Community Reinvestment Act (CRA) Public File

First Bank
McComb, MS

Revised 07/31/2026
Effective 08/03/2026

CRA PUBLIC FILE

Table of Contents

Table 1
Branch Locations

County Name & FIPS Code	Branch Number, Name, & Location	Census Tract Data: Tract Code	Census Tract Data: Income Level	Census Tract Data: Distressed or Underserved?	Hours of Operation
Pike County (28113)	**1 – MAIN OFFICE** 100 South Broadway McComb, MS 39648	9505.01	Middle	Distressed	**Lobby Hours** Monday – Thursday 9:00 am – 4:00 pm Friday 9:00 am – 5:00 pm **No Drive-Thru Service**
	7 – DELAWARE 1324 Delaware Avenue McComb, MS 39648	9504.00	Middle	Distressed	**Lobby Hours** Monday – Thursday 9:00 am – 4:00 pm Friday 9:00 am – 5:00 pm **Drive-Thru Hours** Monday – Friday 8:00 am – 5:00 pm
	8 – EXPRESS 315 Third Street McComb, MS 39648	9505.01	Middle	Distressed	**Lobby Hours** Monday – Thursday 9:00 am – 4:00 pm Friday 9:00 am – 5:00 pm **Drive-Thru Hours** Monday – Thursday 8:00 am – 4:00 pm Friday 8:00 am – 5:00 pm
	9 – EDGEWOOD MALL 103 Edgewood Drive McComb, MS 39648	9504.00	Middle	Distressed	**Lobby Hours** Monday – Thursday 9:00 am – 4:00 pm Friday 9:00 am – 5:00 pm **Drive-Thru Hours** Monday – Friday 8:00 am – 5:00 pm
	4 – MAGNOLIA 282 East Bay Street Magnolia, MS 39652	9506.02	Middle	Distressed	**Lobby Hours** Monday – Thursday 9:00 am – 4:00 pm Friday 9:00 am – 5:00 pm **Drive-Thru Hours** Monday – Thursday 8:00 am – 4:00 pm Friday 8:00 am – 5:00 pm

Table 1 (continued)
Branch Locations

County Name & FIPS Code	Branch Number, Name, & Location	Census Tract Data			Hours of Operation
		Tract Code	Income Level	Distressed or Underserved?	
Pike County (28113)	**5 – OSYKA** 102 West Railroad Ave [1] Osyka, MS 39657	9507.00	Middle	Distressed	**Lobby Hours** Monday – Thursday 9:00 am – 1:00 pm; 2:00 pm – 4:00 pm Friday 9:00 am – 1:00 pm; 2:00 pm – 5:00 pm **Drive-Thru Hours** Monday – Thursday 8:00 am – 1:00 pm; 2:00 pm – 4:00 pm Friday 8:00 am – 1:00 pm; 2:00 pm – 5:00 pm
	2 – SUMMIT 1004 Robb Street Summit, MS 39666	9502.00	Middle	Distressed	**Lobby Hours** Monday – Thursday 9:00 am – 4:00 pm Friday 9:00 am – 5:00 pm **Drive-Thru Hours** Monday – Thursday 8:00 am – 4:00 pm Friday 8:00 am – 5:00 pm
Amite County (28005)	**6 – LIBERTY** 832 Main Street Liberty, MS 39645	9501.00	Middle	Distressed and Underserved	**Lobby Hours** Monday – Thursday 9:00 am – 4:00 pm Friday 9:00 am – 5:00 pm **Drive-Thru Hours** Monday – Thursday 8:00 am – 4:00 pm Friday 8:00 am – 5:00 pm
Lawrence County (28077)	**11 – MONTICELLO** 410 East Broad Street Monticello, MS 39654	9602.00	Moderate	No	**Lobby Hours** Monday – Thursday 9:00 am – 4:00 pm Friday 9:00 am – 5:00 pm **Drive-Thru Hours** Monday – Thursday 8:00 am – 4:00 pm Friday 8:00 am – 5:00 pm

Table 1 (continued)
Branch Locations

County Name & FIPS Code	Branch Number, Name, & Location	Census Tract Data			Hours of Operation
		Tract Code	Income Level	Distressed or Underserved?	
Lincoln County (28085)	**14 – BROOKHAVEN-WHITWORTH** 200 South Whitworth Ave Brookhaven, MS 39601	9506.01	Upper	No	**Lobby Hours** Monday – Thursday 9:00 am – 1:00 pm; 2:00 pm – 4:00 pm Friday 9:00 am – 1:00 pm; 2:00 pm – 5:00 pm **No Drive-Thru Service**
	15 – BROOKHAVEN-BROOKWAY 750 Brookway Blvd Brookhaven, MS 39601	9506.01	Upper	No	**Lobby Hours** Monday – Thursday 9:00 am – 4:00 pm Friday 9:00 am – 5:00 pm **Drive-Thru Hours** Monday – Thursday 8:00 am – 4:00 pm Friday 8:00 am – 5:00 pm
Forrest County (28035)	**26 – HATTIESBURG-MIDTOWN** 3301 Hardy Street Hattiesburg, MS 39401	0009.00	Moderate	No	**Lobby Hours** Monday – Thursday 9:00 am – 4:30 pm Friday 9:00 am – 5:00 pm **Drive-Thru Hours** Monday – Thursday 8:30 am – 4:30 pm Friday 8:30 am – 5:00 pm
Lamar County (28073)	**28 – HATTIESBURG-98 W** 6300 Hwy 98 West Hattiesburg, MS 39402	0203.05	Moderate	No	**Lobby Hours** Monday – Thursday 9:00 am – 4:30 pm Friday 9:00 am – 5:00 pm **Drive-Thru Hours** Monday – Thursday 8:30 am – 4:30 pm Friday 8:30 am – 5:00 pm
Madison County (28089)	**12 – MADISON** 1907 Main Street, Ste 200 Madison, MS 39110	0302.03	Upper	No	**Lobby Hours** Monday – Friday 9:00 am – 1:00 pm; 2:00 pm – 4:30 pm **No Drive-Thru Service**
Hinds County (28049)	**NONE**	NA	NA	No	**NA**

Source: 2025 FFIEC Census Online Data System and 2026 List of Distressed or Underserved Nonmetropolitan Middle-Income Geographies_ Effective June 30, 2026.

- Branch locations opened or closed during the current year and each of the prior two calendar years (2024, 2025, and 2026): **NONE**

1. E911 address change effective 05/08/2025. **Old Address** – 585 West Railroad Ave, Osyka, MS 39657. **New address** - 102 West Railroad Ave Osyka, MS 39657.

Table 2
ATM Locations

County Name & FIPS Code	ATM Location	Accepts Deposits	Census Tract Data		
			Tract Code	Income Level	Distressed or Underserved?
Pike County (28113)	**ONSITE** 1324 Delaware Avenue McComb, MS 39648	**Deposit-Taking ATM** (cash and checks accepted)	9504.00	Middle	Distressed
	ONSITE 103 Edgewood Drive McComb, MS 39648	**Deposit-Taking ATM** (cash and checks accepted)	9504.00	Middle	Distressed
	ONSITE 282 East Bay Street Magnolia, MS 39652	No	9506.02	Middle	Distressed
	OFFSITE 2100 Veterans Blvd McComb, MS 39648	No	9504.00	Middle	Distressed
	ONSITE 1004 Robb Street Summit, MS 39666	No	9502.00	Middle	Distressed
	OFFSITE 1156 College Drive Summit, MS 39666	No	9502.00	Middle	Distressed
Amite County (28005)	**ONSITE** 832 Main Street Liberty, MS 39645	No	9501.00	Middle	Distressed and Underserved
Lawrence County (28077)	**ONSITE** 410 East Broad Street Monticello, MS 39654	No	9602.00	Moderate	No

Table 2 (continued)
ATM Locations

County Name & FIPS Code	ATM Location [1]	Accepts Deposits	Census Tract Data		
			Tract Code	Income Level	Distressed or Underserved?
Lincoln County (28085)	**ONSITE** 200 South Whitworth Ave Brookhaven, MS 39601	No	9506.01	Upper	No
	ONSITE 750 Brookway Blvd Brookhaven, MS 39601	**Deposit-Taking ATM** (cash and checks accepted)	9506.01	Upper	No
Forrest County (28035)	**ONSITE** 3301 Hardy Street Hattiesburg, MS 39401	No	0009.00	Moderate	No
Lamar County (28073)	**ONSITE** 6300 Hwy 98 West Hattiesburg, MS 39402	**Deposit-Taking ATM** (cash and checks accepted)	0203.05	Moderate	No
Madison County (28089)	**ONSITE** 1907 Main Street, Ste 200 Madison, MS 39110	No	0302.03	Upper	No
Hinds County (28049)	**NONE**	NA	NA	NA	No

Source: 2025 FFIEC Census Online Data System and 2026 List of Distressed or Underserved Nonmetropolitan Middle-Income Geographies_ Effective June 30, 2026.

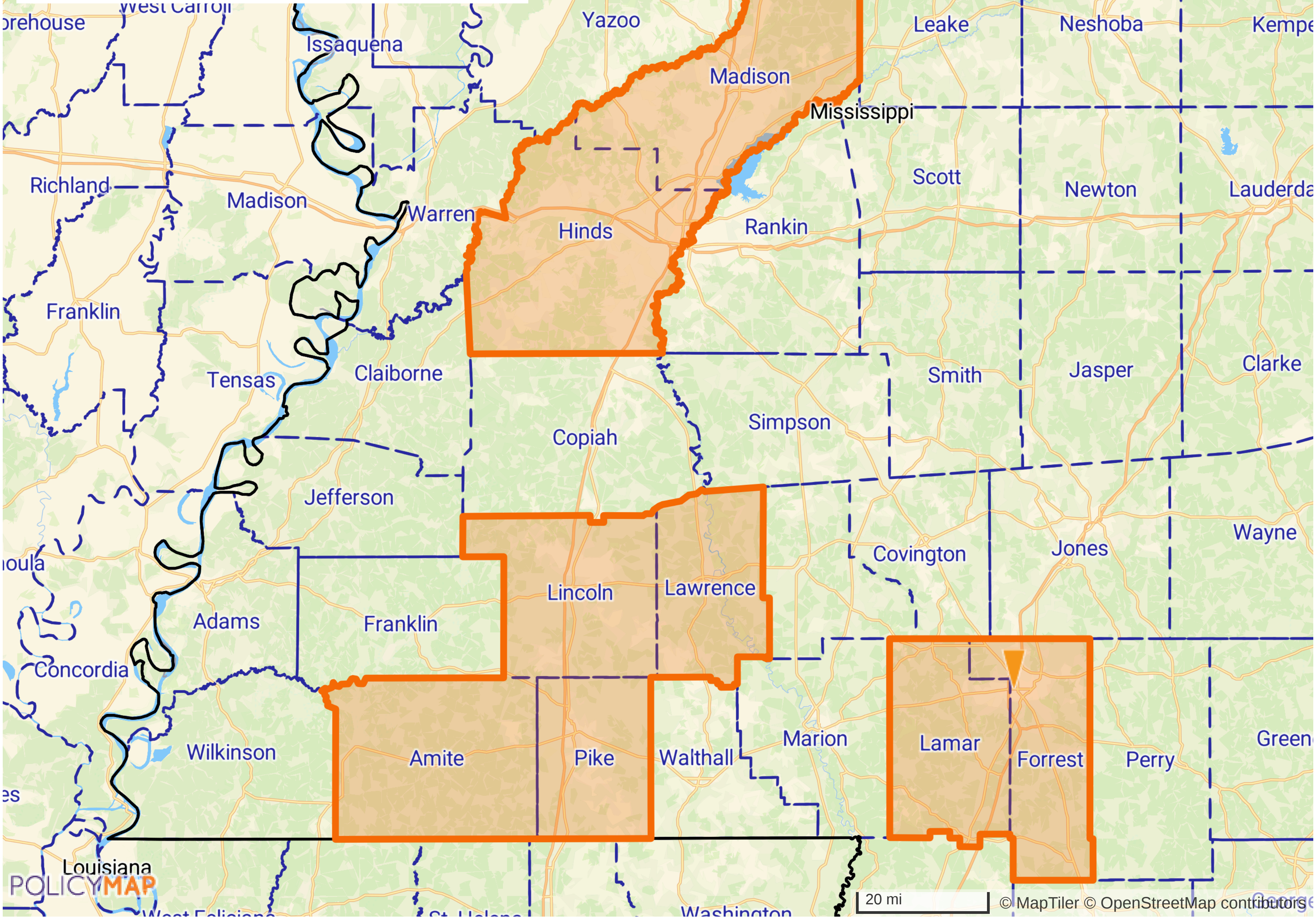
- ATM locations that were relocated or are no longer serviced during the current year and each of the prior two calendar years (2024, 2025, and 2026): **NONE**
- New ATM locations that were opened during the current year and each of the prior two calendar years (2024, 2025, and 2026): **NONE**

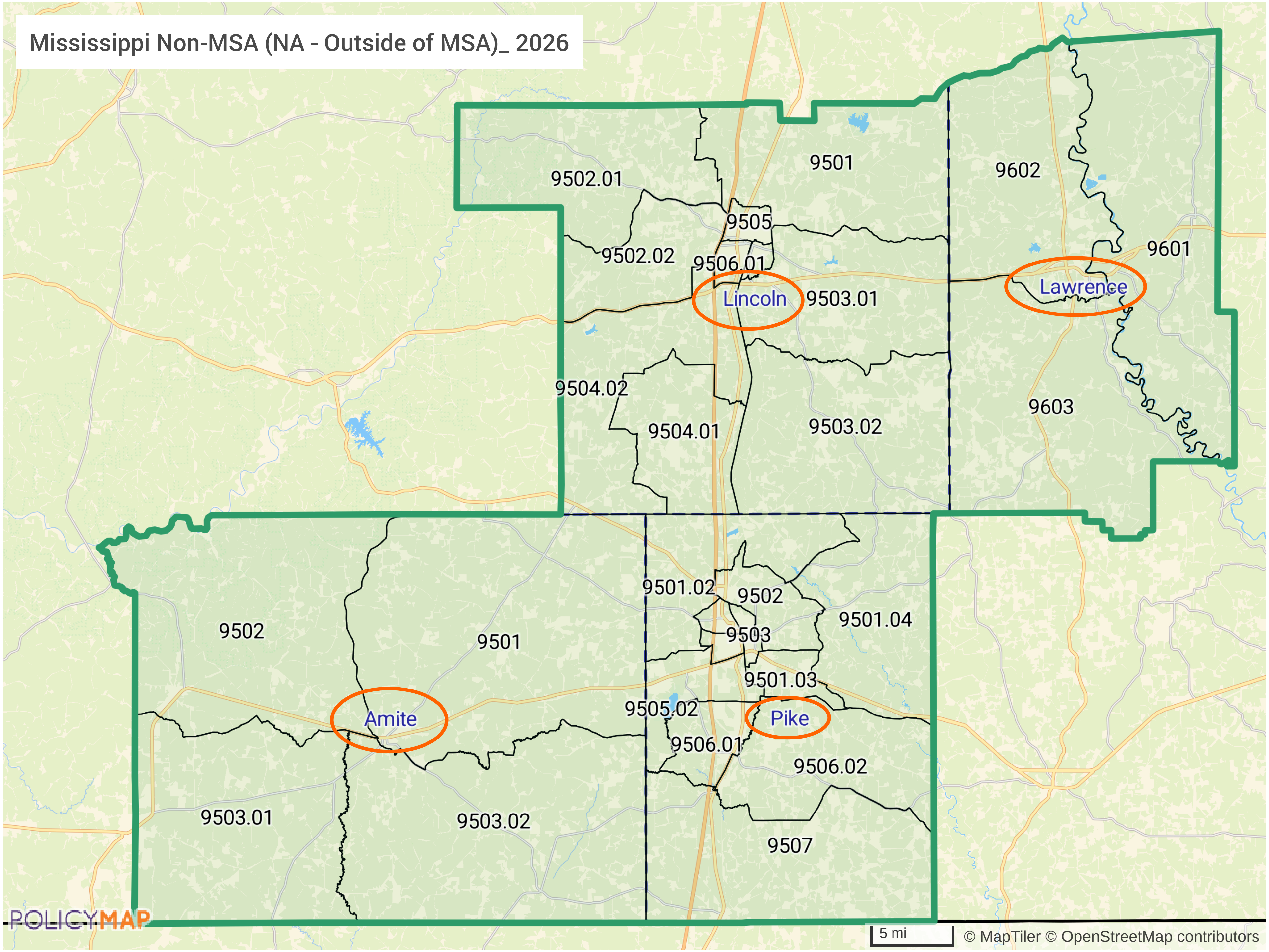
Table 3
Description of Facility-Based Assessment Area

Assessment Area (AA) & Code	Counties in AA	# of Census Tracts per County			# of Bank Locations per County		Street Address of Bank Location
		Total	LMI Tracts[1]	MM Tracts[2]	Branch	ATM	
Mississippi Non-MSA (NA – Outside of MSA)	**Amite County** (28005)	4	2	1	1	1	832 Main Street, Liberty, MS **(Branch & ATM)**
	Lawrence County (28077)	3	1	0	1	1	410 East Broad Street, Monticello, MS **(Branch & ATM)**
	Lincoln County (28085)	10	3	2	2	2	750 Brookway Blvd, Brookhaven, MS **(Branch & ATM)**
							200 South Whitworth Ave, Brookhaven, MS **(Branch & ATM)**
	Pike County (28113)	11	2	8	7	6	100 South Broadway, McComb, MS **(Branch Only)**
							315 Third Street, McComb, MS **(Branch Only)**
							2100 Veterans Blvd, McComb, MS **(ATM Only)**
							1324 Delaware Avenue, McComb, MS **(Branch & ATM)**
							103 Edgewood Drive, McComb, MS **(Branch & ATM)**
							282 East Bay Street, Magnolia, MS **(Branch & ATM)**
							102 West Railroad Ave, Osyka, MS **(Branch Only)**
							1156 College Drive, Summit, MS **(ATM Only)**
							1004 Robb Street, Summit, MS **(Branch & ATM)**
Hattiesburg, MS MSA (25620)	**Forrest County** (28035)	21	9	9	1	1	3301 Hardy Street, Hattiesburg, MS **(Branch & ATM)**
	Lamar County (28073)	17	3	4	1	1	6300 Hwy 98 West, Hattiesburg, MS **(Branch & ATM)**
Jackson, MS MSA (27140)	**Madison County** (28089)	26	5	11	1	1	1907 Main Street, Ste 200, Madison, MS **(Branch & ATM)**
	Hinds County (28049)	67	35	56	0	0	NA

Source: 2025 FFIEC Census Online Data System
1. LMI Tracts = Low-to-Moderate Income Census Tracts
2. MM Tracts = Majority-Minority Census Tracts

Map of First Bank's Assessment Area_ 2026





Mississippi Non-MSA (NA - Outside of MSA)_ 2026
9502.01
9501
9602
9505
9502.02
9506.01
9601
Lincoln
9503.01
Lawrence
9504.02
9504.01
9503.02
9603
9501.02
9502
9501.04
9502
9501
9503
9501.03
Amite
9505.02
Pike
9506.01
9506.02
9503.01
9503.02
9507
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Table 4a
Census Tracts Within Each Assessment Area_ Mississippi Non-MSA

Mississippi Non-MSA		
Counties in AA	**Census Tracts (CTs)**	**Tract Income Level**
28005 – Amite Co.	9501.00	Middle
	9502.00	Moderate
	9503.01	Middle
	9503.02	Moderate
28077 – Lawrence Co.	9601.00	Middle
	9602.00	Moderate
	9603.00	Middle
28085 – Lincoln Co.	9501.00	Upper
	9502.01	Middle
	9502.02	Moderate
	9503.01	Upper
	9503.02	Middle
	9504.01	Upper
	9504.02	Middle
	9505.00	Moderate
	9506.01	Upper
	9506.02	Moderate
28113 – Pike Co.	9501.02	Middle
	9501.03	Unknown
	9501.04	Middle
	9502.00	Middle
	9503.00	Low
	9504.00	Middle
	9505.01	Middle
	9505.02	Middle
	9506.01	Moderate
	9506.02	Middle
	9507.00	Middle

25620 - Hattiesburg, MS MSA_ Forrest Co. & Lamar Co.

