD code	State code	County code	Tract	MSA/MD name	State	County name	FIPS code	MSA/MD MFI	Tract MFI	Tract income percentage	Tract income level
2024	Non-MSA	99999	13	275	960300	N/A	GA	THOMAS COUNTY	13275960300	55981	70500	125.93	Upper
2024	Non-MSA	99999	13	275	960400	N/A	GA	THOMAS COUNTY	13275960400	55981	64643	115.47	Middle
2024	Non-MSA	99999	13	275	960501	N/A	GA	THOMAS COUNTY	13275960501	55981	73300	130.93	Upper
2024	Non-MSA	99999	13	275	960502	N/A	GA	THOMAS COUNTY	13275960502	55981	78705	140.59	Upper
2024	Non-MSA	99999	13	275	961100	N/A	GA	THOMAS COUNTY	13275961100	55981	60833	108.66	Middle
2024	MSA	46660	13	027	960200	VALDOSTA, GA	GA	BROOKS COUNTY	13027960200	59281	47321	79.82	Moderate
2024	MSA	46660	13	027	960301	VALDOSTA, GA	GA	BROOKS COUNTY	13027960301	59281	60836	102.62	Middle
2024	MSA	46660	13	027	960302	VALDOSTA, GA	GA	BROOKS COUNTY	13027960302	59281	70739	119.32	Middle
2024	MSA	46660	13	027	960400	VALDOSTA, GA	GA	BROOKS COUNTY	13027960400	59281	43372	73.16	Moderate
2024	MSA	46660	13	027	960500	VALDOSTA, GA	GA	BROOKS COUNTY	13027960500	59281	32371	54.60	Moderate
2024	MSA	46660	13	027	960600	VALDOSTA, GA	GA	BROOKS COUNTY	13027960600	59281	61600	103.91	Middle
2024	MSA	27260	12	109	020300	JACKSONVILLE, FL	FL	ST. JOHNS COUNTY	12109020300	76537	44643	58.32	Moderate
2024	MSA	27260	12	109	020400	JACKSONVILLE, FL	FL	ST. JOHNS COUNTY	12109020400	76537	64992	84.91	Middle
2024	MSA	27260	12	109	020500	JACKSONVILLE, FL	FL	ST. JOHNS COUNTY	12109020500	76537	133459	174.37	Upper
2024	MSA	27260	12	109	021002	JACKSONVILLE, FL	FL	ST. JOHNS COUNTY	12109021002	76537	39976	52.23	Moderate
2024	MSA	27260	12	109	021003	JACKSONVILLE, FL	FL	ST. JOHNS COUNTY	12109021003	76537	60261	78.73	Moderate
2024	MSA	27260	12	109	021103	JACKSONVILLE, FL	FL	ST. JOHNS COUNTY	12109021103	76537	68750	89.82	Middle
2024	MSA	27260	12	109	021207	JACKSONVILLE, FL	FL	ST. JOHNS COUNTY	12109021207	76537	82245	107.45	Middle
2024	MSA	27260	12	109	021208	JACKSONVILLE, FL	FL	ST. JOHNS COUNTY	12109021208	76537	77847	101.71	Middle
2024	MSA	27260	12	109	021210	JACKSONVILLE, FL	FL	ST. JOHNS COUNTY	12109021210	76537	66227	86.52	Middle
2024	MSA	27260	12	109	021211	JACKSONVILLE, FL	FL	ST. JOHNS COUNTY	12109021211	76537	47500	62.06	Moderate
2024	MSA	27260	12	109	021301	JACKSONVILLE, FL	FL	ST. JOHNS COUNTY	12109021301	76537	60536	79.09	Moderate
2024	MSA	27260	12	109	021302	JACKSONVILLE, FL	FL	ST. JOHNS COUNTY	12109021302	76537	84286	110.12	Middle
2024	MSA	27260	12	109	021403	JACKSONVILLE, FL	FL	ST. JOHNS COUNTY	12109021403	76537	95893	125.28	Upper
