



# LARGE BANK

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Comptroller of the Currency  
Administrator of National Banks

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Washington, DC 20219

## PUBLIC DISCLOSURE

April 21, 2008

### COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Queensborough National Bank & Trust Company  
Charter Number: 6207

113 East Broad Street  
Louisville, GA 30434-0000

Office of the Comptroller of the Currency

GEORGIA FIELD OFFICE  
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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

**Institution's CRA Rating:** This institution is rated Satisfactory.

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

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

\* The lending test is weighted more heavily than the investment and service tests when arriving at an overall rating.

The major factors that support this rating include:

- QNB&T's lending levels reflect a good responsiveness to meeting the credit needs of the assessment area (AA).
- QNB&T's geographic distribution of loans is good.
- A majority of the bank's loans are originated within its AA.
- The distribution of loans by income level of the borrower is good.
- QNB&T's dollar amount of investments in the AA is strong given the available community development (CD) opportunities in the AA.
- QNB&T's delivery systems are readily accessible to geographies and individuals of different income levels throughout the full-scope AA.

## 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 usually have between 2,500 and 8,000 persons, and 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 the size eligibility standards of the Small Business Administration's Development Company or Small Business Investment Company programs (13 CFR 121.301) or have gross annual revenues of \$1 million or less; or, activities that revitalize or stabilize low- or moderate-income geographies.

Effective September 1, 2005, the Board of Governors of the Federal Reserve System, Office of the Comptroller of the Currency, and the Federal Deposit Insurance Corporation have adopted the following additional language as part of the revitalize or stabilize definition of community development. Activities that revitalize or stabilize-

- (i) Low-or moderate-income geographies;
- (ii) Designated disaster areas; or
- (iii) Distressed or underserved nonmetropolitan middle-income geographies designated by the Board, Federal Deposit Insurance Corporation, and Office of the Comptroller of the Currency, based on-
  - a. Rates of poverty, unemployment, and population loss; or
  - b. Population size, density, and dispersion. Activities that revitalize and stabilize geographies designated based on population size, density, and dispersion if they help to meet essential community needs, including needs of low- and moderate-income individuals.

**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 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 applications, the amount of loan requested, and the disposition of the application (e.g., approved, denied, and withdrawn). Beginning in 2004, the reports also include additional data on 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 ten years and used to determine the income level category of geographies. Also, the median income determined by the Department of Housing and Urban Development 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 Metropolitan Statistical Area that contains a population of at least 2.5 million. A Metropolitan Division consists of one or more counties that represent an employment center or centers, plus adjacent counties associated with the main county or counties through commuting ties.

**Metropolitan Statistical Area:** An area, defined by the Office of Management and Budget, as having at least one urbanized area that has a population of at least 50,000. The Metropolitan Statistical Area comprises the central county or counties, plus adjacent outlying counties having a high degree of social and economic integration with the central county 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) and the Thrift Financial Reporting (TFR) 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

Queensborough National Bank & Trust Company (QNB&T) is an intrastate bank headquartered in Louisville, Georgia located in east central Georgia. The bank is owned by The Queensborough Company. The Holding Company does not own any other entities. The bank serves two AA's through 20 branches and 18 ATMs. Its primary service area contains seven contiguous counties (Bulloch, Candler, Emanuel, Jefferson, Jenkins, Screven, and Washington) in the East Georgia Non-MSA AA, where 11 branches and 10 ATMs are located. The second service area is made up of the four GA counties (Burke, Columbia, McDuffie, and Richmond) in the Augusta-Richmond County, GA-SC MSA, where 9 branches and 8 ATMs are located. QNB&T also has a loan production office in Savannah, Georgia, which is not in the bank's AA.

As of December 31, 2007, QNB&T reported total assets of \$777 million and Tier One Capital of \$60 million. Total loans of \$607 million accounted for the largest portion of QNB&T's assets, representing 76 percent of total assets. The bank's primary focus is serving commercial customers through loans and other banking services; with a secondary focus in residential real estate lending. Loan portfolio composition includes 55 percent commercial and commercial real estate loans, 26 percent residential mortgage products, and 2 percent agricultural loans.

QNB&T offers a variety of business deposit accounts, consumer deposit products, commercial lending, and trust and brokerage services. SBA guaranteed loans are also offered.

