

CRA Public File

The Community Reinvestment Act was enacted to help ensure that financial institutions meet the credit needs of their communities, including the needs of low and moderate income areas.

First National Community Bank takes an active role to ascertain the credit needs of the communities we serve to develop products and services, within sound credit practices, to help meet those needs.

The information in this file is current as of April 1st of each year.

Please direct any questions or comments to:

Wendy Huckaby
Senior Vice President, Compliance Officer & CRA
Compliance Officer
501 Broad Street
P. O. Box 5184
Rome GA 30162-5184
wendy.huckaby@fncbank.com

COMMUNITY REINVESTMENT ACT NOTICE

Under the Federal Community Reinvestment Act (CRA), the Office of the Comptroller of the Currency (OCC) evaluates our record of helping to meet the credit needs of this community consistent with safe and sound operations. The OCC also takes this record into account when deciding on certain applications submitted by us.

Your involvement is encouraged.

You are entitled to certain information about our operations and our performance under the CRA, including, for example, information about our branches, such as their location and services provided at them; the public section of our most recent CRA Performance Evaluation, prepared by the OCC; and comments received from the public relating to our performance in helping to meet community credit needs, as well as our response to those comments. You may review this information today.

At least 30 days before the beginning of each calendar quarter, the OCC publishes a list of the banks that are scheduled for CRA examination by the OCC for the next two quarters. This list is available through the OCC's website at OCC.gov.

You may send written comments about our performance in helping to meet community credit needs to:

**Wendy Huckaby, Compliance Officer
First National Community Bank
P O Box 5184
Rome, Georgia 30161-5184
wendy.huckaby@fncbank.com**

Or to the Office of the Comptroller of the Currency Deputy Comptroller, Southeast Region, 1700 Pacific Avenue, Suite 3600, Dallas TX 75201. You may also submit comments electronically to the OCC at CRAComments@occ.treas.gov. Your written comments, together with any response by us, will be considered by the OCC in evaluating our CRA performance and may be made public.

You may ask to look at any comments received by the OCC Deputy Comptroller.

You may also request from the OCC Deputy Comptroller an announcement of our applications covered by the CRA filed with the OCC.

We are an affiliate of First Chatsworth Bankshares, Inc., a bank holding company. You may request from Assistant Vice President Consumer Affairs, Federal Reserve Bank of Atlanta, 1000 Peachtree Street, NE, Atlanta, Georgia 30309-4470, an announcement of applications covered by the CRA filed by bank holding companies.

FIRST NATIONAL COMMUNITY BANK

Assessment Area List

As of April 1, 2026

State	County	Census Tract	MSA	Assessment Area Name	Tract Income Designation
Georgia	Bartow	9601.01	31924	Marietta GA MSA	Middle Income
Georgia	Bartow	9601.03	31924	Marietta GA MSA	Middle Income
Georgia	Bartow	9601.04	31924	Marietta GA MSA	Moderate Income
Georgia	Bartow	9601.05	31924	Marietta GA MSA	Moderate Income
Georgia	Bartow	9602.01	31924	Marietta GA MSA	Middle Income
Georgia	Bartow	9602.02	31924	Marietta GA MSA	Moderate Income
Georgia	Bartow	9602.03	31924	Marietta GA MSA	Moderate Income
Georgia	Bartow	9603.01	31924	Marietta GA MSA	Middle Income
Georgia	Bartow	9603.02	31924	Marietta GA MSA	Middle Income
Georgia	Bartow	9604.03	31924	Marietta GA MSA	Moderate Income
Georgia	Bartow	9604.04	31924	Marietta GA MSA	Moderate Income
Georgia	Bartow	9604.05	31924	Marietta GA MSA	Middle Income
Georgia	Bartow	9604.06	31924	Marietta GA MSA	Moderate Income
Georgia	Bartow	9604.07	31924	Marietta GA MSA	Upper Income
Georgia	Bartow	9605.01	31924	Marietta GA MSA	Moderate Income
Georgia	Bartow	9605.02	31924	Marietta GA MSA	Moderate Income
Georgia	Bartow	9606.01	31924	Marietta GA MSA	Moderate Income
Georgia	Bartow	9606.02	31924	Marietta GA MSA	Moderate Income
Georgia	Bartow	9607.01	31924	Marietta GA MSA	Moderate Income
Georgia	Bartow	9607.02	31924	Marietta GA MSA	Middle Income
Georgia	Bartow	9608.01	31924	Marietta GA MSA	Moderate Income
Georgia	Bartow	9608.02	31924	Marietta GA MSA	Low Income
Georgia	Bartow	9608.04	31924	Marietta GA MSA	Middle Income
Georgia	Bartow	9608.05	31924	Marietta GA MSA	Moderate Income
Georgia	Bartow	9609.01	31924	Marietta GA MSA	Middle Income
Georgia	Bartow	9609.02	31924	Marietta GA MSA	Moderate Income
Georgia	Bartow	9610.01	31924	Marietta GA MSA	Middle Income

FIRST NATIONAL COMMUNITY BANK

Assessment Area List

As of April 1, 2026

State	County	Census Tract	MSA	Assessment Area Name	Tract Income Designation
Georgia	Bartow	9610.02	31924	Marietta GA MSA	Moderate Income
Georgia	Floyd	0001.00	40660	Rome GA MSA	Middle Income
Georgia	Floyd	0002.02	40660	Rome GA MSA	Upper Income
Georgia	Floyd	0002.03	40660	Rome GA MSA	Middle Income
Georgia	Floyd	0002.04	40660	Rome GA MSA	Upper Income
Georgia	Floyd	0003.00	40660	Rome GA MSA	Upper Income
Georgia	Floyd	0004.01	40660	Rome GA MSA	Middle Income
Georgia	Floyd	0004.02	40660	Rome GA MSA	Upper Income
Georgia	Floyd	0004.03	40660	Rome GA MSA	Middle Income
Georgia	Floyd	0005.00	40660	Rome GA MSA	Moderate Income
Georgia	Floyd	0006.00	40660	Rome GA MSA	Moderate Income
Georgia	Floyd	0007.00	40660	Rome GA MSA	Upper Income
Georgia	Floyd	0008.00	40660	Rome GA MSA	Upper Income
Georgia	Floyd	0009.00	40660	Rome GA MSA	Upper Income
Georgia	Floyd	0011.00	40660	Rome GA MSA	Moderate Income
Georgia	Floyd	0012.00	40660	Rome GA MSA	Middle Income
Georgia	Floyd	0013.01	40660	Rome GA MSA	Moderate Income
Georgia	Floyd	0013.02	40660	Rome GA MSA	Middle Income
Georgia	Floyd	0014.00	40660	Rome GA MSA	Upper Income
Georgia	Floyd	0016.00	40660	Rome GA MSA	Moderate Income
Georgia	Floyd	0017.03	40660	Rome GA MSA	Middle Income
Georgia	Floyd	0017.04	40660	Rome GA MSA	Middle Income
Georgia	Floyd	0017.05	40660	Rome GA MSA	Middle Income
Georgia	Floyd	0017.06	40660	Rome GA MSA	Unknown
Georgia	Floyd	0018.00	40660	Rome GA MSA	Moderate Income
Georgia	Floyd	0020.00	40660	Rome GA MSA	Middle Income
Georgia	Floyd	0021.00	40660	Rome GA MSA	Moderate Income
Georgia	Gordon	9701.01	NA	GA Non-MSA	Moderate Income

FIRST NATIONAL COMMUNITY BANK

Assessment Area List

As of April 1, 2026

State	County	Census Tract	MSA	Assessment Area Name	Tract Income Designation
Georgia	Gordon	9701.02	NA	GA Non-MSA	Middle Income
Georgia	Gordon	9702.01	NA	GA Non-MSA	Middle Income
Georgia	Gordon	9702.02	NA	GA Non-MSA	Upper Income
Georgia	Gordon	9703.01	NA	GA Non-MSA	Moderate Income
Georgia	Gordon	9703.02	NA	GA Non-MSA	Middle Income
Georgia	Gordon	9704.00	NA	GA Non-MSA	Upper Income
Georgia	Gordon	9705.00	NA	GA Non-MSA	Middle Income
Georgia	Gordon	9706.01	NA	GA Non-MSA	Moderate Income
Georgia	Gordon	9706.02	NA	GA Non-MSA	Moderate Income
Georgia	Gordon	9707.00	NA	GA Non-MSA	Middle Income
Georgia	Gordon	9708.01	NA	GA Non-MSA	Upper Income
Georgia	Gordon	9708.02	NA	GA Non-MSA	Middle Income
Georgia	Gordon	9709.01	NA	GA Non-MSA	Upper Income
Georgia	Gordon	9709.02	NA	GA Non-MSA	Upper Income
Georgia	Murray	0101.00	19140	Dalton GA MSA	Middle Income
Georgia	Murray	0102.01	19140	Dalton GA MSA	Middle Income
Georgia	Murray	0102.03	19140	Dalton GA MSA	Middle Income
Georgia	Murray	0102.04	19140	Dalton GA MSA	Middle Income
Georgia	Murray	0103.00	19140	Dalton GA MSA	Moderate Income
Georgia	Murray	0104.01	19140	Dalton GA MSA	Middle Income
Georgia	Murray	0104.02	19140	Dalton GA MSA	Middle Income
Georgia	Murray	0105.00	19140	Dalton GA MSA	Middle Income
Georgia	Murray	0106.00	19140	Dalton GA MSA	Middle Income
Georgia	Murray	0107.00	19140	Dalton GA MSA	Middle Income
Georgia	Paulding	1201.04	31924	Marietta GA MSA	Middle Income
Georgia	Paulding	1201.05	31924	Marietta GA MSA	Upper Income
Georgia	Paulding	1201.06	31924	Marietta GA MSA	Middle Income
Georgia	Paulding	1201.07	31924	Marietta GA MSA	Middle Income
Georgia	Paulding	1201.08	31924	Marietta GA MSA	Middle Income

FIRST NATIONAL COMMUNITY BANK

Assessment Area List

As of April 1, 2026

State	County	Census Tract	MSA	Assessment Area Name	Tract Income Designation
Georgia	Paulding	1201.09	31924	Marietta GA MSA	Middle Income
Georgia	Paulding	1201.10	31924	Marietta GA MSA	Upper Income
Georgia	Paulding	1201.11	31924	Marietta GA MSA	Middle Income
Georgia	Paulding	1202.03	31924	Marietta GA MSA	Middle Income
Georgia	Paulding	1202.05	31924	Marietta GA MSA	Middle Income
Georgia	Paulding	1202.06	31924	Marietta GA MSA	Moderate Income
Georgia	Paulding	1202.07	31924	Marietta GA MSA	Middle Income
Georgia	Paulding	1202.08	31924	Marietta GA MSA	Moderate Income
Georgia	Paulding	1203.01	31924	Marietta GA MSA	Middle Income
Georgia	Paulding	1203.03	31924	Marietta GA MSA	Moderate Income
Georgia	Paulding	1203.04	31924	Marietta GA MSA	Middle Income
Georgia	Paulding	1203.05	31924	Marietta GA MSA	Moderate Income
Georgia	Paulding	1203.06	31924	Marietta GA MSA	Moderate Income
Georgia	Paulding	1203.07	31924	Marietta GA MSA	Moderate Income
Georgia	Paulding	1204.01	31924	Marietta GA MSA	Moderate Income
Georgia	Paulding	1204.02	31924	Marietta GA MSA	Middle Income
Georgia	Paulding	1204.03	31924	Marietta GA MSA	Moderate Income
Georgia	Paulding	1205.03	31924	Marietta GA MSA	Middle Income
Georgia	Paulding	1205.04	31924	Marietta GA MSA	Middle Income
Georgia	Paulding	1205.05	31924	Marietta GA MSA	Moderate Income
Georgia	Paulding	1205.06	31924	Marietta GA MSA	Middle Income
Georgia	Paulding	1205.07	31924	Marietta GA MSA	Middle Income
Georgia	Paulding	1206.01	31924	Marietta GA MSA	Moderate Income
Georgia	Paulding	1206.03	31924	Marietta GA MSA	Middle Income
Georgia	Paulding	1206.04	31924	Marietta GA MSA	Middle Income
Georgia	Paulding	1206.05	31924	Marietta GA MSA	Middle Income
Georgia	Paulding	1206.06	31924	Marietta GA MSA	Middle Income
Georgia	Paulding	1206.07	31924	Marietta GA MSA	Middle Income
Georgia	Whitfield	0001.01	19140	Dalton GA MSA	Middle Income

