



Office of the
Comptroller of the Currency
Washington, DC 20219

INTERMEDIATE SMALL BANK

PUBLIC DISCLOSURE

November 26, 2018

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Quantum National Bank
Charter Number 22905

505 Peachtree Industrial Boulevard
Suwanee, GA 30024

Office of the Comptroller of the Currency

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Atlanta, GA 30346

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

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Overall CRA Rating: This lending institution is rated **Satisfactory**.

The Lending Test is rated: Satisfactory.

The Community Development Test is rated: Satisfactory.

Quantum National Bank (QNB) has a satisfactory record of meeting community credit needs based on the following:

- *QNB's quarterly loan-to-deposit (LTD) ratio is more than reasonable.*
- *A majority of the bank's lending is inside its assessment area (AA).*
- *The overall geographic distribution of loans reflects reasonable dispersion in low- and moderate-income geographies.*
- *The distribution of loans to businesses of different sizes is reasonable.*
- *The level of community development (CD) activities is satisfactory in relation to the bank's performance context, and reflects adequate responsiveness to AA needs.*

Definitions and Common Abbreviations

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

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

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 MA/assessment area.

Census Tract (CT): A small subdivision of metropolitan and other densely populated counties. Census tract boundaries do not cross county lines; however, they may cross the boundaries of metropolitan areas. Census tracts generally have a population between 1,200 and 8,000 people, with an optimal size of 4,000 people. Their physical size varies widely depending upon population density. Census tracts are designed to be homogeneous with respect to population characteristics, economic status, and living conditions to allow for statistical comparisons.

Community Development: Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet Small Business Administration Development Company or Small Business Investment Company programs size eligibility standards or have gross annual revenues of \$1 million or less; activities that revitalize or stabilize low- or moderate-income geographies, distressed or underserved nonmetropolitan middle-income geographies, or designated disaster areas; or loans, investments, and services that support, enable or facilitate projects or activities under HUD Neighborhood Stabilization Program criteria that benefit low-, moderate-, and middle-income individuals and geographies in the bank's assessment area(s) or outside the assessment area(s) provided the bank has adequately addressed the community development needs of its assessment area(s).

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

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

vehicle loans, credit card loans, home equity loans, other secured consumer loans, and other unsecured consumer loans.

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

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

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

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

Home Mortgage Loans: Such loans include home purchase, home improvement and refinancings, as defined in the HMDA regulation. These include loans for multifamily (five or more families) dwellings, manufactured housing and one-to-four family dwellings other than manufactured housing.

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

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

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

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

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

Metropolitan Area (MA): Any metropolitan statistical area or metropolitan division, as defined by the Office of Management and Budget, and any other area designated as such by the appropriate federal financial supervisory agency.

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

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

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

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

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

Other Products: Includes any unreported optional category of loans for which the institution collects and maintains data for consideration during a CRA examination. Examples of such activity include consumer loans and other loan data an institution may provide concerning its lending performance.

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

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

Rated Area: A rated area is a state or multi-state 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 multi-state metropolitan area, the institution will receive a rating for the multi-state metropolitan area.

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

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

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

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

Description of Institution

Quantum National Bank (QNB) is an intrastate community bank headquartered in Suwanee, Gwinnett County, GA. The bank is wholly owned by Quantum Capital Corporation, a one-bank holding company, also located in Suwanee. In addition to its main office, the bank has a branch in Milton, GA and one in Atlanta, GA. All locations offer a drive-through facility and a deposit taking automated teller machine (ATM). The bank has one Assessment Area (AA), comprised of five counties which are part of the Atlanta-Sandy Springs-Roswell Metropolitan Statistical Area (MSA). The three branch locations are in upper-income geographies within the AA. The Atlanta branch opened in December 2015 as a Loan Production Office (LPO) and became a full service branch in July 2016. There have not been any significant changes to QNB's corporate structure, including merger or acquisition activities. The bank's business plan has commercial lending as a primary focus.