2024	MSA	27260	12	109	021404	JACKSONVILLE, FL	FL	ST. JOHNS COUNTY	12109021404	76537	98561	128.77	Upper
2024	MSA	27260	12	109	021408	JACKSONVILLE, FL	FL	ST. JOHNS COUNTY	12109021408	76537	92692	121.10	Upper
2024	MSA	27260	12	109	021409	JACKSONVILLE, FL	FL	ST. JOHNS COUNTY	12109021409	76537	130125	170.01	Upper
2024	MSA	27260	12	109	021410	JACKSONVILLE, FL	FL	ST. JOHNS COUNTY	12109021410	76537	85586	111.82	Middle
2024	MSA	19660	12	127	080600	DELTONA-DAYTONA BEACH-ORMOND BEACH, FL	FL	VOLUSIA COUNTY	12127080600	65794	57716	87.72	Middle
2024	MSA	19660	12	127	080700	DELTONA-DAYTONA BEACH-ORMOND BEACH, FL	FL	VOLUSIA COUNTY	12127080700	65794	66544	101.13	Middle
2024	MSA	19660	12	127	080803	DELTONA-DAYTONA BEACH-ORMOND BEACH, FL	FL	VOLUSIA COUNTY	12127080803	65794	77917	118.42	Middle
2024	MSA	19660	12	127	080805	DELTONA-DAYTONA BEACH-ORMOND BEACH, FL	FL	VOLUSIA COUNTY	12127080805	65794	58103	88.31	Middle
2024	MSA	19660	12	127	080806	DELTONA-DAYTONA BEACH-ORMOND BEACH, FL	FL	VOLUSIA COUNTY	12127080806	65794	78629	119.50	Middle
2024	MSA	19660	12	127	080807	DELTONA-DAYTONA BEACH-ORMOND BEACH, FL	FL	VOLUSIA COUNTY	12127080807	65794	63711	96.83	Middle
2024	MSA	19660	12	127	080808	DELTONA-DAYTONA BEACH-ORMOND BEACH, FL	FL	VOLUSIA COUNTY	12127080808	65794	74000	112.47	Middle
2024	MSA	19660	12	127	080809	DELTONA-DAYTONA BEACH-ORMOND BEACH, FL	FL	VOLUSIA COUNTY	12127080809	65794	46403	70.52	Moderate
2024	MSA	19660	12	127	080901	DELTONA-DAYTONA BEACH-ORMOND BEACH, FL	FL	VOLUSIA COUNTY	12127080901	65794	42870	65.15	Moderate
2024	MSA	19660	12	127	080902	DELTONA-DAYTONA BEACH-ORMOND BEACH, FL	FL	VOLUSIA COUNTY	12127080902	65794	31667	48.13	Low
2024	MSA	19660	12	127	081001	DELTONA-DAYTONA BEACH-ORMOND BEACH, FL	FL	VOLUSIA COUNTY	12127081001	65794	54375	82.64	Middle
2024	MSA	19660	12	127	081002	DELTONA-DAYTONA BEACH-ORMOND BEACH, FL	FL	VOLUSIA COUNTY	12127081002	65794	52031	79.08	Moderate
2024	MSA	19660	12	127	081500	DELTONA-DAYTONA BEACH-ORMOND BEACH, FL	FL	VOLUSIA COUNTY	12127081500	65794	54063	82.17	Middle
2024	MSA	19660	12	127	081600	DELTONA-DAYTONA BEACH-ORMOND BEACH, FL	FL	VOLUSIA COUNTY	12127081600	65794	36891	56.07	Moderate
2024	MSA	19660	12	127	081701	DELTONA-DAYTONA BEACH-ORMOND BEACH, FL	FL	VOLUSIA COUNTY	12127081701	65794	46848	71.20	Moderate
2024	MSA	19660	12	127	081702	DELTONA-DAYTONA BEACH-ORMOND BEACH, FL	FL	VOLUSIA COUNTY	12127081702	65794	44847	68.16	Moderate
2024	MSA	19660	12	127	081800	DELTONA-DAYTONA BEACH-ORMOND BEACH, FL	FL	VOLUSIA COUNTY	12127081800	65794	36188	55.00	Moderate