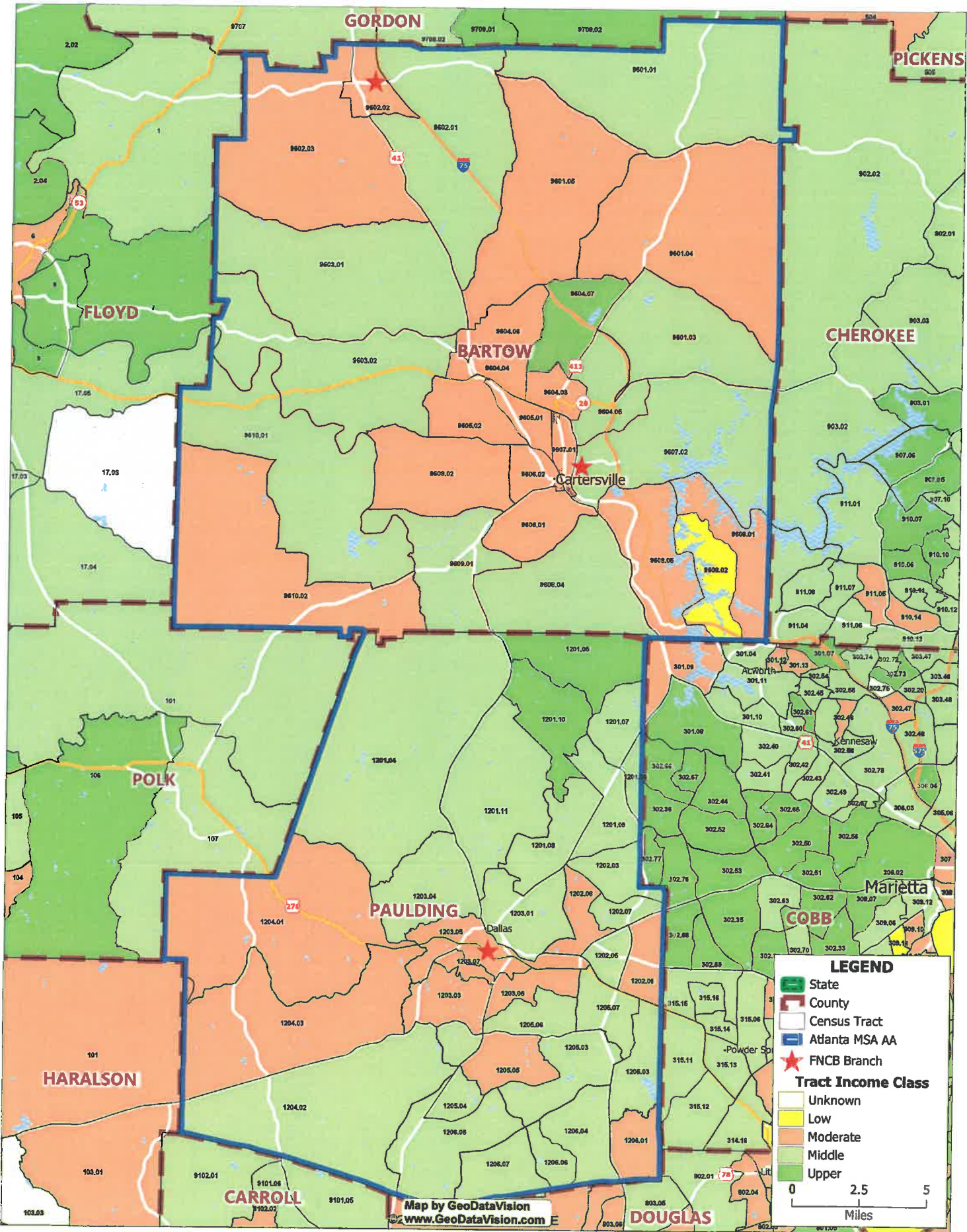
FIRST NATIONAL COMMUNITY BANK

Assessment Area List

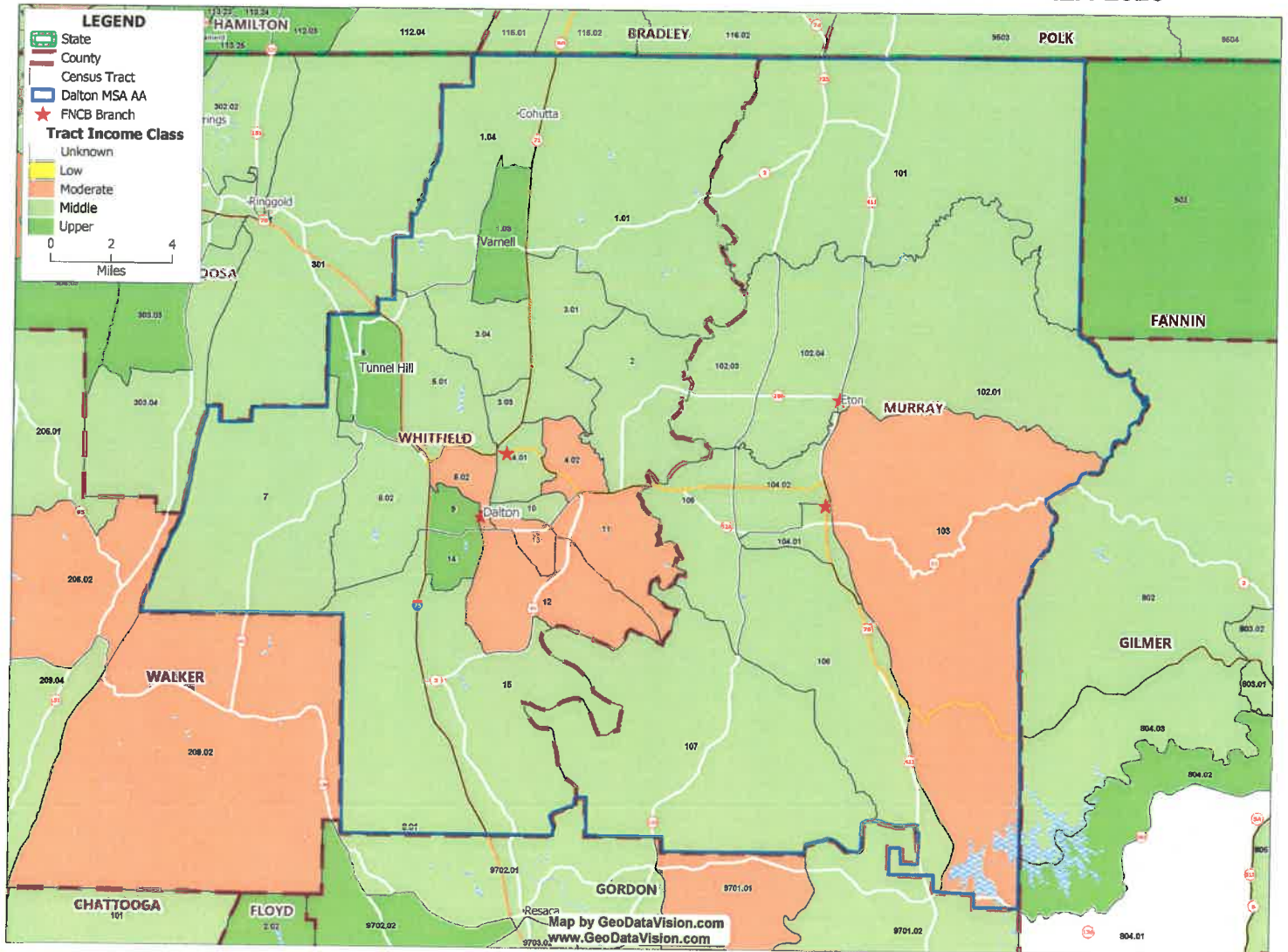
As of April 1, 2026

State	County	Census Tract	MSA	Assessment Area Name	Tract Income Designation
Georgia	Whitfield	0001.03	19140	Dalton GA MSA	Upper Income
Georgia	Whitfield	0001.04	19140	Dalton GA MSA	Middle Income
Georgia	Whitfield	0002.00	19140	Dalton GA MSA	Middle Income
Georgia	Whitfield	0003.01	19140	Dalton GA MSA	Middle Income
Georgia	Whitfield	0003.03	19140	Dalton GA MSA	Middle Income
Georgia	Whitfield	0003.04	19140	Dalton GA MSA	Middle Income
Georgia	Whitfield	0004.01	19140	Dalton GA MSA	Middle Income
Georgia	Whitfield	0004.02	19140	Dalton GA MSA	Moderate Income
Georgia	Whitfield	0005.01	19140	Dalton GA MSA	Middle Income
Georgia	Whitfield	0005.02	19140	Dalton GA MSA	Moderate Income
Georgia	Whitfield	0006.00	19140	Dalton GA MSA	Upper Income
Georgia	Whitfield	0007.00	19140	Dalton GA MSA	Middle Income
Georgia	Whitfield	0008.01	19140	Dalton GA MSA	Middle Income
Georgia	Whitfield	0008.02	19140	Dalton GA MSA	Middle Income
Georgia	Whitfield	0009.00	19140	Dalton GA MSA	Upper Income
Georgia	Whitfield	0010.00	19140	Dalton GA MSA	Middle Income
Georgia	Whitfield	0011.00	19140	Dalton GA MSA	Moderate Income
Georgia	Whitfield	0012.00	19140	Dalton GA MSA	Moderate Income
Georgia	Whitfield	0013.00	19140	Dalton GA MSA	Moderate Income
Georgia	Whitfield	0014.00	19140	Dalton GA MSA	Upper Income
Georgia	Whitfield	0015.00	19140	Dalton GA MSA	Middle Income