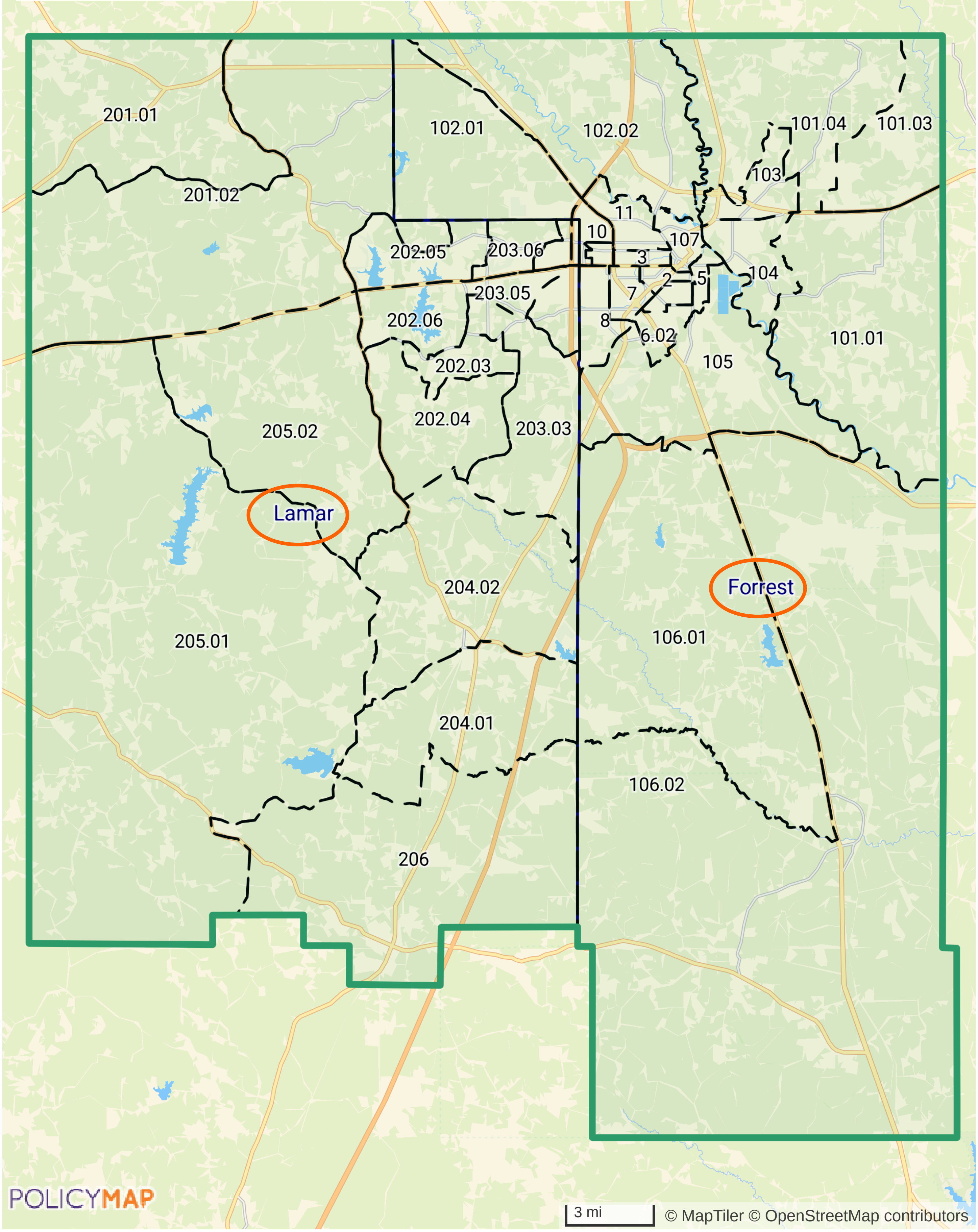

Table 4b
Census Tracts Within Each Assessment Area_ 25620 – Hattiesburg, MS MSA

25620 – Hattiesburg, MS MSA		
Counties in AA	**Census Tracts**	**Tract Income Level**
28035 - Forrest County	0002.00	Moderate
	0003.00	Moderate
	0005.00	Moderate
	0006.01	Unknown
	0006.02	Moderate
	0007.00	Middle
	0008.00	Upper
	0009.00	Moderate
	0010.00	Moderate
	0011.00	Moderate
	0101.01	Upper
	0101.03	Middle
	0101.04	Upper
	0102.01	Middle
	0102.02	Moderate
	0103.00	Moderate
	0104.00	Middle
	0105.00	Middle
	0106.01	Middle
	0106.02	Middle
	0107.00	Unknown
28073 – Lamar County	0201.01	Middle
	0201.02	Upper
	0202.03	Middle
	0202.04	Upper
	0202.05	Upper
	0202.06	Upper
	0203.03	Upper
	0203.04	Upper
	0203.05	Moderate
	0203.06	Moderate
	0203.07	Unknown
	0203.08	Middle
	0204.01	Middle
	0204.02	Middle
	0205.01	Upper
	0205.02	Middle
	0206.00	Moderate

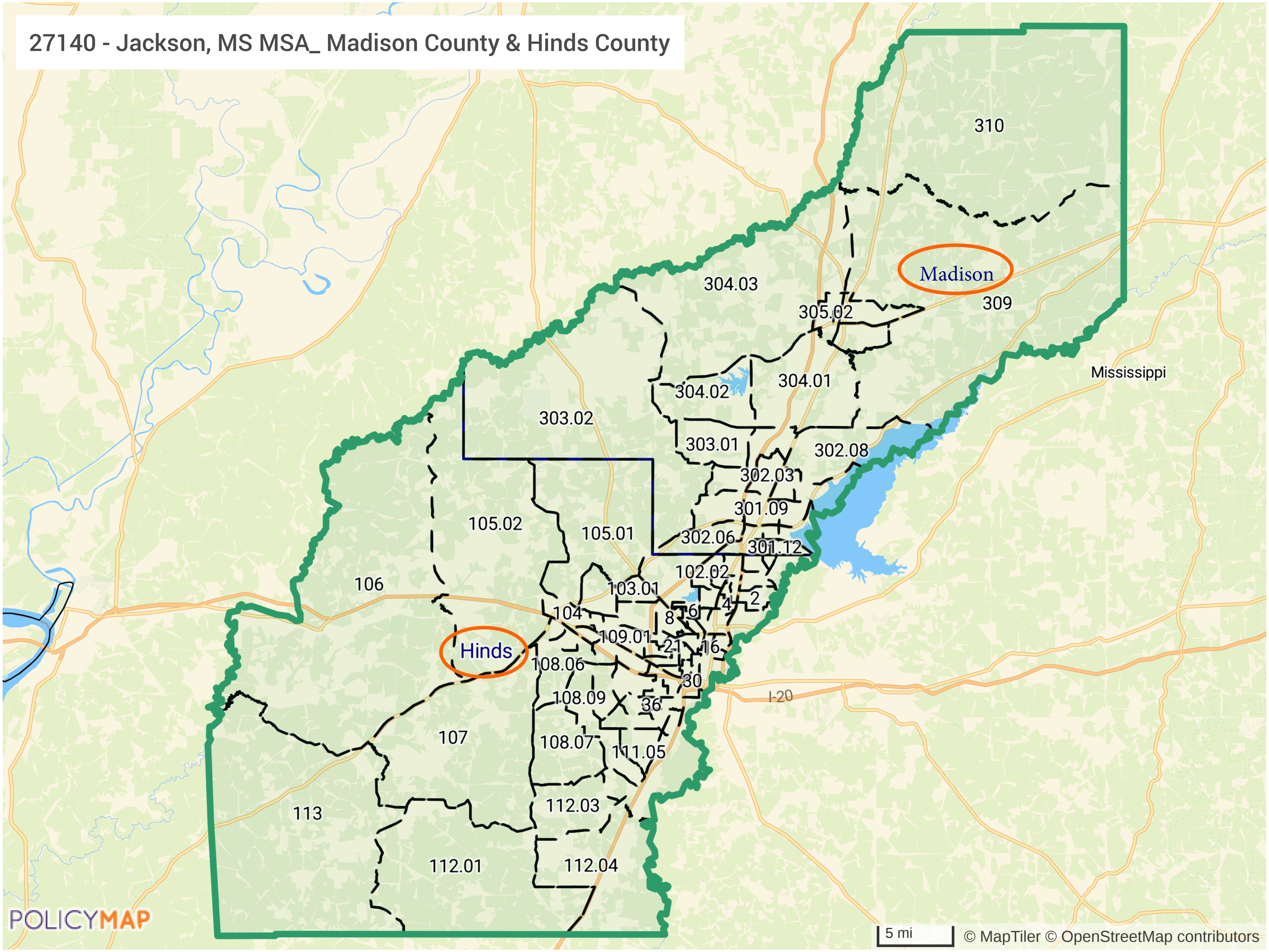
27140 - Jackson, MS MSA_ Madison County & Hinds County
310
Madison
304.03
305.02
309
Mississippi
304.02
304.01
303.02
303.01
302.08
302.03
301.09
105.02
105.01
302.06
301.12
102.02
106
103.01
104
8
6
4
2
Hinds
109.01
21
16
108.06
30
108.09
I-20
36
107
108.07
111.05
113
112.03
112.01
112.04
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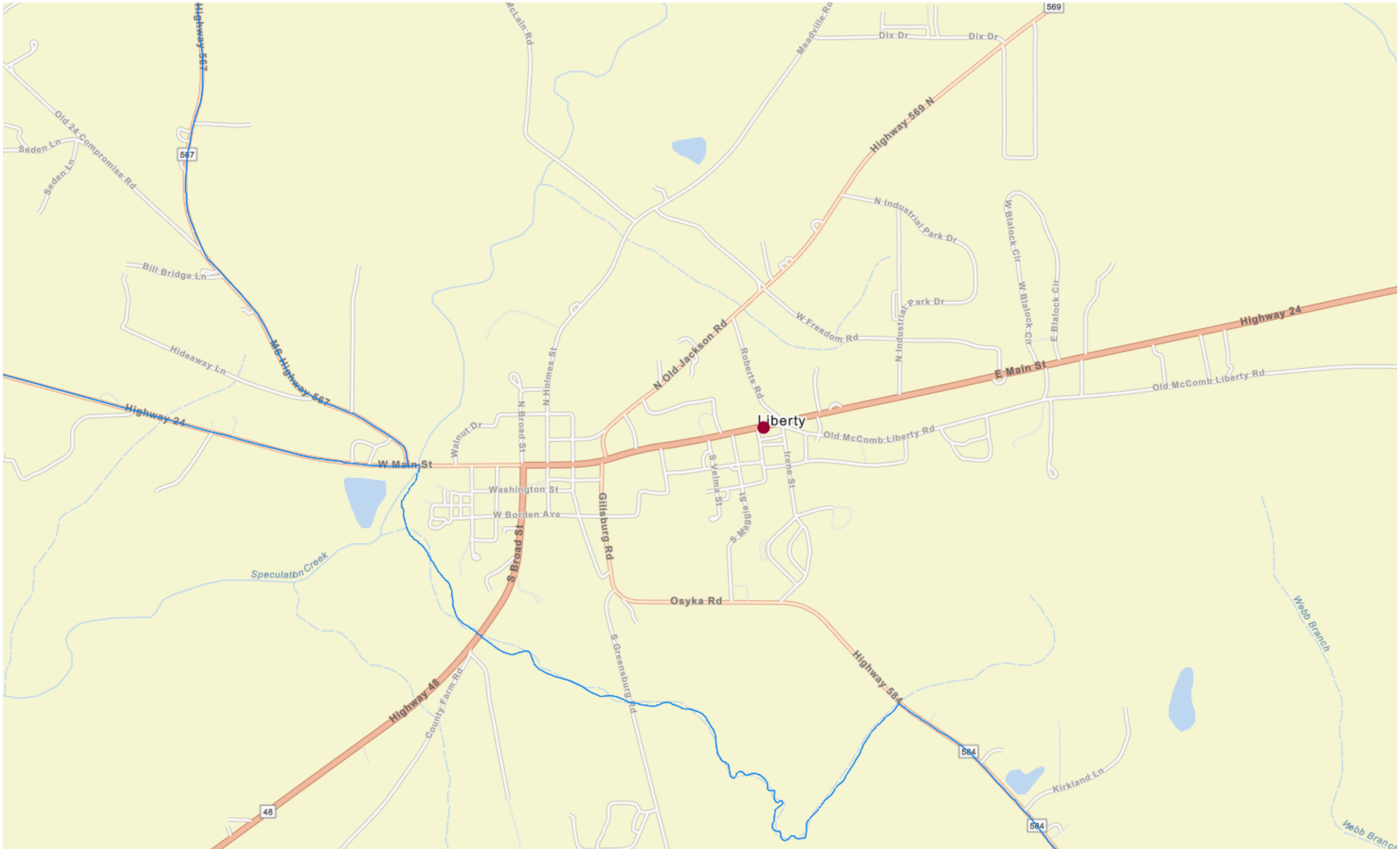
Table 4c
Census Tracts Within Each Assessment Area_ 27140 – Jackson, MS MSA

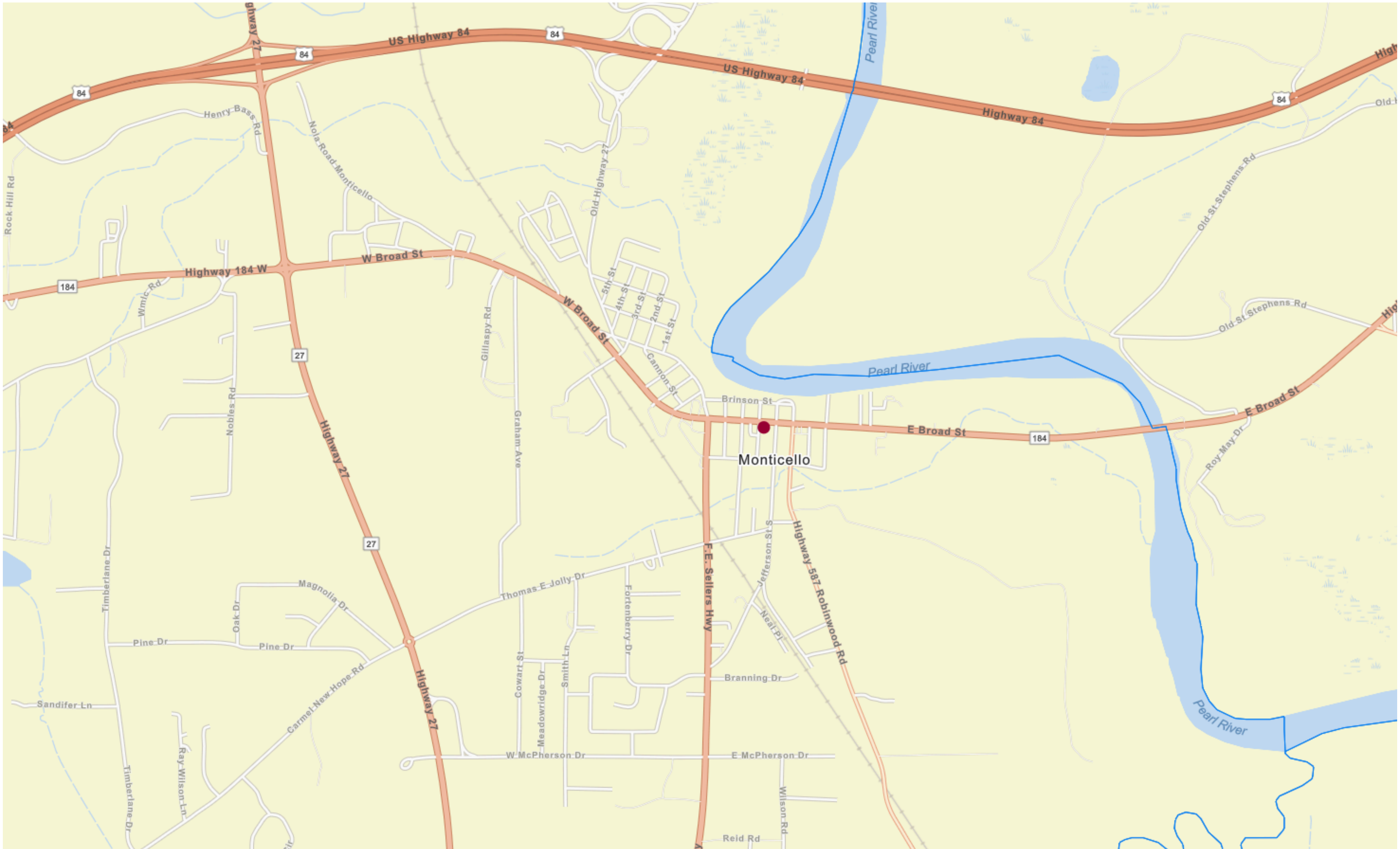
27140 – JACKSON, MS MSA		
Counties in AA	**Census Tracts**	**Tract Income Level**
28089 – Madison County	0301.04	Middle
	0301.05	Middle
	0301.07	Upper
	0301.08	Moderate
	0301.09	Upper
	0301.10	Upper
	0301.11	Middle
	0301.12	Middle
	0302.02	Upper
	0302.03	Upper
	0302.04	Upper
	0302.05	Upper
	0302.06	Upper
	0302.07	Upper
	0302.08	Upper
	0303.01	Upper
	0303.02	Upper
	0304.01	Upper
	0304.02	Upper
	0304.03	Upper
	0305.01	Low
	0305.02	Low
	0306.00	Moderate
	0309.00	Middle
	0310.00	Middle
	0311.00	Moderate
28049 – Hinds County	0001.00	Upper
	0002.00	Upper
	0003.01	Low
	0003.02	Moderate
	0004.00	Middle
	0005.00	Moderate
	0006.00	Moderate
	0007.00	Moderate
	0008.00	Low
	0009.00	Low
	0010.00	Low
	0011.00	Low
	0012.00	Low
	0013.00	Upper
	0014.00	Upper
	0015.00	Upper
	0016.00	Low
	0021.00	Low
	0022.00	Moderate
	0023.00	Moderate

27140 – JACKSON, MS MSA		
Counties in AA	**Census Tracts**	**Tract Income Level**
28049 – Hinds County *(continued)*	0024.00	Low
	0025.00	Moderate
	0027.00	Unknown
	0030.00	Moderate
	0032.00	Unknown
	0033.00	Moderate
	0034.00	Moderate
	0035.00	Low
	0036.00	Moderate
	0037.00	Moderate
	0038.00	Moderate
	0101.02	Middle
	0101.03	Middle
	0101.04	Middle
	0102.01	Moderate
	0102.02	Upper
	0102.03	Low
	0103.01	Moderate
	0103.04	Middle
	0103.05	Middle
	0104.00	Middle
	0105.01	Middle
	0105.02	Middle
	0106.00	Middle
	0107.00	Middle
	0108.01	Low
	0108.04	Moderate
	0108.05	Middle
	0108.06	Upper
	0108.07	Upper
	0108.08	Upper
	0108.09	Middle
	0109.01	Moderate
	0109.02	Low
	0110.01	Moderate
	0110.02	Middle
	0111.01	Middle
	0111.03	Middle
	0111.04	Middle
	0111.05	Middle
	0112.01	Upper
	0112.03	Middle
	0112.04	Middle
	0113.00	Moderate
	0114.00	Low
	0115.00	Moderate
	0116.00	Low



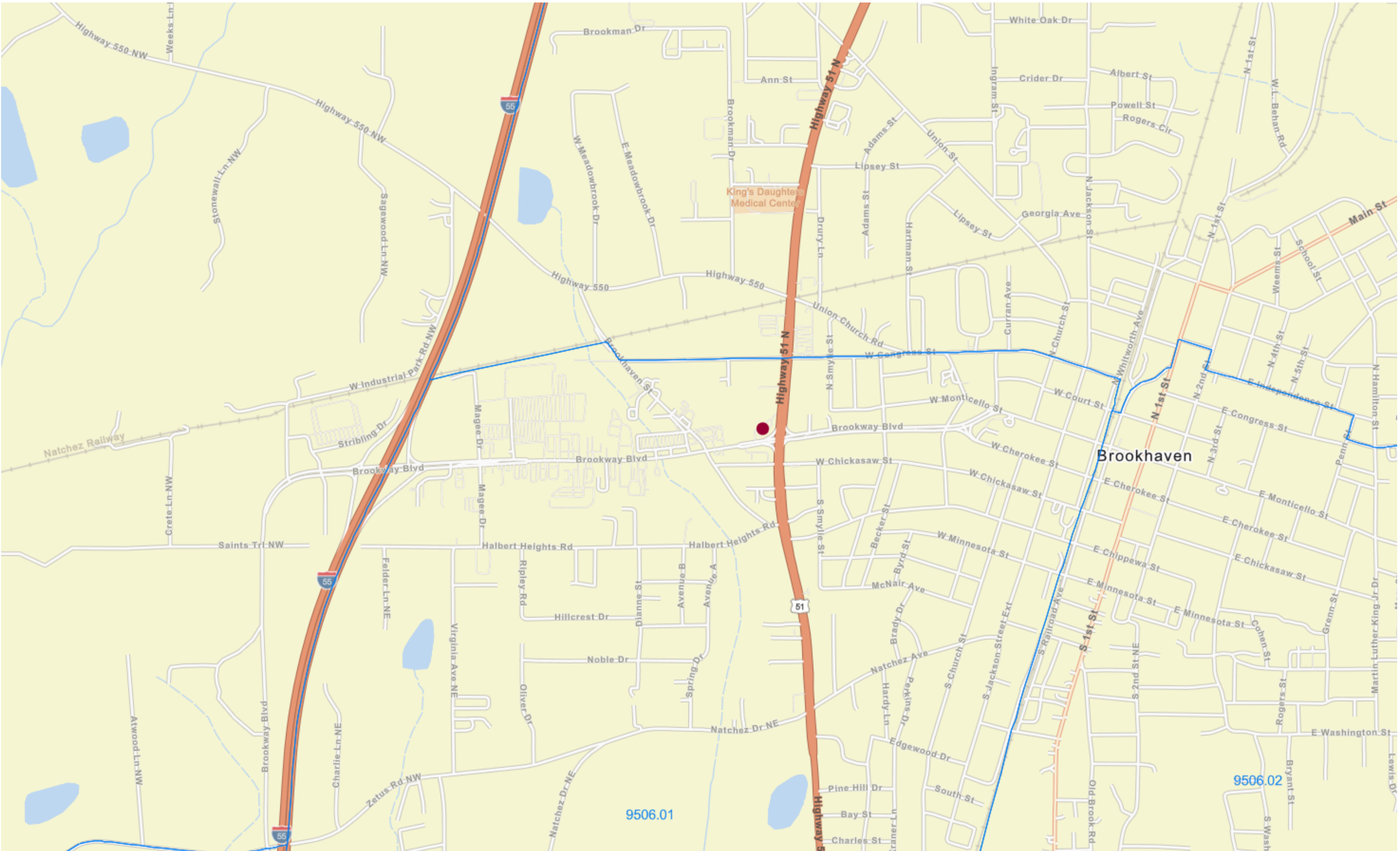
Matched Address:832 E Main St, Liberty, Mississippi, 39645
MSA:NA-NA (Outside of MSA) ||State:28-MISSISSIPPI ||County:005-AMITE COUNTY ||Tract Code:9501.00
Selected Tract
MSA:-||State:- ||County:-||Tract Code:

Branch & ATM_ 835 Main Street, Liberty, MS



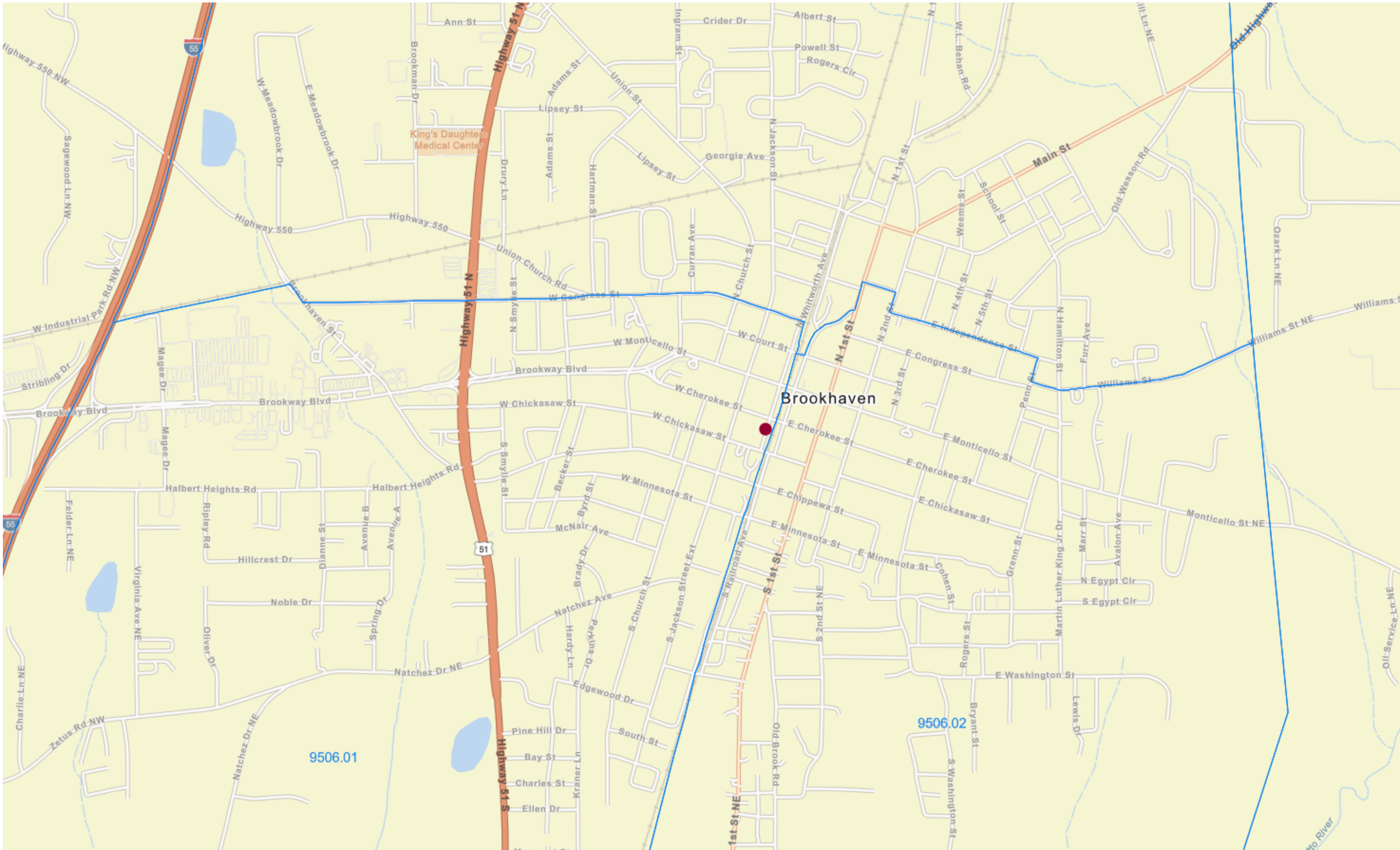
Matched Address:410 E Broad St, Monticello, Mississippi, 39654
MSA:NA-NA (Outside of MSA) ||State:28-MISSISSIPPI ||County:077-LAWRENCE COUNTY ||Tract Code:9602.00
Selected Tract
MSA:-||State:- ||County:-||Tract Code:

Branch & ATM_ 410 East Broad Street, Monticello, MS



●Matched Address:750 Brookway Blvd, Brookhaven, Mississippi, 39601
MSA:NA-NA (Outside of MSA) ||State:28-MISSISSIPPI ||County:085-LINCOLN COUNTY ||Tract Code:9506.01
●Selected Tract
MSA:-||State:- ||County:-||Tract Code:

Branch & ATM_ 750 Brookway Boulevard, Brookhaven, MS

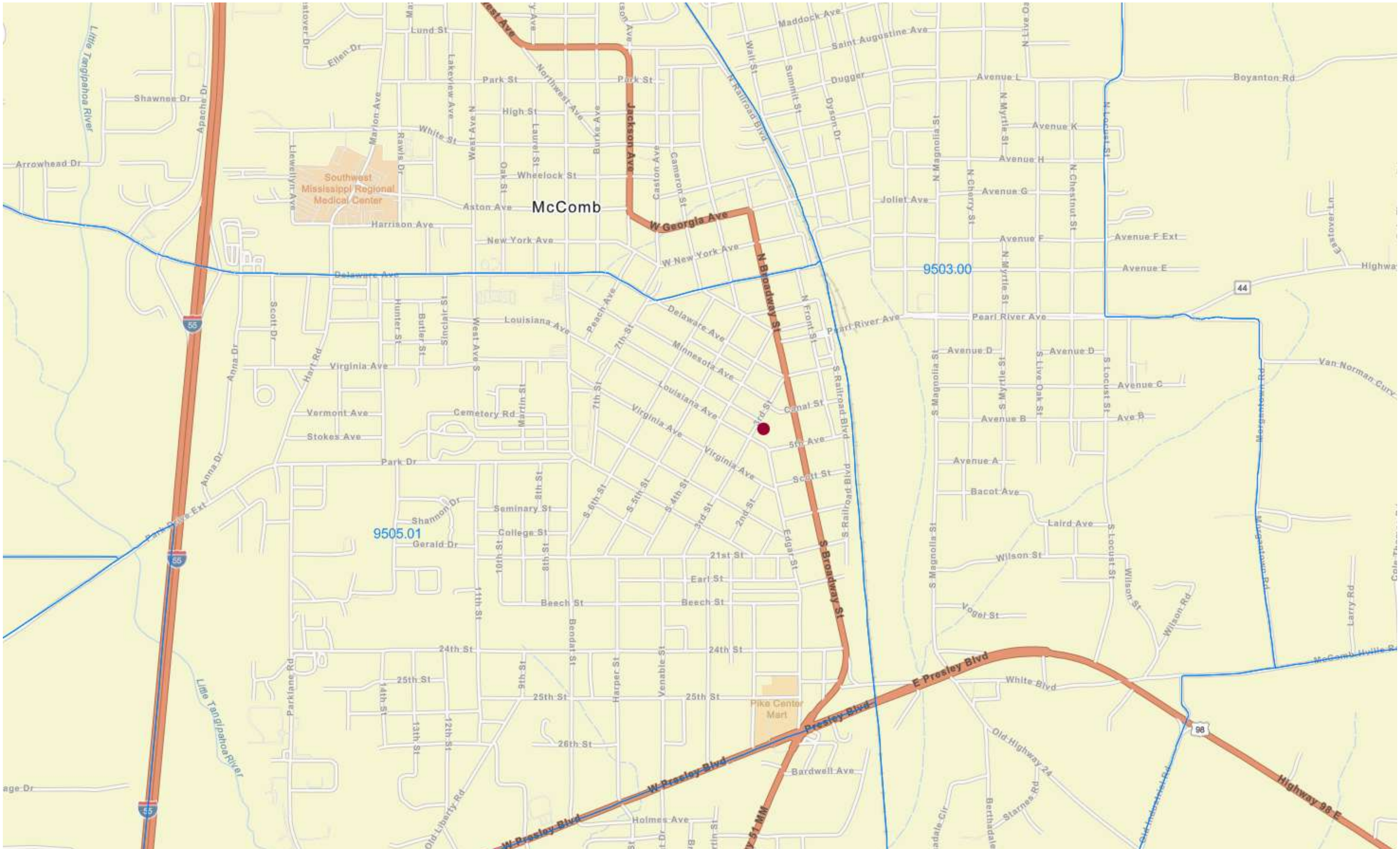


●Matched Address:200 S Whitworth Ave, Brookhaven, Mississippi, 39601
MSA:NA-NA (Outside of MSA) ||State:28-MISSISSIPPI ||County:085-LINCOLN COUNTY ||Tract Code:9506.01
●Selected Tract
MSA:-||State:- ||County:-||Tract Code:

Branch & ATM_ 200 South Whitworth Avenue, Brookhaven, MS

Matched Address:100 S Broadway St, Mccomb, Mississippi, 39648
MSA:NA-NA (Outside of MSA) ||State:28-MISSISSIPPI ||County:113-PIKE COUNTY ||Tract Code:9505.01
Selected Tract
MSA:-||State:- ||County:-||Tract Code:

Branch Only_ 100 South Broadway, McComb, MS



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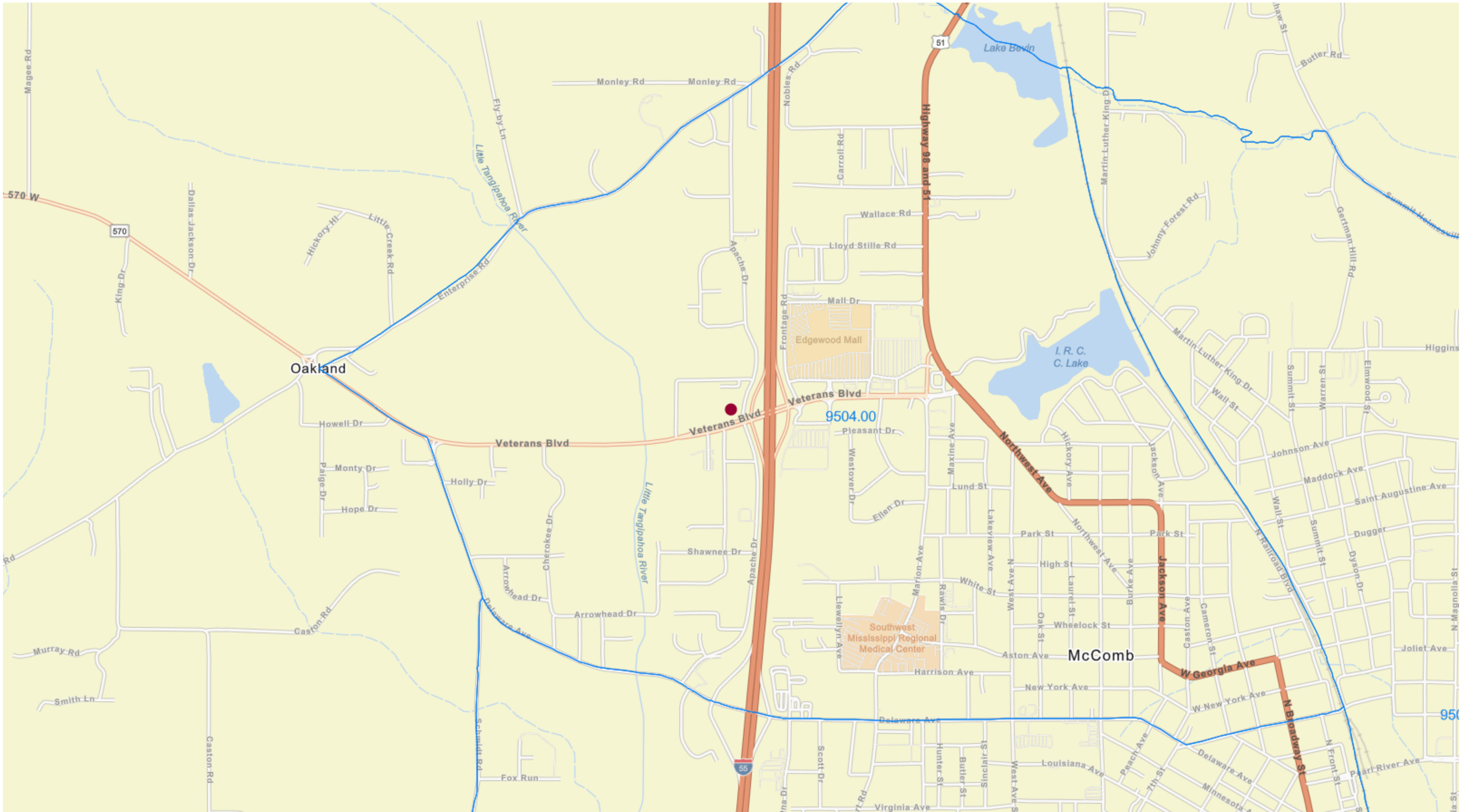
Branch Only_ 315 Third Street, McComb, MS



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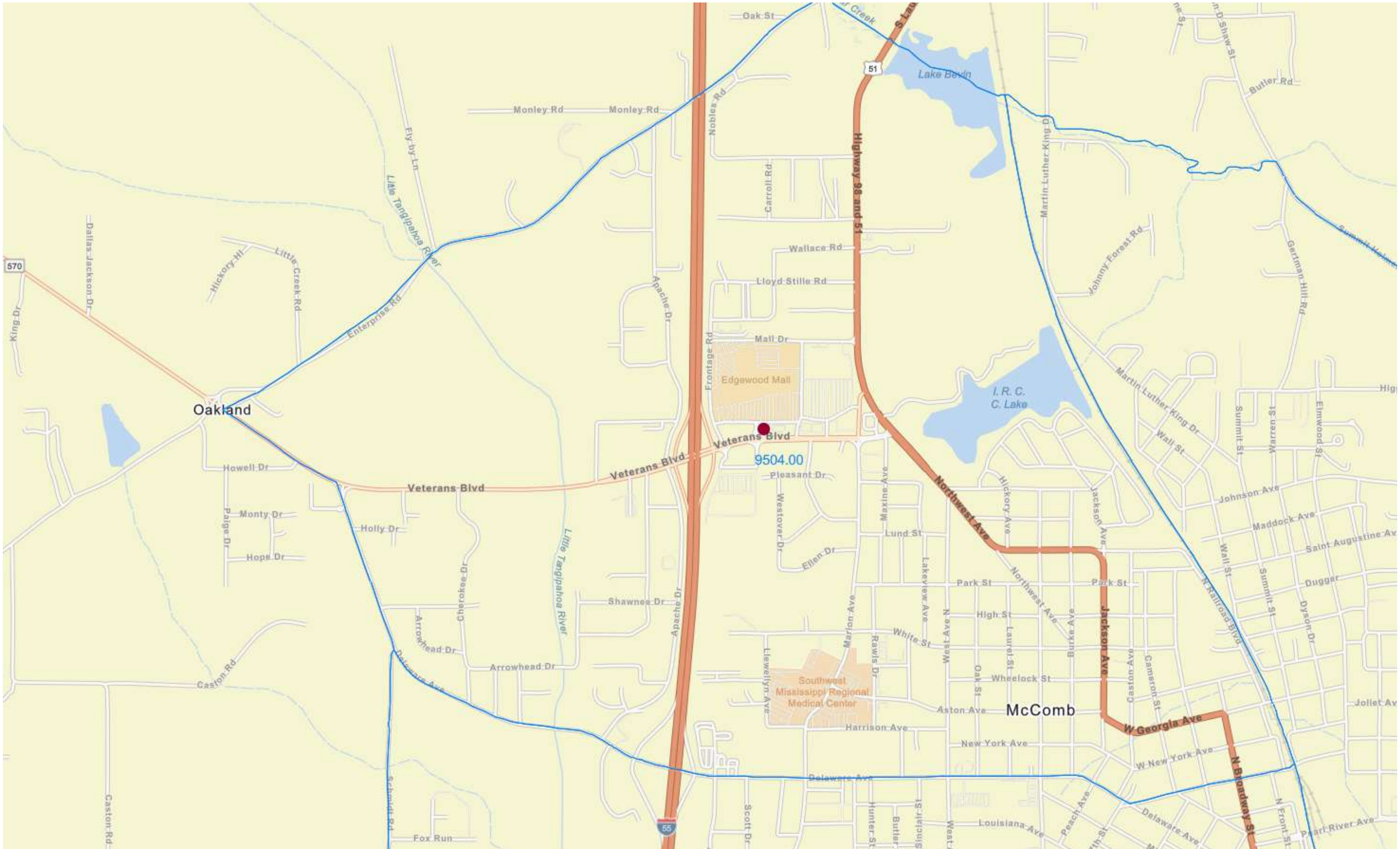
MSA:NA-NA (Outside of MSA) ||State:28-MISSISSIPPI ||County:113-PIKE COUNTY ||Tract Code:9504.00
●Selected Tract
MSA:-||State:- ||County:-||Tract Code:

ATM Only_ 2100 Veterans Boulevard, McComb, MS

Matched Address:1324 Delaware Ave, Mccomb, Mississippi, 39648
MSA:NA-NA (Outside of MSA) ||State:28-MISSISSIPPI ||County:113-PIKE COUNTY ||Tract Code:9504.00
Selected Tract
MSA:-||State:- ||County:-||Tract Code:

Branch & ATM_ 1324 Delaware Avenue, McComb, MS



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MSA:NA-NA (Outside of MSA) ||State:28-MISSISSIPPI ||County:113-PIKE COUNTY ||Tract Code:9504.00
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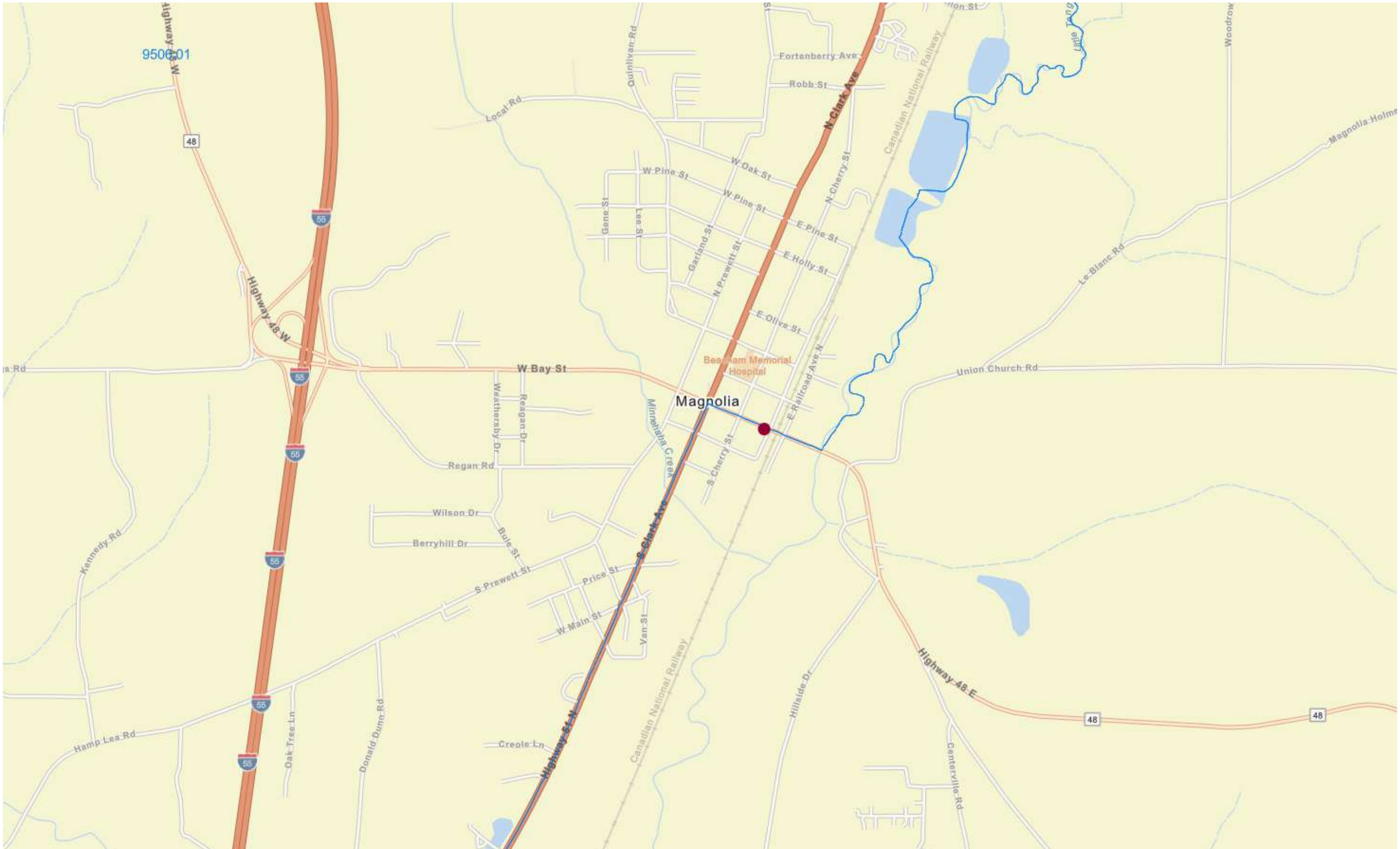
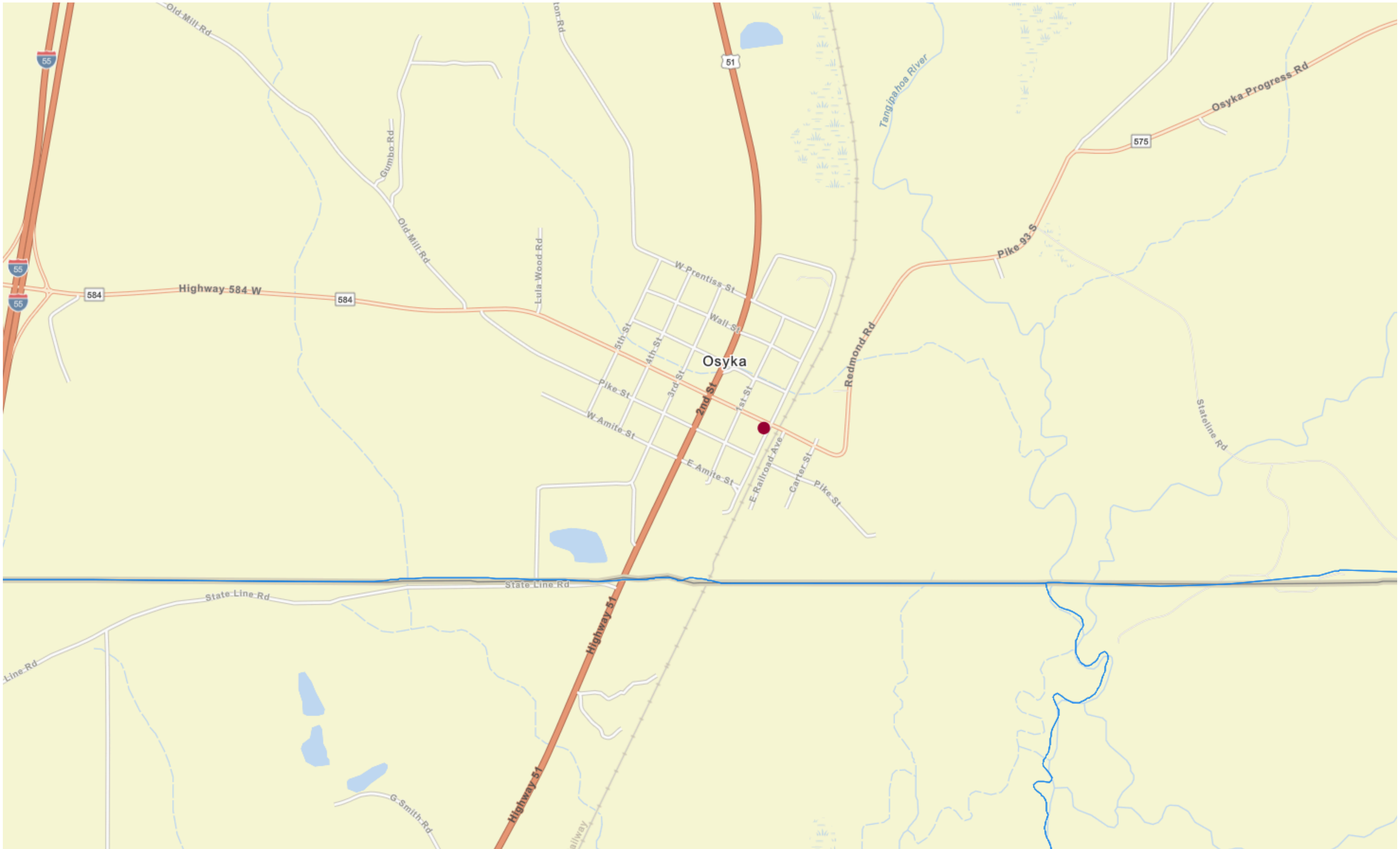
Branch & ATM_ 103 Edgewood Drive, McComb, MS