QNB offers traditional lending products with an emphasis in commercial real estate and small business loans. The bank is a preferred lender through the Small Business Administration 7(a) and 504 loan programs. Consumer and retail lending services are available; however, the bank's activity in these areas is not significant. QNB offers traditional deposit products and services to businesses and consumers and provides access to accounts via online banking. Additionally, QNB provides an array of cash management services to its business customers.

As of September 30, 2018, QNB reported total assets of \$471 million, net loans of \$400 million, and total deposits of \$413 million. Net loans represented 85 percent of total assets. Tier-one capital totaled \$55 million, and represented 14.16 percent of risk weighted assets.

QNB encounters strong competition from large, regional, and community banks in the AA. According to the Federal Deposit Insurance Corporation (FDIC) Deposit Market Share Report, as of June 30, 2018, QNB had \$412 million in deposits, representing .31 percent of the AA market. When combined, SunTrust Bank, Bank of America, and Wells Fargo Bank accounted for \$94 billion in deposits, or 71 percent of the AA market.

There are no legal or financial impediments that hinder the bank's ability to meet the credit needs of the community. QNB received an overall "Satisfactory" rating at its prior examination dated November 9, 2015.

Scope of the Evaluation

Evaluation Period/Products Evaluated

This Performance Evaluation (PE) is an assessment of QNB's ability to meet the credit needs of the community in which it operates. To determine the bank's performance, examiners utilized the Intermediate Small Bank CRA examination procedures, which

includes a lending test and a community development (CD) test. The lending test evaluates a bank's record of meeting the credit needs of its AA through its lending activities. The evaluation for this test is January 1, 2016 to December 31, 2017. The CD test evaluates a bank's responsiveness to community development needs in its AA through qualified lending, investments, and services. The evaluation period for the CD test is November 10, 2015 to December 31, 2017.

QNB's primary loan products during this evaluation period are business loans. Internally generated bank reports revealed that commercial real estate (CRE) and commercial and industrial (C&I) loans represent 78 percent of the total loans originated from January 1, 2016 through December 31, 2017. We selected random samplings of business loans to assess the bank's lending and geographic distribution of loans with its AA.

QNB collects and reports data under the requirements of the Home Mortgage Disclosure Act (HMDA). During this evaluation period, home loan originations were not a primary loan product.

The following chart provides support for the selection of the bank's primary loan product:

Loan Originations by Loan Product January 1, 2016 through December 31, 2017		
Loan Category	\$(000)	%
Commercial Real Estate Loans	\$268,849	72.37%
Commercial and Industrial Loans	\$20,711	5.58%
1-4 Family Residential RE Loans	\$29,182	7.86%
Multifamily Loans	\$25,743	6.93%
1-4 Family Res. Construction Loans	\$26,992	7.26%
Total Loans	\$371,477	100.00%

Source: Bank data

Data Integrity

Prior to this evaluation, examiners reviewed the information management provided to us regarding CD loans. In addition, examiners reviewed a sampling of donations. A majority of the CD loans and all tested donations comply with regulatory requirements, allowing inclusion in this CRA evaluation.

Selection of Areas for Full-Scope Review

Examiners conducted a full-scope review of the Quantum AA. There are no limited-scope areas. *For more information regarding the scope of this examination, see Appendix A: Scope of Evaluation.*

Ratings

QNB has one AA. The bank's overall rating is based on the full-scope review of the Quantum AA. *Refer to Appendix A for more information.*

Discriminatory or Other Illegal Credit Practices Review

Pursuant to 12 C.F.R. §25.28(c) or §195.28(c), respectively, in determining a national bank's or federal savings association's (collectively, bank) CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank, or in any assessment area by an affiliate whose loans have been considered as part of the bank's lending performance. As part of this evaluation process, the OCC consults with other federal agencies with responsibility for compliance with the relevant laws and regulations, including the U.S. Department of Justice, the U.S. Department of Housing and Urban Development, and the Consumer Financial Protection Bureau, as applicable.