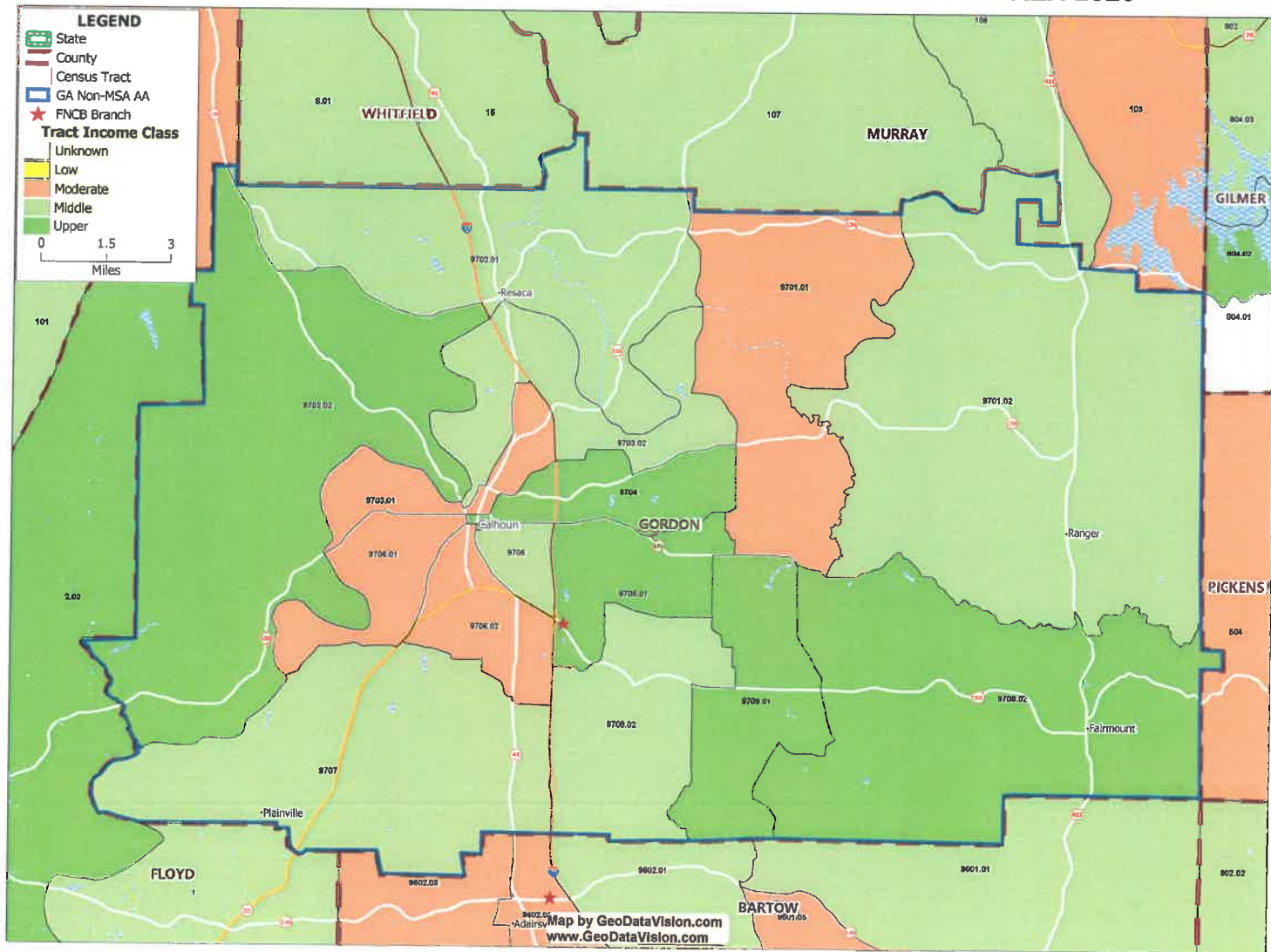
FIRST NATIONAL COMMUNITY BANK- ATLANTA MSA ASSESSMENT AREA 2026



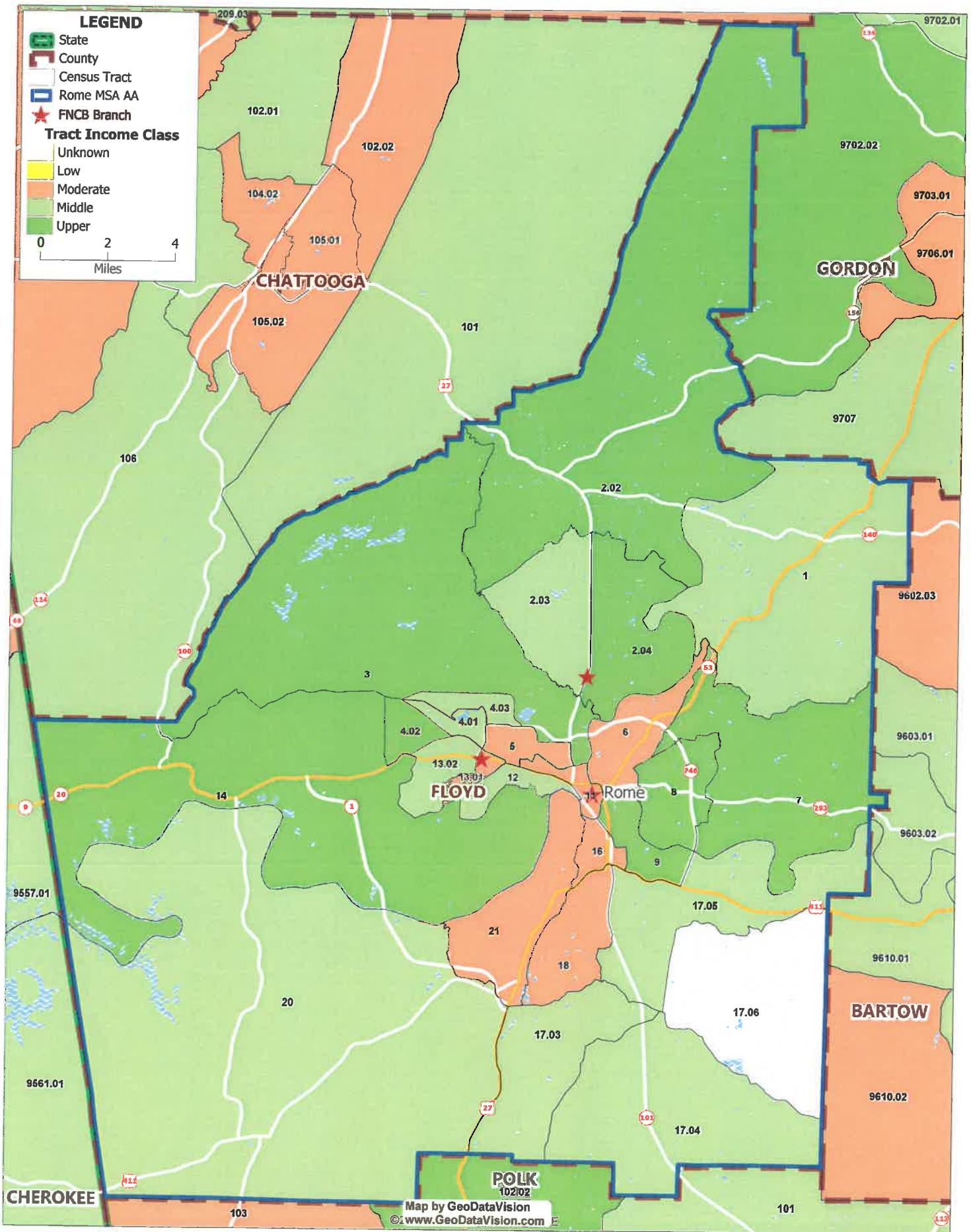
FIRST NATIONAL COMMUNITY BANK- DALTON MSA ASSESSMENT AREA 2026



FIRST NATIONAL COMMUNITY BANK- NON-MSA ASSESSMENT AREA 2026



FIRST NATIONAL COMMUNITY BANK- ROME MSA ASSESSMENT AREA 2026



ADAIRSVILLE LOCATION

7741 Adairsville Highway
Adairsville, GA 30103
770-773-7300
Census Tract: 9602.02

Lobby Hours

Monday – Friday: 9:00am – 5:00pm
Saturday: Lobby Closed

Drive Thru Hours

Monday – Friday: 9:00am – 5:00pm

ATM Available



ARMUCHEE LOCATION

2950 Martha Berry Highway NE
Rome, GA 30165
706-314-0560
Census Tract: 0002.04

Lobby Hours

Monday – Friday: 9:00am – 5:00pm
Saturday: Lobby Closed

Drive Thru Hours

Monday – Thursday: 9:00am – 5:00pm
Friday: 9:00am – 6:00pm

ATM Available



CALHOUN LOCATION

1300 Lovers Lane Road SE
Calhoun, GA 30701
706-307-7066
Census Tract: 9708.01

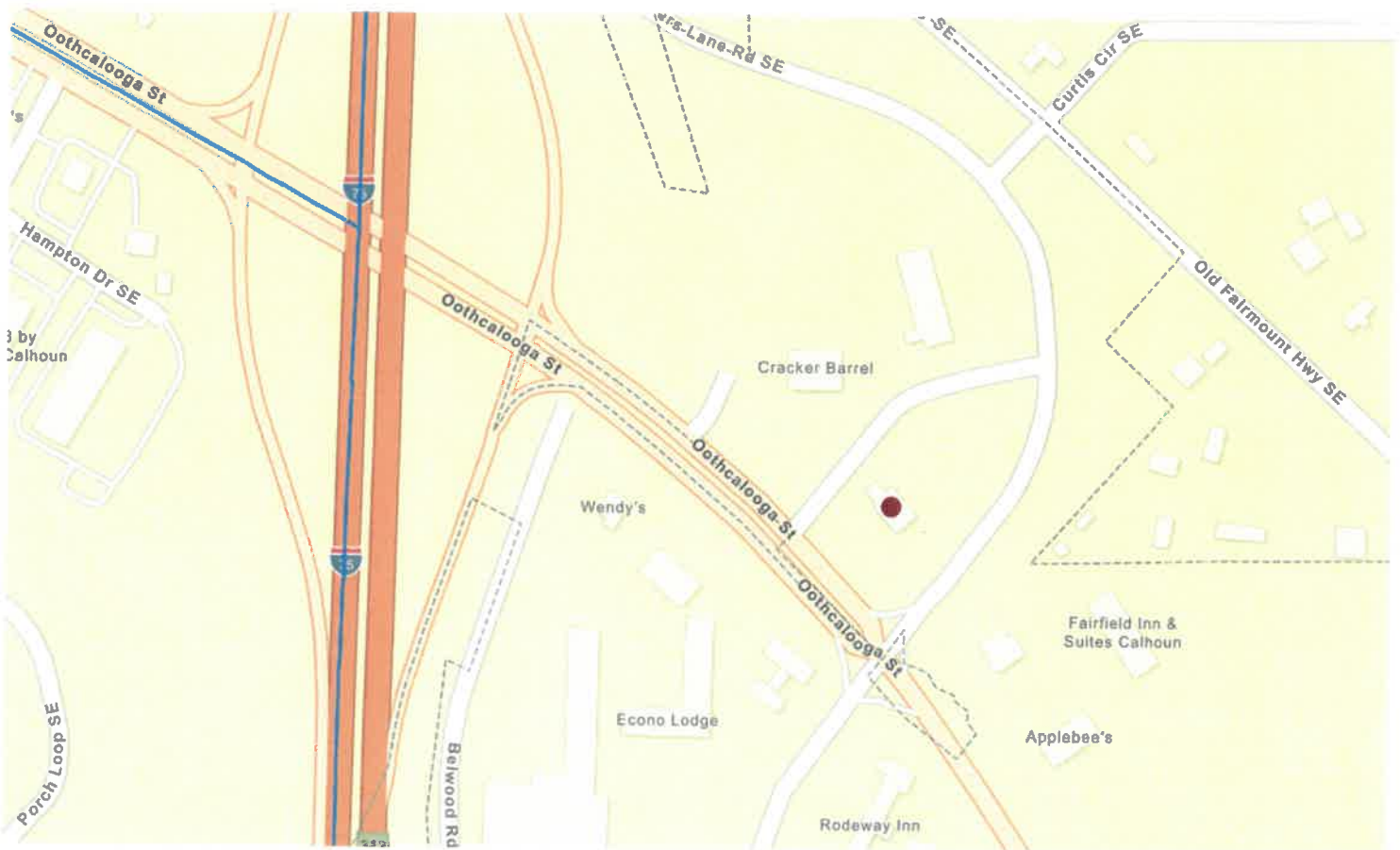
Lobby Hours

Monday – Friday: 9:00am – 5:00pm
Saturday: Lobby Closed

Drive Thru Hours

Monday – Friday: 9:00am – 5:00pm

ATM Available



CARTERSVILLE LOCATION

325 Cherokee Place
Cartersville, GA 30120
770-382-1777
Census Tract: 9607.02

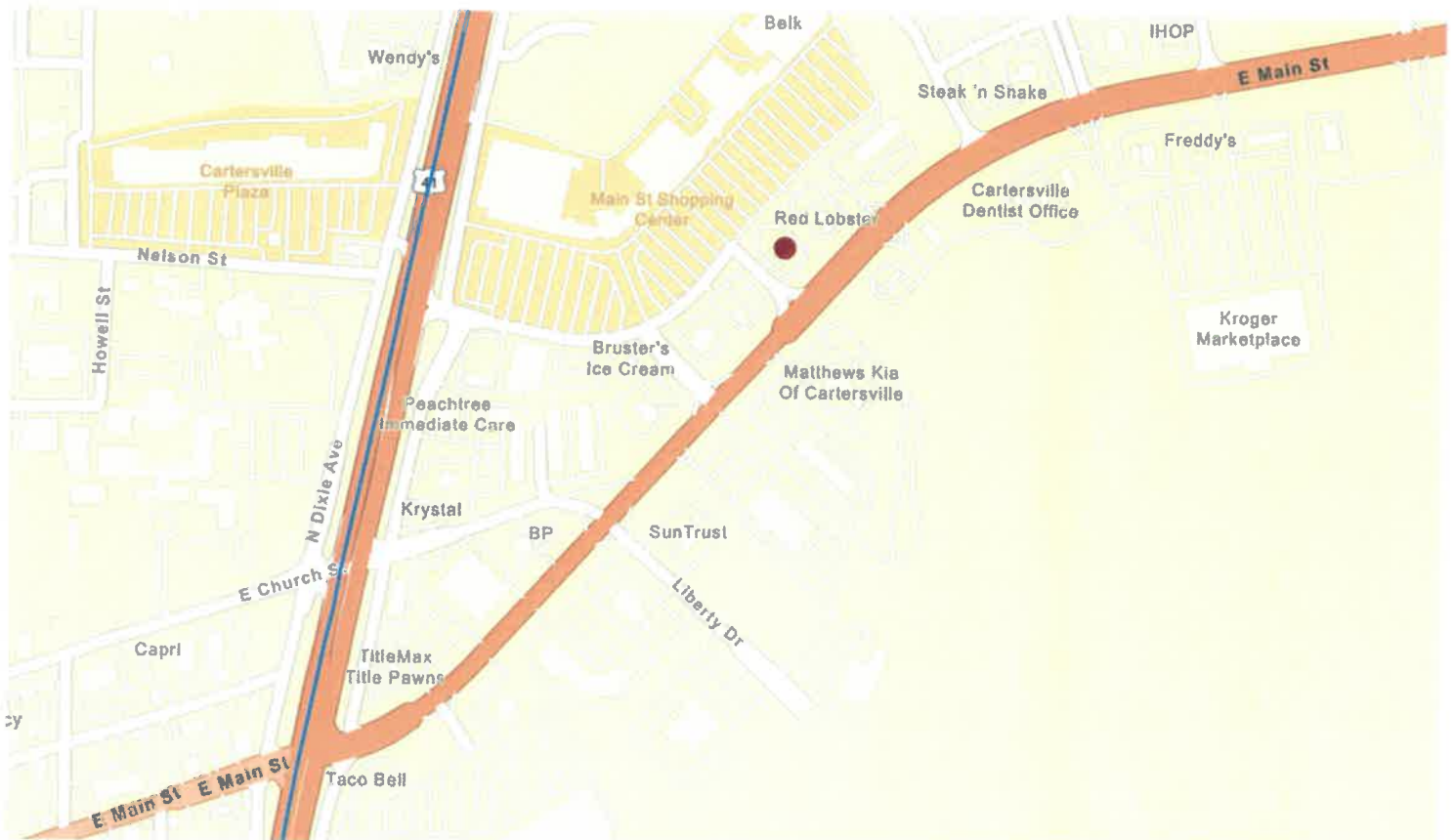
Lobby Hours

Monday – Friday: 9:00am – 5:00pm
Saturday: Lobby Closed

Drive Thru Hours

Monday – Friday: 9:00am – 5:00pm

ATM Available



CHATSWORTH LOCATION

701 North Third Avenue
Chatsworth, GA 30705
706-695-9646
Census Tract: 0104.01

Lobby Hours