●Matched Address:282 E Bay St, Magnolia, Mississippi, 39652
MSA:NA-NA (Outside of MSA) ||State:28-MISSISSIPPI ||County:113-PIKE COUNTY ||Tract Code:9506.02
●Selected Tract
MSA:-||State:- ||County:-||Tract Code:

Branch & ATM_ 282 East Bay Street, Magnolia, MS



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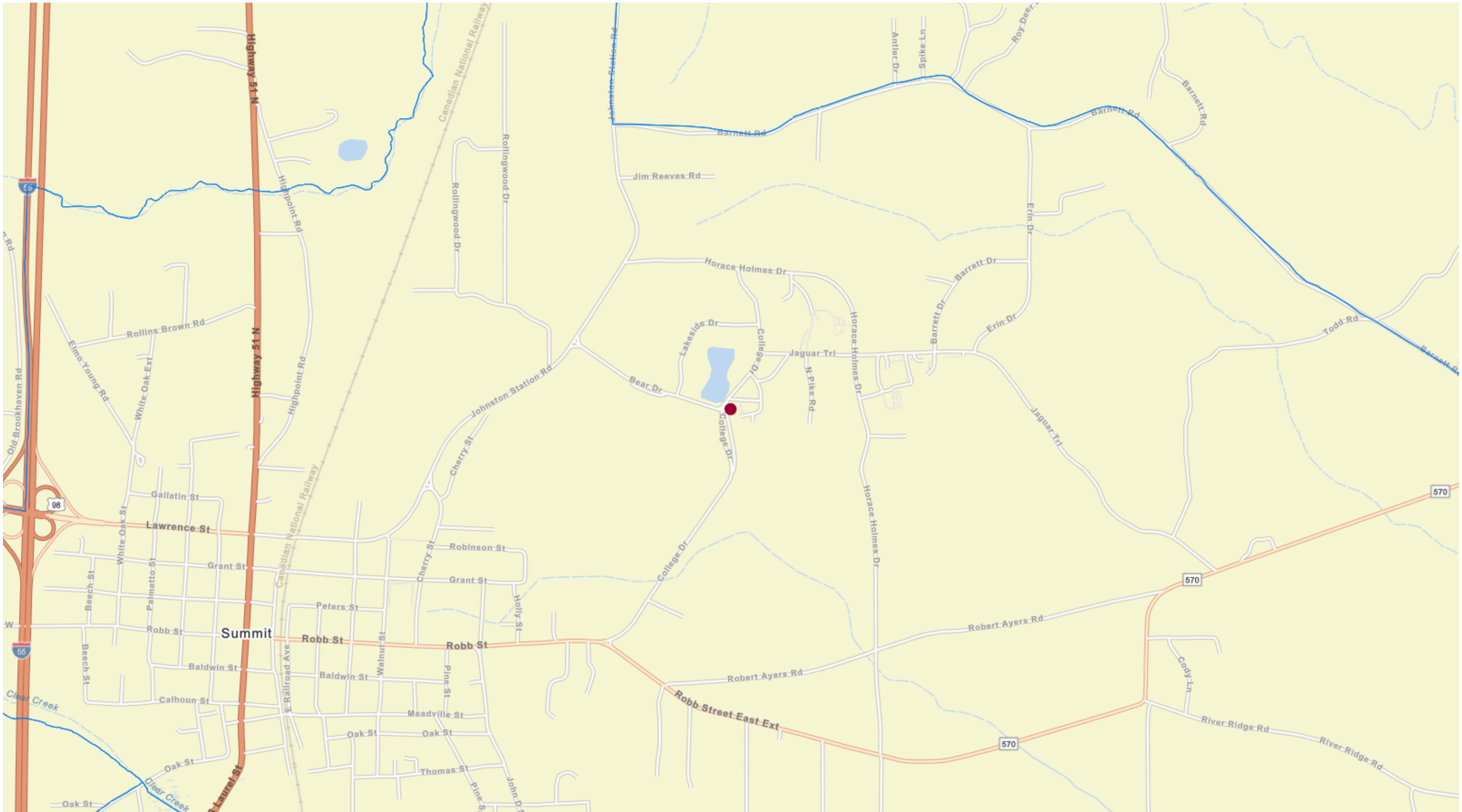
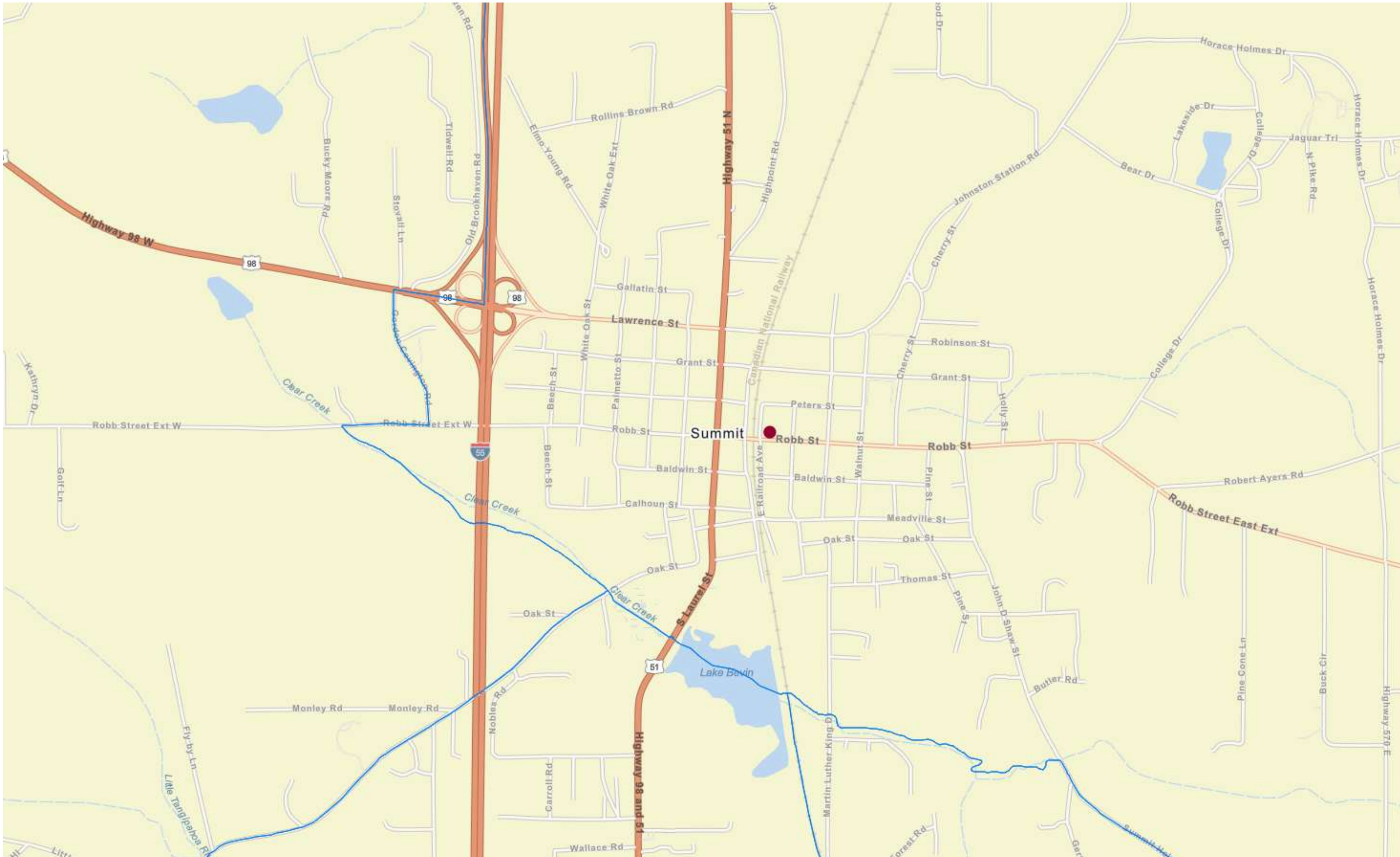
Selected Tract
MSA:-||State:- ||County:-||Tract Code:

Branch Only_ 102 West Railroad Avenue, Osyka, MS



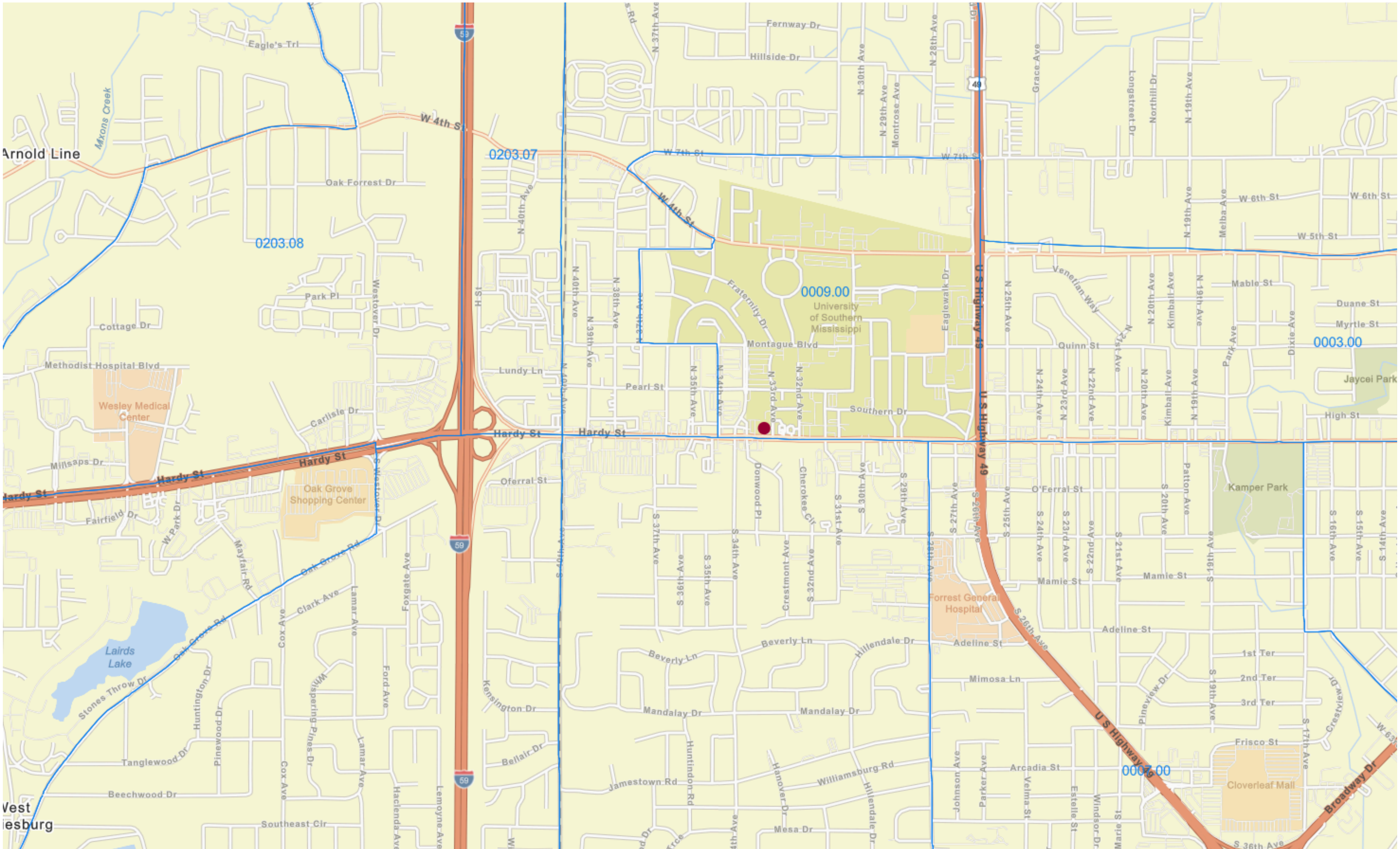
Matched Address:1156 College Dr, Summit, Mississippi, 39666
MSA:NA-NA (Outside of MSA) ||State:28-MISSISSIPPI ||County:113-PIKE COUNTY ||Tract Code:9502.00
Selected Tract
MSA:-||State:- ||County:-||Tract Code:

ATM Only_ 1156 College Drive, Summit, MS



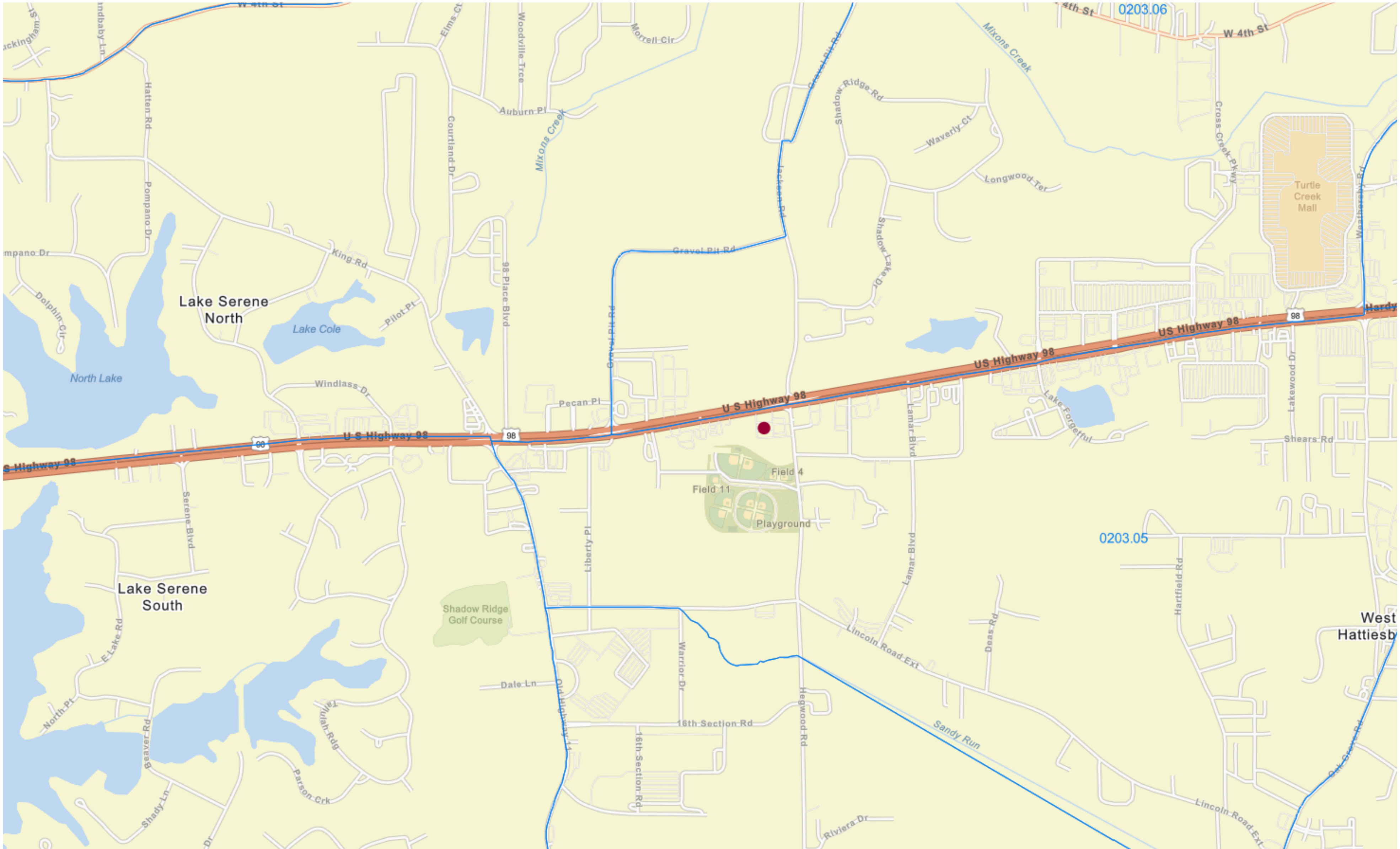
Matched Address:1004 Robb St, Summit, Mississippi, 39666
MSA:NA-NA (Outside of MSA) ||State:28-MISSISSIPPI ||County:113-PIKE COUNTY ||Tract Code:9502.00
Selected Tract
MSA:-||State:- ||County:-||Tract Code:

Branch & ATM_ 1004 Robb Street, Summit, MS



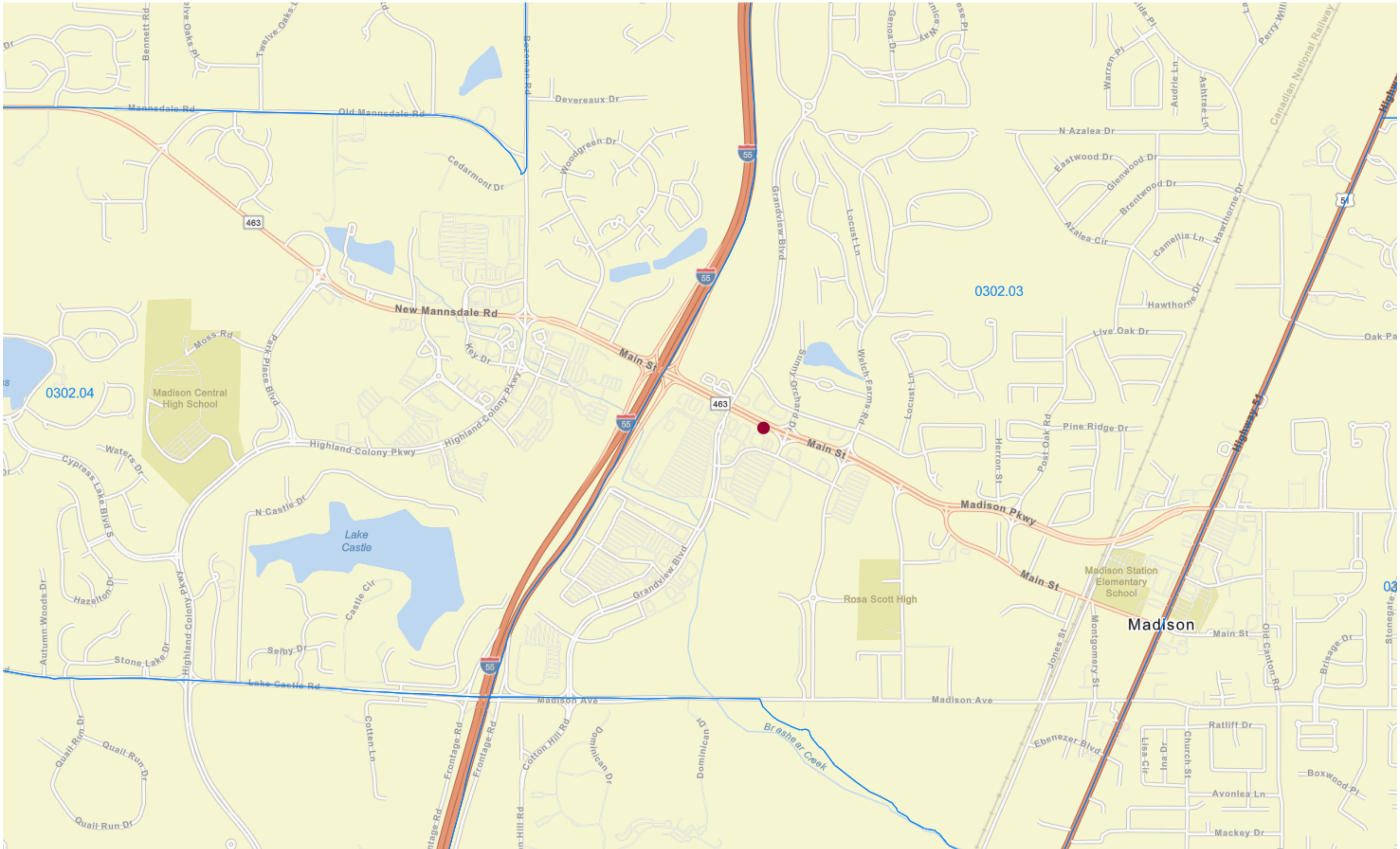
●Matched Address:3301 Hardy St, Hattiesburg, Mississippi, 39401
MSA:25620-HATTIESBURG, MS ||State:28-MISSISSIPPI ||County:035-FORREST COUNTY ||Tract Code:0009.00
●Selected Tract
MSA:-||State:- ||County:-||Tract Code:

Branch & ATM_ 3301 Hardy Street, Hattiesburg, MS



Matched Address:6300 U S Highway 98, Hattiesburg, Mississippi, 39402
MSA:25620-HATTIESBURG, MS ||State:28-MISSISSIPPI ||County:073-LAMAR COUNTY ||Tract Code:0203.05
Selected Tract
MSA:-||State:- ||County:-||Tract Code:

Branch & ATM_ 6300 Hwy 98 West, Hattiesburg, MS



Matched Address:1907 Main St, Madison, Mississippi, 39110
MSA:27140-JACKSON, MS ||State:28-MISSISSIPPI ||County:089-MADISON COUNTY ||Tract Code:0302.03
Selected Tract
MSA:-||State:- ||County:-||Tract Code:

Branch & ATM_ 1907 Main Street, Suite 200, Madison, MS

Table 5
Loan Products and Services_ Non – Real Estate Loans

NON – REAL ESTATE LOANS	
Consumer	**Commercial**
First Bank Deposit Secured Loans *(Time Deposits and Savings Accounts only)* ➢ Credit Builder Loans ➢ Other Loans Secured by FB Certificates of Deposit ➢ Loans Secured by FB Savings Accounts Loans Secured by Marketable Securities ➢ Stocks ➢ Bonds ➢ Other Marketable Securities Loans Secured by Non-Marketable Securities ➢ First Southwest Corporation Stock ➢ Other Non-Marketable Assets Motor Vehicle / Automobile Secured Loans Personal Property Secured Loans ➢ ATVs ➢ Boats ➢ Mobile Homes ➢ Motorcycles ➢ Recreational Vehicles (RVs) ➢ Tractors ➢ Trailers ➢ Other Personal Property Revolving Lines of Credit *(Secured and Unsecured)* Unsecured Loans ➢ CashPlease Loans *(exclusive to First Bank deposit customers)* ➢ Unsecured Installment Loans	Agricultural Loans ➢ Crop ➢ Dairy ➢ Livestock ➢ Poultry First Bank Deposit Secured Loans *(Time Deposits and Savings Accounts only)* ➢ Loans Secured by FB Certificates of Deposit ➢ Loans Secured by FB Savings Accounts Loans Secured by Marketable Securities ➢ Stocks ➢ Bonds ➢ Other Marketable Securities Loans Secured by Non-Marketable Securities ➢ First Southwest Corporation Stock ➢ Other Non-Marketable Assets Commercial Vehicle / Automobile Secured Loans Commercial Property Secured Loans ➢ Airplanes ➢ Inventory &/or Accounts Receivable ➢ Equipment ➢ All Assets Letters of Credit *(Secured and Unsecured)* Revolving Lines of Credit *(Secured and Unsecured)* Unsecured Installment Loans Working Capital Loans *(Secured and Unsecured)*

Table 6

Loan Products and Services_ Real Estate Loans

REAL ESTATE LOANS	
Consumer	**Commercial**
Conventional, Fixed-Interest Mortgage Loans	Owner-Occupied Commercial Real Estate Loans
➢ Primary Residences	Non-Owner Occupied Commercial Real Estate Loans
➢ Secondary Residences	Residential Rental Property Loans
➢ Vacation Homes	Multi-Family Housing Loans
Home Equity Loans	Construction Loans
➢ Home Equity Lines of Credit *(HELOC)*	➢ Commercial Property
➢ Home Equity Installment Loans *(1st and 2nd lien)*	➢ Residential Property
Construction Loans	Farmland and Acreage Loans
➢ Residential Property	Timberland Loans
Vacant Lot/Land Loans	Vacant Lot/Land Loans
➢ Improved Lots	➢ Improved Lots
➢ Unimproved Land	➢ Unimproved Land

Table 7

Deposit Products and Services_ Demand Deposit Accounts

DEMAND DEPOSIT ACCOUNTS	
Consumer	**Commercial**
BluePrint Checking	Business Interest Checking
(Bank On National Account Standards Product)	Business Money Market
Club Checking	Cash Intensive Checking
Interest Checking	Corporate Checking
Life Checking	IOLTA
Personal Money Market	Lottery Account
Simple Checking	Non-Profit Checking
Student Checking	Public Funds Checking
	Public Funds Money Market
	Small Business Checking

Table 8

Deposit Products and Services_ Savings and Retirement Accounts

SAVINGS ACCOUNTS	RETIREMENT ACCOUNTS
Consumer	
Christmas Savings	Roth IRAs
Savings Account	Rollover IRAs
	SEP IRAs
	SIMPLE IRAs
	Traditional IRAs

Table 9
Deposit Products and Services_ Time Deposit Accounts

TIME DEPOSIT ACCOUNT
Consumer
6 – Month Term
12 – Month Term
18 – Month Term
24 – Month Term
36 – Month Term
48 – Month Term
60 – Month Term
CD Specials
➢ 7 – Month Term
➢ 16 – Month Term

Table 10
Other Products and Services

OTHER PRODUCTS AND SERVICES	
Consumer	**Commercial**
Automated Teller Machines *(ATMs)*	Automated Teller Machines *(ATMs)*
Bounce Protection *(Overdraft Protection Program)*	Automated Line Sweep
eClub Benefits *(available to Club Checking account holders)*	Bounce Protection *(Overdraft Protection Program)*
First Bank Personal Credit Cards *(offered through TCM Bank N.A.)*	First Bank Business Credit Card *(offered through TCM Bank N.A)*
First Bank Personal Debit Cards	First Bank Business Debit Card
➢ Card Verifi Fraud Alerts	➢ Card Verifi Fraud Alerts
➢ Digital Wallet	➢ Digital Wallet
Safe Deposit Boxes	Night Depository Services
Online and Mobile Banking	Safe Deposit Boxes
➢ Balance Inquiry	Treasury Management Services
➢ Transaction History *(with check images)*	➢ Solutions for Collections
➢ On-the-Go Remote Deposits	• Cash Concentration
➢ Intra-Bank Transfers	• Direct Payments *(Drafts/Debit Transfers)*
• First Bank Deposit Account Transfers	• Merchant Card Processing
• First Bank Loan Payments	• Remote Deposit Capture
➢ Bill Pay	• Tap2Local
• eBills	➢ Solutions for Disbursements
• Payment History	• Direct Deposits *(Payroll/Credit Transfers)*
• Payment Alerts	➢ Solutions for Information Reporting
➢ Card Management	• Online Information Reporting
• View Debit Card Status	• eNotices *(24-Month History)*
• Activate or Deactivate Debit Card	• eStatements *(24-Month History)*
• Report Lost or Stolen Debit Card	➢ Solutions for Reconciliation
• Alerts and Protections	• Account Reconciliation *(Full or Partial)*
➢ Stop Payments	• Positive Pay
➢ eNotices and eStatements *(24-Month History)*	➢ Business Bill Pay
➢ Banno Support *(customer service direct messaging)*	• Electronic Bill Payment
➢ First Bank Branch and ATM Location Finder	• Bank-to-Bank Transfers
Telephone Banking	Virtual Vault
➢ Balance Inquiry	
➢ Transaction History	
➢ Intra-Bank Transfers	
• First Bank Deposit Account Transfers	
• First Bank Loan Payments	
➢ Card Services	
• Activate or Deactivate Debit Card	
• Report Lost or Stolen Debit Card	
➢ Stop Payments	

FEE SCHEDULE
Effective 10/01/2025

FEES AND CHARGES. The following fees and charges may be assessed against your account:

Account Closing (within 180 days)	$25.00
Account Deposit Verification	$10.00
Account Monitoring - Two Signatures Required	$25.00
Account Reconcilement (per hour)	$40.00
Account Service Fee - Account Research (per hour)	$25.00
Account Service Fee - Debit Card Replacement Fee	$5.00
Account Service Fee - Debit Card Replacement Fee - Expedited Fee	$40.00
Account Service Fee - Email Replacement Statement	$3.00
Account Service Fee - First Bank Zipper Bag	$3.00
Account Service Fee - Paper Replacement Statement	$5.00
Account Service Fee - Temporary Counter Check Printing (4 checks)	$4.00
ATM Service Charge - (Foreign ATM Use)	$2.00
Check Cashing Fee - Non-Customer	$5.00
Check Order Printing- Price Varies By Style	
Collection Item Incoming/Outgoing	$25.00
Copy of Check / Money Order / Official Check (per copy)	$2.00
Excessive Withdrawal Fee	$5.00
Levies / Garnishments	$50.00
Medallion Signature Guarantee	$35.00
Money Order Purchase Up To $250.00	$2.00
Night Depository Locking Bag	$30.00
Notary Public Service - Non-Customer	$5.00
Official Check Purchase	$10.00
Paid Overdraft Item Fee (may incur fee for each presentment)	$36.00
Returned Overdraft Item Fee (may incur fee for each presentment)	$36.00
Safe Deposit Box Annual Rental (varies by box size)	
Safe Deposit Box Drilling	$100.00
Safe Deposit Box surrendered with one (1) key	$50.00
Statement - Electronic Statement Fee	$0.00
Statement - Paper Statement Fee	$3.00
Stop Payment Fee (per item)	$36.00
Wire Transfer Fee (International)	$45.00
Wire Transfer Fee Incoming (Domestic)	$15.00
Wire Transfer Fee Outgoing (Domestic)	$20.00

Table 11
Loan-to-Deposit Ratio (LTD) for Each Quarter of the Current Year and the Prior Three Years

HISTORICAL DATA – LTD RATIOS				
Quarter Ending	**Year**			
	2023	**2024**	**2025**	**2026**
March 31st	64.25%	72.87%	75.57%	77.35%
June 30th	67.30%	74.26%	74.45%	78.78%
September 30th	68.12%	77.42%	73.66%	
December 31st	71.72%	78.67%	81.13%	

PUBLIC DISCLOSURE

June 8, 2023

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

First Bank
Certificate Number: 5907

105 South Broadway Street
McComb, Mississippi 39648

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

600 North Pearl Street, Suite 700
Dallas, Texas 75201

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

TABLE OF CONTENTS

INSTITUTION RATING

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 of consistent with its resources and capabilities.

The Lending Test is Satisfactory.

- The loan-to-deposit ratio is reasonable (considering seasonal variations and taking in to account lending related activities) given the institution's size, financial condition, and assessment area credit needs.

- A majority of loans and other lending related activities are in the institution's assessment areas.

- The geographic distribution of loans reflects reasonable dispersion throughout the assessment areas.

- The distribution of borrowers reflects, given the demographics of the assessment areas, reasonable penetration among individuals of different income levels (including low- and moderate- income) and businesses of different sizes.

- The institution did not receive any CRA-related complaints since the previous evaluation; therefore, this factor did not affect the rating.

The Community Development Test is rated Satisfactory

The institution's community development performance demonstrates adequate responsiveness to community development needs in its assessment areas through community development loans, qualified investments, and community development services, as appropriate, considering the institution's capacity and the need and availability of such opportunities for community development in the institution's assessment areas.

DESCRIPTION OF INSTITUTION

First Bank maintains its headquarters in McComb, Mississippi. First Southwest Corporation, also located in McComb, wholly owns the bank. The institution received a Satisfactory CRA rating at its previous February 24, 2020, Federal Deposit Insurance Corporation (FDIC) Community Reinvestment Act (CRA) Performance Evaluation, based on Intermediate Small Bank Evaluation Procedures.

The institution, which operates 14 full-service offices in Mississippi, did not open or close any offices during the review period. First Bank offers a wide variety of loan products including commercial, agricultural, home mortgage, and consumer loans. In addition, the institution offers multiple deposit products including checking, savings, money market, and certificates of deposit. Alternative banking services include internet and mobile banking, electronic bill pay, and 14 automated teller machines (ATMs) located throughout its assessment areas (AA). First Bank did not participate in any merger or acquisition activity during the review period.

As of the March 31, 2023 Report of Condition and Income, the institution reported total assets of $583.6 million, total loans of $335.8 million, and total deposits of $514.8 million. As reflected in the following table, the major loan products and primary business focus include commercial loans, including commercial real estate, with 47.2 percent of the loan portfolio and home mortgage loans (1-4 Family and Multifamily) with 35.0 percent. The following table illustrates the distribution of loans within the loan portfolio.

Loan Portfolio Distribution as of 3/31/2023		
Loan Category	**$(000s)**	**%**
Construction, Land Development, and Other Land Loans	30,821	9.2
Secured by Farmland	16,929	5.0
Secured by 1-4 Family Residential Properties	104,128	31.0
Secured by Multifamily (5 or more) Residential Properties	13,536	4.0
Secured by Nonfarm Nonresidential Properties	115,413	34.4
Total Real Estate Loans	**280,827**	**83.6**
Commercial and Industrial Loans	43,041	12.8
Agricultural Production and Other Loans to Farmers	2,229	0.7
Consumer Loans	8,483	2.5
Obligations of State and Political Subdivisions in the U.S.	1,169	0.4
Other Loans	64	0.0
Lease Financing Receivable (net of unearned income)	0	0.0
Less: Unearned Income	0	0.0
Total Loans	**335,813**	**100.0**
Source: Reports of Condition and Income		

Examiners did not identify any financial, legal, or other impediments that affect the bank's ability to meet its AAs' credit needs.

DESCRIPTION OF ASSESSMENT AREAS

The CRA requires each financial institution to define one or more AAs for which examiners will evaluate its CRA performance. First Bank's delineated AAs span various Metropolitan Statistical Areas (MSA) within the state of Mississippi. The three AAs are: 1) Hattiesburg MSA AA, 2) Jackson MSA AA, and 3) Mississippi Nonmetropolitan (Non-MSA) AA. Each AA conforms to CRA regulatory requirements. The following table details additional information regarding the AAs. Refer to the individual AA discussions for more detailed information.

Description of Assessment Areas			
Assessment Area	**Counties in Assessment Area**	**# of CTs**	**# of Branches**
Hattiesburg MSA	Forest and Lamar	38	**2**
Jackson MSA	Madison	26	1
Mississippi Non-MSA	Pike, Amite, Lawrence, and Lincoln	28	11
Source: Bank Data			

SCOPE OF EVALUATION

General Information

This evaluation covers the period from February 24, 2020, to June 8, 2023, the date of the previous evaluation to this evaluation's date. To assess performance, examiners applied Interagency Intermediate Small Institution Evaluation Procedures, which include the Lending Test and the Community Development Test. The Appendix lists the applicable test's criteria.

The Mississippi Non-MSA AA comprises the largest percentage of deposits, and branches as shown in the table below, while the Hattiesburg MSA AA produces the largest percentage of lending. After accounting for the scope of the previous evaluation and relevant guidance, examiners applied full-scope procedures and placed greater emphasis on performance within the Mississippi Non-MSA AA. The Jackson MSA AA also received a review using full-scope procedures, while the Hattiesburg MSA AA received a review using limited-scope procedures. Due to the limited levels of lending in the area, the Jackson MSA AA received limited weight when arriving at overall conclusions.

Assessment Area Breakdown of Loans, Deposits, and Branches						
Assessment Area	**Loans**		**Deposits**		**Branches**	
	$(000s)	**%**	**$(000s)**	**%**	**#**	**%**
Hattiesburg MSA	39,717	53.8	47,956	9.1	2	14.3
Jackson MSA	7,017	9.5	13,447	2.6	1	7.1
Mississippi Non-MSA	27,126	36.7	464,825	88.3	11	78.6
Total	**73,860**	**100.0**	**526,228**	**100.0**	**14**	**100.0**
Source: Bank Data; FDIC Summary of Deposits 06/30/2022 2021 HMDA and 2022 Small Business						

Activities Reviewed

CRA Intermediate Small Institution Evaluation Procedures require examiners to determine the bank's major product lines for review under the Lending Test. As an initial matter, examiners may select from among the same loan categories used for CRA Large Institution evaluations: home mortgage, small business, small farm, and consumer loans. The following table shows the bank's lending activity for 2022.

Loans Originated or Purchased				
Loan Category	**$(000s)**	**%**	**#**	**%**
Construction and Land Development	43,438	21.3	147	11.9
Secured by Farmland	13,796	6.8	41	3.3
Secured by 1-4 Family Residential Properties	37,676	18.5	277	22.3
Multi-Family (5 or more) Residential Properties	2,927	1.4	4	0.3
Commercial Real Estate Loans	64,107	31.4	97	7.8
Commercial and Industrial Loans	30,922	15.2	232	18.7
Agricultural Loans	2,217	1.1	13	1.1
Consumer Loans	6,219	3.1	426	34.3
Other Loans	2,526	1.2	4	0.3
Total Loans	203,828	100.0	1241	100.0
Source: Bank Data 01/1/2022 – 12/31/2022				

Considering the dollar volume and number of loans originated and products commonly reviewed for CRA, examiners determined the bank's major product lines consist of Commercial and Commercial Real Estate loans at 46.6 percent by dollar and 26.5 percent by number followed by 1-4 Family and Multi-Family loans at 19.9 percent by dollar and 22.6 percent by number. Bank records indicate that the lending focus and product mix remained generally consistent throughout the evaluation period. No other loan types, including agricultural, farmland, or consumer loans, represent major product lines. Therefore, this evaluation does not include a review of small farm or consumer loans.

For small business lending, this evaluation considered all 2022 originations. As noted in the table above, the bank originated 329 commercial and commercial real estate loans totaling $95.0 million, of which 310 loans totaling $46.4 million met the definition of small business. Examiners evaluated all 310 small business loans under the AA concentration performance factor and used all 184 loans totaling $21.2 million originated in the AAs for the geographic distribution analysis. For the borrower profile analysis, examiners selected sample of 49 loans totaling $6.9 million originated in the AAs. D&B data for 2022 provided the standard of comparison for the small business lending.

This evaluation considered all home mortgage loans reported on the bank's 2020, 2021, and 2022 Home Mortgage Disclosure Act (HMDA) Loan Application Registers (LARs). Examiners reviewed the following reported home mortgage loans for this evaluation.

• 2020: 258 home mortgage loans totaling $48.0 million
• 2021: 155 home mortgage loans totaling $28.8 million
• 2022: 139 home mortgage loans totaling $21.9 million

This evaluation presents performance for all three years for the AA concentration performance factor and presents 2021 home mortgage loan data for the other factors since it is the most recent year for which aggregate data exists. Home mortgage lending demonstrated a decreasing trend during the review period; however, it did not affect applicable conclusions or ratings. Aggregate HMDA data for 2021 home mortgage loans and demographic data based on the 2015 American Community Survey (ACS) provided the standard of comparison for the home mortgage lending.

Examiners considered the universe of home mortgage and small business loans when determining loan product weighting as well as management's stated business strategy when weighing each product's effect on overall conclusions for applicable performance factors. Examiners compared the home mortgage loans originated in 2021 to small business loans originated in 2022 and, considering dollar volume and number volume equally, small business loans received greater weight than home mortgage loans.

The performance evaluation presents the number and dollar volume of small business and home mortgage loans; however, examiners focused on performance by number of loans because the number of loans provides a better indicator of the number of businesses and individuals served.

For the Community Development Test, bank management provided data on community development loans, qualified investments, and community development services since the prior evaluation for consideration. The scope of this evaluation also considered all prior period qualified investments purchased prior to the previous evaluation and still outstanding as of this evaluation's date.

CONCLUSIONS ON PERFORMANCE CRITERIA

LENDING TEST

First Bank demonstrated a satisfactory record regarding the Lending Test. Reasonable records for the loan-to-deposit (LTD) ratio, geographic distribution, and borrower profile primarily support this. In addition, the bank originated a majority of loans inside the AAs further supporting this conclusion.

Loan-to-Deposit Ratio

The LTD ratio is reasonable (considering seasonal variations and taking into account lending related activities) given the institution's size, financial condition, and AA credit needs. The average net LTD ratio was 67.3 percent over the past 13 calendar quarters from March 31, 2020, to March 31, 2023. The LTD ratio ranged from a high of 82.0 percent as of March 31, 2020, to a low of 58.2 percent as of March 31, 2022 and demonstrated a decreasing trend. According to bank management, the decreasing trend stems from a change in lending focus from large national customers to more community based lending in the local areas.

Examiners identified and listed comparable institutions operating in a similar area and reflecting comparable lending emphases in the following table. Although the bank's average net LTD ratio trails comparable banks, it falls within range, supporting reasonable performance.

Loan-to-Deposit (LTD) Ratio Comparison		
Bank	**Total Assets as of 03/31/2023 ($000s)**	**Average Net LTD Ratio (%)**
First Bank, McComb, MS	**583,655**	**67.3**
Citizens Bank, Columbia, MS	446,667	72.5
Peoples Bank, Mendenhall, MS	438,557	87.1
PriorityOne Bank, Magee, MS	1,031,026	84.2
Source: Reports of Condition and Income 03/31/2020 – 03/31/2022		

Assessment Area Concentration

A majority of loans and other lending related activities are in the institution's AAs. The following table illustrates that the bank originated a majority of home mortgage and small business loans by number within the AAs. The analysis further shows that the bank also originated a majority of home mortgage loans, by dollar, in the AAs. Although a majority of small business loans, by dollar, originated outside of the designated AAs, this did not adversely affect the overall conclusion for this criterion.