2024	MSA	19660	12	127	081900	DELTONA-DAYTONA BEACH-ORMOND BEACH, FL	FL	VOLUSIA COUNTY	12127081900	65794	37784	57.42	Moderate
2024	MSA	19660	12	127	082000	DELTONA-DAYTONA BEACH-ORMOND BEACH, FL	FL	VOLUSIA COUNTY	12127082000	65794	32292	49.08	Low
2024	MSA	19660	12	127	082100	DELTONA-DAYTONA BEACH-ORMOND BEACH, FL	FL	VOLUSIA COUNTY	12127082100	65794	27933	42.45	Low
2024	MSA	19660	12	127	082201	DELTONA-DAYTONA BEACH-ORMOND BEACH, FL	FL	VOLUSIA COUNTY	12127082201	65794	38287	58.19	Moderate
2024	MSA	19660	12	127	082202	DELTONA-DAYTONA BEACH-ORMOND BEACH, FL	FL	VOLUSIA COUNTY	12127082202	65794	71563	108.76	Middle
2024	MSA	19660	12	127	082302	DELTONA-DAYTONA BEACH-ORMOND BEACH, FL	FL	VOLUSIA COUNTY	12127082302	65794	39802	60.49	Moderate
2024	MSA	19660	12	127	082303	DELTONA-DAYTONA BEACH-ORMOND BEACH, FL	FL	VOLUSIA COUNTY	12127082303	65794	38816	58.99	Moderate
2024	MSA	19660	12	127	092500	DELTONA-DAYTONA BEACH-ORMOND BEACH, FL	FL	VOLUSIA COUNTY	12127092500	65794	73019	110.98	Middle
2024	MSA	23540	12	001	000809	GAINESVILLE, FL	FL	ALACHUA COUNTY	12001000809	67742	69722	102.92	Middle
2024	MSA	23540	12	001	000901	GAINESVILLE, FL	FL	ALACHUA COUNTY	12001000901	67742	31000	45.76	Low
2024	MSA	23540	12	001	000902	GAINESVILLE, FL	FL	ALACHUA COUNTY	12001000902	67742	0	0.00	Unknown
2024	MSA	23540	12	001	001000	GAINESVILLE, FL	FL	ALACHUA COUNTY	12001001000	67742	108818	160.63	Upper
2024	MSA	23540	12	001	001100	GAINESVILLE, FL	FL	ALACHUA COUNTY	12001001100	67742	125551	185.33	Upper
2024	MSA	23540	12	001	001201	GAINESVILLE, FL	FL	ALACHUA COUNTY	12001001201	67742	72128	106.47	Middle
2024	MSA	23540	12	001	001202	GAINESVILLE, FL	FL	ALACHUA COUNTY	12001001202	67742	88188	130.18	Upper
2024	MSA	23540	12	001	001203	GAINESVILLE, FL	FL	ALACHUA COUNTY	12001001203	67742	66200	97.72	Middle
2024	MSA	23540	12	001	001514	GAINESVILLE, FL	FL	ALACHUA COUNTY	12001001514	67742	61111	90.21	Middle
2024	MSA	23540	12	001	001515	GAINESVILLE, FL	FL	ALACHUA COUNTY	12001001515	67742	0	0.00	Unknown
2024	MSA	23540	12	001	001516	GAINESVILLE, FL	FL	ALACHUA COUNTY	12001001516	67742	0	0.00	Unknown
2024	MSA	23540	12	001	001517	GAINESVILLE, FL	FL	ALACHUA COUNTY	12001001517	67742	53214	78.55	Moderate
2024	MSA	23540	12	001	001519	GAINESVILLE, FL	FL	ALACHUA COUNTY	12001001519	67742	59444	87.75	Middle
2024	MSA	23540	12	001	001522	GAINESVILLE, FL	FL	ALACHUA COUNTY	12001001522	67742	38063	56.18	Moderate
2024	MSA	23540	12	001	001605	GAINESVILLE, FL	FL	ALACHUA COUNTY	12001001605	67742	62578	92.37	Middle