Since the prior evaluation, QNB&T opened four new branches in Georgia, one each in Hephzibah, Evans, Martinez, and Augusta, Georgia. A branch in Stapleton, Georgia was closed.

No legal, financial, or other factors impede QNB&T's ability to meet the credit needs in it's AA.

QNB&T's CRA performance was rated "Satisfactory" in the last public evaluation dated October 6, 2003.



## **Scope of the Evaluation**

### **Evaluation Period/Products Evaluated**

This Performance Evaluation assesses the bank's performance under the Lending, Investment, and Service Tests. To assess the bank's lending performance we reviewed residential mortgage loans subject to filing under the Home Mortgage Disclosure Act (HMDA), small loans to businesses and farms, and qualified Community Development (CD) loans.

Investment Test conclusions were based on an evaluation of equity and debt investments, grants, and donations made during the evaluation period that met the definition of CD. The Service Test was evaluated based on branch distribution, hours of operation, branch openings and closings, alternative delivery systems, retail and commercial deposit and loan products and services, and CD services made during the evaluation period.

The evaluation period for HMDA and small loans to businesses and farms is January 1, 2003 to December 31, 2007. For CD loans, the Investment and Services tests, the evaluation period is November 9, 2003 to April 21, 2008.

### **Data Integrity**

Prior to this examination, a sample of QNB&T's HMDA and CRA loan data was tested for accuracy. The bank's data is reliable and this evaluation is based on accurate data.

Investments and Services submitted by bank management were verified to ensure they met the regulatory definition for CD. Some items were excluded from this evaluation because they did not meet the definition or purpose of CD.

### **Selection of Areas for Full-Scope Review**

The East Georgia Non-MSA AA was chosen for a full-scope review as it represents a sample of the bank's operations in significant markets. The Augusta-Richmond County GA-SC MSA AA was selected for a limited scope review.

### **Ratings**

The bank's overall rating is based primarily on those areas that received full-scope reviews.

### **Other**

We contacted a community group in conjunction with this examination. The organization contacted provides consultations, assistance, and funding opportunities for individuals and businesses located in rural communities. Identified needs included affordable housing and small business loans.

## **Fair Lending or Other Illegal Credit Practices Review**

We found no evidence of discriminatory or other illegal credit practices inconsistent with helping to meet community credit needs.

## **Conclusions with Respect to Performance Tests**

### **LENDING TEST**

#### **Conclusions for Areas Receiving Full-Scope Reviews**

The bank's performance under the lending test is rated "High Satisfactory." Based on the full-scope review of the East Georgia Non-MSA AA, the bank's performance is good.

The level of lending and geographic distribution of small business, small farm, and residential mortgage loans is good. Further, the distribution of these loan products based on income levels is excellent.

#### **Lending Activity**

**Refer to Table 1- Lending Volume in appendix C for the facts and data used to evaluate the bank's lending activity.**

QNB&T is primarily a commercial lender with commercial real estate and commercial loans accounting for approximately 74 percent of total loans according to Call Report data as of December 31, 2007. Approximately 25 percent of the loan portfolio includes HMDA-reportable loans. Agricultural lending represents 2 percent of the loan portfolio.

Overall lending activity is good relative to the area credit needs and the bank's deposit market share. QNB&T competes for deposits with 18 other financial institutions with branches in the bank's market area. Based on June 30, 2007 FDIC market data, QNB&T ranked 2<sup>nd</sup> among these institutions with a 14 percent deposit market share. To analyze QNB&T's lending activity, we compared the bank's deposit market share with its lending market share for small loans to businesses and home mortgage loans.

Small business lending reflects excellent responsiveness as the bank ranked 1<sup>st</sup> among 47 small business loan reporters by number of loans and total dollar amount of loans granted during the evaluation period. QNB&T's market share based on dollar amount and number of small business loans was 25 percent and 20 percent, respectively.

Home mortgage lending also reflects a good responsiveness as QNB&T ranked 2<sup>nd</sup> by number of loans granted out of 312 mortgage lenders in the market for a market share of 5.2 percent.

#### **Distribution of Loans by Income Level of the Geography**

The geographic distribution of loans was good based on the distribution of home mortgage loans and small business loans.