Lending Inside and Outside of the Assessment Area										
	Number of Loans					**Dollar Amount of Loans $(000s)**				
Loan Category	**Inside**		**Outside**		**Total**	**Inside**		**Outside**		**Total**
	#	**%**	**#**	**%**	**#**	**$**	**%**	**$**	**%**	**$(000s)**
Small Business	184	59.4	126	40.6	310	21,221	45.7	25,204	54.3	46,425
Home Mortgage										
2020	185	71.7	73	28.3	258	34,478	71.8	13,552	28.2	48,030
2021	118	76.1	37	23.9	155	17,730	61.5	11,106	38.5	28,836
2022	104	74.8	35	25.2	139	14,732	67.4	7,133	32.6	21,865
Subtotal	**407**	**73.7**	**145**	**26.3**	**552**	**66,940**	**67.8**	**31,791**	**32.2**	**98,731**
Source: Bank Data; Due to rounding, totals may not equal 100.0%										

Geographic Distribution

The geographic distribution of loans reflects reasonable dispersion throughout the AAs. The bank demonstrated consistent performance throughout the AAs, supporting this conclusion.

Borrower Profile

The distribution of borrowers, given the demographics of the AAs, reflects reasonable penetration among businesses of different sizes and individuals of different income levels (including low- and moderate-income). The bank demonstrated consistent performance throughout the AAs, supporting this conclusion.

COVID-19 Pandemic Lending Activities
The bank received favorable CRA consideration for its willingness to offer various flexible options for borrowers impacted financially by the COVID-19 pandemic. The bank assisted small business borrowers with Paycheck Protection Program (PPP) loans through the SBA. The SBA offered the PPP to provide a direct incentive for small businesses to keep their workers on the payroll. The bank originated 3,674 PPP loans totaling approximately $10.4 million during the evaluation period.

Response to Complaints

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

COMMUNITY DEVELOPMENT TEST

The bank's community development performance demonstrates adequate responsiveness to community development needs in all of the bank's AAs through community development loans, qualified investments, and community development services, as appropriate, considering the institution's capacity and the need and availability of such opportunities in the institution's AAs.

Community Development Loans

The following table shows that during the review period, the bank granted 23 community development loans totaling approximately $20.5 million. This level of community development lending represents 3.4 percent of the average total assets of $597.0 million and 5.8 percent of its average net loans of $352.9 million, reflecting adequate performance. This performance demonstrates a decrease from the 5.2 percent of average assets and 6.5 percent of average net loans recorded at the prior evaluation. The community development loans demonstrated responsiveness to the AAs needs by providing loans to municipalities and business that revitalize or stabilize low- and moderate-income census tracts and middle-income distressed census tracts. The following table illustrates the community development loans by year and purpose.

Community Development Lending										
Activity Year	**Affordable Housing**		**Community Services**		**Economic Development**		**Revitalize or Stabilize**		**Totals**	
	#	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**
2020	2	1,125	0	0	0	0	1	172	**3**	**1,297**
2021	3	1,782	3	416	0	0	2	11,000	**8**	**13,198**
2022	2	1,679	1	25	0	0	6	2,940	**9**	**4,644**
YTD 2023	0	0	0	0	1	949	2	456	**3**	**1,405**
Total	**7**	**4,586**	**4**	**441**	**1**	**949**	**11**	**14,568**	**23**	**20,544**

Source: Bank Data

The following table displays the community development loans by area benefitted and purpose.

Community Development Lending by Assessment Area										
Assessment Area	**Affordable Housing**		**Community Services**		**Economic Development**		**Revitalize or Stabilize**		**Totals**	
	#	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**
Hattiesburg MSA	3	2,619	0	0	0	0	0	0	**3**	**2,619**
Jackson MSA	1	675	0	0	1	949	0	0	**2**	**1,624**
Mississippi Non-MSA	3	1,292	4	441	0	0	11	14,568	**18**	**16,301**
Total	**7**	**4,586**	**4**	**441**	**1**	**949**	**11**	**14,568**	**23**	**20,544**
Source: Bank Data										

Qualified Investments

The following table shows that the bank made use of 43 qualified investments, grants, and donations totaling approximately $1.4 million. This dollar volume represents 0.2 percent of average total assets of $597.0 million and 1.5 percent of average total securities of $95.7 million, reflecting poor performance. It also represents a decline from the 0.4 percent of average total assets and the 7.1 percent of average securities noted at the prior evaluation. Furthermore, the level of community development investments decreased from $2.3 million qualified at the previous evaluation, while average total securities increased $62.2 million from the $33.5 million. A majority of the qualified investments revitalized or stabilized low- and moderate-income areas or middle-income distressed areas demonstrating some responsiveness to identified AA needs.

Qualified Investments										
Activity Year	**Affordable Housing**		**Community Services**		**Economic Development**		**Revitalize or Stabilize**		**Totals**	
	#	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**
Prior Period	0	0	0	0	0	0	2	857	**2**	**857**
2020	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	1	509	**1**	**509**
2022	0	0	0	0	0	0	0	0	0	0
YTD 2023	0	0	0	0	0	0	0	0	0	0
Subtotal	**0**	**0**	**0**	**0**	**0**	**0**	**3**	**1,366**	**3**	**1,366**
Grants and Donations	1	1	31	32	1	2	7	9	40	44
Total	**1**	**1**	**31**	**32**	**1**	**2**	**10**	**1,375**	**43**	**1,410**
Source: Bank Data										

The following table illustrates the breakout of activities by area benefited.

Qualified Investments by Assessment Area										
Assessment Area	**Affordable Housing**		**Community Services**		**Economic Development**		**Revitalize or Stabilize**		**Totals**	
	#	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**
Hattiesburg MSA	0	0	0	0	0	0	1	502	**1**	**502**
Jackson MSA	0	0	0	0	0	0	1	509	**1**	**509**
Mississippi Non-MSA	1	1	31	32	1	2	7	9	**40**	**44**
Regional Area	0	0	0	0	0	0	1	355	**1**	**355**
Total	**1**	**1**	**31**	**32**	**1**	**2**	**10**	**1,375**	**43**	**1,410**
Source: Bank Data										

The following point discusses the bank's qualified investments in the broader regional area:

- ***Revitalize or Stabilize:*** The bank invested $355 thousand in a school district in a neighboring area that will support construction and repairs to a high school where a majority of the students qualify as economically disadvantaged.

Community Development Services

The following table shows that the bank provided 223 community development service hours since the prior evaluation, which reflects an adequate level of service. All of the services involved bank employees using their financial or technical expertise to benefit organizations or projects with a primary purpose consistent with community development. The previous examination reported 159 instances of community services and this inconsistency of reporting format hindered a comprehensive analysis of the bank's progression since the previous examination.

Community Development Services					
Activity Year	**Affordable Housing**	**Community Services**	**Economic Development**	**Revitalize or Stabilize**	**Totals**
	#	**#**	**#**	**#**	**#**
2020	0	45	0	8	**53**
2021	0	51	0	0	**51**
2022	0	83	0	2	**85**
YTD 2023	0	32	0	2	**34**
Total	**0**	**211**	**0**	**12**	**223**
Source: Bank Data					

The following table further illustrates the breakout of activities by area benefitted.

Community Development Services by Assessment Area					
Assessment Area	**Affordable Housing**	**Community Services**	**Economic Development**	**Revitalize or Stabilize**	**Totals**
	#	**#**	**#**	**#**	**#**
Hattiesburg MSA	0	29	0	0	**29**
Jackson MSA	0	0	0	0	0
Mississippi Non-MSA	0	182	0	12	**194**
Total	**0**	**211**	**0**	**12**	**223**
Source: Bank Data					

The following table shows First Bank's availability of services through branches and ATMs. Although the bank does not have any branches or ATMs within the low-income geographies, in the moderate-income geographies the level of branches and ATMs by percentage is significantly higher than the percentage of population and census tracts in that income category, reflecting favorable availability of services. Furthermore, eight of the branches located in middle-income tracts operate in tracts designated as distressed or underserved. Lastly, First Bank offers alternative delivery systems available throughout the AAs, such as online banking with bill pay and mobile banking.

Branch and ATM Distribution by Geography Income Level								
Tract Income Level	**Census Tracts**		**Population**		**Branches**		**ATMs**	
	#	**%**	**#**	**%**	**#**	**%**	**#**	**%**
Low	3	3.2	10,806	3.1	0	0	0	0
Moderate	19	20.7	64,788	18.4	3	21.4	4	28.6
Middle	34	37.0	119,135	33.9	8	57.2	7	50.0
Upper	32	34.8	147,616	42.0	3	21.4	3	21.4
NA	4	4.3	9,147	2.6	0	0	0	0
Total	**92**	**100.0**	**351,492**	**100.0**	**14**	**100.0**	**14**	**100.0**
Source: 2015 ACS Data; Bank Data								

During the COVID-19 pandemic, the bank offered various payment deferral options to its commercial and consumer loan customers during the evaluation period and provided 289 payment deferrals, extensions, and payment modifications totaling over $176.9 thousand for customers impacted financially by the pandemic.

DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

The bank's compliance with the laws relating to discrimination and other illegal credit practices was reviewed, including the Fair Housing Act and the Equal Credit Opportunity Act. Examiners did not identify any discriminatory or other illegal credit practices.

MISSISIPPI NON-MSA ASSESSMENT AREA – Full-Scope Review

DESCRIPTION OF INSTITUTION'S OPERATIONS IN MISSISIPPI NON-MSA ASSESSMENT AREA

The Mississippi Non-MSA AA includes all census tracts in Amite, Lawrence, Lincoln, and Pike Counties. This AA contains 28 census tracts with the following income designations: 1 low-, 7 moderate-, 15 middle-, and 4 upper-income. Additionally, one tract does not maintain an income designation. The Federal Emergency Management Agency (FEMA) declared this area as a major disaster area due to the following: 1) the COVID-19 Pandemic in April 2020; 2) Severe Storms, Tornadoes, Straight-Line Winds, and Flooding in April and July 2020; 3) Severe Winter Storms in May 2021; and 4) Hurricane Ida in October 2021. Lastly, the FFIEC designated 12 of the middle-income census tracts as distressed (due to poverty) or underserved.

Economic and Demographic Data

The following table presents demographic data based on the 2015 American Community Survey (ACS), which serves as contextual purpose for the home mortgage review. Of note, the aforementioned census tract numbers vary from the information below, as they reflect the current 2020 U.S. Census information. The census update resulted in the inclusion of eight additional census tracts for the Mississippi Non-MSA AA.

Demographic Information of the Assessment Area
Mississippi Non-MSA

Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	20	0.0	25.0	70.0	5.0	0.0
Population by Geography	100,266	0.0	23.9	71.9	4.2	0.0
Housing Units by Geography	45,832	0.0	24.7	71.5	3.8	0.0
Owner-Occupied Units by Geography	27,434	0.0	19.6	75.4	5.0	0.0
Occupied Rental Units by Geography	10,093	0.0	35.0	63.5	1.4	0.0
Vacant Units by Geography	8,305	0.0	29.0	68.2	2.8	0.0
Businesses by Geography	6,943	0.0	19.9	76.4	3.8	0.0
Farms by Geography	337	0.0	14.8	78.0	7.1	0.0
Family Distribution by Income Level	25,511	25.4	17.2	17.6	39.7	0.0
Household Distribution by Income Level	37,527	27.0	15.0	16.2	41.8	0.0
Median Family Income Non-MSAs - MS		$43,897	Median Housing Value			$84,741
			Median Gross Rent			$632
			Families Below Poverty Level			22.0%

Source: 2015 ACS and 2021 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.

According to 2022 D&B Data, 84.6 percent of the AA's businesses have gross annual revenues (GAR) $1.0 million or less and 59.7 percent of businesses have four or fewer employees.

The following table shows the calculated income ranges based on the 2021 Federal Financial Institutions Examination Council (FFIEC)-estimated median family income of $51,400 for the Mississippi Non-MSA AA.

Median Family Income Ranges				
Median Family Incomes	**Low <50%**	**Moderate 50% to <80%**	**Middle 80% to <120%**	**Upper ≥120%**
MS NA Median Family Income (99999)				
2021 ($51,400)	<$25,700	$25,700 to <$41,120	$41,120 to <$61,680	≥$61,680
Source: FFIEC				

According to local data, major employers include Sanders Farms, Georgia Pacific LLC, Sam Mabry Lumber Company and the school districts for Amite, Pike, Lawrence, and Lincoln counties.

The following table shows the unemployment rate for the counties within the Mississippi Non-MSA AA as of May 2023. The unemployment rate for all counties is generally consistent and slightly higher than the state and national levels, except for Lincoln County where the rate is slightly lower than both the state and national rate.

Unemployment Rates – May 2023	
Area	**%**
Amite	3.8
Lawrence	3.4
Lincoln	2.7
Pike	3.6
State	3.0
National Average	3.4
Source: Bureau of Labor Statistics	

Competition

First Bank operates in a competitive market in the Mississippi Non-MSA AA. According to the FDIC's Deposit Market Share Report as of June 30, 2022, the Mississippi Non-MSA AA contained 10 financial institutions that operated 37 full-service branches. Of these institutions, First Bank ranked 2nd with 21.7 percent of the deposit market share.

In 2021, 199 institutions reported 4,193 home mortgage loans totaling $5.6 million with First Bank ranking 10th with 1.8 percent by dollar volume. The top three institution comprise 20.3 percent by dollar volume. First Bank is not required to collect or report small business loans, however in 2021, 71 institutions reported $95.9 million in small business loans. The top three institutions account for 65.1 percent of the total market shares by dollar volume, which further supports the high level of competition for this AA.

Community Contacts

As part of the evaluation process, examiners contact third parties active in the AA to assist in identifying the area's credit needs. This information helps determine whether local financial institutions are responsive to those needs and shows what credit opportunities are available.

Examiners used an existing community contact to help assess the current economic conditions, community credit needs, and potential opportunities for bank involvement in this area. The contact noted that the current economic conditions improved, post COVID-19, evidenced by the declining unemployment rates. The contact referenced a significant need in the area for small business loans, particularly for start-up businesses and for expansion of existing businesses. Additionally, the contact identified a demand for workforce training and financial literacy courses in the area.

Credit and Community Development Needs and Opportunities

Considering information from the community contact, bank management, and demographic and economic data, examiners concluded that small business and home mortgage loans represent the AA's primary credit needs. The previously described FEMA Major Disaster Declarations indicate a need for revitalization and stabilization of the designated disaster areas. In addition, the area's community development needs include economic development and community services targeted to low- and moderate-income individuals.

CONCLUSIONS ON PERFORMANCE CRITERIA IN MISSISSIPPI NON-MSA ASSESSMENT AREA

LENDING TEST

First Bank demonstrated a satisfactory Lending Test record in the Mississippi Non-MSA AA. Reasonable performance regarding geographic distribution and borrower profile support this conclusion.

Geographic Distribution

The geographic distribution of loans reflects reasonable dispersion throughout the Mississippi Non-MSA AA. The reasonable lending performances for small business and home mortgage loans support this conclusion.

Small Business Loans

The geographic distribution of small business loans reflects reasonable dispersion throughout the Mississippi Non-MSA AA. The following table shows that First Bank's lending in low- and moderate-income census tracts falls within a reasonable range of demographic data at 0.6 percentage points below in low-income census tracts and 4.4 percentage points below in moderate-income census tracts.

Geographic Distribution of Small Business Loans Mississippi Non-MSA					
Tract Income Level	**% of Businesses**	**#**	**%**	**$(000s)**	**%**
Low	2.7	3	2.1	156	1.0
Moderate	24.7	29	20.3	4,248	27.3
Middle	52.0	82	57.3	7,344	47.2
Upper	19.3	27	18.9	3,757	24.2
Not Available	1.3	2	1.4	40	0.3
Total	**100.0**	**143**	**100.0**	**15,545**	**100.0**
Source: 2022 D&B Data; Bank Data; Due to rounding, totals may not equal 100.0%					

Home Mortgage Loans

The geographic distribution of home mortgage loans reflects reasonable dispersion throughout the Mississippi Non-MSA AA. Since the AA does not contain any low-income census tracts for the year reviewed, the moderate-income census tracts received all consideration. First Bank's level of performance surpasses aggregate data by 10.4 percentage points, demonstrating a reasonable level of performance.

Geographic Distribution of Home Mortgage Loans Mississippi Non-MSA						
Tract Income Level	**% of Owner-Occupied Housing Units**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
Low	0.0	0.0	0	0.0	0	0.0
Moderate	19.6	13.9	17	24.3	1,063	18.6
Middle	75.4	78.3	46	65.7	3,794	66.5
Upper	5.0	7.8	7	10.0	845	14.8
Not Available	0.0	0.0	0	0.0	0	0.0
Total	**100.0**	**100.0**	**70**	**100.0**	**5,702**	**100.0**
Source: 2015 ACS; Bank Data, 2021 HMDA Aggregate Data. Due to rounding, totals may not equal 100.0%						

Borrower Profile

The distribution of borrowers, given the demographics of the AA, reflects reasonable penetration among businesses of different sizes and individuals of different income levels, including low- and moderate-income individuals. Reasonable small business and home mortgage performances support this conclusion.

Small Business Loans

The distribution of borrowers reflects reasonable penetration among businesses of different sizes in the Mississippi Non-MSA AA. The following table indicates that the bank originates nearly three out of four loans to businesses reporting GARs of $1 million or less, reflecting reasonable performance. This level trails demographic data by only 12.6 percentage points, further supporting reasonable performance.

Detailed Distribution of Small Business Loans by Gross Annual Revenues Mississippi Non-MSA					
Gross Revenue Level	**% of Businesses**	**#**	**%**	**$(000s)**	**%**
< $100,000	48.3	12	37.5	2,050	39.1
$100,000 - $249,999	28.1	3	9.4	842	16.0
$250,000 - $499,999	5.5	4	12.5	315	6.0
$500,000 - $1,000,000	2.7	4	12.5	157	3.0
Subtotal <= $1,000,000	**84.6**	**23**	**72.0**	**3,364**	**64.0**
>$1,000,000	3.4	9	28.1	1,885	35.9
Revenue Not Available	12.0	0	0.0	0	0.0
Total	**100.0**	**32**	**100.0**	**5,249**	**100.0**
Source: 2022 D&B Data, Bank Data. Due to rounding, totals may not equal 100.0%					

Home Mortgage Loans

The distribution to borrowers of varying income for home mortgage loans reflects reasonable dispersion throughout the Mississippi Non-MSA AA. First Bank's lending to low-income borrowers stands consistent with aggregate data, while lending levels to moderate-income borrowers, trails aggregate data by 6.0 percentages points. Despite this difference, the lending to low- and moderate-income borrowers demonstrate reasonable performance.

Distribution of Home Mortgage Loans by Borrower Income Level Mississippi Non-MSA						
Borrower Income Level	**% of Families**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
Low	25.4	3.0	2	2.9	67	1.2
Moderate	17.2	13.1	5	7.1	262	4.6
Middle	17.6	17.8	12	17.1	801	14.0
Upper	39.7	45.8	30	42.9	2,790	48.9
Not Available	0.0	20.3	21	30.0	1,782	31.3
Total	**100.0**	**100.0**	**70**	**100.0**	**5,702**	**100.0**
Source: 2015 ACS; Bank Data, 2021 HMDA Aggregate Data. Due to rounding, totals may not equal 100.0%						

COMMUNITY DEVELOPMENT TEST

The bank's community development performance demonstrates adequate responsiveness to community development needs in the Mississippi Non-MSA AA through community development loans, qualified investments, and community development services, as appropriate, considering the institution's capacity and the need and availability of such opportunities in the institution's AA.

Community Development Loans

The following table shows that since the prior evaluation the bank granted 18 community development loans totaling approximately $16.3 million in the Mississippi Non-MSA AA. This dollar volume accounts for 79.3 percent of the total adequate level of community development lending during this evaluation, and a decrease from approximately $20.0 million noted during the last performance evaluation. This level of community development lending lies above the 36.7 percent of overall lending attributed to this AA. A large portion of the bank's community development loans helped to revitalize or stabilize designated disaster areas and distressed or underserved census tract, which represents the bank's responsiveness to community development needs in the Mississippi Non-MSA AA. The following table illustrates the community development loans by year and purpose in the Mississippi Non-MSA AA.

Community Development Lending										
Activity Year	**Affordable Housing**		**Community Services**		**Economic Development**		**Revitalize or Stabilize**		**Totals**	
	#	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**
2020	2	1,125	0	0	0	0	1	172	**3**	**1,297**
2021	0	0	3	416	0	0	2	11,000	**5**	**11,416**
2022	1	167	1	25	0	0	6	2,940	**8**	**3,132**
YTD 2023	0	0	0	0	0	0	2	456	**2**	**456**
Total	**3**	**1,292**	**4**	**441**	**0**	**0**	**11**	**14,568**	**18**	**16,301**
Source: Bank Data										

The following is a notable community development loan in the Mississippi Non-MSA AA:

- ***Revitalize or Stabilize***: In 2021, the bank originated a $7.6 million loan in a distressed census tract within the Mississippi Non-MSA AA. The loan financed revitalization efforts at a local mall, which helped attract new businesses. The efforts also helped bring new businesses to the surrounding area, creating additional employment opportunities within the community.

Qualified Investments

The following table shows that the bank provided 40 qualified donations totaling approximately $44 thousand. Although the dollar volume represents an increase from the $33 thousand donated at the last evaluation, it only equates to 0.3 percent of the total poor level of qualified investments despite this area generating 88.3 percent of the deposits for the bank. Similar to the performance at the last evaluation, the bank did not maintain any qualified investments that benefitted this AA. The qualified grants and donations primarily benefited community services targeted to low- and moderate-income individuals. This represents limited responsiveness to community development needs in the Mississippi Non-MSA AA. The following table illustrates the qualified investments by year and purpose in the Mississippi Non-MSA AA.

Qualified Investments										
Activity Year	**Affordable Housing**		**Community Services**		**Economic Development**		**Revitalize or Stabilize**		**Totals**	
	#	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**
2020	0	0	7	5	0	0	1	1	**8**	**6**
2021	0	0	10	13	0	0	2	2	**12**	**14**
2022	0	0	11	11	1	2	3	6	**15**	**20**
YTD 2023	1	1	3	3	0	0	1	0	**5**	**4**
Total	**1**	**1**	**31**	**32**	**1**	**2**	**7**	**9**	**40**	**44**
Source: Bank Data										

The following lists a notable qualified investment in the Mississippi Non-MSA AA:

- ***Community Service***: In 2021, the bank donated $5,000 to a local high school that provides educational and other services to the population in a distressed census tract.