Census Tracts Within Barwick Banking Company's Assessment Areas

Year	MSA/MD code type	MSA/MD code	State code	County code	Tract	MSA/MD name	State	County name	FIPS code	MSA/MD MFI	Tract MFI	Tract income percentage	Tract income level
2024	MSA	23540	12	001	001701	GAINESVILLE, FL	FL	ALACHUA COUNTY	12001001701	67742	83036	122.57	Upper
2024	MSA	23540	12	001	001702	GAINESVILLE, FL	FL	ALACHUA COUNTY	12001001702	67742	77880	114.96	Middle
2024	MSA	23540	12	001	001803	GAINESVILLE, FL	FL	ALACHUA COUNTY	12001001803	67742	75556	111.53	Middle
2024	MSA	23540	12	001	001811	GAINESVILLE, FL	FL	ALACHUA COUNTY	12001001811	67742	80179	118.35	Middle
2024	MSA	23540	12	001	001813	GAINESVILLE, FL	FL	ALACHUA COUNTY	12001001813	67742	101196	149.38	Upper
2024	MSA	23540	12	001	001817	GAINESVILLE, FL	FL	ALACHUA COUNTY	12001001817	67742	84408	124.60	Upper
2024	MSA	23540	12	001	002201	GAINESVILLE, FL	FL	ALACHUA COUNTY	12001002201	67742	86005	126.95	Upper
2024	MSA	23540	12	001	002202	GAINESVILLE, FL	FL	ALACHUA COUNTY	12001002202	67742	88370	130.45	Upper
2024	MSA	23540	12	001	002204	GAINESVILLE, FL	FL	ALACHUA COUNTY	12001002204	67742	94229	139.09	Upper
2024	MSA	23540	12	001	002207	GAINESVILLE, FL	FL	ALACHUA COUNTY	12001002207	67742	119155	175.89	Upper
2024	MSA	23540	12	001	002208	GAINESVILLE, FL	FL	ALACHUA COUNTY	12001002208	67742	117019	172.74	Upper
2024	MSA	23540	12	001	002217	GAINESVILLE, FL	FL	ALACHUA COUNTY	12001002217	67742	41815	61.72	Moderate
2024	MSA	23540	12	001	002218	GAINESVILLE, FL	FL	ALACHUA COUNTY	12001002218	67742	37105	54.77	Moderate
2024	MSA	23540	12	001	002219	GAINESVILLE, FL	FL	ALACHUA COUNTY	12001002219	67742	67250	99.27	Middle
2024	MSA	23540	12	001	002221	GAINESVILLE, FL	FL	ALACHUA COUNTY	12001002221	67742	78333	115.63	Middle
2024	MSA	23540	12	001	002222	GAINESVILLE, FL	FL	ALACHUA COUNTY	12001002222	67742	148090	218.60	Upper