Monday – Thursday: 9:00am – 4:00pm

Friday: 9:00am – 5:00pm

Saturday: Lobby Closed

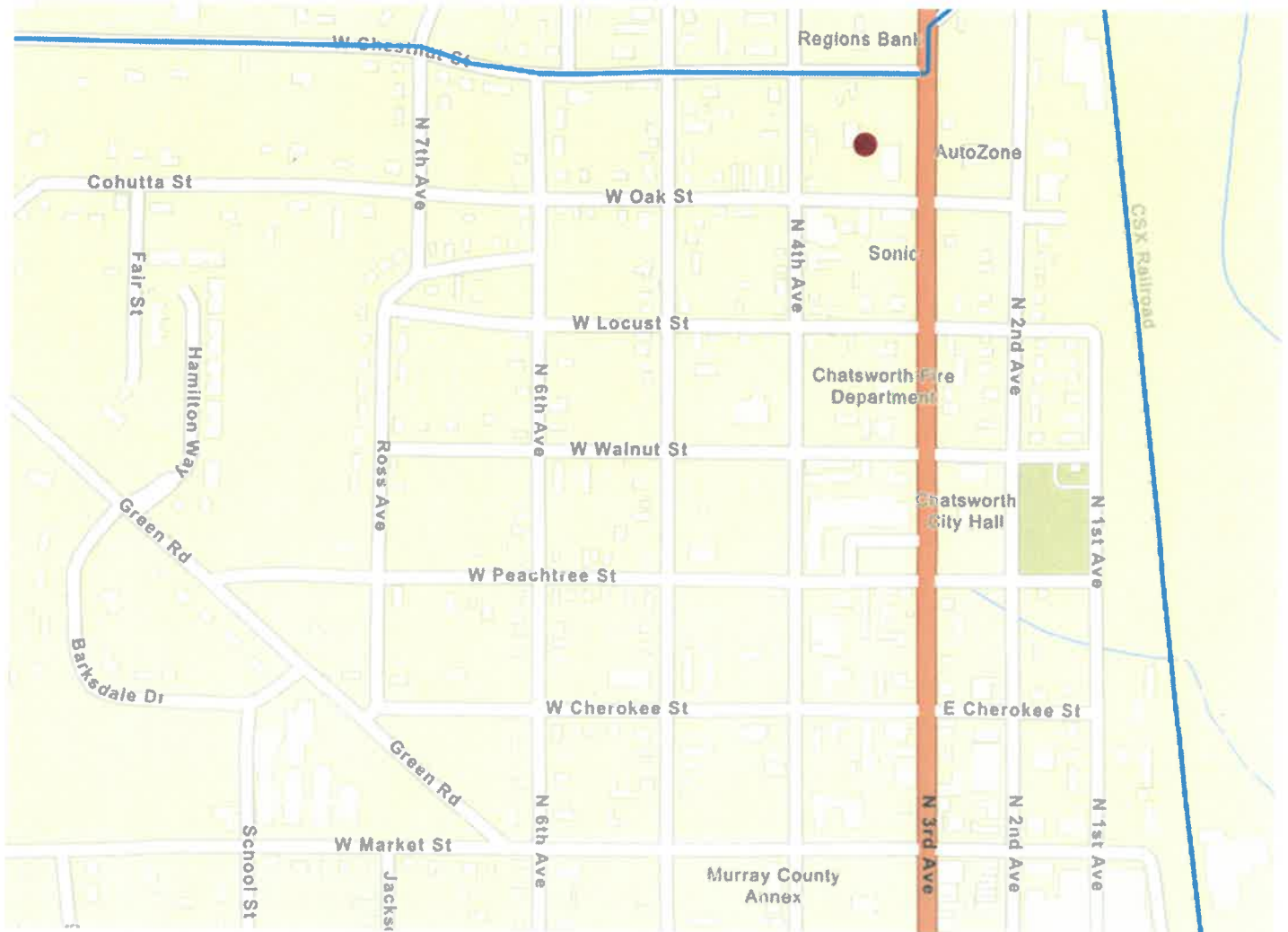
Drive Thru Hours

Monday – Wednesday: 9:00am – 4:00pm

Thursday – Friday: 9:00am – 6:00pm

Saturday: 9:00am – 12:00pm

ATM Available



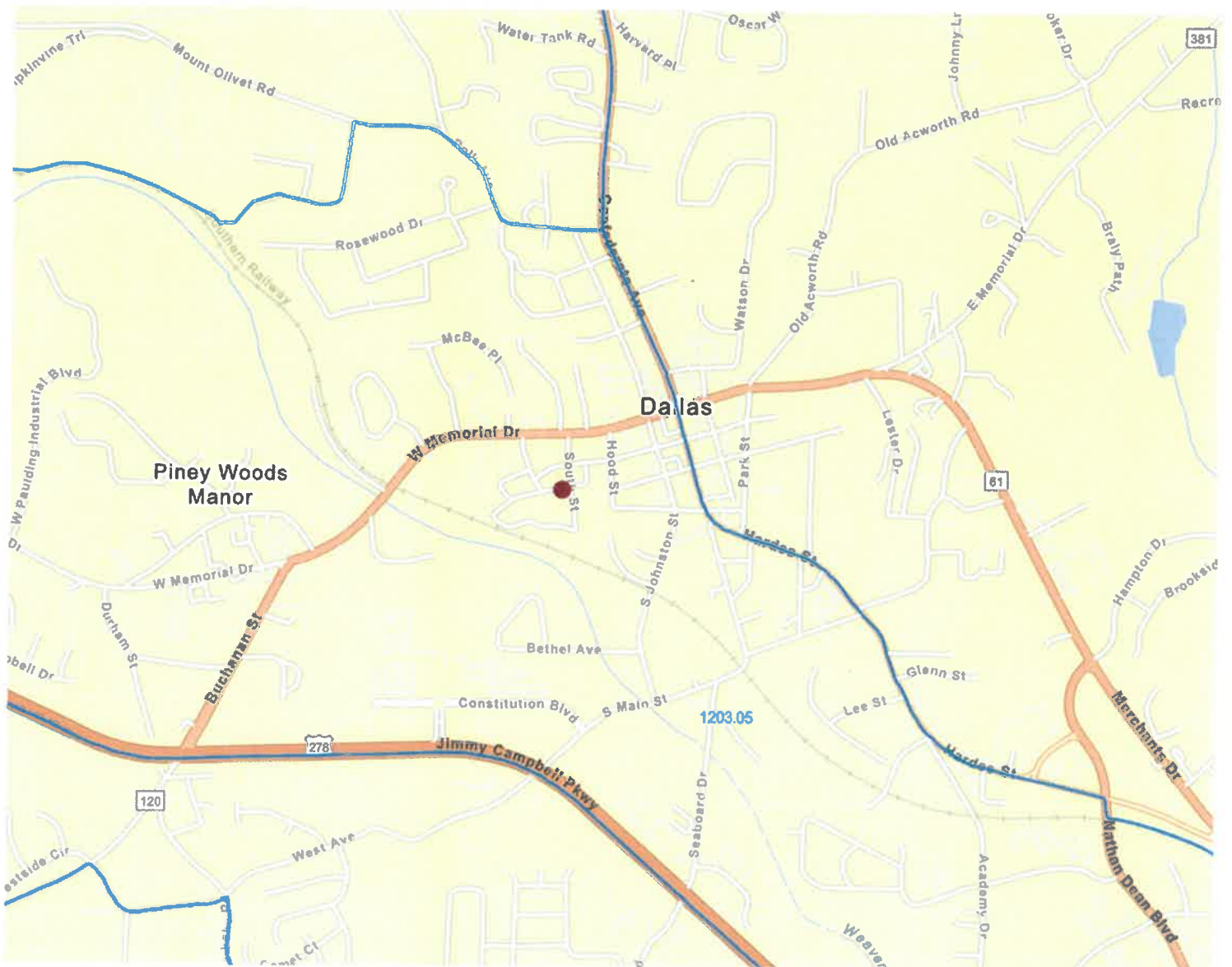
DALLAS LOCATION

104 Village Walk
Dallas, GA 30132
470-567-8960
Census Tract: 1203.05

Lobby & Drive Thru Hours

Monday – Friday: 9:00am – 5:00pm
Saturday: Lobby Closed

ATM Available



ETON LOCATION

3400 Highway 411 North
Eton, GA 30724
706-695-9646
Census Tract: 0104.02

Lobby Hours and Drive Thru Hours

Monday – Thursday: 9:00am – 4:00pm
Friday: 9:00am – 1:30pm; 2:30pm to 5:00pm
Saturday: 9:00am to 12:00pm

Services Available:

Night Depository

Cashier's Checks

Teller Services

ATM

No Lending Services

No Deposit Account Opening Services



NORTHGATE LOCATION

362 Northgate Drive
Dalton, GA 30721
706-277-9646
Census Tract: 0004.01

Lobby Hours

Monday – Thursday: 9:00am – 4:00pm

Friday: 9:00am – 5:00pm

Saturday: Lobby Closed

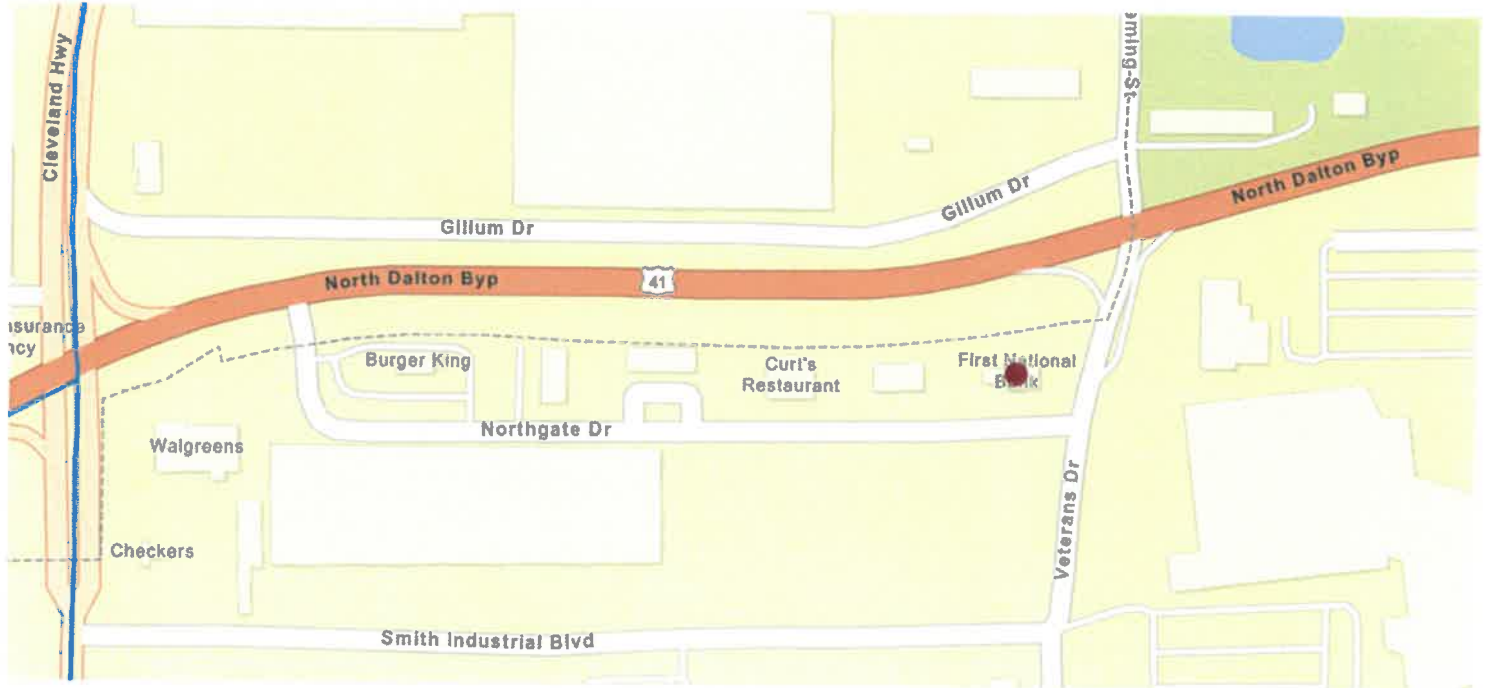
Drive Thru Hours

Monday – Wednesday: 9:00am – 4:00pm

Thursday – Friday: 8:00am – 5:00pm

Saturday: 9:00am – 12:00pm

ATM Available



ROME DOWNTOWN LOCATION

501 Broad Street
Rome, GA 30161
706-378-5300
Census Tract: 0011.00

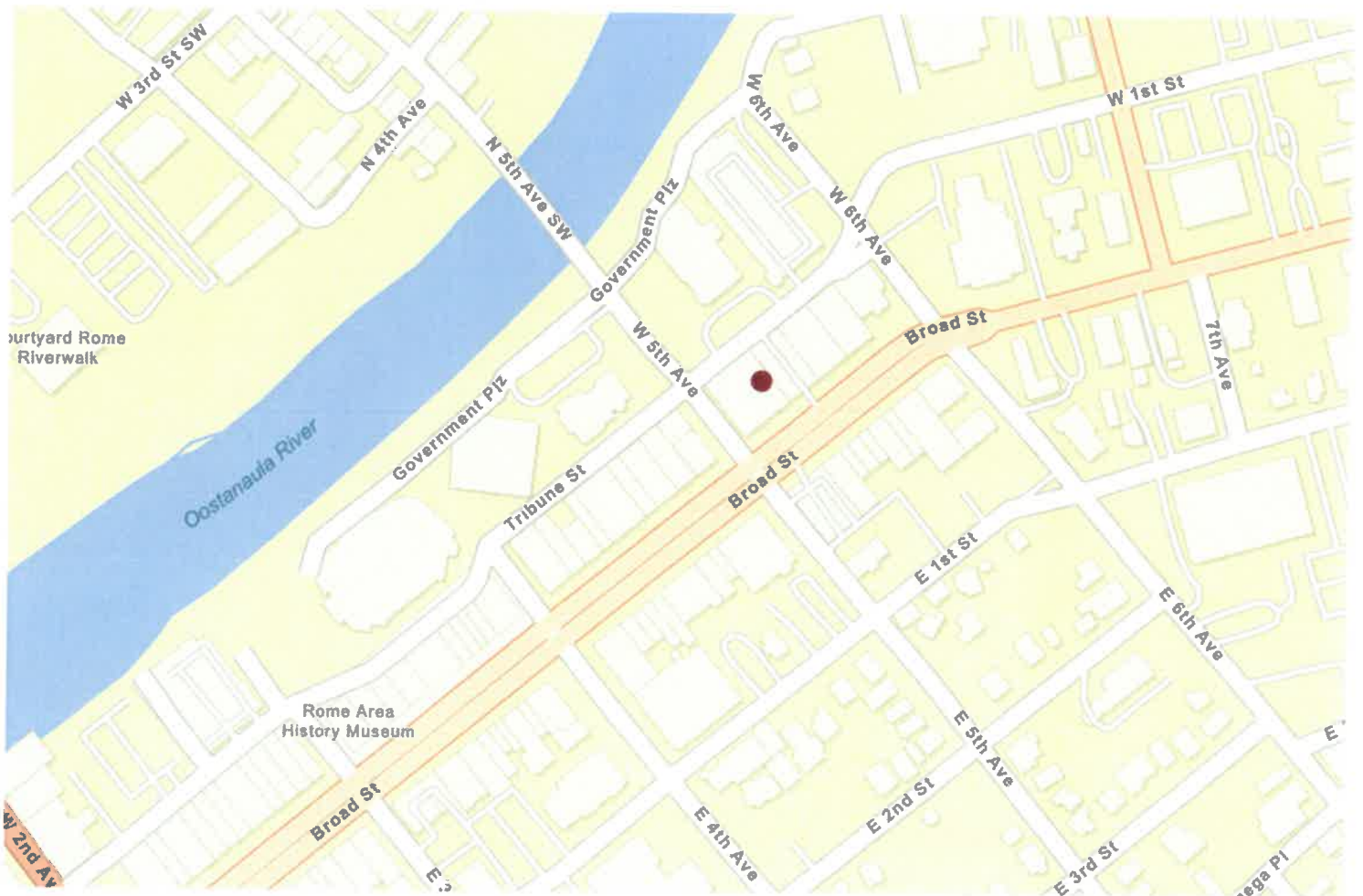
Lobby Hours

Monday – Friday: 9:00am – 5:00pm
Saturday: Lobby Closed

Drive Thru Hours

Monday – Thursday: 8:00am – 5:00pm
Friday: 8:00am – 6:00pm
Saturday: 9:00am – 1:00pm