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

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

Conclusions with Respect to Performance Tests

QNB's performance under the lending test is satisfactory. Examiners selected a random sampling of 50 business loans to determine the bank's lending within the AA. For the geographic distribution of loans and lending to businesses of different sizes, examiners randomly selected 40 business loans, 20 business loans originated during each year of the evaluation period.

LENDING TEST

Loan-to-Deposit Ratio

QNB's loan-to-deposit (LTD) ratio is more than reasonable given the bank's size, financial condition, and local economic conditions within the AA. We evaluated the bank's LTD ratio over 12 quarters from December 31, 2015 to September 30, 2018. During this period, the bank's loan-to-deposit ratio averaged 96.5 percent, with a quarterly low of 92.0 percent and a quarterly high of 97.7 percent.

The bank's loan-to-deposit ratio compares favorably with other community banks of similar size, location, and product offerings. QNB ranks second when compared to four similarly situated banks serving its AA. The other four banks had quarterly loan-to-deposit ratios averaging 80.7% and ranging from 52.3% to 105.0% since the last examination. QNB and all of the similarly situated banks designate many of the same counties as their AAs.

Lending in Assessment Area

QNB originates a majority of loans inside the AA. During the evaluation period, 66 percent of the loans by number and 68 percent by dollar volume were originated within the bank's AA. The following table details the bank's lending inside and outside the AA.

Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Business Loans	33	66	17	34	50	\$17,776	68	\$8,200	32	\$25,977
Total	33	66	17	34	50	\$17,776	68	\$8,200	32	\$25,977

Source: 01/01/2016-12/31/2017 Bank Data

Geographic Distribution of Loans

The geographic distribution of the bank's loan originations of small loans to businesses reflects reasonable penetration. In moderate-income geographies, the percent of bank loans was significantly higher than the percent of businesses in moderate-income geographies, and higher significantly than the aggregate distribution of loans in those geographies. QNB's performance in low-income geographies was weaker than its performance in moderate-income geographies. The bank's percent of bank loans was generally comparable to the number of businesses and aggregate in low-income census tracts.

Refer to Table Q in Appendix C-2 for details.

Lending to Businesses of Different Sizes

The overall borrower distribution of loans by income level reflects reasonable penetration to businesses of different sizes. In year 2016, the percent of bank loans was comparable to the percent of small businesses. In 2017, the percent of bank loans was lower than the percent of small businesses, and reflected poor penetration.

Refer to Table R in Appendix C-3 for details.

Responses to Complaints

The bank did not receive any CRA-related complaints during the evaluation period.

COMMUNITY DEVELOPMENT TEST

QNB's performance under the community development (CD) test is Satisfactory. The bank demonstrates adequate responsiveness to the community development needs within its AA. CD activities include loans, investments, and services. Quantum's level of CD activity is comparable to other financial institutions within its AA. The majority of the qualifying CD activities are located in Fulton and Gwinnett Counties, with some activities being provided to organizations serving and/or benefiting the entire metro Atlanta area.

Number and Amount of Community Development Loans

QNB provided a high level of CD loans in its AA during this evaluation period. We identified seventeen originated or renewed CD loans totaling \$20.5 million. Fourteen of these qualified loans promoted affordable housing to LMI individuals. Three loans supported the revitalization and stabilization of a LMI geography.

Number and Amount of Qualified Investments

QNB provided an adequate level of CD investments/donations in its AA. There were no new investments made during the review period. QNB has one prior period qualified investment with a current book balance of \$240 thousand. We identified seven donations totaling \$1,800 to community service organizations within the AA.

Extent to Which the Bank Provides Community Development Services

QNB provided qualified CD services to nine organizations within its AA that consisted of approximately 629 service hours. Bank officers and personnel presented financial literacy classes, provided financial expertise, and skills training to LMI individuals.