### ***Home Mortgage Loans***

Refer to Tables 2, 3, 4, and 5 in appendix C for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

The number and amount of home mortgage loans was good based on the number and geographic distribution of owner-occupied units in the AA. There are no low-income census tracts in the AA. In moderate-income census tracts, the percent of home purchase loans was near the percentage of owner-occupied units in these areas. Seventeen percent of owner-occupied units are in moderate-income geographies and 18 percent of the bank's loans are in moderate-income tracts. The market share in moderate-income census tracts exceeds the overall market share in all census tracts. Refinanced mortgage loans had similar results as expressed in Table 4.

The number and amount of home improvement loans is excellent based on the number and geographic distribution of owner-occupied units in the AA. The percent of home improvement loans in moderate-income geographies significantly exceeds the percentage of owner-occupied units in these areas. Seventeen percent of owner-occupied units are in moderate-income tracts and 31 percent of the bank's loans are in these tracts.

The number and amount of multifamily loans originated in the AA were insignificant and a geographical analysis is not meaningful.

### ***Small Loans to Businesses***

Refer to Table 6 in appendix C for the facts and data used to evaluate the geographic distribution of the bank's origination/purchase of small loans to businesses.

QNB&T's geographic distribution of small loans to businesses was excellent. The percentage of loans QNB&T made in moderate-income tracts exceeded the percentage of businesses located in these census tracts. Fourteen percent of businesses are located in moderate-income tracts and 24 percent of the bank's loans are in these tracts.

### ***Small Loans to Farms***

Refer to Table 7 in appendix C for the facts and data used to evaluate the geographic distribution of the bank's origination/purchase of small loans to farms.

QNB&T's geographic distribution of small loans to farms was good. The bank's penetration of loans in moderate-income tracts exceeds the percentage of farms located in moderate-income tracts.

### ***Lending Gap Analysis***

The geographic distribution of small loans to businesses and home mortgage loans were analyzed to determine if any unexplained conspicuous gaps existed. None were identified. This performance had a positive effect on the bank's overall geographic distribution analysis.

### ***Inside/Outside Ratio***

An analysis of QNB&T's lending within its AA revealed that a high percentage of the bank's home mortgage loans and small loans to businesses were originated within its AA. Eighty-two percent of QNB&T's loan originations were inside the AA. This performance had a positive effect on the bank's overall geographic distribution analysis.

### **Distribution of Loans by Income Level of the Borrower**

The distribution of loans to borrowers of different income levels is excellent based on home mortgage and small business lending performance.

#### ***Home Mortgage Loans***

Refer to Tables 8, 9, and 10 in appendix C for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

Distribution of home mortgage loans is good. The distribution of home purchase loans to low-income borrowers is lower than the percentage of low-income families that live in the AA. However, the bank's market share of home purchase loans to low-income borrowers exceeds its overall market share to all borrowers. The percentage of home purchase loans to moderate-income borrowers is near the percentage of moderate-income families that live in the AA. Refinanced loans have similar results as expressed in Table 10.

The distribution of home improvement loans is excellent. The bank's percentage of home improvement loans to low-income borrowers is slightly lower than the percentage of low-income borrowers that live in the AA. However, the percentage of home improvement loans granted to moderate-income borrowers exceeds the percentage of moderate-income families that live in the AA. Also, the bank's market share of home improvement loans to low income borrowers substantially exceeds its overall market share to all borrowers.

The bank's market share for all home loans in low- and moderate-income census tracts exceeded the bank's overall market share to borrowers of all income levels.

#### ***Small Loans to Businesses***

Refer to Table 11 in appendix C for the facts and data used to evaluate the borrower distribution of the bank's origination/purchase of small loans to businesses.

QNB&T's distribution of small loans to businesses was excellent. The percentage of small loans to small businesses (businesses with annual revenues of \$1 million or less) was considerably higher than the percentage of small businesses in the AA. The bank's market share of small loans to small businesses exceeded its overall market share of small loans to all businesses.

### **Small Loans to Farms**

Refer to Table 12 in the appendix C for the facts and data used to evaluate the borrower distribution of the bank's origination/purchase of small loans to businesses.

