



PUBLIC DISCLOSURE

August 6, 2018

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

United National Bank
Charter Number **23981**

722 North Broad Street,
Cairo, GA 39828

Office of the Comptroller of the Currency

Three Ravinia Drive
Suite 1950
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

The Lending Test is rated: Satisfactory.

- The average loan-to-deposit ratio is more than reasonable given the bank's size, financial condition, and assessment area (AA) credit needs. This represents outstanding performance.
- The majority of United National Bank's lending activities are within the AA, which represents satisfactory performance.
- The geographic distribution of loans reflects excellent dispersion within the AA and meets the standards for outstanding performance.
- The distribution of borrowers reflects reasonable penetration among individuals of different income levels and farms of different sizes, considering the demographics of the AA. This meets the standard for satisfactory performance.

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

United National Bank (UNB) was chartered on May 26, 2000. The bank has one location at 722 North Broad Street, Cairo, Georgia, which is in a middle-income census tract (CT). The bank's sole Automated Teller Machine (ATM) is at this same location. The assessment area (AA) consists of all CTs within Grady County. UNB does not have any affiliates, subsidiaries, or a holding company. No branches were opened or closed during the review period and there has been no merger or acquisition activity since the prior CRA evaluation. There are no financial conditions, legal constraints, or other factors hindering the bank's ability to help meet the credit needs of its AA. The prior CRA Performance Evaluation, dated July 15, 2013, resulted in a "Satisfactory" rating.

As of December 31, 2017, the bank had total assets of \$219 million, total loans of \$178 million, and total deposits of \$183 million. The bank offers a variety of traditional deposit and loan products. As of December 31, 2017, farmland and agricultural loans represented 28 percent and 13 percent of gross loans, respectively. The number of consumer loans is large at 57 percent of total loans originated or renewed during the evaluation period. Management plans to continue focusing on agricultural lending. As of June 30, 2017, UNB had the highest market share of deposits in the AA at 49.7 percent. This level is more than double the closest competitor's market share.

Scope of the Evaluation

Evaluation Period/Products Evaluated

This CRA Performance Evaluation is an assessment of UNB's performance in meeting the credit needs of its community. The evaluation covered the period from January 1, 2015, to December 31, 2017. The bank's two primary loan products are consumer and farm loans. The CRA evaluation was primarily based on the analysis of these loan types. Lending data was evaluated using the 2010 Census and 2015 American Community Survey (ACS) Census.

Data Integrity

UNB is not subject to the Home Mortgage Disclosure Act (HMDA) because the bank does not have an office or a deposit taking ATM located within a Metropolitan Statistical Area (MSA). Examiners relied on loan sampling to evaluate the bank's CRA performance, which was compared to 2016 and 2017 demographic data.

Selection of Areas for Full-Scope Review

UNB only has one AA given the bank has a single location. A full-scope review of this assessment area was completed. Refer to appendix A for more information.

Ratings

The bank's overall rating is based primarily on our full-scope review of the AA. Farm and

consumer lending received the most weight considering the volume of these activities. Given there are no low-income geographies, the lending in moderate-income and middle-income distressed geographies received the most weight.

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 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

LENDING TEST

UNB's performance under the Lending Test is satisfactory. The loan-to-deposit (LTD) ratio is more than reasonable, a majority of lending is inside the AA, the distribution of borrowers among individuals of different income levels and farms of different sizes reflects reasonable penetration, and the geographic distribution of loans reflects excellent dispersion. Details regarding these findings are addressed below.

Loan-to-Deposit Ratio

UNB's average LTD ratio is more than reasonable given the bank's size, financial condition, and AA credit needs. UNB is the only bank headquartered in Grady County. The LTD ratio averaged 108.7% over the 21 quarters since the last CRA evaluation. The bank ranks first when compared to four similarly-situated banks with main offices in contiguous Mitchell and Decatur Counties. These banks are smaller in asset size, with similar AA demographics and product offerings. The LTD ratio for these four banks averaged 56 percent with a high average of 80.1 percent.