Responsiveness to Community Development Needs

The bank's level of CD activities demonstrates adequate responsiveness to the needs and opportunities in its AA. Community contacts identified a need for affordable housing and affordable lending options for small businesses. During the evaluation period, QNB provided CD loans for multifamily affordable housing projects.

Appendix A: Scope of Examination

The following table identifies the time period covered in this evaluation, affiliate activities that were reviewed, and loan products considered. The table also reflects the metropolitan and nonmetropolitan areas that received comprehensive examination review (designated by the term “full-scope”) and those that received a less comprehensive review (designated by the term “limited-scope”).

Time Period Reviewed	Lending Test (excludes CD loans): 01/01/16 to 12/31/17 Investment and Service Tests and CD Loans: 11/10/15 to 12/31/17	
Financial Institution	Products Reviewed	
Quantum National Bank (QNB) Suwanee, Georgia	Small business loans	
Affiliate(s)	Affiliate Relationship	Products Reviewed
None		
List of Assessment Areas and Type of Examination		
Assessment Area	Type of Exam	Other Information
Georgia Quantum AA	Full-Scope	AA comprises Gwinnett, Clayton, DeKalb, Fulton, and Forsyth Counties, and is part of the Atlanta-Sandy Springs-Roswell MSA.

Appendix B: Community Profiles for Full-Scope Area

Quantum AA

QNB designates one AA that consists of the following counties: Gwinnett, Fulton, DeKalb, Forsyth, and Clayton. All counties are contiguous and included within the Atlanta-Sandy Springs-Roswell, GA Metropolitan Statistical Area (Atlanta MSA). The AA is comprised of 557 CTs consisting of 88 low-income (16%), 146 moderate-income (26%), 122 middle-income (22%), and 193 upper-income (35%) geographies. (8 CTs or 1% are NA.)

Demographic Information						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	557	24.21	16.27	16.87	42.66	1.44
Population by Geography	3,022,938	11.40	26.28	25.99	35.80	0.53
Owner-Occupied Housing by Geography	1,221,022	5.28	20.70	28.75	45.24	0.03
Businesses by Geography	293,040	7.83	21.32	24.38	45.50	0.98
Farms by Geography	4,322	5.78	19.55	30.61	43.8	0.25
Family Distribution by Income Level	683,014	9.80	24.69	27.27	38.19	.04
Distribution of Low- and Moderate-Income Families throughout AA Geographies	235,610	78.70	60.15	38.96	19.01	57.64
Median Family Income HUD Adjusted Median Family Income for 2017 Households Below the Poverty Level	= \$77,522 = \$69,200 = 156,720				Median Housing Value Unemployment Rate	= \$201,572 = 6.78%

(*) The NA category consists of geographies that have not been assigned an income classification. Source: 2010 U.S. Census, and 2017 HUD updated MFI.

Description of MSA

The Atlanta MSA is one of the nation's top-performing large metro areas. It is the most populous metro area in Georgia and the ninth-largest MSA in the US. The MSA is recognized as the transportation, distribution, and cultural center of the Southeastern United States. It is the third largest metropolitan region in the Southeast behind Greater Washington and South Florida. The Atlanta MSA encompasses the city of Atlanta and 29 surrounding counties. It accounts for more than half of the state's economy and is largely responsible for its robust growth. According to the GA Department of Labor Area Profile 2017 estimates, the Atlanta MSA's population increased to \$5.9 million (13%) since 2010. The unemployment rate was 4.5%.

The banking environment in the Atlanta MSA is highly competitive, and includes a variety of financial institutions including community banks, large banks, and credit unions.

Description of AA

Gwinnett County

Gwinnett County is the second most populous county in Georgia. The county seat is Lawrenceville. Gwinnett County has the largest public school system in Georgia. According to the 2010 US Census, the county had 805,321 residents. The median household income in the county was \$63,219 and the median family income was \$70,767. Approximately 9 percent of families and 11 percent of the population live below the poverty line. According to the GA Department of Labor Area Profile 2017 estimates, Gwinnett County's population increased 14.2 percent to 920,260 since 2010. The unemployment rate was 4.2 percent.