QNB&T's distribution of small loans to farms was good. The percentage of small loans to small farms (farms with annual revenues of \$1 million or less) matched the percentage of small farms in the AA. The bank's market share of small loans to farms exceeded its overall market share of small loans to all farms.

### **Community Development Lending**

Refer to Table 1 Lending Volume in appendix C for the facts and data used to evaluate the bank's level of community development lending. This table includes all CD loans, including multifamily loans that also qualify as CD loans. In addition, Table 5 includes geographic lending data on all multi-family loans, including those that also qualify as CD loans. Table 5 does not separately list CD loans, however.

QNB&T did not originate or purchase CD loans in the AA during this evaluation period. The bank originated 4 CD loans totaling \$340 thousand in the MSA AA, which received a limited scope review. This had a neutral impact on the bank's lending test rating.

### **Product Innovation and Flexibility**

QNB&T does not offer innovative or flexible lending products targeted to low- or moderate-income individuals in the AA. This factor had a neutral impact on the performance evaluation of the lending test.

### **Conclusions for Areas Receiving Limited-Scope Reviews**

Based on limited-scope reviews, the bank's performance under the lending test in the Augusta-Richmond County GA-SC MSA AA is not inconsistent with the bank's overall "High Satisfactory" performance under the lending test. Refer to Tables 1 through 13 in appendix C for the facts and data that support these conclusions.

## **INVESTMENT TEST**

### **Conclusions for Areas Receiving Full-Scope Reviews**

The bank's performance under the investment test is rated "Outstanding." Based on the full-scope review, the bank's performance in the AA is strong.

Refer to Table 14 in appendix C for the facts and data used to evaluate the bank's level of qualified investments.

During this evaluation period the bank made \$2.2 million in qualified community development investments. As of our on-site examination, this consisted of two investments: a \$1.2 million Georgia tax credit fund and a \$1 million CRA pool with the Federal National Mortgage Association. This level of investment is strong relative to the opportunities for qualified investments in the AA and these broader statewide investments have the potential to benefit the AA.

### **Conclusions for Area Receiving Limited-Scope Reviews**

Based on limited-scope reviews, the bank's performance under the investment test in the Augusta-Richmond County GA-SC MSA is not inconsistent with the bank's overall "Outstanding" performance under the investment test. Although performance was weaker, it does not detract from the bank's overall performance.

## **SERVICE TEST**

### **Conclusions for Areas Receiving Full-Scope Reviews**

The bank's performance under the Service Test is rated "High Satisfactory." Based on the full-scope review, the bank's performance in the AA is good. Branches provide accessibility to all portions of the AA. The use of CD services is good.

### **Retail Banking Services**

Refer to Table 15 in appendix C for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

QNB&T's service delivery systems are accessible to geographies and individuals of different income levels throughout the AA. The bank has 11 branch offices, of which 10 have a 24-hour Automated Teller Machine (ATM). Four branch offices are in moderate-income census tracts and six offices are in middle-income geographies. There were no branch openings in the Non-MSA AA during this evaluation period. QNB&T closed a branch in a middle-income geography.

QNB&T's services and business hours do not vary in a way that inconveniences portions of the AA, particularly low- and moderate-income individuals or low- and moderate-income geographies. Banking hours are Monday through Friday from 9:00 AM to 4:00 PM at most branches; with six branches open on Saturdays from 9:00 AM to 12:00 PM. The bank offers Internet and telephone banking services to all customers. These services are available 24-hours a day seven days a week and include account inquiry and funds transfer capabilities. The Internet banking service also offers a bill pay feature. QNB&T offers traditional products and services that are responsive to the basic banking needs of the community.

## **Community Development Services**

Bank employees and Directors participate in community development services, such as providing technical assistance, educational assistance, and fund raising efforts to various local nonprofit and community development organizations. These efforts are responsive to the needs of the community and occasionally directly benefit low- and moderate- income individuals. The board is provided with information regarding the level and frequency of community development services provided by employees, which is also included as a performance element in senior management's evaluations.

## **Conclusions for Areas Receiving Limited-Scope Reviews**

Based on limited-scope reviews, the bank's performance under the Service Test in the Augusta-Richmond County GA-SC MSA AA is not inconsistent with the bank's overall "High Satisfactory" performance under the Service Test.