ATM Available



THORNTON LOCATION

415 South Thornton Avenue
Dalton, GA 30720
706-712-0550
Census Tract: 0005.02

Lobby Hours

Monday – Thursday: 9:00am – 4:00pm

Friday: 9:00am – 5:00pm

Saturday: Lobby Closed

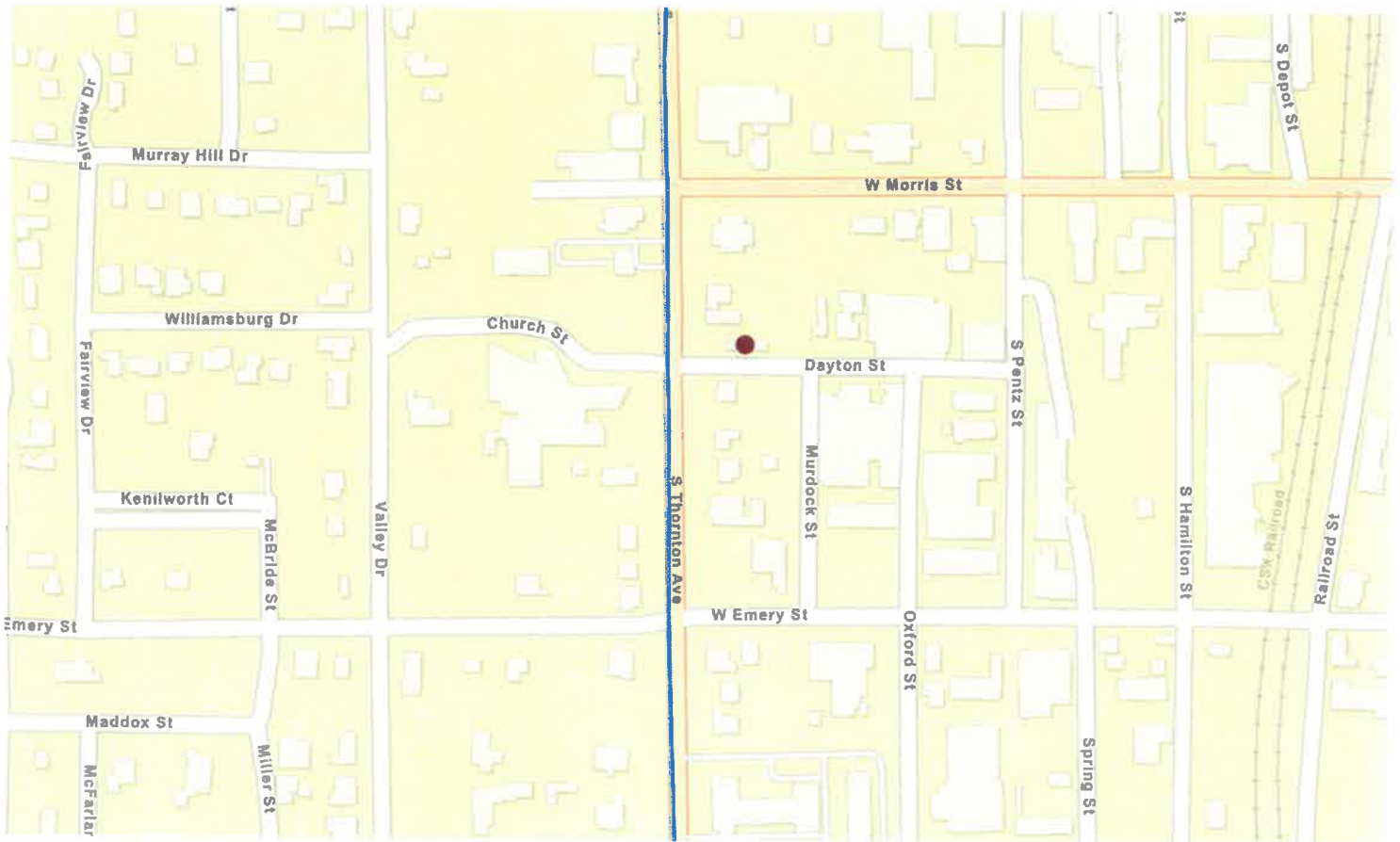
Drive Thru Hours

Monday – Wednesday: 9:00am – 4:00pm

Thursday - Friday: 8:00am – 5:00pm

Saturday: Closed

ATM Available.



WEST ROME LOCATION

2211 Shorter Avenue SW
Rome, GA 30165
706-378-5305
Census Tract: 0013.01

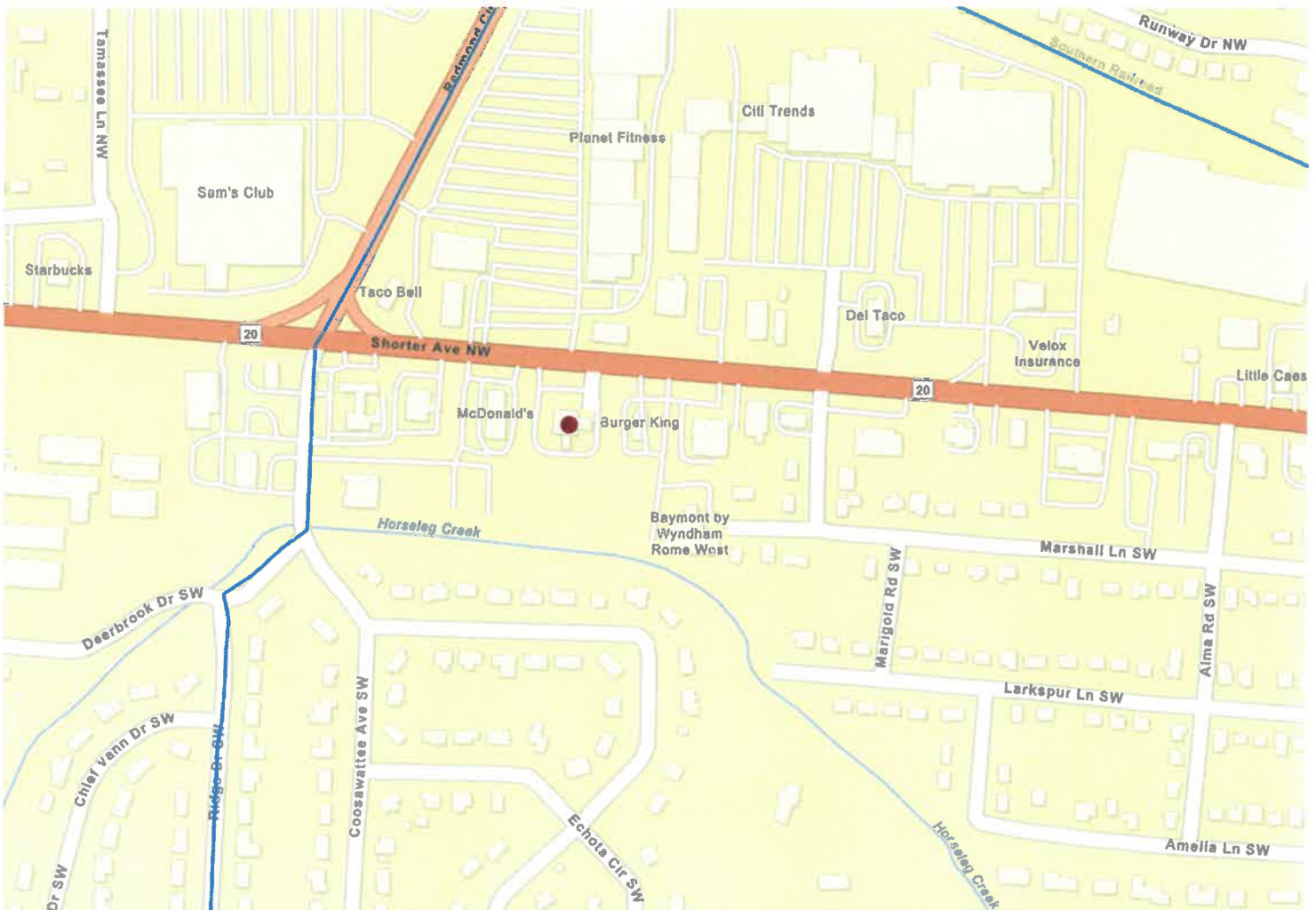
Lobby Hours

Monday – Friday: 9:00am – 5:00pm
Saturday: Lobby Closed

Drive Thru Hours

Monday – Thursday: 9:00am – 5:00pm
Friday: 9:00am – 6:00pm

ATM Available



FIRST NATIONAL COMMUNITY BANK

BRANCHES OPENED AND CLOSED As of April 1, 2026

Branch	Address	City	State	Zip	Assessment Area	MSA Code	State Code	County Code	Census Tract	Tract Income Level	Date	Opened/Closed
Dallas	104 Village Walk	Dallas	GA	30132	Marietta GA MSA	31924	13	223	1203.05	Moderate	08/05/24	Opened
Armuchee	2950 Martha Berry Hwy NE	Rome	GA	30165	Rome GA MSA	40660	13	115	0002.04	Upper	07/01/21	Opened
Rome-Downtown	501 Broad Street	Rome	GA	30161	Rome GA MSA	40660	13	115	0011.00	Moderate	07/01/21	Opened
West Rome	2211 Shorter Avenue	Rome	GA	30165	Rome GA MSA	40660	13	115	0013.01	Moderate	07/01/21	Opened
Adairsville	7741 Adairsville Hwy NW	Adairsville	GA	30103	Marietta GA MSA	31924	13	015	9602.02	Moderate	08/30/19	Opened
Calhoun	1300 Lovers Lane Rd SE	Calhoun	GA	30701	GA Non-MSA	NA	13	129	9708.01	Upper	08/30/19	Opened
Cartersville	325 Cherokee Place	Cartersville	GA	30120	Marietta GA MSA	31924	13	015	9607.02	Middle	08/30/19	Opened
Thornton	415 S Thornton Avenue	Dalton	GA	30720	Dalton GA MSA	19140	13	313	0005.02	Moderate	04/24/17	Opened
Tunnel Hill	3628 Chattanooga Rd	Tunnel Hill	GA	30755	Dalton GA MSA	19140	13	313	0006.00	Upper	10/31/13	Closed
Hwy 76	1162 Hwy 76	Chatsworth	GA	30705	Dalton GA MSA	19140	13	213	0105.00	Middle	10/31/13	Closed
Northgate	362 Northgate Drive	Dalton	GA	30720	Dalton GA MSA	19140	13	313	0004.01	Middle	08/18/97	Opened
Eton	3400 Hwy 411 North	Eton	GA	30724	Dalton GA MSA	19140	13	213	0104.02	Middle	08/18/77	Opened
Chatsworth	701 North Third Avenue	Chatsworth	GA	30705	Dalton GA MSA	19140	13	213	0104.01	Middle	08/18/75	Opened

PRODUCTS AND SERVICES

Deposit Products	
Checking Accounts	Money Market Accounts
Savings Accounts	Certificates of Deposit
Individual Retirement Accounts	Business Checking Accounts
Business Money Market Accounts	Overdraft Protection Program

Loan Services	
Auto Loans	Mortgage Loans
Home Equity Lines of Credit	Personal Lines of Credit
Personal Loans	Construction Loans
Recreational Equipment Loans	CD/Stock Secured Loans
Commercial Loans	Commercial Lines of Credit
Small Business Association (SBA) Loans	Farm Equipment/Inventory Loans
Agricultural Loans	Operating Lines of Credit
Letters of Credit	Home Improvement Loans
North Georgia Regional Development Corporation Revolving Loan Program Loans	
GA Department of Community Affairs State Small Business Credit Initiative (SSBCI) Loan Program Loans	

Other Services	
Credit Cards (Personal & Business)	Safe Deposit Boxes
Wire Transfers	ATM/Debit Cards
Merchant Services	Night Depository Services
Internet Banking	Mobile Banking
Text Message Banking	Telephone Banking
On-line Bill Pay	Direct Deposit/ACH
Remote Deposit Capture	ACH Origination
Mobile Deposit Capture	eStatements
12-Hour Automated Teller Machines (ATMs)	Notary Services
Apply Pay™, Google Pay™ and Samsung Pay™	

Products and Services available at all locations, with the exception of the Eton location. The Products and Services available at that location are detailed on the Eton Location Page.

FIRST NATIONAL COMMUNITY BANK

FEE SCHEDULE	
Nonsufficient Funds Fee*	
Overdraft Fee	\$31.00
Returned Item Fee	\$31.00
Check Printing	Fee depends on style and quantity of checks ordered.
Cashier's Checks-Customer	\$5.00
Escheatment Processing Fee	\$60.00 (at the time of Escheatment)
Garnishments	\$50.00
Levies (tax)	\$50.00
Special Statement Cutoff	\$2.00
Account Research	\$1.00 per page, \$25.00 per hour
Stop/Hold Fee	\$20.00 each
Photocopies	\$1.00
ATM or Debit Card Replacement	\$7.50
Early Closing Fee**	\$10.00
Positive Pay	\$15.00 per month
Wire Transfer Fees:	
Domestic Wire Transfers	
Outgoing	\$20.00
Incoming	\$10.00
Foreign Wire Transfers	
Outgoing	\$45.00
Incoming	\$10.00
Collection Items:	
Outgoing	
Customer	\$5.00
Noncustomer	\$15.00
Incoming	\$10.00
Safe Deposit Box Annual Rental Fees:	
3 x 5	\$20.00
3 x 10	\$30.00
5 x 10	\$50.00
10 x 10	\$80.00
15 x 30***	\$100.00
33 x 17 Locker***	\$155.00
43 x 17 Locker***	\$175.00

**Nonsufficient Funds fees apply to overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means.*

***If account is closed within 30 days of opening.*

****At applicable locations.*



LOAN TO DEPOSIT RATIO

2025

03/31/25	87.2%
06/30/25	87.0%
09/30/25	82.8%
12/31/25	81.8%



Office of the
Comptroller of the Currency
Washington, DC 20219

INTERMEDIATE SMALL BANK

PUBLIC DISCLOSURE

May 4, 2026

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

First National Community Bank
Charter Number: 16487

701 North 3rd Avenue
Chatsworth, Georgia 30705

Office of the Comptroller of the Currency

Three Ravinia Drive
Suite 400
Atlanta, Georgia 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.