Lending in Assessment Area

The majority of UNB's lending activities are within the AA. This represents satisfactory performance given 75 percent of the number of loans in the sample were made to borrowers within the AA. While the level based on the dollar volume of loans is substantially lower at 29.4 percent, this is predominately attributed to the farmers that have operations in the AA and in neighboring counties. Loans totaling \$800 thousand had partial farm operations in Grady County. Another \$1.9 million of originated loans were either located, secured by property, or had farming operations in the neighboring counties of Mitchell, Decatur, and Thomas County.

Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$
	Inside		Outside			Inside		Outside		
	#	%	#	%	\$	%	\$	%		
Consumer loans	19	95.0	1	5.0	20	123	99.2	1	0.8	124
Farm loans	11	55.0	9	45.0	20	1,448	27.8	3,767	72.2	5,215
Total	30	75.0	10	25.0	40	1,571	29.4	3,768	70.6	5,339

Source: Evaluation Period: 1/1/2015 - 12/31/2017 Bank Data, Due to rounding, totals may not equal 100.

Lending to Borrowers of Different Incomes and to Businesses of Different Sizes

The distribution of loans to borrowers of different income levels, and farms of different sizes exhibits reasonable penetration. This meets the standards for satisfactory performance.

Consumer Loans

The percent of consumer loans made to low- and moderate-income borrowers exceeds the standard for satisfactory performance. The table below illustrates the percentage distribution of consumer loans the bank originated to borrowers in the AA compared to the percentage of households by income level in the AA. As reflected in the table below, during 2015-2016, 45 percent of households were in low- and moderate-income geographies, while 85 percent of the bank's consumer loans were originated to low- or moderate-income individuals. In 2017, 44 percent of households were in low- and moderate-income geographies, while the bank originated 57 percent of consumer loans to low- and moderate-income individuals.

Assessment Area:	Total Consumer Loans			Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Not Available-Income Borrowers	
	#	\$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans
Grady Cty AA	13	91,658	100.0	28.9	38.5	16.2	46.2	16.1	7.7	38.7	7.7	0.0	0.0

Source: 2010 U.S Census; 01/01/2015 - 12/31/2016 Bank Data. Due to rounding, totals may not equal 100.0

Assessment Area:	Total Consumer Loans			Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Not Available-Income Borrowers	
	#	\$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans
Grady Cty AA	7	60,464	100.0	27.5	42.9	16.2	14.3	18.5	42.9	37.8	0.0	0.0	0.0

Source: 2015 ACS Census; 01/01/2017 - 12/31/2017 Bank Data. Due to rounding, totals may not equal 100.0

Farm Loans

Lending to farms of different sizes reflects a reasonable penetration. Data in the following tables shows the bank's lending to farms of different sizes within the AA. The percentage of farm loans with annual revenues less than \$1 million is lower than the percentage of farms in the AA in both 2015-2016 and 2017. This is primarily related to the significantly low number of farms in the AA with revenues over \$1 million. In 2016 and 2017, there were only four farms in the AA with revenues over \$1 million. Both the 2015-2016 and 2017 loan samples, showed two farms with self-reported revenue just slightly over \$1 million and two loans to the same farmer during the period. UNB is a prominent agricultural lender in the community. Therefore, it is reasonable that the bank would provide loans to these farmers. Overall, lending to farms with revenues below \$1 million is reasonable, especially considering there was a high percentage of farm loans with unknown revenues.

Table T: Assessment Area Distribution of Loans to Farms by Gross Annual Revenues											2015-16	
Assessment Area:	Total Loans to Farms				Farms with Revenues <= 1MM			Farms with Revenues > 1MM		Farms with Revenues Not Available		
	#	\$	% of Total	Overall Market	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	% Farms	% Bank Loans	
Grady Cty AA	43	5,252	100	--	96.6	81.4	--	2.1	11.6	1.2	7.0	
<i>Source: 2016 D&B Data; 01/01/2015 - 12/31/2016 Bank Data; "--" data not available. Due to rounding, totals may not equal 100.0</i>												

Table T: Assessment Area Distribution of Loans to Farms by Gross Annual Revenues											2017	
Assessment Area:	Total Loans to Farms				Farms with Revenues <= 1MM			Farms with Revenues > 1MM		Farms with Revenues Not Available		
	#	\$	% of Total	Overall Market	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	% Farms	% Bank Loans	
Grady Cty AA	17	3,154	100	--	95.9	52.9	--	2.7	23.5	1.4	23.5	
<i>Source: 2017 D&B Data; 01/01/2017 - 12/31/2017 Bank Data; "--" data not available. Due to rounding, totals may not equal 100.0</i>												

Refer to Appendix C for a detailed description of the tables used in this section.