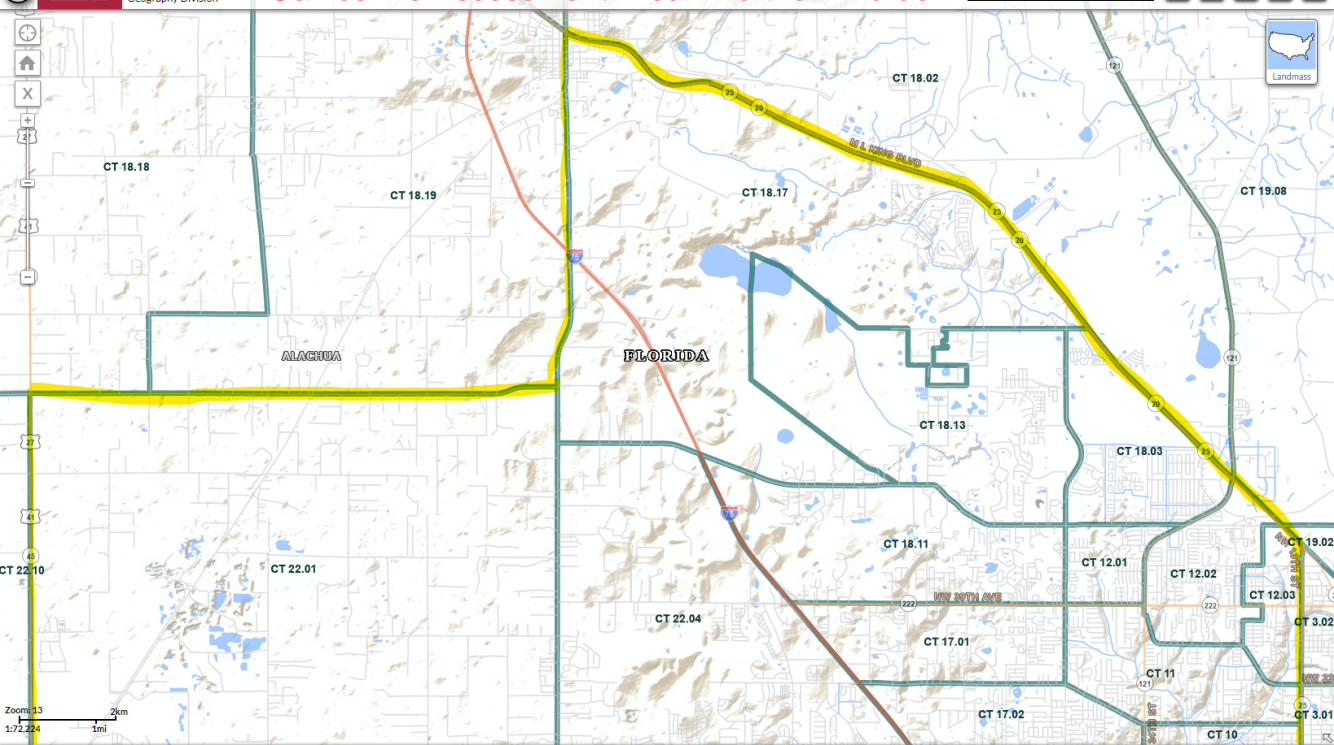






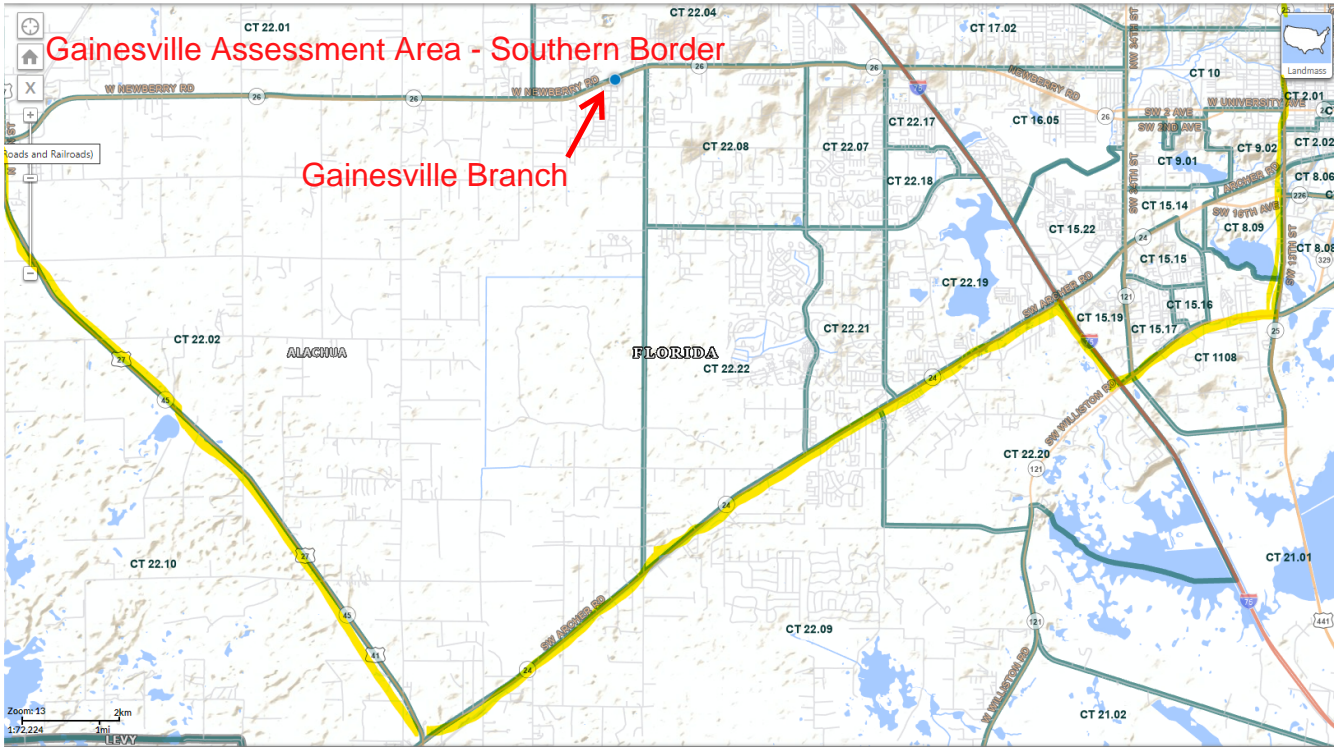
Gainesville Assessment Area - Northern Border