Community Development Services

During the evaluation period, bank employees provided 194 hours of financial expertise or technical assistance to various community development related organizations and people in the Mississippi Non-MSA AA. These community development services benefited community service organizations with missions targeted to low- and moderate-income individuals. The efforts demonstrate the bank's responsiveness in addressing an identified community development need.

The following table illustrates the community development services by year and purpose in the Mississippi Non-MSA AA.

Community Development Services					
Activity Year	**Affordable Housing**	**Community Services**	**Economic Development**	**Revitalize or Stabilize**	**Totals**
	#	#	#	#	#
2020	0	45	0	8	**53**
2021	0	51	0	0	**51**
2022	0	78	0	2	**80**
YTD 2023	0	8	0	2	**10**
Total	0	**182**	0	**12**	**194**
Source: Bank Data					

The following is a notable community development service in the Mississippi Non-MSA AA:

- ***Community Services***: A bank employee provided financial literacy through an organization that provides a budgeting class targeted towards low- and moderate-income individuals residing in the area.

First Bank's branch and ATMs distribution trails demographic data date in the low- and moderate-income census tracts. However, eight of the bank's branches in the middle-income census tracts reside in tracts designated as distressed due to poverty. Additionally, the bank offers alternative delivery systems (mobile and online banking) accessible to all customers, including low- and moderate-income individuals. Mobile banking provides a convenient way for customers to deposit checks, check account balances, review recent account activity, transfer funds between accounts, and pay bills.

Branch and ATM Distribution by Geography Income Level								
Tract Income Level	**Census Tracts**		**Population**		**Branches**		**ATMs**	
	#	**%**	**#**	**%**	**#**	**%**	**#**	**%**
Low	1	3.6	4,524	4.5	0	0	0	0
Moderate	7	25.0	23,031	23.0	1	8.3	1	9.1
Middle	15	53.6	56,836	56.9	9	75.0	8	72.7
Upper	4	14.2	13,614	13.6	2	16.7	2	18.2
NA	1	3.6	1,962	2.0	0	0	0	0
Total	**28**	**100.0**	**99,967**	**100.0**	**12**	**100.0**	**11**	**100.0**
Source: 2015 ACS Data; Bank Data								

JACKSON MSA ASSESSMENT AREA – Full-Scope Review

DESCRIPTION OF INSTITUTION'S OPERATIONS IN JACKSON MSA ASSESSMENT AREA

The Jackson MSA AA includes all census tracts in Madison County, one of seven counties within the Jackson, Mississippi MSA. According to the 2020 U.S. Census, this AA contains 26 census tracts consisting of 2 low-, 3 moderate-, 6 middle-, and 15 upper-income. FEMA declared this area as a major disaster area due to the COVID-19 Pandemic in April 2020 and Hurricane Ida in October 2021.

Economic and Demographic Data

The following table presents demographic data table based on the 2015 ACS, which serves as contextual purpose concerning the home mortgage review. The 2020 U.S. Census added five tracts to the area and serves as the contexts for the small business lending review.

Demographic Information of the Assessment Area Jackson MSA						
Demographic Characteristics	**#**	**Low % of #**	**Moderate % of #**	**Middle % of #**	**Upper % of #**	**NA* % of #**
Geographies (Census Tracts)	21	4.8	14.3	23.8	57.1	0.0
Population by Geography	100,202	7.6	6.2	21.9	64.3	0.0
Housing Units by Geography	40,400	6.9	6.2	24.8	62.1	0.0
Owner-Occupied Units by Geography	26,682	3.2	5.7	15.6	75.4	0.0
Occupied Rental Units by Geography	10,425	14.5	6.5	43.1	35.9	0.0
Vacant Units by Geography	3,293	12.9	9.0	40.6	37.4	0.0
Businesses by Geography	13,116	1.8	4.1	22.2	71.9	0.0
Farms by Geography	459	0.2	2.8	15.0	81.9	0.0
Family Distribution by Income Level	26,767	15.5	11.7	15.8	56.9	0.0
Household Distribution by Income Level	37,107	18.0	9.7	15.3	57.1	0.0
Median Family Income MSA - 27140 Jackson, MS MSA		$55,459	Median Housing Value			$198,623
			Median Gross Rent			$900
			Families Below Poverty Level			9.8%
Source: 2015 ACS and 2021 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.						

According to 2022 D&B Data, 87.9 percent of the AA's businesses have gross annual revenue $1.0 million or less and 62.7 percent of businesses have four or fewer employees.

The following table shows the calculated income ranges based on the 2021 FFIEC-estimated median family income of $66,100 for the Jackson MSA.

Median Family Income Ranges				
Median Family Incomes	**Low <50%**	**Moderate 50% to <80%**	**Middle 80% to <120%**	**Upper ≥120%**
Jackson, MS MSA Median Family Income (27140)				
2021 ($66,100)	<$33,050	$33,050 to <$52,880	$52,880 to <$79,320	≥$79,320
Source: FFIEC				

According to Moody's Analytics, major employers include Nissan, Madison County School District, Peco Foods, Yates Services, and C Spire. The unemployment rate as of May 2023 for Madison County of 2.5 percent sits below the state and national rate at 3.0 percent and 3.4 percent respectively.

Competition

First Bank operates in a highly competitive market in the Jackson MSA AA. According to the FDIC's Deposit Market Share Report as of June 30, 2022, the Jackson MSA AA contained 23 financial institutions that operated 53 full-service branches. Of these institutions, First Bank ranked 15th with less than 1.0 percent of the deposit market share.

In 2021, 282 institutions reported 9,417 home mortgage loans totaling $2.6 billion with First Bank ranking 113th with 0.7 percent by dollar volume. The top three institution comprise of 23.6 percent by dollar volume. First Bank is not required to collect or report small business loans, however in 2021, 87 institutions reported $267.8 million in small business loans. The top three institutions accounts for 40 percent of the total market shares by dollar volume, which further supports the high level of competition for this AA.

Community Contacts

As part of the evaluation process, examiners contact third parties active in the AA to assist in identifying the credit needs. This information helps determine local financial institution's responsiveness to these needs and shows available credit and community development opportunities. Examiners used an existing community contact from a local organization aimed at strengthening economic development. The contact noted that affordable housing for low- and moderate-income individuals serves as the primary credit need in this AA. Additionally, the contact indicated a need for bank involvement with start-up loans for small businesses, interim financing, and micro loans.

Credit and Community Development Needs and Opportunities

Considering information obtained from the community contact, bank management, and demographic and economic information, examiners determined that the primary credit needs of the AA include small business and home mortgage loans. With respect to the area's community development needs, demographic data supports the need for projects that provide affordable housing and community services targeted to low- and moderate-income individuals as well as activities that revitalize or stabilize low- and moderate-income tracts and designated disaster areas. As indicated by the economic information, there is also a need for economic development activities to support small businesses within the AA.

CONCLUSIONS ON PERFORMANCE CRITERIA IN JACKSON MS ASSESSMENT AREA

LENDING TEST

First Bank demonstrated a satisfactory Lending Test record in the Jackson MSA AA. Reasonable performance regarding geographic distribution and borrower profile support this conclusion.

Geographic Distribution

The geographic distribution of loans reflects reasonable dispersion throughout the Jackson MSA AA. The reasonable lending performances for both small business and home mortgage loans support this conclusion.

Small Business Loans

The geographic distribution of small business loans reflects reasonable dispersion throughout the Jackson MSA AA. The following table shows that First Bank did not make any loan in the low- and moderate-income census tracts initially reflecting a poor level. However, after considering the high level of competition and the demographics reflecting the percent of businesses at 1.8 percent and 7.4 percent in the respective census tracts, indicative of limited opportunity, the institution's level of lending to low- and moderate-income borrowers reflects a reasonable level.

Geographic Distribution of Small Business Loans
Jackson MSA

Tract Income Level	% of Businesses	#	%	$(000s)	%
Low	1.8	0	0.0	0	0.0
Moderate	7.4	0	0.0	0	0.0
Middle	22.0	1	12.5	104	18.2
Upper	68.8	7	87.5	466	81.8
Total	**100.0**	**8**	**100.0**	**570**	**100.0**

Source: 2022 D&B Data; Bank Data; Due to rounding, totals may not equal 100.0%

Home Mortgage Loans

The geographic distribution of home mortgage loans reflects reasonable dispersion throughout the Jackson MSA AA. Although First Bank did not originate loans within low- and moderate-income tracts, initially reflective of poor performance, examiners considered the limited opportunity based upon aggregate performance and demographic data in addition to the high level of competition in the area, resulting in a reasonable level of performance. When comparing to aggregate performance, the bank's performance falls 0.4 percentage points lower in low-income tracts and 1.5 percentage points lower in the moderate-income tracts, further supporting reasonable performance.

Geographic Distribution of Home Mortgage Loans
Jackson MSA

Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	$(000s)	%
Low	3.2	0.4	0	0.0	0	0.0
Moderate	5.7	1.5	0	0.0	0	0.0
Middle	15.6	8.4	1	20.0	203	10.8
Upper	75.4	89.7	4	80.0	1,680	89.2
Total	**100.0**	**100.0**	**5**	**100.0**	**1,883**	**100.0**

Source: 2015 ACS; Bank Data, 2021 HMDA Aggregate Data. Due to rounding, totals may not equal 100.0%

Borrower Profile

The distribution of borrowers reflects, given the demographics of the AA, reasonable penetration among businesses of different sizes and individuals of different income levels, including low- and moderate-income individuals. Reasonable performance regarding small business lending overcomes poor performance regarding home mortgage lending.

Small Business Loans

The distribution of borrowers reflects reasonable penetration among businesses of different sizes in the Jackson MSA AA. The following table indicates First Bank originated one of every two loans to a business with GARs of $1 million or less, reflecting reasonable performance. Furthermore, a majority of the loans to businesses with revenues under $1 million or less supported the smallest businesses, those with revenues under $250 thousand.

Detailed Distribution of Small Business Loans by Gross Annual Revenues Jackson MSA					
Gross Revenue Level	**% of Businesses**	**#**	**%**	**$(000s)**	**%**
< $100,000	57.4	2	25.0	75	13.2
$100,000 - $249,999	22.5	1	12.5	70	12.3
$250,000 - $499,999	5.3	1	12.5	50	8.8
$500,000 - $1,000,000	2.6	0	0.0	0	0.0
Subtotal <= $1,000,000	**87.9**	**4**	**50.0**	**195**	**34.0**
>$1,000,000	3.7	4	50.0	375	65.8
Revenue Not Available	8.4	0	0.0	0	0.0
Total	**100.0**	**8**	**100.0**	**570**	**100.0**
Source: 2022 D&B Data, Bank Data. Due to rounding, totals may not equal 100.0%					

Home Mortgage Loans

The distribution of borrowers reflects poor penetration among individuals of different income levels in the Jackson MSA AA. The following table indicates that First Bank did not originate any loans to low- and moderate-income borrowers. For low-income borrowers, the bank's performance falls 2.7 percentage points below aggregate performance. The institution's level of lending to moderate-income borrowers falls 8.7 percentage below aggregate.

Distribution of Home Mortgage Loans by Borrower Income Level Jackson MSA						
Borrower Income Level	**% of Families**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
Low	15.5	2.4	0	0.0	0	0.0
Moderate	11.7	8.7	0	0.0	0	0.0
Middle	15.8	16.2	0	0.0	0	0.0
Upper	56.9	52.8	1	20.0	473	25.1
Not Available	0.0	20.0	4	80.0	1,410	74.9
Total	**100.0**	**100.0**	**5**	**100.0**	**1,883**	**100.0**
Source: 2015 ACS; Bank Data, 2021 HMDA Aggregate Data. Due to rounding, totals may not equal 100.0%						

COMMUNITY DEVELOPMENT TEST

The bank's community development performance demonstrates adequate responsiveness to community development needs in the Jackson MSA AA through community development loans, qualified investments, and community development services, as appropriate, considering the institution's capacity and the need and availability of such opportunities in the institution's AA.

Community Development Loans

The following table shows that since the prior evaluation the bank granted two community development loans totaling approximately $1.6 million in the Jackson MSA AA. The dollar amount equates to 7.9 percent of the total adequate level of community development loans and a decrease from approximately $2.1 million noted during the last performance evaluation. This level of lending is on par with the 9.5 percent of overall lending attributed to this AA. The bank's community development loans helped to provide economic development in the area and provide affordable housing, which represents the bank's responsiveness to community development needs in the Jackson MSA AA.

Community Development Lending										
Activity Year	**Affordable Housing**		**Community Services**		**Economic Development**		**Revitalize or Stabilize**		**Totals**	
	#	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**
2020	0	0	0	0	0	0	0	0	**0**	**0**
2021	1	675	0	0	0	0	0	0	**1**	**675**
2022	0	0	0	0	0	0	0	0	**0**	**0**
YTD 2023	0	0	0	0	1	949	0	0	**1**	**949**
Total	**1**	**675**	**0**	**0**	**1**	**949**	**0**	**0**	**2**	**1,624**
Source: Bank Data										

The following is a notable community development loan in the Jackson MSA AA:

- ***Affordable Housing***: In 2021, the bank originated a $675 thousand loan to provide affordable housing with the AA. The funds financed a mobile-home park providing 22 mobile homes to low- and moderate-income individuals.

<u>Qualified Investments</u>

The following table shows that the bank purchased one qualified investment for $509 thousand during the review period. The dollar amount equates to 36.1 percent of the total poor level of qualified investments and a decrease from approximately $1.4 million noted during the last performance evaluation. The 36.1 percent rises above the 2.6 percent of deposits attributed to this AA. The qualified investments provided revitalization or stabilization within the AA, which represents the bank's responsiveness to community development needs in the Jackson MSA AA. The following table illustrates the qualified investments by year and purpose in the Jackson MSA AA.

Qualified Investments										
Activity Year	**Affordable Housing**		**Community Services**		**Economic Development**		**Revitalize or Stabilize**		**Totals**	
	#	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**
2020	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	1	509	**1**	**509**
2022	0	0	0	0	0	0	0	0	0	0
YTD 2023	0	0	0	0	0	0	0	0	0	0
Total	**0**	**0**	**0**	**0**	**0**	**0**	**1**	**509**	**1**	**509**
Source: Bank Data										

The following is a notable qualified investment in the Jackson MSA AA:

- ***Revitalize or Stabilize***: In 2021, the bank originated a $509 thousand investment to a municipality within the AA. The funds financed infrastructure improvements that aid in attracting new and retaining existing residents and businesses in the low- and moderate-income areas.

<u>Community Development Services</u>

During the evaluation period, bank did not provide any hours of financial expertise or technical assistance within the Jackson MSA AA.

Although First Bank does not operate any branches or ATM within low- or moderate-income census tracts, as shown in the following table, the comparable demographic data evidences a relatively small percentage of the population resides in the low- and moderate-income census at 5.8 percent and 10.0 percent respectively. However, First Bank's alternative delivery systems (online and mobile banking) serve all customers, including low- or moderate-income individuals. Mobile banking provides a convenient way for customers to deposit checks, check account balances, review recent account activity, transfer funds between accounts, and pay bills.

Branch and ATM Distribution by Geography Income Level								
Tract Income Level	**Census Tracts**		**Population**		**Branches**		**ATMs**	
	#	**%**	**#**	**%**	**#**	**%**	**#**	**%**
Low	2	7.7	6,282	5.8	0	0	0	0
Moderate	3	11.5	10,877	10.0	0	0	0	0
Middle	6	23.1	18,838	17.2	0	0	0	0
Upper	15	57.7	73,148	67.0	1	100.0	1	100.0
Total	**26**	**100.0**	**109,145**	**100.0**	**1**	**100.0**	**1**	**100.0**
Source: 2015 ACS Data; Bank Data								

HATTIESBURG MSA ASSESSMENT AREA – Limited-Scope Review

DESCRIPTION OF INSTITUTION'S OPERATIONS IN HATTIESBURG MSA ASSESSMENT AREA

The Hattiesburg MSA AA includes all census tracts in Forrest and Lamar Counties, which are part of the Hattiesburg MSA. This AA contains 38 census tracts consisting of 0 low-, 9 moderate-, 13 middle-, and 13 upper-income tracts and 3 tracts with no income designation. FEMA declared this area a major disaster area due to the COVID-19 Pandemic in April 2020 and Hurricane Ida in October 2021.

The following table presents demographic data based on the 2015 ACS, which serves as contextual purpose concerning the home mortgage review. It is important to note that the aforementioned census tract numbers vary from the information below, as they reflects the current 2020 U.S. Census information. This census update resulted in the inclusion of 13 additional census tracts for the Hattiesburg MSA AA.

Demographic Information of the Assessment Area Hattiesburg MSA						
Demographic Characteristics	**#**	**Low % of #**	**Moderate % of #**	**Middle % of #**	**Upper % of #**	**NA* % of #**
Geographies (Census Tracts)	25	16.0	16.0	44.0	24.0	0.0
Population by Geography	135,152	12.8	9.2	44.8	33.2	0.0
Housing Units by Geography	56,683	12.9	10.3	46.4	30.4	0.0
Owner-Occupied Units by Geography	29,884	4.5	8.6	47.0	39.9	0.0
Occupied Rental Units by Geography	19,964	22.9	12.3	45.5	19.3	0.0
Vacant Units by Geography	6,835	20.4	11.4	46.7	21.5	0.0
Businesses by Geography	11,130	10.8	7.5	50.3	31.4	0.0
Farms by Geography	293	2.0	4.8	46.8	46.4	0.0
Family Distribution by Income Level	33,371	24.2	14.3	19.0	42.5	0.0
Household Distribution by Income Level	49,848	27.1	13.4	15.4	44.1	0.0
Median Family Income MSA - 25620 Hattiesburg, MS MSA		$52,275	Median Housing Value			$130,779
			Median Gross Rent			$771
			Families Below Poverty Level			16.8%
Source: 2015 ACS and 2021 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.						

According to 2022 D&B Data, 84.7 percent of the AA's businesses reported gross annual revenue $1.0 million or less and 58.1 percent of businesses have four or fewer employees.

The following table shows the calculated income ranges based on the 2021 FFIEC-estimated median family income of $60,000 for the Hattiesburg MSA AA.

Median Family Income Ranges				
Median Family Incomes	**Low <50%**	**Moderate 50% to <80%**	**Middle 80% to <120%**	**Upper ≥120%**
Hattiesburg, MS MSA Median Family Income (25620)				
2021 ($60,000)	<$30,000	$30,000 to <$48,000	$48,000 to <$72,000	≥$72,000
Source: FFIEC				

According to Moody's Analytics major employers includes Marshall Durbin Poultry, Georgia Pacific, Leaf River Cellulose, Camp Shelby, Forrest General Hospital, Lamar County School District, and University of Southern Mississippi. The unemployment rates as of May 2023 for Lamar and Forrest counties at 2.3 and 2.9 percent, sit below the state and national rates of 3.0 percent and 3.4 percent, respectively.

CONCLUSIONS ON PERFORMANCE CRITERIA IN IN HATTIESBURG MSA ASSESSMENT AREA

LENDING TEST

The institution's lending performance in the Hattiesburg MSA AA is consistent with the institution's lending performance in the AAs reviewed using full-scope examination procedures.

Geographic Distribution

Geographic Distribution of Small Business Loans Hattiesburg MSA					
Tract Income Level	**% of Businesses**	**#**	**%**	**$(000s)**	**%**
Low	0.0	0	0.0	0	0.0
Moderate	24.2	7	21.2	808	15.8
Middle	30.3	7	21.2	1,049	20.5
Upper	40.0	19	57.6	3,249	63.6
Not Available	5.5	0	0.0	0	0.0
Total	**100.0**	**33**	**100.0**	**5,106**	**100.0**
Source: 2022 D&B Data; Bank Data; Due to rounding, totals may not equal 100.0%					

Geographic Distribution of Home Mortgage Loans Hattiesburg MSA						
Tract Income Level	**% of Owner-Occupied Housing Units**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
Low	4.5	1.6	2	4.7	1,241	12.2
Moderate	8.6	4.3	2	4.7	237	2.3
Middle	47.0	43.3	21	48.8	5,084	50.1
Upper	39.9	50.9	18	41.9	3,583	35.3
Not Available	0.0	0.0	0	0.0	0	0.0
Total	**100.0**	**100.0**	**43**	**100.0**	**10,145**	**100.0**
Source: 2015 ACS; Bank Data, 2021 HMDA Aggregate Data.. Due to rounding, totals may not equal 100.0%						

Borrower Profile

Detailed Distribution of Small Business Loans by Gross Annual Revenues Hattiesburg MSA					
Gross Revenue Level	**% of Businesses**	**#**	**%**	**$(000s)**	**%**
< $100,000	49.2	1	9.1	25	2.0
$100,000 - $249,999	28.0	1	9.1	10	0.8
$250,000 - $499,999	4.8	4	36.4	619	48.5
$500,000 - $1,000,000	2.8	1	9.1	197	15.5
Subtotal <= $1,000,000	**84.7**	**7**	**64.0**	**851**	**67.0**
>$1,000,000	3.7	4	36.4	424	33.3
Revenue Not Available	11.6	0	0.0	0	0.0
Total	**100.0**	**11**	**100.0**	**1,275**	**100.0**
Source: 2022 D&B Data, Bank Data Due to rounding, totals may not equal 100.0%					

Distribution of Home Mortgage Loans by Borrower Income Level Hattiesburg MSA						
Borrower Income Level	**% of Families**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
Low	24.2	3.3	0	0.0	0	0.0
Moderate	14.3	13.0	3	7.0	278	2.7
Middle	19.0	17.9	1	2.3	263	2.6
Upper	42.5	44.1	8	18.6	1,958	19.3
Not Available	0.0	21.7	31	72.1	7,646	75.4
Total	**100.0**	**100.0**	**43**	**100.0**	**10,145**	**100.0**
Source: 2015 ACS; Bank Data, 2021 HMDA Aggregate Data. Due to rounding, totals may not equal 100.0%						

COMMUNITY DEVELOPMENT TEST

The institution's community development performance in the Hattiesburg MSA AA is consistent with the institution's community development performance in the AAs reviewed using full-scope examination procedures.