## 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”).

<b>Time Period Reviewed</b>	Lending Test (excludes CD Loans): 01/01/04 to 12/31/07 Investment and Service Tests and CD Loans: 11/09/03 to 04/21/08	
<b>Financial Institution</b>	<b>Products Reviewed</b>	
Queensborough National Bank and Trust (QNB&T) Louisville, Georgia	HMDA, Small Business, Small Farms and CD Loans	
<b>Affiliate(s)</b>	<b>Affiliate Relationship</b>	<b>Products Reviewed</b>
NA		
<b>List of Assessment Areas and Type of Examination</b>		
<b>Assessment Area</b>	<b>Type of Exam</b>	<b>Other Information</b>
East Georgia Non-MSA AA	Full-Scope	
Augusta-Richmond County, GA-SC MSA AA #12260	Limited-Scope	

## Appendix B: Market Profiles for Full-Scope Areas

### Queensborough Non-MSA

Demographic Information for Full-Scope Area: East Georgia Non-MSA AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	35	0.00	17.14	71.43	11.43	0.00
Population by Geography	149,788	0.00	15.79	71.57	12.64	0.00
Owner-Occupied Housing by Geography	37,196	0.00	16.82	68.94	14.23	0.00
Businesses by Geography	11,951	0.00	14.10	70.11	15.79	0.00
Farms by Geography	668	0.00	16.02	72.90	11.08	0.00
Family Distribution by Income Level	37,003	0.00	16.85	19.28	39.21	0.00
Distribution of Low- and Moderate-Income Families throughout AA Geographies	15,360	0.00	21.44	70.33	8.23	0.00
Median Family Income (MFI) = \$37,320 HUD Adjusted Median Family Income for 2007 = \$43,400 Households Below the Poverty Level = 24.37%			Median Housing Value = \$58,636 Unemployment Rate = 4.10%			

(\*) The NA category consists of geographies that have not been assigned an income classification.  
 Source: 2000 U.S. Census, and 2007 HUD updated MFI.

QNB&T delineates two AA's. Seven counties (Bulloch, Candler, Emanuel, Jefferson, Jenkins, Screven and Washington) in the East Georgia Non-MSA located between Augusta, GA and Savannah, GA. Several counties in this AA have middle income underserved geographies (2 each in Candler and Jefferson, 5 in Emanuel and 1 in Jenkins). The other AA is the four contiguous GA counties (Burke, Columbia, McDuffie and Richmond) in the Augusta-Richmond County, GA-SC MSA, that are located adjacent to the state's border with South Carolina.

QNB&T operates 11 branches and 10 ATMs in the East Georgia Non-MSA. Approximately 58 percent of QNB&T's deposits are located in this AA.

According to the Georgia Department of Labor, the 2007 unemployment rate for this AA ranged from a low of 4.2 percent to a high of 9.6 percent. This is high compared to the state average of 4.4 percent. All five geographies in Emanuel County are underserved middle-income census tracts. The AA's labor force is dependent on manufacturing, government and retail trade. Major employers include Battle Lumber Company, Georgia Southern University, Wal-Mart Associates, Electrolux Home Products, and King America Finishing.

## Appendix C: Tables of Performance Data

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### Content of Standardized 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 and market share is the number of loans originated and purchased by the bank as a percentage of the aggregate number of reportable loans originated and purchased by all lenders in the MA/assessment area; (2) Partially geocoded loans (loans where no census tract is provided) cannot be broken down by income geographies and, therefore, are only reflected in the Total Loans in Core Tables 2 through 7 and part of Table 13; and (3) Partially geocoded loans are included in the Total Loans and % Bank Loans Column in Core Tables 8 through 12 and part of Table 13. Tables without data are not included in this PE.