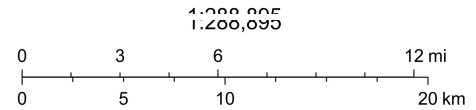
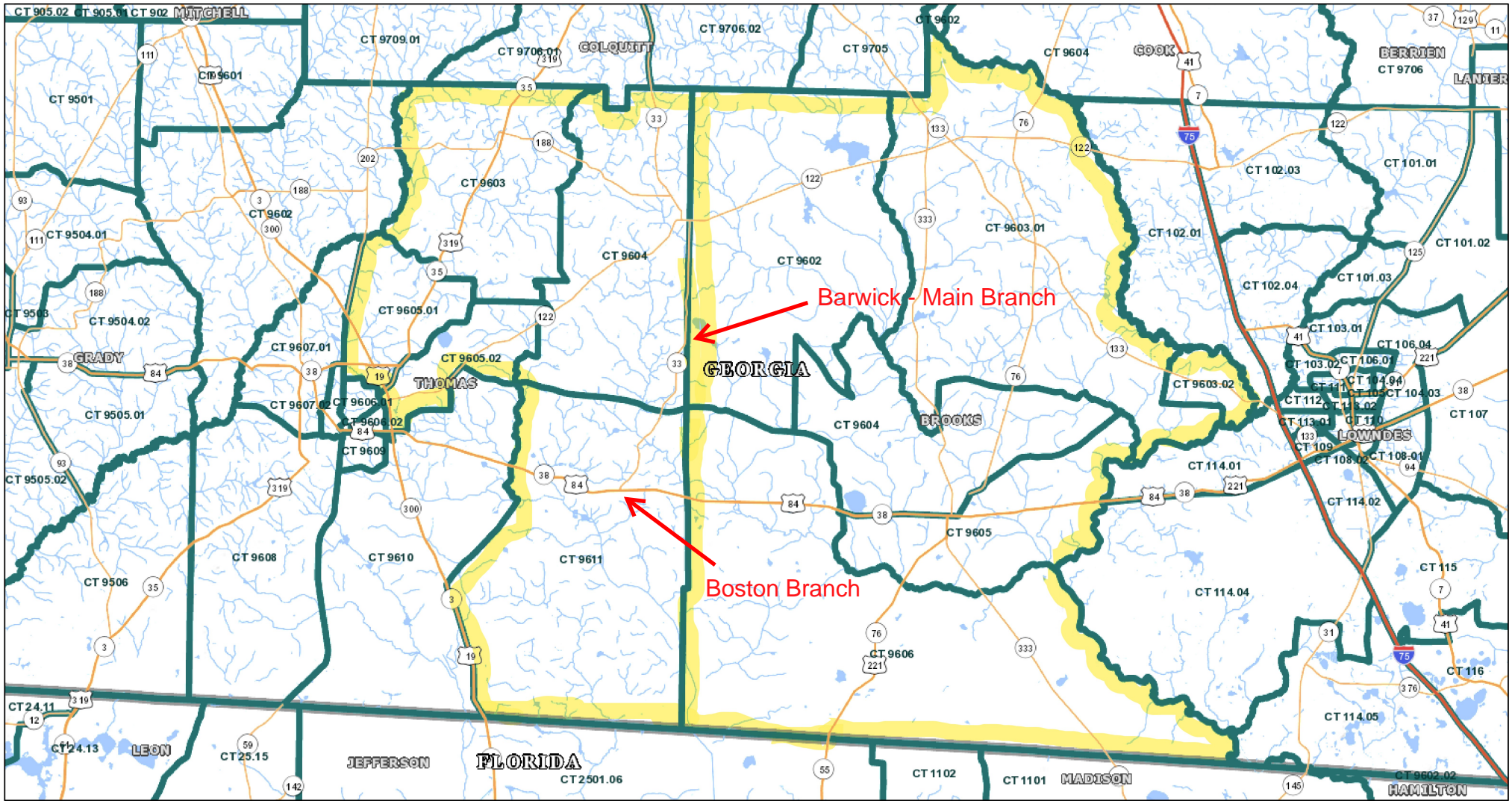
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Gainesville Assessment Area - Southern Border