Geographic Distribution of Loans

UNB's geographic distribution of loans reflects excellent dispersion and meets the standards for outstanding performance. The geographic distribution for consumer loans is excellent. Farm loans reflect excellent and reasonable geographic distribution in 2015-2016 and 2017, respectively. Overall, distribution was determined to be excellent considering the higher volume of loans which reflected outstanding performance.

Consumer Loans

The geographic distribution of consumer loans exceeds the standard for satisfactory performance. UNB's record of originating consumer loans in moderate-income census tracts within the AA exceeds the AA demographics. As the table below illustrates, during 2015-2016, there were no low-income tracts and 85 percent of loans sampled were in moderate census tracts compared to 19 percent of households residing in moderate-income geographies. In 2017, the bank originated 57 percent of consumer loans in moderate-income census tracts, while 17 percent of households resided in these geographies.

Table U: Assessment Area Distribution of Consumer Loans by Income Category of the Geography 2015-16

Assessment Area:	Total Consumer Loans			Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Not Available-Income Tracts	
	#	\$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans
Grady Cty AA	13	91,658	100.0	0.0	0.0	18.9	84.6	81.1	15.4	0.0	0.0	0.0	0.0

Source: 2010 U.S Census; 01/01/2015 - 12/31/2016 Bank Data. Due to rounding, totals may not equal 100.0

Table U: Assessment Area Distribution of Consumer Loans by Income Category of the Geography 2017

Assessment Area:	Total Consumer Loans			Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Not Available-Income Tracts	
	#	\$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans
Grady Cty AA	7	60,464	100.0	0.0	0.0	16.7	57.1	73.9	42.9	9.4	0.0	0.0	0.0

Source: 2015 ACS Census; 01/01/2017 - 12/31/2017 Bank Data. Due to rounding, totals may not equal 100.0

Farm Loans

For 2015-2016, the geographic distribution of farm loans within the AA exhibits excellent dispersion. There are no low-income CTs within the AA. UNB’s farm loans originated in moderate-income geographies is substantially higher than the percentage of farms located within those geographies. Farm lending is centered in middle-income census tracts that are designated distressed or underserved. Refer to table below for complete details.

Table S - Assessment Area Distribution of Loans to Farms by Income Category of the Geography												2015-16	
Assessment Area:	Total Loans to Farms			Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Not Available-Income Tracts	
	#	\$	% of Total	% Farms	% Bank Loans	% Farms	% Bank Loans	% Farms	% Bank Loans	% Farms	% Bank Loans	% Farms	% Bank Loans
Grady Cty AA	43	5,252	100	0.0	0.0	7.7	20.9	92.3	79.1	0.0	0.0	0.0	0.0

*Source: 2016 D&B Data; 01/01/2015 - 12/31/2016 Bank Data; "--" data not available.
Due to rounding, totals may not equal 100.0*

For 2017, the geographic distribution of farm loans within the AA exhibits reasonable dispersion. There are no low income CT within the AA. While farm loans originated in moderate-income geographies is higher than the demographics, so are loans originated in upper-income CTs. Farm lending continues to be centered in middle-income CTs that are designated distressed or underserved, which further supports a reasonable dispersion. Refer to table below for complete details.