All 113 CTs in Gwinnett County are included in QNB's AA. Of the CTs 6 are low-income, 33 are moderate-income, 44 middle-income, and 30 are upper-income. QNB's main office is located in Gwinnett County.

In 2018, the ten largest employers in Gwinnett County included Abm Janitorial Services, Cognizant Technology Solutions U S, Gwinnett Hospital System, Primerica Life Insurance Company, Publix Super Markets, and Waffle House, Inc.

Fulton County

Fulton County is the principal county of the Atlanta MSA. Atlanta is the largest city in the county as well as the county seat and the state capital city. Located in the center of the county, the city of Atlanta divides the county's northern and southern sections. North Fulton County, a suburban area, includes some of the the most affluent areas in the US. South Fulton County, which includes Atlanta, contains some of the lowest income sections of the Atlanta MSA, but also has wealthy sections.

Fulton County has a well-educated workforce with a wide-ranging array of business services and benefits. Technology, healthcare, finance/insurance, telecommunications, logistics and business services drive the area's economy.

Almost every major highway, and every major interstate highway in metro Atlanta, passes through Fulton County. According to the 2010 US Census, Fulton County has the largest population of any county in Georgia, with 920,581 residents. The median household income was \$56,709 and the median family income was \$75,579. About 12 percent of families and 15 percent of the population were below the poverty line. The 2017 GA Department of Labor Area Profile estimates show Fulton County's population

increasing 13.1 percent to 1,041,423 from 2010. The unemployment rate was 4.8 percent.

There are 204 CTs in Fulton County, which QNB includes in its AA. Of the CTs 50 are low-income, 38 are moderate-income, 22 are middle-income, 89 are upper-income, and 5 are unknown. QNB's Milton and Atlanta branch locations are in Fulton County.

The ten largest employers in 2018 included Delta Air Lines, Inc., AT&T Services, Inc., Georgia Institute of Technology, Northside Hospital, and The Coca-Cola Company.

DeKalb County

DeKalb County includes roughly 10 percent of the city of Atlanta (90 percent of Atlanta lies in Fulton County). DeKalb County is the fourth most populous county of Georgia. According to the 2010 US Census, there were 691,893 people residing in the county. The median household income in the county was \$51,349 and the median family income was \$60,718. About 12 percent of families and 16 percent of the population live below the poverty line. According to the 2017 GA Department of Labor Area Profile estimates, DeKalb County's population increased 8.9 percent to 753,253 from 2010. The average unemployment rate was 4.8 percent.

QNB's AA includes all 145 CTs in DeKalb County. Of the CTs 24 are low-income, 49 are moderate-income, 29 middle-income, 41 are upper-income, and 2 are unknown.

Top employers within the county include Children's Healthcare of Atlanta, Emory Healthcare, Inc., Emory University, State Farm Mutual Auto Insurance Company, The Kroger Company, United Parcel Service, and Walmart.

Forsyth County

Forsyth County is one of the fastest-growing areas in the US, stimulated by its close proximity to Atlanta. Forsyth County has a highly regarded school district that is one of Georgia's largest. According to the 2010 US census, the population was 175,511. The median household income in the county was \$87,605 and the median family income was \$96,501. Approximately 5 percent of families and 6 percent of the population live below the poverty line. The 2017 GA Department of Labor Area Profile estimates show Forsyth County's population increasing 30 percent to 227,967 from 2010. The unemployment rate was 3.8 percent.

QNB's AA includes all 45 CTs in Forsyth County. The CTs consist of 1 moderate-income, 15 middle-income, and 29 upper-income geographies.

Top employers within the county include Northside Hospital, Tyson Poultry, Inc., Koch Foods of Cumming, LLC, Scientific Games Products, Inc., Healthport Technologies, LLC, Walmart, and Kroger Company.