The following is a listing and brief description of the tables:

- Table 1. Lending Volume** - Presents the number and dollar amount of reportable loans originated and purchased by the bank over the evaluation period by MA/assessment area. Community development loans to statewide or regional entities or made outside the bank’s assessment area may receive positive CRA consideration.
- Table 1. Other Products** - Presents the number and dollar amount of any unreported category of loans originated and purchased by the bank over the evaluation period by MA/assessment area. Examples include consumer loans or other data that a bank may provide, at its option, concerning its lending performance. This is a two-page table that lists specific categories.
- Table 2. Geographic Distribution of Home Purchase Loans** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents market share information based on the most recent aggregate market data available.
- Table 3. Geographic Distribution of Home Improvement Loans** - See Table 2.
- Table 4. Geographic Distribution of Home Mortgage Refinance Loans** - See Table 2.
- Table 5. Geographic Distribution of Multifamily Loans** - Compares the percentage distribution of the number of multifamily loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of multifamily housing units throughout those geographies. The table also presents market share information based on the most recent aggregate market data available.

- Table 6. Geographic Distribution of Small Loans to Businesses** - 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. The table also presents market share information based on the most recent aggregate market data available. Because small business 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 7. Geographic Distribution of Small Loans to Farms** - 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. The table also presents market share information based on the most recent aggregate market data available. 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 8. Borrower Distribution of Home Purchase Loans** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MA/assessment area. The table also presents market share information based on the most recent aggregate market data available.
- Table 9. Borrower Distribution of Home Improvement Loans** - See Table 8.
- Table 10. Borrower Distribution of Refinance Loans** - See Table 8.
- Table 11. Borrower Distribution of Small Loans to Businesses** - 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. Market share information is presented based on the most recent aggregate market data available.
- Table 12. Borrower Distribution of Small Loans to Farms** - 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. Market share information is presented based on the most recent aggregate market data available.

- Table 13. Geographic and Borrower Distribution of Consumer Loans (OPTIONAL)** - For geographic distribution, the table 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 within each geography. For borrower distribution, the table 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 of households by income level in each MA/assessment area.
- Table 14. Qualified Investments** - Presents the number and dollar amount of qualified investments made by the bank in each MA/AA. The table separately presents investments made during prior evaluation periods that are still outstanding and investments made during the current evaluation period. Prior-period investments are reflected at their book value as of the end of the evaluation period. Current period investments are reflected at their original investment amount even if that amount is greater than the current book value of the investment. The table also presents the number and dollar amount of unfunded qualified investment commitments. In order to be included, an unfunded commitment must be legally binding and tracked and recorded by the bank's financial reporting system.
- Table 15. Distribution of Branch Delivery System and Branch Openings/Closings** - Compares the percentage distribution of the number of the bank's branches in low-, moderate-, middle-, and upper-income geographies to the percentage of the population within each geography in each MA/AA. The table also presents data on branch openings and closings in each MA/AA.

Table 1. Lending Volume

LENDING VOLUME		Geography: GEORGIA						Evaluation Period: January 1, 2004 to December 31, 2007				
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
<b>Full Review:</b>												
East Georgia Non MSA	57.15	1,683	92,049	3,143	163,663	940	57,950	0	0	5,766	313,662	13.69
<b>Limited Review:</b>												
Augusta-Richmond County GA-SC MSA	42.85	2,281	259,226	1,821	142,707	218	28,590	4	340	4,324	434,847	3.88

\* Loan Data as of December 31, 2007. Rated area refers to either the state or multi-state MA rating area.

\*\* The evaluation period for Community Development Loans is November 9, 2003 to April 21, 2008.

\*\*\* Deposit Data as of June 30, 2007. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: GEORGIA						Evaluation Period: January 1, 2004 to December 31, 2007							
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Over all	Low	Mod	Mid	Upp
<b>Full Review:</b>															
East Georgia Non MSA	454	29.95	0.00	0.00	16.82	18.28	68.94	73.35	14.23	8.37	5.48	0.00	9.14	5.73	3.04
<b>Limited Review:</b>															
Augusta-Richmond County GA-SC MSA	1,062	70.05	6.54	2.35	15.60	9.51	48.15	47.27	29.72	40.87	2.21	2.33	2.82	2.17	2.13

\* Based on 2006 Peer Mortgage Data: Eastern Region.

\*\* Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

\*\*\* Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: GEORGIA								Evaluation Period: January 1, 2004 to December 31, 2007				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Over all	Low	Mod	Mid	Upp
<b>Full Review:</b>															
East Georgia Non MSA	327	68.41	0.00	0.00	16.82	30.89	68.94	65.75	14.23	3.36	24.29	0.00	30.34	24.38	7.27
<b>Limited Review:</b>															
Augusta-Richmond County GA-SC MSA	151	31.59	6.54	3.31	15.60	31.13	48.15	52.32	29.72	13.25	5.00	1.92	8.97	5.48	2.84

\* Based on 2006 Peer Mortgage Data: Eastern Region.