Table S - Assessment Area Distribution of Loans to Farms by Income Category of the Geography												2017	
Assessment Area:	Total Loans to Farms			Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Not Available-Income Tracts	
	#	\$	% of Total	% Farms	% Bank Loans	% Farms	% Bank Loans	% Farms	% Bank Loans	% Farms	% Bank Loans	% Farms	% Bank Loans
Grady Cty AA	17	3,154	100	0.0	0.0	6.2	29.4	78.1	47.1	15.8	23.5	0.0	0.0

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

Refer to Appendix C for a detailed description of the tables used in this section.

Responses to Complaints

There were no complaints related to UNB’s CRA performance communicated to the institution or its supervisory agency since the prior CRA examination.

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: (01/01/2015 to 12/21/2017) Investment and Service Tests and CD Loans: Not applicable	
Financial Institution	Products Reviewed	
United National Bank Cairo, Georgia	Small Farm and Consumer Loans	
Affiliate(s)	Affiliate Relationship	Products Reviewed
Not applicable	Not applicable	Not applicable
List of Assessment Areas and Type of Examination		
Assessment Area	Type of Exam	Other Information
Grady County, Georgia, Non-MSA	Full-Scope	None

Appendix B: Community Profiles for Full-Scope Areas

Grady County Assessment Area

Demographic Information for Grady County, Non-MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	6	0.00	16.67	66.67	16.67	0.00
Population by Geography	25,243	0.0	17.5	73.3	9.2	0.0
Owner-Occupied Housing by Geography	5,360	0.0	15.9	71.6	12.5	0.0
Businesses by Geography	1,214	0.0	14.3	76.6	9.1	0.0
Farms by Geography	146	0.0	6.2	78.1	15.8	0.0
Family Distribution by Income Level	6,506	27.2	18.8	20.4	33.6	0.0
Distribution of Low- and Moderate-Income Families throughout AA Geographies	2,994	0.0	20.3	72.8	6.9	0.0
Median Family Income	= \$45,816	Median Housing Value		= \$121,001		
HUD Adjusted Median Family Income for 2017	= \$46,500	Unemployment Rate		= 5.61%		
Households Below the Poverty Level	= 2,358					

(*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2010 U.S. Census, and 2017 HUD updated MFI.

UNB's AA includes all of Grady County, located in the southwestern corner of Georgia. No part of the AA is in a MSA. The AA includes six census tracts, of which one is upper-income, four are middle-income, and one is moderate-income. All four middle-income and the upper-income census tracts are designated as distressed or underserved geographies due to the AA's poverty level. These identified areas are considered the most in need of revitalization or stabilization, which gives lending institutions greater opportunities to provide community development lending. The AA meets the technical requirements of the Act, and does not arbitrarily exclude low- or moderate-income census tracts.

UNB's AA is predominately rural. Data obtained for Grady County indicates its economy specializes in agriculture, forestry, fishing and hunting. Cotton and corn account for the largest crop harvests in the County. Leading industries include healthcare, retail, and manufacturing. Major employers include Archbold Medical Center, Grady EMC, Koyo Bearings, Monrovia Growers, Performance Food Group, Seminole Marine, and Woodhaven Furniture Industries. Competition to provide financial services within the combined AA remains strong. UNB's major competitors include three larger commercial banks and numerous finance companies.

As part of this performance evaluation, a community contact was made with a local government entity. This contact indicated the community credit needs are for affordable housing.

Appendix C: Tables of Performance Data

Content of Standardized Tables

A separate set of tables is provided for each state. 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 S. Assessment Area Distribution of Loans to Farms by Income Category of the Geography - The percentage distribution of the number of small loans (less than or equal to \$500,000) to farms originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of farms (regardless of revenue size) throughout those geographies. Because small farm data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank’s assessment area.

Table T. Assessment Area Distribution of Loans to Farms by Gross Annual Revenues - Compares the percentage distribution of the number of small loans (less than or equal to \$500,000) originated and purchased by the bank to farms with revenues of \$1 million or less to the percentage distribution of farms 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 farm. The table also presents aggregate peer data for the years the data is available.

Table U. Assessment Area Distribution of Consumer Loans by Income Category of the Geography – Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of households throughout those geographies.

Table V. Assessment Area Distribution of Consumer Loans by Income Category of the Geography - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of households by income level in each MA/assessment area.