Contents

Overall CRA Rating..... 1

Description of Institution 2

Scope of the Evaluation 3

Discriminatory or Other Illegal Credit Practices Review 4

State Rating..... 5

 State of Georgia 5

Appendix A: Scope of Examination A-1

Appendix B: Summary of State Ratings..... B-1

Appendix C: Definitions and Common Abbreviations..... C-1

Appendix D: Tables of Performance Data..... D-1

Overall CRA Rating

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

The Lending Test is rated: Satisfactory

The Community Development Test is rated: Outstanding

The major factors that support this rating include:

- The Lending Test rating is based on First National Community Bank's (FNCB or bank):
 - reasonable distribution of loan originations across geographies of different income levels,
 - reasonable distribution of loans to individuals of different income levels and businesses of different sizes,
 - more than reasonable loan-to-deposit (LTD) ratio, and
 - a substantial majority of lending occurring within the bank's assessment areas (AAs).
- The Community Development (CD) Test rating is based on the bank's excellent responsiveness to CD needs within its AAs, primarily through CD lending activities.

Loan-to-Deposit Ratio

Considering the bank's size, financial condition, and credit needs of the AAs, the bank's LTD ratio was more than reasonable.

The Office of the Comptroller of the Currency (OCC) evaluated FNCB's LTD ratio over 16 quarters, from the quarter ending March 31, 2022, through the quarter ending December 31, 2025. During this period, the bank's quarterly LTD ratio averaged 80.5 percent, with a quarterly low of 63.8 percent and a quarterly high of 89.1 percent. FNCB ranked first when compared to three similarly situated banks with comparable markets, demographics, and product offerings. The LTD ratio for these similarly situated banks averaged 65.4 percent with ratios ranging from a quarterly low of 30.8 percent to a quarterly high of 88.2 percent.

Lending in Assessment Area

A substantial majority of the bank's loans were inside its AAs.

The bank originated 75.7 percent of its total loans inside its AAs during the evaluation period. This analysis is performed at the bank, rather than the AA, level. This percentage does not include extensions of credit by affiliates that may be considered under other performance criteria.

Table 1: Lending Inside and Outside of the Assessment Area										2023-2025
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage	464	70.84	191	29.16	655	\$73,681	60.71	\$47,688	39.29	\$121,369
Small Business	415	81.85	92	18.15	507	\$70,223	72.46	\$26,695	27.54	\$96,918
Total	879	75.65	283	24.35	1,162	\$143,904	65.92	\$74,383	34.08	\$218,287
Source: 1/1/2023 - 12/31/2025 Bank Data.										
Due to rounding, totals may not equal 100.0%										

Description of Institution

FNCB is a single-state national bank wholly owned by First Chatsworth Bankshares, Inc., a single bank holding company. The bank and holding company are headquartered in Chatsworth, Georgia, the county seat of Murray County. FNCB operates 10 full-service branches in northeast Georgia. Through these branch locations, FNCB offers a full range of banking services to individuals and business customers. Since the previous CRA examination, FNCB's Loan Production Office in Acworth, Georgia was converted into a full-service branch, marking the only branch opening during the evaluation period. There were no branch closings during the evaluation period. The bank does not have any affiliates or subsidiaries.

The bank has four AAs, all within the state of Georgia. These AAs include the Dalton Metropolitan Statistical Area (MSA); the Rome MSA; the Atlanta MSA; and the Georgia (GA) non-MSA.

FNCB provides a variety of traditional community banking services to commercial and retail customers. Deposit product offerings include interest-bearing and non-interest-bearing checking accounts, statement savings accounts, money market deposit accounts, certificates of deposit, and individual retirement accounts. Lending product offerings include first- and junior-lien home loans, home equity lines of credit (HELOC), construction loans, commercial real estate loans, commercial and industrial loans, personal loans, automobile loans, and agricultural loans. FNCB is a Small Business Administration lender and participates in the state of Georgia's State Small Business Credit Initiative (SSBCI). Service offerings include telephone banking, internet banking, mobile banking, merchant services, and remote deposit capture.

As of December 31, 2025, FNCB reported total assets of \$703.2 million, net loans and leases of \$489.5 million, total deposits of \$604.8 million, and tier 1 capital of \$93.2 million. The bank's loan portfolio was primarily composed of commercial real estate loans (53.8%), one- to four-family loans (21.6%) percent, and construction and development loans (15.9%).

During the evaluation period, the bank did not face any legal, financial, or other factors that impeded its ability to help meet the credit needs in its AAs. The most recent CRA Performance Evaluation was dated February 6, 2023, and rated the bank's CRA performance as "Satisfactory".

Scope of the Evaluation

Evaluation Period/Products Evaluated

The OCC assessed the bank's performance under the Lending Test and the CD Test using Intermediate Small Bank CRA procedures. The evaluation period was January 1, 2023, through December 31, 2025.

To evaluate the bank's performance under the Lending Test, the OCC reviewed one-to four-family home mortgage loans, including HELOCs, and loans to small businesses, as these represent the bank's primary loan products. Each primary product was weighted equally when assessing the bank's performance under the Lending Test given the balance (52.8% home mortgages/HELOCs; 47.2% small business loans) of lending activity across the products. Consumer lending and farm lending did not constitute a substantial lending activity during the review period; therefore, these loan products were not considered in the lending performance evaluation. To evaluate performance under the CD Test, the OCC assessed the bank's record of responsiveness to the needs of its AAs through qualified CD loans, investments, and services. The bank's CD-lending performance received the most weight given the opportunities available and identified needs within the bank's AAs.

During the evaluation period, the United States Office of Management and Budget (OMB) revised Metropolitan Statistical Area (MSA) boundaries on July 21, 2023. In 2023, Bartow and Paulding Counties in Georgia were part of the Atlanta-Sandy Springs-Alpharetta, GA MSA. Effective January 1, 2024, the OMB renamed the Atlanta-Sandy Springs-Alpharetta, GA MSA to the Atlanta-Sandy Springs-Roswell, GA and reclassified both Bartow and Paulding Counties as part of the newly created Marietta, GA Metropolitan Division, which remained part of the broader Atlanta-Sandy Springs-Roswell, GA MSA (i.e., Atlanta MSA AA). These changes resulted in separate geographic and borrower income distribution analyses for 2023 and 2024 – 2025 for the Atlanta MSA AA.

Selection of Areas for Full-Scope Review

In each state where the bank has an office, one or more AAs within that state were selected for a full-scope review. For purposes of this evaluation, bank delineated AAs located within the same MSA are combined and evaluated as a single AA. Similarly, bank delineated non-MSA AAs within the same state are combined and evaluated as a single area. These combined AAs may be evaluated as full- or limited-scope. Refer to the "Scope" section under the State Rating section for details regarding how full-scope AAs were selected. Refer to appendix A, Scope of Examination, for a list of full- and limited-scope AAs.

FNCB's operations in the State of Georgia include four AAs. The Dalton and Rome MSA AAs were selected for a full-scope evaluation given the volume of deposits and lending activity within these AAs. The GA non-MSA AA and Atlanta MSA AA received limited-scope evaluations due to the relatively lower volume of deposit and lending activity within these AAs as well as the bank's limited branching networks within those AAs.

Ratings

The bank's overall rating is based on the bank's performance in the State of Georgia. The OCC placed equal weight on the bank's primary loan products when assessing the bank's overall performance given that the volume of lending activity was comparable for both products during the evaluation period.

When rating the bank’s overall performance, more weight was placed on the AAs receiving full-scope evaluations as deposits within these AAs represented 71.6 percent of the bank’s total deposits as of June 30, 2025.

The state rating in rating areas with multiple AAs is based on the weighted-average conclusions in those AAs. Refer to the “Scope” section under each state for details regarding how the areas were weighted in arriving at the respective ratings.

Discriminatory or Other Illegal Credit Practices Review

Pursuant to 12 CFR 25.28(c) (March 29, 2024), in determining a national banks 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 AA 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.

State Rating

State of Georgia

CRA rating for the State of Georgia: Satisfactory

The Lending Test is rated: Satisfactory

The Community Development Test is rated: Outstanding

The major factors that support this rating include:

- The bank's distribution of loan originations across geographies of different income levels was reasonable.
- The bank's distribution of loans to individuals of different income levels and businesses of different sizes was reasonable.
- The bank's responsiveness to CD needs was excellent considering the bank's capacity and the need and availability of such opportunities within its AAs.

Description of Institution's Operations in Georgia

FNCB operates 10 full-service branches within six contiguous counties including Whitfield, Murray, Floyd, Bartow, Paulding, and Gordon counties in Northwest Georgia. The Dalton MSA AA includes Whitfield and Murray Counties, the Rome MSA AA includes Floyd County, the Atlanta MSA AA includes Bartow and Paulding Counties, and the GA non-MSA AA includes Gordon County.

Within these counties, the bank's branches are located in the towns/cities of Acworth, Adairsville, Calhoun, Cartersville, Chatsworth, Dallas, Dalton, Eton, and Rome. Since the prior CRA examination, FNCB's Loan Production Office in Acworth was converted into a full-service branch, marking the only branch opening during the evaluation period. Automated teller machines without deposit taking capabilities are located at each branch. There were no branch closings during the evaluation period. The bank continues to operate a Mortgage Production Office in Dalton.

The bank's deposits in the state of Georgia represent 100 percent of its total deposits. Based on FDIC Deposit Market Share data as of June 30, 2025, FNCB had a 0.2 percent deposit market share and was ranked 40th out of 187 depository institutions with branches in Georgia. Strong financial service competition exists within the bank's AAs, including competition from nationwide, regional, and local banks.

Dalton MSA AA

The Dalton MSA AA includes Murray and Whitfield County. The City of Chatsworth is the county seat of Murray County. The City of Dalton is the county seat of Whitfield County and the principal city of the Dalton MSA. Dalton is located on Interstate 75 approximately 78 miles north of Atlanta and approximately 36 miles south of Chattanooga, Tennessee. According to the 2020 U.S. Census, the Dalton MSA included 34 census tracts (CT), with no low-income CTs, six moderate-income CTs, 22 middle-income CTs, and four upper-income CTs. The population of the Dalton MSA was 142,837, of which 20.9 percent resided in moderate-income geographies.

FNCB operates four branches within the Dalton MSA AA. Based on the FDIC's Deposit Market Share data as of June 30, 2025, the bank had \$244.9 million in deposits (40.4% of total bank deposits) within

this AA, representing an 8.1 percent deposit market share and ranking eighth out of 10 depository institutions doing business in the AA. The largest depository institutions within the AA were Truist Bank, Wells Fargo Bank, and Bank OZK, with a combined deposit market share of 47.6 percent.

The median value of owner-occupied housing units in the AA was \$133,600. According to the 2020 U.S. Census demographic data, the number of housing units within the AA was 56,425. Owner-occupied housing units, occupied rental units, and vacant units represented 60.6 percent, 29.6 percent, and 9.7 percent of housing units within the AA, respectively.

The poverty level across the AA was considered in the evaluation of lending performance. Families living below the federal poverty rate are identified as having difficulty meeting basic financial needs and, as such, are less likely to have the financial resources necessary to qualify for a home loan. According to the 2020 U.S. Census, 11.5 percent of families in the AA had income below the federal poverty level.

The unemployment rate for the AA was 4.5 percent at the beginning of the evaluation period, which decreased to 3.5 percent by the end of the evaluation period. The unemployment rate slightly exceeded the statewide average of 3.3 percent but was below the national average of 4.4 percent. Manufacturing is the primary industry in the AA, which is bolstered by Dalton's substantial carpet industry. Major employers in the AA include Shaw Industries Inc., Mohawk Industries, and Engineered Floors, LLC.

During the evaluation period, the OCC conducted an interview with one community contact in the AA to assess community needs. The community contact represents a nonprofit that provides community services to LMI individuals. The following needs were identified within the AA:

- Affordable bank accounts for LMI individuals.
- Grant funding for food and utility assistance for LMI individuals and families.
- Affordable housing programs, including multifamily development finance and rental assistance for LMI individuals and families.

Assessment Area - Dalton MSA AA						
2023 - 2025						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	32	0.00	18.75	68.75	12.50	0.00
Population by Geography	142,837	0.00	20.90	66.31	12.78	0.00
Housing Units by Geography	56,425	0.00	19.68	67.68	12.63	0.00
Owner-Occupied Housing by Geography	34,206	0.00	13.60	71.62	14.78	0.00
Occupied Rental Units by Geography	16,726	0.00	28.56	62.44	9.00	0.00
Vacant Units by Geography	5,493	0.00	30.55	59.17	10.29	0.00
Businesses by Geography	4,201	0.00	33.13	50.77	16.09	0.00
Farms by Geography	184	0.00	17.39	72.28	10.33	0.00
Family Distribution by Income Level	36,995	18.50	20.01	21.97	39.52	0.00
Household Distribution by Income Level	50,932	21.99	18.51	18.51	40.99	0.00
Unemployment rate (%)	6.10	0.00	6.00	6.31	5.17	0.00
Households Below Poverty Level (%)	14.46	0.00	22.18	13.47	8.70	0.00
Median Family Income (19140 - Dalton, GA MSA)		\$58,145	Median Housing Value			\$133,600
Median Family Income (19140 - Dalton, GA MSA) for 2025		\$83,000	Median Gross Rent			\$753
			Families Below Poverty Level			11.45
FFIEC File - 2020 Census						
FFIEC File - 2024 Census						
2025 Dun & Bradstreet SBSF Demographics						
Due to rounding, totals may not equal 100.0%						
(*) The NA category consists of geographies that have not been assigned an income classification						

Rome MSA AA

The Rome MSA AA includes Floyd County. The City of Rome is the county seat and principal city of Floyd County. Rome is located approximately 70 miles northwest of Atlanta in the foothills of the Appalachian Mountains. According to the 2020 U.S. Census, the Rome MSA included 26 CTs, with no low-income CTs, seven moderate-income CTs, 10 middle-income CTs, eight upper-income CTs, and one CT with no income designation. The population of the Rome MSA was 98,584, of which 26.9 percent resided in moderate-income geographies.