Gainesville Branch

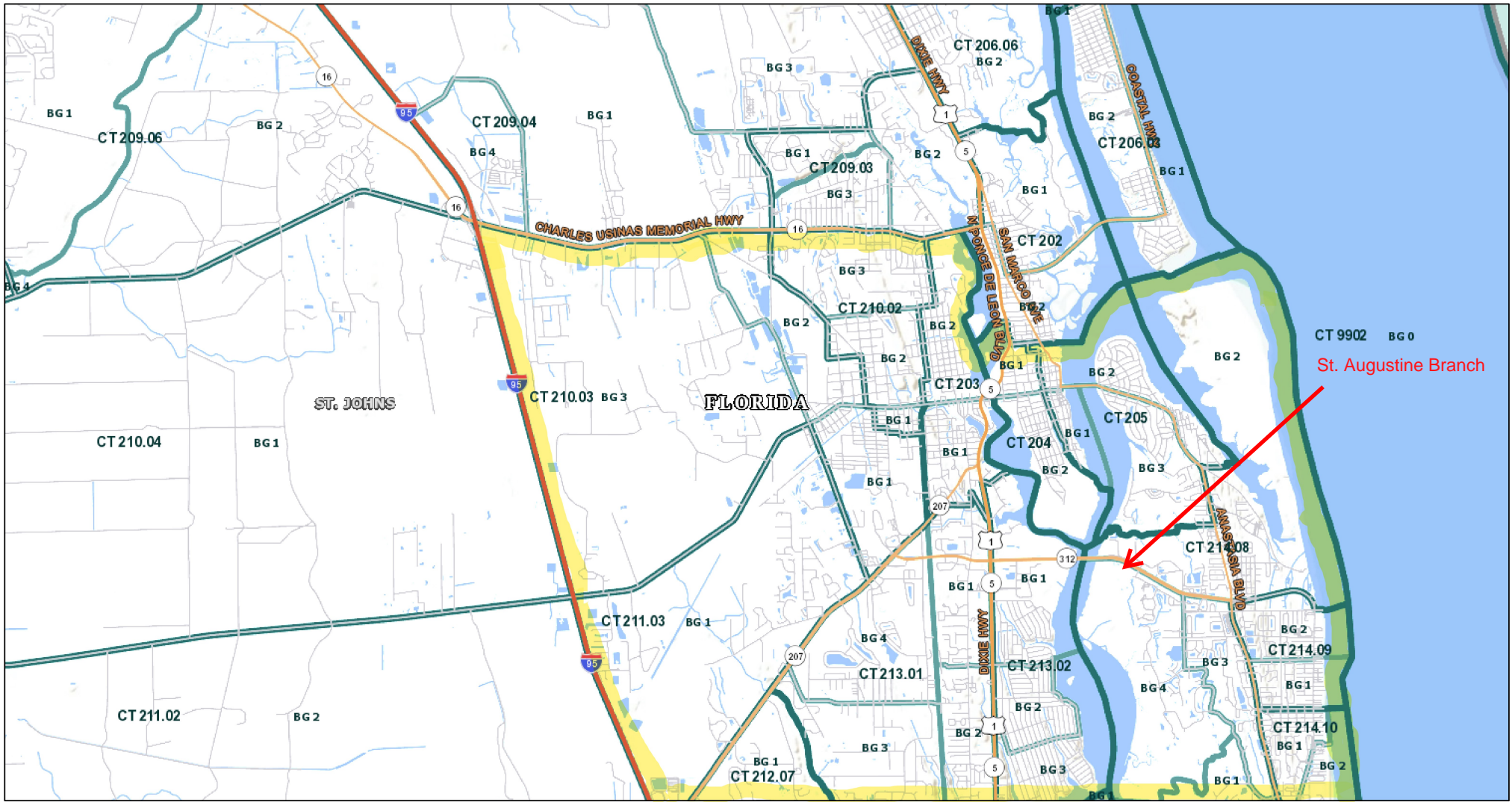




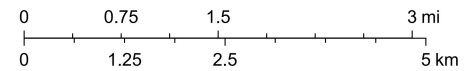
Source: U.S. Census Bureau, Sources: Esri, USGS, NOAA