\*\* Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

\*\*\* Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)



Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: GEORGIA						Evaluation Period: January 1, 2004 to December 31, 2007						
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Over all	Low	Mod	Mid	Upp
<b>Full Review:</b>															
East Georgia Non MSA	896	45.81	0.00	0.00	16.82	21.88	68.94	71.76	14.23	6.36	8.70	0.00	15.05	8.42	5.09
<b>Limited Review:</b>															
Augusta-Richmond County GA-SC MSA	1,060	54.19	6.54	4.53	15.60	18.68	48.15	49.62	29.72	27.17	3.30	4.67	6.27	3.08	2.36

\*\* Based on 2006 Peer Mortgage Data: Eastern Region.

\*\* Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

\*\*\* Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: GEORGIA					Evaluation Period: January 1, 2004 to December 31, 2007					Market Share (%) by Geography*				
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans						
<b>Full Review:</b>																
East Georgia Non MSA	6	42.86	0.00	0.00	9.00	0.00	84.98	100.00	6.02	0.00	18.18	0.00	0.00	22.22	0.00	
<b>Limited Review:</b>																
Augusta-Richmond County GA-SC MSA	8	57.14	17.10	25.00	17.77	12.50	47.57	62.50	17.56	0.00	9.09	0.00	0.00	25.00	0.00	

\* Based on 2006 Peer Mortgage Data: Eastern Region.

\*\* Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

\*\*\* Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES		Geography: GEORGIA								Evaluation Period: January 1, 2004 to December 31, 2007					
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	Overall	Low	Mod	Mid	Upp
<b>Full Review:</b>															
East Georgia Non MSA	3143	63.32	0.00	0.00	14.10	23.89	70.11	67.32	15.79	8.78	15.32	0.00	25.10	15.68	8.62
<b>Limited Review:</b>															
Augusta-Richmond County GA-SC MSA	1821	36.68	12.08	8.95	15.86	18.18	41.70	46.29	30.36	26.58	4.37	4.37	5.99	5.45	3.11

\* Based on 2006 Peer Small Business Data: US.

\*\* Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

\*\*\* Source Data - Dun and Bradstreet 2007.

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS		Geography: GEORGIA								Evaluation Period: January 1, 2004 to December 31, 2007					
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	Overall	Low	Mod	Mid	Upp
<b>Full Review:</b>															
East Georgia Non MSA	940	81.17	0.00	0.00	16.02	19.89	72.90	76.17	11.08	3.94	44.31	0.00	63.33	45.06	9.09
<b>Limited Review:</b>															
Augusta-Richmond County GA-SC MSA	218	18.83	5.59	6.88	19.76	52.75	46.50	37.61	28.15	2.75	40.58	62.50	66.67	33.33	11.54

\* Based on 2006 Peer Small Business Data: US.

\*\* Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

\*\*\* Source Data - Dun and Bradstreet 2007.

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: GEORGIA						Evaluation Period: January 1, 2004 to December 31, 2007							
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share				
	#	% of Total**	% Families***	% BANK****	% Families***	% BANK****	% Families***	% BANK****	% Families***	% BANK****	Over all	Low	Mod	Mid	Upp
<b>Full Review:</b>															
East Georgia Non MSA	454	29.95	24.66	11.72	16.85	19.77	19.28	32.64	39.21	35.86	6.27	14.29	7.95	8.46	4.41
<b>Limited Review:</b>															
Augusta-Richmond County GA-SC MSA	1,062	70.05	22.70	5.99	16.69	19.23	20.72	29.57	39.88	45.22	2.50	1.22	2.25	3.01	2.56

\* Based on 2006 Peer Mortgage Data: Eastern Region.

\*\*As a percentage of loans with borrower income information available. No information is available for 4.2% of loans originated and purchased by the bank.

\*\*\*Percentage of Families is based on the 2000 Census information.