APPENDICES

INTERMEDIATE SMALL BANK PERFORMANCE CRITERIA

Lending Test

The Lending Test evaluates the bank's record of helping to meet the credit needs of its assessment area(s) by considering the following criteria:

1) The bank's loan-to-deposit ratio, adjusted for seasonal variation, and, as appropriate, other lending-related activities, such as loan originations for sale to the secondary markets, community development loans, or qualified investments;
2) The percentage of loans, and as appropriate, other lending-related activities located in the bank's assessment area(s);
3) The geographic distribution of the bank's loans;
4) The bank's record of lending to and, as appropriate, engaging in other lending-related activities for borrowers of different income levels and businesses and farms of different sizes; and
5) The bank's record of taking action, if warranted, in response to written complaints about its performance in helping to meet credit needs in its assessment area(s).

Community Development Test

The Community Development Test considers the following criteria:

1) The number and amount of community development loans;
2) The number and amount of qualified investments;
3) The extent to which the bank provides community development services; and
4) The bank's responsiveness through such activities to community development lending, investment, and service needs.

GLOSSARY

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

American Community Survey (ACS): A nationwide United States Census survey that produces demographic, social, housing, and economic estimates in the form of five year estimates based on population thresholds.

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

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

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

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

Community Development: For loans, investments, and services to qualify as community development activities, their primary purpose must:

(1) Support affordable housing for low- and moderate-income individuals;
(2) Target community services toward low- and moderate-income individuals;
(3) Promote economic development by financing small businesses or farms; or
(4) Provide activities that revitalize or stabilize low- and moderate-income geographies, designated disaster areas, or distressed or underserved nonmetropolitan middle-income geographies.

Community Development Corporation (CDC): A CDC allows banks and holding companies to make equity type of investments in community development projects. Institution CDCs can develop innovative debt instruments or provide near-equity investments tailored to the development needs of the community. Institution CDCs are also tailored to their financial and marketing needs. A CDC may purchase, own, rehabilitate, construct, manage, and sell real property. Also, it may make equity or debt investments in development projects and in local businesses. The CDC activities are expected to directly benefit low- and moderate-income groups, and the investment dollars should not represent an undue risk on the banking organization.

Community Development Financial Institutions (CDFIs): CDFIs are private intermediaries (either for profit or nonprofit) with community development as their primary mission. A CDFI facilitates the flow of lending and investment capital into distressed communities and to individuals who have been unable to take advantage of the services offered by traditional financial institutions. Some basic types of CDFIs include community development banks, community development loan funds, community development credit unions, micro enterprise funds, and community development venture capital funds.

A certified CDFI must meet eligibility requirements. These requirements include the following:

- Having a primary mission of promoting community development;
- Serving an investment area or target population;
- Providing development services;
- Maintaining accountability to residents of its investment area or targeted population through representation on its governing board of directors, or by other means;
- Not constituting an agency or instrumentality of the United States, of any state or political subdivision of a state.

Community Development Loan: A loan that:

(1) Has as its primary purpose community development; and
(2) Except in the case of a wholesale or limited purpose institution:
  (i) Has not been reported or collected by the institution or an affiliate for consideration in the institution's assessment area as a home mortgage, small business, small farm, or consumer loan, unless it is a multifamily dwelling loan (as described in Appendix A to Part 203 of this title); and
  (ii) Benefits the institution's assessment area(s) or a broader statewide or regional area including the institution's assessment area(s).

Community Development Service: A service that:

(1) Has as its primary purpose community development;
(2) Is related to the provision of <u>financial</u> services; and
(3) Has not been considered in the evaluation of the institution's retail banking services under § 345.24(d).

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

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

Distressed Middle-Income Nonmetropolitan Geographies: A nonmetropolitan middle-income geography will be designated as distressed if it is in a county that meets one or more of the following triggers:

(1) An unemployment rate of at least 1.5 times the national average;
(2) A poverty rate of 20 percent or more; or
(3) A population loss of 10 percent or more between the previous and most recent decennial census or a net migration loss of 5 percent or more over the 5-year period preceding the most recent census.

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

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

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

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

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

Home Mortgage Loans: Includes closed-end mortgage loans or open-end line of credits as defined in the HMDA regulation that are not an excluded transaction per the HMDA regulation.

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

Limited-Scope Review: A limited scope review is accomplished when examiners do not complete all applicable interagency examination procedures for an assessment area.

Performance under applicable tests is often analyzed using only quantitative factors (e.g, geographic distribution, borrower profile, total number and dollar amount of investments, and branch distribution).

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

Low Income Housing Tax Credit: The Low-Income Housing Tax Credit Program is a housing program contained within the Internal Revenue Code of 1986, as amended. It is administered by the U.S. Department of the Treasury and the Internal Revenue Service. The U.S. Treasury Department distributes low-income housing tax credits to housing credit agencies through the Internal Revenue Service. The housing agencies allocate tax credits on a competitive basis.

Developers who acquire, rehabilitate, or construct low-income rental housing may keep their tax credits. Or, they may sell them to corporations or investor groups, who, as owners of these properties, will be able to reduce their own federal tax payments. The credit can be claimed annually for ten consecutive years. For a project to be eligible, the developer must set aside a specific percentage of units for occupancy by low-income residents. The set-aside requirement remains throughout the compliance period, usually 30 years.

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

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

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

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

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

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

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

Nonmetropolitan Area (also known as **non-MSA):** All areas outside of metropolitan areas. The definition of nonmetropolitan area is not consistent with the definition of rural areas. Urban and rural classifications cut across the other hierarchies. For example, there is generally urban and rural territory within metropolitan and nonmetropolitan areas.

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

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

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

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

Small Business Investment Company (SBIC): SBICs are privately-owned investment companies which are licensed and regulated by the Small Business Administration (SBA). SBICs provide long-term loans and/or venture capital to small firms. Because money for venture or risk investments is difficult for small firms to obtain, SBA provides assistance to SBICs to stimulate and supplement the flow of private equity and long-term loan funds to small companies. Venture capitalists participate in the SBIC program to supplement their own private capital with funds borrowed at favorable rates through SBA's guarantee of SBIC debentures. These SBIC debentures are then sold to private investors. An SBIC's success is linked to the growth and profitability of the companies that it finances. Therefore, some SBICs primarily assist businesses with significant growth potential, such as new firms in innovative industries. SBICs finance small firms by providing straight loans and/or equity-type investments. This kind of financing gives them partial ownership of those businesses and the possibility of sharing in the companies' profits as they grow and prosper.

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

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

Underserved Middle-Income Nonmetropolitan Geographies: A nonmetropolitan middle-income geography will be designated as underserved if it meets criteria for population size, density, and dispersion indicating the area's population is sufficiently small, thin, and distant from a population center that the tract is likely to have difficulty financing the fixed costs of meeting essential community needs.

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

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

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

Home Mortgage Disclosure Act (HMDA) 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. The 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 website.

Written Comments

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

Comments Received June 2026

- None

Comments Received May 2026

- None

Comments Received April 2026:

- None

Comments Received March 2026:

- 1 comment (See Table 11 – Written Comments from the Public_ Year 2026.)

Comments Received February 2026:

- None

Comments Received January 2026:

- None

Comments Received January 2025 – December 2025:

- 1 comment (See Table 11a – Written Comments from the Public_ Year 2025.)

Comments Received January 2024 – December 2024:

- None

Table 11
Written Comments from the Public_ Year 2026

Date Received	Method of Receipt	Type of Comment	Commenter (if public comment or post)	Consumer or Commercial Entity	Description of Organization if Commercial Entity	First Bank Customer (Y/N)	446704	
							Likes (#)	Shares (#)
03/24/2026	Facebook	Post	Mary Hampp	Consumer	NA	Yes	0	0

Comment	Bank's Response
(see below)	No response posted.

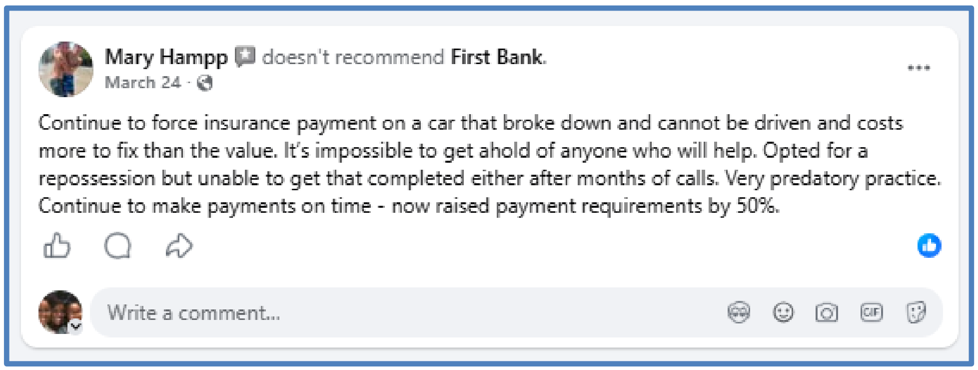
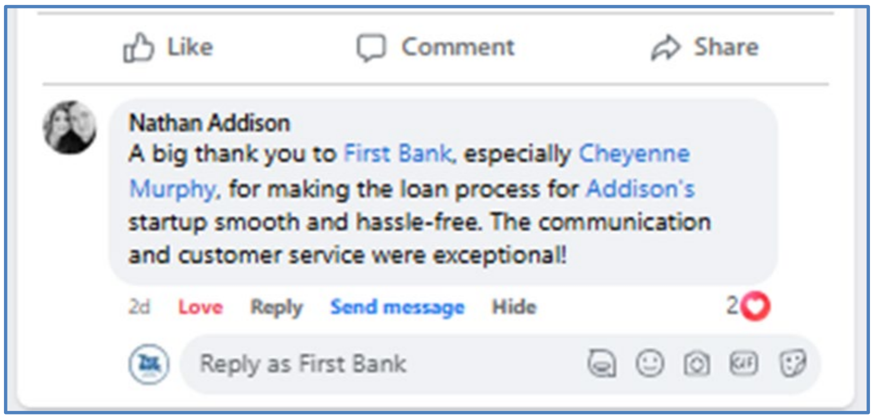


Table 11a
Written Comments from the Public_ Year 2025

Date Received	Method of Receipt	Type of Comment	Commenter (if public comment or post)	Consumer or Commercial Entity	Description of Organization if Commercial Entity	First Bank Customer (Y/N)	Level of Engagement (if social media post)	
							Likes (#)	Shares (#)
02/15/2025	Facebook	Direct Message	Nathan Addison	Consumer	NA	Yes	2	0

Comment	Bank's Response
	First Bank "Reacted" to the post with a "love reaction".

Revision History

DATE	VERSION	REVISIONS	OFFICER
03/31/2016	1.0	Originated – new format and placed on Intranet	HTP
03/08/2017	2.0	(1) Added new Brookhaven Branch to Branch Directory, (2) Updated LTD Ratios, (3) Removed Smart Start Checking, (4) Removed Mobile Home Loans without R/E, (5) Added FI Transfer, (6) Added Text Banking.	HTP
06/15/2017	2.1	Replaced 2013 CRA Performance Evaluation with 2017 CRA PE	HTP
06/30/2017	2.2	(1) Updated Table of Contents, Lincoln County Map, (2) Added Summit ATM, (3) Added New Products (USM, Heroes, Prestige Wealth Mgmt, Payroll Cards) (4) Updated several Census Tract Levels for Branch and ATM Locations (5) <u>Upper to Distressed Middle Income</u>: Delaware Branch & ATM, Edgewood Mall Branch & ATM, Monticello Branch & ATM, Veterans ATM (6) <u>Distressed Middle to Moderate Income</u>: Magnolia Branch & ATM, Osyka Branch (7) <u>Moderate to Low Income</u>: Hattiesburg-Midtown Branch & ATM (8) <u>Moderate to Distressed Middle Income</u>: Liberty Branch & ATM	HTP
03/29/2018	3.0	(1) Updated Census Tracts (2) Added ATM at Southwest College (3) Updated Loan-Deposit Ratio (4) Added Hometown Heroes Checking and Go Gold Checking	MHB
04/09/2018	3.1	Added Home Mortgage Disclosure Reports	MHB
02/20/2020	4.0	(1) Updated Census Tracts, Closed and Opened Branches and ATMs (2) Added Madison & Hattiesburg West Maps (3) Updated Entire Products Pages (4) Updated Loan-to-Deposit Ratios (5) Added Updated Fee Schedule	HTP
06/11/2020	4.1	Replaced 2017 CRA Performance Evaluation with 2020 CRA PE	HTP
11/10/2020	4.2	Updated HMDA Disclosure Statement	LVB
03/30/2021	5.0	(1) Updated Table of Contents. Added "Written Comments from the Public", "2018 HMDA Disclosure Report" & "Revision History". (2) Updated Branch Locations and ATM Locations directories. Changed Pike County census tracts 9502, 9504, & 9505 from "distressed due to poverty" to "distressed due to poverty and unemployment". Changed Lincoln County census tract 9506 from "distressed due to poverty" to "distressed due to unemployment". Changed Lawrence County census tract 9602 from "distressed due to poverty" to "distressed due to unemployment". (3) Revised the ATM Locations directory to flag off-site ATMs. Changed the designation of the ATM at 6300 Hwy 98 W to flag it as a deposit-taking ATM. (4) Included a table with descriptions of the assessment areas & changed the assessment area maps. (5) Updated the "Products and Services" and "Other Products & Services" lists.	LVB

DATE	VERSION	REVISIONS	OFFICER
		(6) Added the LTD ratios for each quarter of 2020. Removed the LTD ratios for 2017. (7) Replaced the 02/10/2020 fee schedule with the 07/01/2020 fee schedule.	
03/30/2022	6.0	(1) Removed branch locations that were opened and closed in 2019 (2) Changed the lobby hours of operation for branches 26 and 28 (Hattiesburg branches) (3) Updated the census demographic data for the Branch Locations and ATM Locations tables. Changed Amite County census tract 9501.00 from "distressed middle-income due to poverty and employment" to "distressed middle-income due to poverty". Changed Lawrence County census tract 9602.00 from "distressed middle-income due to unemployment and underserved middle-income" to "underserved middle-income". Changed Lincoln County census tract 9506.00 from "distressed middle-income due to unemployment". Changed Pike County census tracts 9502.00, 9504.00, and 9505.00 from "distressed middle-income due to poverty and unemployment" to "distressed middle-income due to poverty". (4) Updated the Description of Assessment Areas table. Changed number of census tracts in Amite County from 3 to 4. Changed the number of census tracts in Lawrence County from 3 to 4. (5) Updated Other Products and Services list. Changed Overdraft Protection to Bounce Protection. Changed eStatements to Electronic Statements. (6) Added quarterly loan-to-deposit ratio information for year 2021. Removed the quarterly loan -to-deposit ratio information for years 2014, 2015, 2016, & 2017. (7) Replaced the Fee Schedule with the most recent version of the document effective 07/16/2021. (8) Updated the Written Comment from the Public section to include years 2022, 2021, and 2020 only.	LVB
05/06/2022	6.1	(1) Updated the lobby hours for the Madison Branch. (a) Changed from 9am – 4:30pm Monday – Thursday and 9am – 5pm Friday, (b) Changed to 9am – 4:30pm Monday – Friday.	LVB
03/23/2023	7.0	(1) Updated Branch and ATM Locations. (a) 1422 Delaware Ave branch and ATM relocated to 1324 Delaware Ave on 01/09/2023. (b) Changed Friday drive thru hours for 1324 Delaware Ave and 103 Edgewood Drive branches from 8 a.m. – 6 p.m. to 8 a.m. – 5 p.m. (c) Updated census tract code and income levels for several branches and ATMs. (d) Added a deposit-taking ATM at the new Delaware branch. (2) Updated List of Products and Services List. (a) Changed "Other Marketable Securities" to "Marketable Securities". (b) Changed "Unmarketable Securities" to "Non-marketable Securities". (c) Changed "Christmas Club Savings" to "Christmas Savings". (d) Added 6-Month, 13-Month, 14-Month, 16-Month, and 42-Month to list of Consumer Time Deposit Accounts. (3) Replaced the Fee Schedule (effective 01/01/2023) (4) Updated loan-to-deposit (LTD) ratios. (a) Removed year 2018 quarterly numbers. (b) Added year 2022 quarterly numbers.	LVB
05/09/2023	7.1	(1) Replaced the fee schedule effective 01/01/2023 with the updated fee schedule effective as of 05/01/2023	LVB

DATE	VERSION	REVISIONS	OFFICER
06/23/2023	7.2	(1) Updated "List of Branches" and "ATM Locations" tables to reflect the distressed and underserved non-metropolitan tract information detailed in the "2023 List of Distressed or Underserved Nonmetropolitan Middle-Income Geographies" report effective June 1, 2023.	LVB
10/11/2023	7.3	(1) Replaced the CRA Public Disclosure Performance Evaluation dated 02/24/2020 with the PE dated 06/08/2023.	LVB
03/15/2024	8.0	(1) Updated the Table of Contents. (2) Reviewed the census demographic data for the branch and ATM locations tables and the description of assessment area table. (3) Updated the assessment area maps. (4) Updated "List of Products and Services" table. (a) Removed 13-month, 16-month, and 42-month time deposit account products from list. (b) Added 7-month time deposit account product to list. (5) Updated loan-to-deposit ratios. (a) Removed quarterly numbers for years 2019 and 2020. (b) Added quarterly numbers for year 2023. (6) Updated "Written Comments from the Public" to include a Facebook review posted 12/01/2023.	LV
06/17/2024	8.1	(1) Updated "List of Branches" and "ATM Locations" tables to reflect the distressed and underserved non-metropolitan tract information detailed in the "2024 List of Distressed or Underserved Nonmetropolitan Middle-Income Geographies" report effective June 1, 2024.	LVB
11/08/2024	8.2	(1) Replaced the Fee Schedule effective 05/01/2023 with the fee schedule effective 11/01/2024.	LVB
03/12/25	9.0	(1) New report format. (2) Updated the Table of Contents. (3) Reviewed the FFIEC census tract data referenced in the branch and ATM location tables and the description of assessment area table. (a) No changes to census data. (4) Revised the ATM Locations table and Description of First Bank Assessment Areas table. (a) Noted the ATM formerly located at 6290 Hwy 98, Hattiesburg, MS 39402 is no longer serviced and has been removed as of 12/11/2023. (5) Updated the assessment area maps. (6) Revised the List of Products and Services table. (a) Split into multiple tables based on product type. (7) Updated the loan-to-deposit (LTD) ratios. (a) Removed quarterly numbers for year 2021. (b) Added quarterly numbers for year 2024 (8) Updated maps of the Bank's assessment area.	LVB
04/08/2025	9.1	(1) Corrected Table 2 – First Bank ATM Locations (a) Added language to indicate both the ATM located at 103 Edgewood Drive and the ATM located at 750 Brookway Blvd accept cash and check deposits. (b) Corrected Table 9 – Other Products and Services (a) Changed name of product from *Card Freeze* to *Card Management* (b) Removed reference to *Insured Cash Sweeps (offered through IntraFi).* Product no longer offered.	LVB

DATE	VERSION	REVISIONS	OFFICER
		(c) Removed reference to *incoming External Transfers*. External transfers for consumers are only available for outgoing credits.	
05/14/2025	9.2	(1) Updated Table 1 – First Bank Branch Locations; Table 3 – Description of First Bank's Assessment Area; and the map for Branch 5 – Osyka. (a) New E911 address for Branch 5 – Osyka. Address changed from 585 West Railroad Avenue to 102 West Railroad Avenue. Branch location did not change.	LVB
05/27/2025	9.3	(1) Corrected Table 3 – Description of First Bank's Assessment Area (a) Changed the number of LMI and MM Tracts in Forrest County from 99 each to 9 each. (9 LMI tracts and 9 MM tracts)	LVB
12/05/2025	9.4	(1) Replaced the Fee Schedule effective 11/01/2024 with the fee schedule effective 10/01/2025. (2) Updated Table 1 – First Bank Branch Locations; and Table 2 – First Bank ATM Locations (a) Changed designation of Census Tract 280059501.00 (Amite County) from Distressed Nonmetropolitan Middle-Income Geography to Distressed and Underserved Nonmetropolitan Middle-Income Geography.	LVB
06/30/2026	10.0	(1) Changed the revision date of the file to 06/30/2026 and changed the effective date to 07/01/2026. (2) Updated Table 1 – Branch Locations (a) Changed name of table 1 from First Bank Branch Locations to Branch Locations (b) Removed reference to the closed branch that was formerly located at 1422 Delaware Avenue, McComb. (c) Removed footnote that labeled the branch at 1324 Delaware Avenue, McComb as a new branch. (d) Corrected the Monticello Branch street address (from 410 Broad Street to 410 East Broad Street) (e) Changed Brookhaven-Whitworth Branch lobby hours to include branch closure each day for lunch from 1pm – 2pm. (f) Changed the Madison Branch lobby hours to include branch closure each day for lunch from 1pm – 2pm. (3) Updated Table 2 – ATM Locations (a) Changed name of Table 2 from First bank ATM Locations to ATM Locations (b) Removed ATM formerly located at 1422 Delaware Avenue, McComb 39648 (ATM is no longer serviced and was removed from the location as of 01/09/2023). (c) Removed footnote 1 and "New Location" reference to the ATM located at 1324 Delaware Avenue, McComb 39648. (d) Removed ATM formerly located at 6290 Hwy 98, Hattiesburg, MS 39402 (ATM is no longer serviced and was removed from the location as of 12/11/2023). (4) Updated/Corrected Table 3 – Description of Facility-Based Assessment Areas (a) Changed the name of Table 3 from Description of First Bank's Assessment Area to Description of Facility-Based Assessment Areas	LVB

DATE	VERSION	REVISIONS	OFFICER
		(b) Corrected the number of census tracts in Amite County and Lawrence County (5) Updated the maps of each assessment area (6) Updated LTD ratios to include year 2026.	
07/31/2026	10.1	(1) Updated Table 1 – Branch Locations (a) Changed Osyka Branch lobby hours to include branch closure each day for lunch from 1pm – 2pm.	LVB

Any comments or questions about this CRA Public File or about First Bank's CRA Performance may be addressed to:

First Bank
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McComb, MS 39649-0808