FNCB operates three branches within the Rome MSA AA. Based on the FDIC's Deposit Market Share data as of June 30, 2025, the bank had \$188.8 million in deposits (31.2% of total bank deposits) within this AA, representing an 8.2 percent deposit market share and ranking eighth out of eight depository institutions doing business in the AA. The largest depository institutions within the AA were United Community Bank, Bank OZK, and River City Bank, with a combined deposit market share of 49.6 percent.

The median value of owner-occupied housing units in the AA was \$132,600. According to the 2020 U.S. Census demographic data, the number of housing units within the AA was 40,713. Owner-occupied housing units, occupied rental units, and vacant units represented 55.5 percent, 33.3 percent, and 11.1 percent of housing units within the AA, respectively.

The poverty level across the AA was considered in the evaluation of lending performance. Families living below the federal poverty rate are identified as having difficulty meeting basic financial needs and, as such, are less likely to have the financial resources to qualify for a home. According to the 2020 U.S. Census, 14.0 percent of families in the AA had income below the federal poverty level.

The unemployment rate for the AA was 3.5 percent at the beginning of the evaluation period, which decreased to 3.3 percent by the end of the evaluation period. The unemployment rate was equal to the statewide average of 3.3 percent and below the national average of 4.4 percent. The largest employment sectors in AA include education and health service providers. Major employers in the AA include Berry College, Inc., Floyd Healthcare Management Inc., and Gordon Hospital.

During the evaluation period, the OCC conducted an interview with one community contact working in the AA to assess community needs. The community contact represents a nonprofit that provides affordable housing to LMI individuals and families. The following needs were identified within the AA:

- Land donations to develop affordable housing.
- Financial donations for affordable housing.

Assessment Area - Rome MSA AA						
2023 - 2025						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	26	0.00	26.92	38.46	30.77	3.85
Population by Geography	98,584	0.00	26.87	39.99	31.24	1.90
Housing Units by Geography	40,713	0.00	28.60	38.10	31.58	1.73
Owner-Occupied Housing by Geography	22,616	0.00	18.56	39.94	39.13	2.37
Occupied Rental Units by Geography	13,576	0.00	42.97	36.87	18.94	1.22
Vacant Units by Geography	4,521	0.00	35.63	32.56	31.81	0.00
Businesses by Geography	3,457	0.00	44.32	28.44	25.98	1.27
Farms by Geography	162	0.00	16.67	43.21	35.19	4.94
Family Distribution by Income Level	25,405	23.42	16.40	19.99	40.19	0.00

Assessment Area - Rome MSA AA						
2023 - 2025						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Household Distribution by Income Level	36,192	23.31	19.29	15.29	42.12	0.00
Unemployment rate (%)	5.56	0.00	7.01	6.05	4.34	0.00
Households Below Poverty Level (%)	16.88	0.00	29.94	14.10	8.37	24.32
Median Family Income (40660 - Rome, GA MSA)		\$61,841	Median Housing Value			\$132,600
Median Family Income (40660 - Rome, GA MSA) for 2025		\$80,200	Median Gross Rent			\$793
			Families Below Poverty Level			14.02
FFIEC File - 2020 Census						
FFIEC File - 2024 Census						
2025 Dun & Bradstreet SBSF Demographics						
Due to rounding, totals may not equal 100.0%						
(*) The NA category consists of geographies that have not been assigned an income classification						

Scope of Evaluation in Georgia

This analysis reflects full-scope reviews of the Dalton MSA AA and Rome MSA AA. These AAs were selected for a full-scope evaluation given the volume of deposits and lending activity within these AAs.

During the evaluation period, the bank originated approximately 76.7 percent of its home mortgage loans and 80.7 percent of its small business loans within these AAs. Further, deposits within these AAs represented 71.6 percent of the bank's total deposits as of June 30, 2025. The OCC weighed home mortgage and small business loans equally in each AA.

The GA non-MSA AA and Atlanta MSA AA received limited-scope evaluations due to the relatively lower volume of deposit and lending activity within these AAs as well as the bank's limited branching networks within the AAs. Refer to the table in Appendix A, "Scope of Examination" for a list of AAs reviewed.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN GEORGIA

LENDING TEST

The bank's performance under the Lending Test in Georgia is rated Satisfactory.

Conclusions for Areas Receiving Full-Scope Reviews

Based on full-scope reviews, the bank's lending performance in the state of Georgia was reasonable.

Distribution of Loans by Income Level of the Geography

The bank exhibited a reasonable geographic distribution of loans in the state.

Home Mortgage Loans

Refer to Table 7 in the state of Georgia section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

Dalton MSA AA

The geographic distribution of home mortgage loans in the Dalton MSA AA during the evaluation period was reasonable. FNCB's percentage of home mortgage loans to borrowers in moderate-income geographies was near to both the percentage of owner-occupied housing units within these geographies and the aggregate performance reported by other lenders in the AA. There were no low-income geographies in the AA during the evaluation period.

Rome MSA AA

The geographic distribution of home mortgage loans in the Rome MSA AA during the evaluation period was excellent. The bank's percentage of home mortgage loans to borrowers in moderate-income geographies exceeded both the percentage of owner-occupied housing units within these geographies and the aggregate lending performance reported by other lenders within the AA. There were no low-income geographies in the AA during the evaluation period.

Small Loans to Businesses

Refer to Table 9 in the state of Georgia section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to businesses.

Dalton MSA AA

The geographic distribution of small loans to businesses in the Dalton MSA AA during the evaluation period was reasonable. FNCB's percentage of small business loans originated in moderate-income geographies within the AA was near to both the percentage of businesses in moderate-income geographies and the aggregate lending performance reported by other lenders in the AA. There were no low-income geographies in the AA during the evaluation period.

Rome MSA AA

The geographic distribution of small loans to businesses in the Rome MSA AA during the evaluation period was reasonable. The bank's percentage of small business loans originated in moderate-income geographies within the AA was near to both the percentage of businesses in moderate-income geographies and the aggregate lending performance reported by other lenders in the AA. There were no low-income geographies in the AA during the evaluation period.

Lending Gap Analysis

The OCC did not identify any unexplained conspicuous lending gaps in the state of Georgia.

Distribution of Loans by Income Level of the Borrower

The bank exhibited a reasonable distribution of loans to individuals of different income levels and businesses of different sizes, given the product lines offered by the bank.

Home Mortgage Loans

Refer to Table 8 in the state of Georgia section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

Dalton MSA AA

The distribution of home mortgage loans to individuals of different income levels in the Dalton MSA AA during the evaluation period was reasonable. FNCB's percentage of home mortgage loans to low-income borrowers was below the percentage of low-income families and above the aggregate performance reported by other lenders in the AA. FNCB's percentage of home mortgage loans to moderate-income borrowers was below both the percentage of low-income families and the aggregate lending performance reported by other lenders in the AA.

Rome MSA AA

The distribution of home mortgage loans to individuals of different income levels in the Rome MSA AA during the evaluation period was reasonable. The bank's percentage of home mortgage loans to low-income borrowers was below the percentage of low-income families and above the aggregate performance reported by other lenders. The bank's percentage of home mortgage loans to moderate-income borrowers was near to both the percentage of moderate-income families and the aggregate lending performance reported by other lenders in the AA.

Small Loans to Businesses

Refer to Table 10 in the state of Georgia section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's originations and purchases of small loans to businesses.

Dalton MSA AA

The distribution of loans to small businesses within the Dalton MSA AA during the evaluation period was reasonable. FNCB's percentage of loans to small businesses was near to the percentage of small businesses within the AA and exceeded the aggregate lending performance reported by other lenders within the AA.

Rome MSA AA

The distribution of loans to small businesses within the Rome MSA AA during the evaluation period was reasonable. The bank's percentage of loans to small businesses was near to the percentage of small businesses within the AA and exceeds the aggregate lending performance reported by other lenders within the AA.

Responses to Complaints

Neither FNCB nor the OCC received complaints related to the bank's CRA performance since the prior CRA examination.

Conclusions for Areas Receiving Limited Scope Reviews

Based on limited-scope reviews, the bank's performance under the Lending Test in the Atlanta MSA AA and the GA non-MSA AA was consistent with the bank's overall performance under the Lending Test in the full-scope areas.

COMMUNITY DEVELOPMENT TEST

The bank's performance under the CD Test in the state of Georgia is rated Outstanding.

Conclusions for Areas Receiving Full-Scope Reviews

Based on full-scope reviews, the bank exhibited excellent responsiveness to CD needs in the state through CD loans, qualified investments, and CD services, as appropriate, considering the bank's capacity and the need and availability of such opportunities for CD in the bank's AAs.

Number and Amount of Community Development Loans

CD lending in the bank's full-scope AAs was excellent during the evaluation period. The bank participates in the State of Georgia's SSBCI program. These loans primarily support economic development within FNCB's AAs. Additionally, FNCB made loans to businesses that support affordable housing initiatives in its AAs, which is a principal need in both AAs that received a full-scope review.

Dalton MSA AA

CD lending within the Dalton MSA AA was excellent. FNCB originated 25 CD loans totaling \$26.4 million, representing 70.1 percent of tier 1 capital allocated to the AA as of December 31, 2025. In addition to the SSBCI loans made within this AA, the following is an example of a CD loan made during the evaluation period:

- A \$5 million loan made to fund affordable housing.

Rome MSA AA

CD lending within the Rome MSA AA was excellent. The bank originated 25 CD loans totaling \$12.2 million, representing 42.1 percent of tier 1 capital allocated to the AA as of December 31, 2025. In addition to the SSBCI loans made within this AA, the following is an example of a CD loan made during the evaluation period:

- A \$2.5 million loan made to spur economic development.

The Community Development Loans Table, shown on the following page, sets forth the information and data used to evaluate the bank's level of CD lending. The table includes all CD loans, including multifamily loans that also qualify as CD loans.

Table 3: Community Development Loans				
Assessment Area	Total			
	#	% of Total #	\$(000's)	% of Total \$
Dalton MSA	25	32.05	\$26,428	32.46
Rome MSA	25	32.05	\$12,221	15.01
Atlanta MSA	27	34.62	\$42,575	52.29
GA non-MSA	1	1.28	\$195	0.24
Total CD Loans	78	100.00	\$81,419	100.00

Number and Amount of Qualified Investments

FNCB demonstrated poor responsiveness through CD investments during the evaluation period.

Dalton MSA AA

FNCB's level of CD investments within the Dalton MSA AA was poor. FNCB made 18 qualified donations totaling \$21,385, representing 0.06 percent of tier 1 capital allocated to the AA as of December 31, 2025. The following are examples of qualified investments made in the AA during the evaluation period:

- Three grants totaling \$1,300 to an organization that provides job training and workplace development programs for LMI individuals.

Rome MSA AA

The bank's level of CD investments within the Rome MSA AA was poor. FNCB made 25 qualified donations totaling \$16,425, representing 0.06 percent of tier 1 capital allocated to the AA as of December 31, 2025. The following are examples of qualified investments made in the AA during the evaluation period:

- Three grants totaling \$3,000 to an organization that provides free healthcare services to LMI individuals.

Broader Statewide or Regional Area

FNCB held one prior period qualified investment, within the broader statewide area, in a Georgia revenue bond used to finance affordable single-family mortgages and multifamily developments across each of FNCB's four AAs. This prior period investment totaled \$589,630 as of December 31, 2025.

The Qualified Investments table, shown on the following page, sets forth the information and data used to evaluate the bank's level of qualified CD investments. The table includes all CD investments, including prior period investments that remain outstanding as of the evaluation date.

Table 4: Qualified Investments										
Assessment Area	Prior Period*		Current Period		Total				Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	% of Total #	\$(000's)	% of Total \$	#	\$(000's)
Dalton MSA	0	\$0	18	\$21	18	33.33	\$21	3.38	0	\$0
Rome MSA	0	\$0	25	\$16	25	46.30	\$16	2.60	0	\$0
Atlanta MSA	0	\$0	8	\$5	8	14.81	\$5	0.77	0	\$0
GA non-MSA	0	\$0	0	\$0	0	0.00	\$0	0.00	0	\$0
Broader Statewide or Regional Area	1	\$590	2	\$1	3	5.56	\$591	93.25	0	\$0
Total	1	\$590	53	\$43	54	100.00	\$633	100.00	0	\$0

Extent to Which the Bank Provides Community Development Services

FNCB demonstrated adequate responsiveness to its communities' needs through CD services during the evaluation period. Sixteen employees provided 507 hours of service to various organizations in the bank's AAs to support LMI individuals. Bank employees provided financial expertise and leadership as directors, officers, and board members of these organizations. FNCB officers and employees also partnered with local organizations to provide financial education for small businesses, job training, and workforce development for LMI individuals.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on a limited-scope review, the bank's performance under the CD Test in the GA non-MSA AA was weaker than the bank's overall performance under the CD Test in the full-scope areas due to the low number of CD loans and lack of qualified investments made within this AA relative to the full-scope AAs. The bank's performance under the CD Test in the Atlanta MSA AA was consistent with the bank's overall performance under the CD Test in the full-scope areas.