St. Augustine Branch Assessment Area - Northern Border

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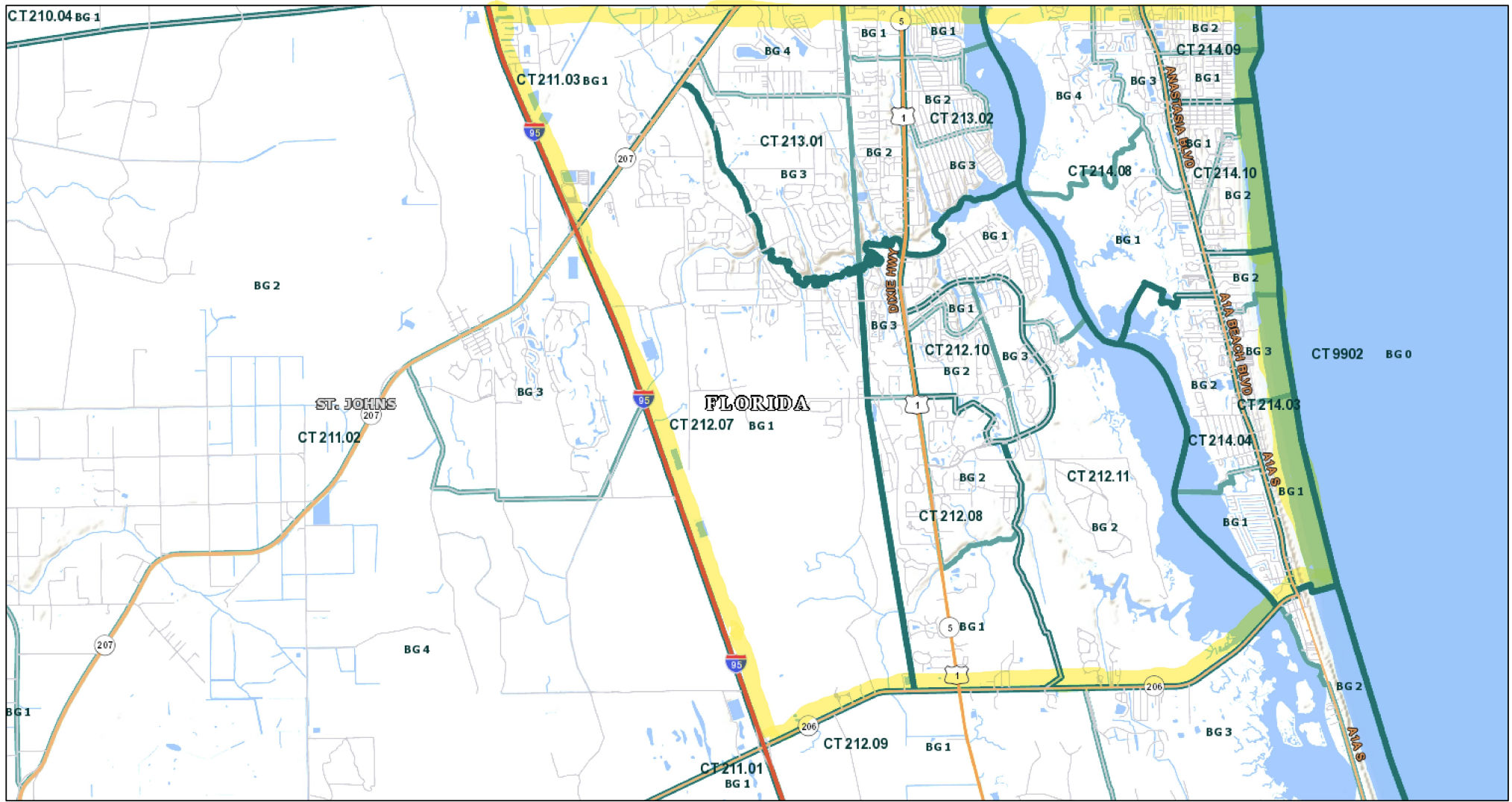
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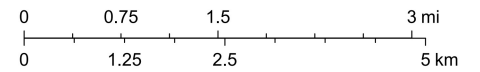
Source: U.S. Census Bureau, Sources: Esri, USGS, NOAA

St. Augustine Branch Assessment Area - Southern Border

TIGERweb



1:72,224



Source: U.S. Census Bureau, Sources: Esri, USGS, NOAA



Home Mortgage Disclosure Act Notice

The Home Mortgage Disclosure Act (HMDA) data about our residential mortgage lending are available online for your 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.

These data are available online at the Consumer Financial Protection Bureau's website www.consumerfinance.gov/hmda. HMDA data for many other financial institutions are also available at this Web site.

Barwick Banking Company	
Quarterly Loan to Deposit Ratio	
March 31, 2022	98.4%
June 30, 2022	89.3%
September 30, 2022	86.4%
December 31, 2022	88.7%
March 31, 2023	92.7%
June 30, 2023	89.5%
September 30, 2023	87.5%
December 2023	95.0%