\*\*\*\*Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: GEORGIA								Evaluation Period: January 1, 2004 to December 31, 2007					
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share				
	#	% of Total**	% Families***	% BANK**** Loans	% Families***	% BANK**** Loans	% Families***	% BANK**** Loans	% Families***	% BANK**** Loans	Overall	Low	Mod	Mid	Upp
<b>Full Review:</b>															
East Georgia Non MSA	327	68.41	24.66	20.69	16.85	26.33	19.28	26.65	39.21	26.33	25.80	61.90	30.43	35.29	12.00
<b>Limited Review:</b>															
Augusta-Richmond County GA-SC MSA	151	31.59	22.70	18.79	16.69	26.85	20.72	23.49	39.88	30.87	5.21	8.26	7.11	4.58	3.85

Based on 2006 Peer Mortgage Data: Eastern Region.

\*\*As a percentage of loans with borrower income information available. No information is available for 4.2% of loans originated and purchased by the bank.

\*\*\*Percentage of Families is based on the 2000 Census information.

\*\*\*\*Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE		Geography: GEORGIA								Evaluation Period: January 1, 2004 to December 31, 2007					
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share				
	#	% of Total**	% Families***	% BANK Loans****	% Families	% BANK Loans****	% Families	% BANK Loans****	% Families	% BANK Loans****	Overall	Low	Mod	Mid	Upp
<b>Full Review:</b>															
East Georgia Non MSA	896	45.81	24.66	12.14	16.85	20.48	19.28	28.69	39.21	38.69	10.22	25.00	15.58	9.68	7.57
<b>Limited Review:</b>															
Augusta-Richmond County GA-SC MSA	1,060	54.19	22.70	13.37	16.69	18.26	20.72	23.55	39.88	44.81	3.74	5.81	3.75	3.28	3.62

Based on 2006 Peer Mortgage Data: Eastern Region.

\*\*As a percentage of loans with borrower income information available. No information is available for 4.2% of loans originated and purchased by the bank.

\*\*\*Percentage of Families is based on the 2000 Census information.

\*\*\*\*Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2) Based on [Year] Peer Mortgage Data: XXXXXXX Region.

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: GEORGIA			Evaluation Period: January 1, 2004 to December 31, 2007				
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share	
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev \$1 Million or Less
<b>Full Review:</b>									
East Georgia Non MSA	3,143	63.32	54.21	95.58	88.83	7.45	3.72	15.32	24.86
<b>Limited Review:</b>									
Augusta-Richmond County GA-SC MSA	1,821	36.68	60.90	94.18	82.43	9.50	8.07	4.37	11.63

\* Based on 2006 Peer Small Business Data: US.

\*\* Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

\*\*\* Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B – 2007).

\*\*\*\* Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 0.00% of small loans to businesses originated and purchased by the Bank.



Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: GEORGIA			Evaluation Period: January 1, 2004 to December 31, 2007				
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$500,000	All	Rev \$1 Million or Less
<b>Full Review:</b>									
East Georgia Non MSA	940	81.17	95.96	95.21	83.51	11.06	5.43	44.31	46.82
<b>Limited Review:</b>									
Augusta-Richmond County GA-SC MSA	218	18.83	95.98	81.19	57.80	25.23	16.97	40.58	48.15

\* Based on 2006 Peer Small Business Data: US.

\*\* Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

\*\*\* Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2007).

\*\*\*\* Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 0.00% of small loans to farms originated and purchased by Bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: GEORGIA				Evaluation Period: November 9, 2003 to April 21, 2008			
MA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
<b>Full Review:</b>									
East Georgia Non MSA	0	0	6	2,210	6	2,210	33.33	0	0
<b>Limited Review:</b>									
Augusta-Richmond County GA-SC MSA	0	0	12	30	12	30	66.67	0	0

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

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

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS																	
Geography: GEORGIA																	
Evaluation Period: November 9, 2003 to April 21, 2008																	
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population			
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
<b>Full Review:</b>																	
East Georgia Non MSA	13.69	11	55.00	0.00	36.36	54.55	9.09	0	1	0	0	-1	0	0.00	15.79	71.57	12.64
<b>Limited Review:</b>																	
Augusta-Richmond County GA-SC MSA	3.88	9	45.00	22.22	11.11	33.33	33.33	4	0	+1	0	+1	+2	9.74	16.80	49.16	24.30