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

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 MSA(s) and non-MSA(s) 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:	01/01/2023 – 12/31/2025	
Bank Products Reviewed:	Home Loans, Small Business Loans, Community Development Loans, Qualified Investments, Community Development Services	
Affiliate(s)	Affiliate Relationship	Products Reviewed
N/A	N/A	N/A
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
Georgia		
Dalton MSA	Full-Scope	Murray and Whitfield Counties
Rome MSA	Full-Scope	Floyd County
Georgia non-MSA	Limited-Scope	Gordon County
Atlanta MSA	Limited-Scope	Bartow and Paulding Counties

Appendix B: Summary of State Ratings

RATINGS			
Overall Bank:	Lending Test Rating*	CD Test Rating	Overall Bank/State/Multistate Rating
First National Community Bank	Satisfactory	Outstanding	Satisfactory
MMSA or State:			
Georgia	Satisfactory	Outstanding	Satisfactory

(*) The Lending Test and Community Development Test carry equal weight in the overall rating.

Appendix C: Definitions and Common Abbreviations

The following terms and abbreviations are used in 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. For example, a bank subsidiary is controlled by the bank and is, therefore, an affiliate.

Aggregate Lending (Aggt.): The number of loans originated and purchased by all reporting lenders (HMDA or CRA) in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/assessment area.

Census Tract (CT): A small, relatively permanent statistical subdivision of a county delineated by a local committee of census data users for the purpose of presenting data. Census tracts nest within counties, and their boundaries normally follow visible features, but may follow legal geography boundaries and other non-visible features in some instances. Census tracts ideally contain about 4,000 people and 1,600 housing units.

Combined Statistical Area (CSA): A geographic entity consisting of two or more adjacent Core Based Statistical Areas with employment interchange measures of at least 15. An employment interchange measure is a measure of ties between two adjacent entities. The employment interchange measure is the sum of the percentage of workers living in the smaller entity who work in the larger entity and the percentage of employment in the smaller entity that is accounted for by workers who reside in the larger entity.

Community Development (CD): 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 Small Business Administration Development Company or Small Business Investment Company programs size eligibility standards or have gross annual revenues of \$1 million or less; or activities that revitalize or stabilize low- or moderate-income geographies, distressed or underserved nonmetropolitan middle-income geographies, or designated disaster areas.

Community Reinvestment Act (CRA): The statute that requires the OCC to evaluate a bank's record of meeting the credit needs of its entire community, including low- and moderate-income areas, 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): 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, 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-Scope 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), the lien status of the collateral, any requests for preapproval, and loans for manufactured housing.

Home Mortgage Loans: A closed-end mortgage loan or an open-end line of credit as these terms are defined under 12 CFR 1003.2, and that is not an excluded transaction under 12 CFR 1003.3(c)(1) through (c)(10) and (c)(13).

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-Scope 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 CD loans and qualified investments, branch distribution, and CD services).

Low-Income: Individual income that is at 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 state/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. The median is the point at which half of the families have income above, and half below, a range of incomes. 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, and half below, a range of incomes.

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.

Multistate Metropolitan Statistical Area (MMSA): Any multistate metropolitan statistical area or multistate combined statistical area, as defined by the Office of Management and Budget.

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.

Prior Period Investments: Investments made in a previous evaluation period that are outstanding as of the end of the evaluation period.

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

Rating Area: A rated area is a state or multistate metropolitan statistical area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multistate metropolitan statistical area, the institution will receive a rating for the multistate metropolitan statistical 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 1 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.

Unfunded Commitments: Legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

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.

Appendix D: Tables of Performance Data

Content of Standardized Tables

A separate set of tables is provided for each state. All multistate metropolitan statistical areas, if applicable, 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 are treated as originations; and (2) “aggregate” is the percentage of the aggregate number of reportable loans originated and purchased by all HMDA or CRA-reporting lenders in the MMSA/AA. 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.

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

- Table 7. Assessment Area Distribution of Home Mortgage 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 owner-occupied housing units throughout those geographies. The table also presents aggregate peer data for the years the data is available.
- Table 8. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower** - 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 MMSA/AA. The table also presents aggregate peer data for the years the data is available.
- Table 9. Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography** – Compares the percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses that were originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of businesses (regardless of revenue size) in those geographies. Because aggregate small business data is 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 AA.
- Table 10. Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenue** – Compares the percentage distribution of the number of small loans (loans less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to: (1) the percentage distribution of businesses with revenues of greater than \$1 million; and, (2) the percentage distribution of businesses for which revenues are not available. The table also presents aggregate peer small business data for the years the data is available.

Table 7: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																			2023 - 2025	
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$ (000)	% of Total Number	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	
Dalton MSA	178	28,254	46.48	5,084	--	--	--	13.60	10.11	13.41	71.62	72.47	70.38	14.78	16.92	16.19	--	--	--	
GA non-MSA	27	4,761	7.05	3,073	--	--	--	18.73	25.93	19.85	41.61	29.63	41.69	39.65	60.00	38.46	--	--	--	
Rome MSA	178	30,632	46.48	4,426	--	--	--	18.56	26.40	25.71	39.94	33.71	36.47	39.13	21.21	35.36	2.37	2.25	2.44	
Total	383	63,647	100.00	12,583	--	--	--	16.18	18.80	19.31	55.64	53.26	51.44	27.41	26.89	28.37	0.76	1.04	0.86	
Source: FFIEC File - 2020, 2024 Census; 1/1/2023 - 12/31/2025 Bank Data, 2023, 2024 HMDA Aggregate Data, "--" data not available.																				
Due to rounding, totals may not equal 100.0%																				

Table 7: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																			2023
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$ (000)	% of Total Number	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate
2023 Atlanta MSA	30	2,851	100.00	10,117	0.83	0.00	0.29	31.38	36.67	32.63	56.64	60.00	57.20	11.15	3.33	9.86	--	--	--
Total	30	2,851	100.00	10,117	0.83	0.00	0.29	31.38	36.67	32.63	56.64	60.00	57.20	11.15	3.33	9.86	--	--	--
Source: FFIEC File - 2020 Census; 1/1/2023 - 12/31/2023 Bank Data, 2023 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%																			

Table 7: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																			2024 - 2025	
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$ (000)	% of Total Number	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	
2024-25 Atlanta MSA	51	7,183	100.00	10,977	0.83	0.00	0.63	36.35	45.10	36.25	56.02	43.14	56.76	6.79	11.76	6.37	--	--	--	
Total	51	7,183	100.00	10,977	0.83	0.00	0.63	36.35	45.10	36.25	56.02	43.14	56.76	6.79	11.76	6.37	--	--	--	
Source: FFIEC File - 2024 Census; 1/1/2024 - 12/31/2025 Bank Data, 2024 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%																				

Table 8: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																			2023 - 2025
Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	\$ (000)	% of Total Number	Overall Market	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate
Dalton MSA	178	28,254	46.48	5,084	18.50	8.43	5.45	20.01	7.30	19.49	21.97	12.92	24.55	39.52	53.37	31.53	--	17.98	18.98
GA non-MSA	27	4,761	7.05	3,073	17.95	11.11	3.12	20.76	11.11	12.56	18.39	29.63	24.08	42.89	44.44	37.68	--	3.70	22.55
Rome MSA	178	30,632	46.48	4,426	23.42	7.87	6.21	16.40	11.24	17.17	19.99	10.67	21.69	40.19	48.88	30.93	--	21.35	23.99
Total	383	63,647	100.00	12,583	20.01	8.36	5.15	18.97	9.40	16.98	20.63	13.08	23.43	40.39	50.65	32.82	--	18.53	21.62
Source: FFIEC File - 2020, 2024 Census; 1/1/2023 - 12/31/2025 Bank Data, 2023, 2024 HMDA Aggregate Data, "--" data not available.																			
Due to rounding, totals may not equal 100.0%																			

Table 8: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																			2023
Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	\$ (000)	% of Total Number	Overall Market	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate
2023 Atlanta MSA	51	2,851	100.00	10,117	21.95	3.33	6.45	20.79	20.00	23.41	23.48	36.67	26.51	33.78	26.67	21.95	--	13.33	21.68
Total	51	2,851	100.00	10,117	21.95	3.33	6.45	20.79	20.00	23.41	23.48	36.67	26.51	33.78	26.67	21.95	--	13.33	21.68
Source: FFIEC File - 2020 Census; 1/1/2023 - 12/31/2023 Bank Data, 2023 HMDA Aggregate Data, "--" data not available.																			
Due to rounding, totals may not equal 100.0%																			

Table 8: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																			2024 - 2025
Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	\$ (000)	% of Total Number	Overall Market	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate
2024-25 Atlanta MSA	51	7,183	100.00	10,977	24.21	13.72	8.59	22.54	15.69	24.29	23.62	15.69	24.20	29.64	50.98	19.81	--	3.92	23.11
Total	51	7,183	100.00	10,977	24.21	13.72	8.59	22.54	15.69	24.29	23.62	15.69	24.20	29.64	50.98	19.81	--	3.92	23.11
Source: FFIEC File - 2024 Census; 1/1/2024 - 12/31/2025 Bank Data, 2024 HMDA Aggregate Data, "--" data not available.																			
Due to rounding, totals may not equal 100.0%																			

Table 9: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																			2023 - 2025
Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$ (000)	% of Total Number	Overall Market	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate
Dalton MSA	140	20,317	39.55	4,052	--	--	--	33.13	21.43	28.83	50.77	65.00	56.17	16.09	13.57	15.00	--	--	--
GA non-MSA	19	4,101	5.37	1,773	--	--	--	29.48	31.58	27.92	35.10	31.58	37.11	35.42	36.84	34.97	--	--	--
Rome MSA	195	37,615	55.08	3,044	--	--	--	44.32	32.82	36.24	28.44	30.77	33.02	25.98	35.90	28.71	1.27	0.51	2.04
Total	354	62,033	100.0	8,869	--	--	--	36.69	28.25	31.19	39.73	44.35	44.41	23.10	27.12	23.70	0.48	0.28	0.70
Source: FFIEC File - 2020, 2024 Census; 1/1/2023 - 12/31/2025 Bank Data, 2025 Dunn & Bradstreet SBSF Demographics, 2023, 2024 CRA Aggregate Data, "--" data not available.																			
Due to rounding, totals may not equal 100.0%																			

Table 9: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																			2023
Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$ (000)	% of Total Number	Overall Market	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate
2023 Atlanta MSA	19	3,082	100.00	6,494	0.62	0.00	0.62	36.66	57.89	33.49	53.16	26.32	54.00	9.56	15.79	11.89	--	--	--
Total	19	3,082	100.00	6,494	0.62	0.00	0.62	36.66	57.89	33.49	53.16	26.32	54.00	9.56	15.79	11.89	--	--	--
Source: FFIEC File - 2020 Census; 1/1/2023 - 12/31/2023 Bank Data, 2023 Dunn & Bradstreet SBSF Demographics, 2023 CRA Aggregate Data, "--" data not available.																			
Due to rounding, totals may not equal 100.0%																			

Table 9: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																			2024 - 2025
Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$ (000)	% of Total Number	Overall Market	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate
2024-25 Atlanta MSA	42	5,108	100.0	6,545	0.71	0.00	0.93	41.38	30.95	40.02	51.84	59.62	51.38	6.06	9.52	7.67	--	--	--
Total	42	5,108	100.0	6,545	0.71	0.00	0.93	41.38	30.95	40.02	51.84	59.62	51.38	6.06	9.52	7.67	--	--	--
Source: FFIEC File - 2024 Census; 1/1/2024 - 12/31/2025 Bank Data, 2025 Dunn & Bradstreet SBSF Demographics, 2024 CRA Aggregate Data, "--" data not available.																			
Due to rounding, totals may not equal 100.0%																			

Table 10: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues											2023 – 2025
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
	#	\$ (000)	% of Total Number	Overall Market	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
Dalton MSA	140	20,317	39.55	4,052	83.17	62.86	47.66	4.88	27.14	11.95	10.00
GA non-MSA	19	4,101	5.37	1,773	83.24	73.68	45.35	3.54	15.79	13.22	10.53
Rome MSA	195	37,615	55.08	3,044	85.71	68.21	54.27	2.98	28.21	11.31	3.59
Total	354	62,033	100.00	8,869	84.13	66.39	49.46	3.94	27.12	11.93	6.50
Source: FFIEC File - 2020, 2024 Census; 1/1/2023 - 12/31/2025 Bank Data, 2025 Dunn & Bradstreet SBSF Demographics, 2023, 2024 CRA Aggregate Data, "--" data not available.											
Due to rounding, totals may not equal 100.0%											

Table 10: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues											2023
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
	#	\$ (000)	% of Total Number	Overall Market	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
2023 Atlanta MSA	19	3,082	100.00	6,494	92.21	84.21	52.13	2.04	15.79	5.75	--
Total	19	3,082	100.00	6,494	92.21	84.21	52.13	2.04	15.79	5.75	--
Source: FFIEC File - 2020 Census; 1/1/2023 - 12/31/2023 Bank Data, 2023 Dunn & Bradstreet SBSF Demographics, 2023 CRA Aggregate Data, "--" data not available.											
Due to rounding, totals may not equal 100.0%											

Table 10: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues											2024 - 2025
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
	#	\$ (000)	% of Total Number	Overall Market	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
2024-25 Atlanta MSA	42	5,108	100.00	6,545	91.71	69.05	47.46	1.95	28.57	6.35	2.38
Total	42	5,108	100.00	6,545	91.71	69.05	47.46	1.95	28.57	6.35	2.38
Source: FFIEC File - 2024 Census; 1/1/2024 - 12/31/2025 Bank Data, 2025 Dunn & Bradstreet SBSF Demographics, 2024 CRA Aggregate Data, "--" data not available.											
Due to rounding, totals may not equal 100.0%											



HOME MORTGAGE DISCLOSURE ACT NOTICE

The HMDA data about our residential mortgage lending is available online for review. The data shows geographic distribution of loans and applications; ethnicity, race, gender and income of applicants and borrowers; and information about loan approvals and denials. HMDA data for many other financial institutions is also available online. For more information, visit the Consumer Financial Protection Bureau's website (www.consumerfinance.gov/hmda).



WRITTEN COMMENTS

First National Community Bank has not received any written comments from the public for the current year and each of the prior two calendar years that specifically relate to the bank's performance in helping to meet community credit needs.