Clayton County

Clayton County is home to Hartsfield-Jackson Atlanta International Airport, the busiest airport in the US. According to the 2010 US census, the population was 259,424. The median household income in the county was \$43,311 and the median family income was \$48,064. Approximately 14 percent of families and 17 percent of the population live below the poverty line. The 2017 GA Department of Labor Area Profile estimates show Forsyth County's population increased 10 percent to 285,153 since 2010. The unemployment rate was 5.8 percent.

The QNB AA includes all 50 CTs in Clayton County. The CTs consist of 12 low-income, 25 moderate-income, 12 middle-income, and 1 unknown geographies.

Top employers within the county include Delta Air Lines, Inc., Southern Regional Medical Center, Inc., Wal-Mart Associates, Inc., and Southwest Airlines Company.

Appendix C: Tables of Performance Data

Content of Standardized Tables

A separate set of tables is provided for each state. All multistate metropolitan areas are presented in one set of tables. References to the “bank” include activities of any affiliates that the bank provided for consideration (refer to appendix A: Scope of the Examination). For purposes of reviewing the lending test tables, the following are applicable: (1) purchased loans are treated as originations/purchases; (2) “aggregate” is the percentage of the aggregate number of reportable loans originated and purchased by all lenders in the MA/assessment area. Deposit data are compiled by the FDIC and are available as of June 30th of each year. Tables without data are not included in this PE. Tables are identified by both letters and numbers, which results from how they are generated in supervisory analytical systems.

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

Table Q. Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography - The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of businesses (regardless of revenue size) throughout those geographies. Because small business data are not available for geographic areas smaller than counties, it may be necessary to compare bank loan data to aggregate data from geographic areas larger than the bank’s assessment area.

Table R. Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenue - Compares the percentage distribution of the number of small loans (less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to the percentage distribution of businesses with revenues of \$1 million or less. In addition, the table presents the percentage distribution of the number of loans originated and purchased by the bank by loan size, regardless of the revenue size of the business. The table also presents aggregate peer data for the years the data is available.

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography 2016

AA	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$ (000)	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate
QNB	20	15,081	16.4	91,904	6.9	10.0	5.8	20.1	35.4	16.7	28.8	30.0	26.0	44.0	25.0	51.4	0.1	0.0	0.0
Total	20	15,081	16.4	91,904	6.9	10.0	5.8	20.1	35.4	16.7	28.8	30.0	26.0	44.0	25.0	51.4	0.1	0.0	0.0

Source: 2016 D&B Data; 01/01/2016 - 12/31/2016 Bank Data; 2016 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography 2017

AA	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$ (000)	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate
QNB	27	6,097	6.7	88,911	7.8	5.0	6.3	21.3	40.0	19.4	24.5	35.0	22.3	45.5	20.0	51.5	1.0	0.0	0.6
Total	27	6,097	6.7	88,911	7.8	5.0	6.3	21.3	40.0	19.4	24.5	35.0	22.3	45.5	20.0	51.5	1.0	0.0	0.6

Source: 2017 D&B Data; 01/01/2017 - 12/31/2017 Bank Data; 2017 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues 2016

AA	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
	#	\$ (000)	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
QNB	20	15,081	16.4	91,904	86.8	75.0	49.8	5.1	25.0	8.1	0.0
Total	20	15,081	16.4	91,904	86.8	75.0	49.8	5.1	25.0	8.1	0.0

Source: 2016 D&B Data; 01/01/2016 - 12/31/2016 Bank Data; 2016 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues 2017

AA	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
QNB	20	6,097	6.9	88,911	87.2	45.0	52.7	5.0	55.0	7.8	0.0
Total	20	6,097	6.9	88,911	87.2	45.0	52.7	5.0	55.0	7.8	0.0

Source: 2017 D&B Data; 01/01/2017 - 12/31/2017 Bank Data; 2017 CRA Aggregate Data "--" data not available. Due to rounding, totals may not equal 100.0