

Loans by County

Respondent ID: 0000705798

Small Business Loans - Originations

Agency: OCC - 1

Institution: CharterBank

State: ALABAMA (01)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
AUTAUGA COUNTY (001), AL										
MSA 33860										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	158	0	0	1	158	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	158	0	0	1	158	0	0
BARBOUR COUNTY (005), AL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	365	1	365	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	365	1	365	0	0
CHAMBERS COUNTY (017), AL										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	8	455	5	1,025	1	488	14	1,968	0	0
Upper Income	2	150	0	0	0	0	2	150	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	10	605	5	1,025	1	488	16	2,118	0	0

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CLEBURNE COUNTY (029), AL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	40	0	0	0	0	1	40	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	40	0	0	0	0	1	40	0	0
ELMORE COUNTY (051), AL										
MSA 33860										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	78	0	0	1	800	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	78	0	0	1	800	0	0	0	0

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
JEFFERSON COUNTY (073), AL										
MSA 13820										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	1	100	1	195	0	0	2	295	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	1	195	0	0	2	295	0	0
LEE COUNTY (081), AL										
MSA 12220										
Inside AA 0009										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	11	543	4	561	2	650	16	1,454	0	0
Middle Income	16	494	5	834	2	920	21	2,063	0	0
Upper Income	11	689	2	382	1	400	14	1,471	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	38	1,726	11	1,777	5	1,970	51	4,988	0	0

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State: ALABAMA (01)

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MONTGOMERY COUNTY (101), AL										
MSA 33860										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	107	1	800	2	907	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	107	1	800	2	907	0	0
TALLAPOOSA COUNTY (123), AL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	25	0	0	0	0	1	25	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	25	0	0	0	0	1	25	0	0
TOTAL INSIDE AA IN STATE	48	2,331	16	2,802	6	2,458	67	7,106	0	0
TOTAL OUTSIDE AA IN STATE	4	243	3	460	3	1,965	8	1,790	0	0
STATE TOTAL	52	2,574	19	3,262	9	4,423	75	8,896	0	0

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Institution: CharterBank

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LOS ANGELES COUNTY (037), CA										
MSA 31084										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	50	0	0	0	0	1	50	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	0	0	1	50	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	50	0	0	0	0	1	50	0	0
STATE TOTAL	1	50	0	0	0	0	1	50	0	0

Loans by County

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Small Business Loans - Originations

Agency: OCC - 1

Institution: CharterBank

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ESCAMBIA COUNTY (033), FL										
MSA 37860										
Inside AA 0006										
Low Income	0	0	1	122	0	0	1	122	0	0
Moderate Income	1	92	2	349	0	0	3	441	0	0
Middle Income	1	72	2	385	1	592	2	243	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	164	5	856	1	592	6	806	0	0
GULF COUNTY (045), FL										
MSA 37460										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	100	0	0	0	0	1	100	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	0	0	1	100	0	0

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HILLSBOROUGH COUNTY (057), FL										
MSA 45300										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	1	5	0	0	0	0	1	5	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	5	0	0	0	0	1	5	0	0

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ORANGE COUNTY (095), FL										
MSA 36740										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	1	860	1	860	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	860	1	860	0	0
SANTA ROSA COUNTY (113), FL										
MSA 37860										
Inside AA 0006										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	40	3	417	1	571	7	1,028	0	0
Middle Income	4	187	2	351	6	2,475	10	2,810	0	0
Upper Income	1	100	0	0	1	400	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	327	5	768	8	3,446	17	3,838	0	0

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WALTON COUNTY (131), FL										
MSA 18880										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	50	0	0	0	0	1	50	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	0	0	1	50	0	0
TOTAL INSIDE AA IN STATE	10	491	10	1,624	9	4,038	23	4,644	0	0
TOTAL OUTSIDE AA IN STATE	3	155	0	0	1	860	4	1,015	0	0
STATE TOTAL	13	646	10	1,624	10	4,898	27	5,659	0	0

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BARTOW COUNTY (015), GA										
MSA 12060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	39	3	608	2	758	5	1,205	0	0
Middle Income	2	125	0	0	0	0	2	125	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	164	3	608	2	758	7	1,330	0	0
BIBB COUNTY (021), GA										
MSA 31420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	116	1	350	1	116	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	116	1	350	1	116	0	0
CARROLL COUNTY (045), GA										
MSA 12060										
Inside AA 0001										
Low Income	0	0	0	0	1	987	1	987	0	0
Moderate Income	11	537	2	350	1	345	14	1,232	0	0
Middle Income	10	610	0	0	1	400	10	610	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	21	1,147	2	350	3	1,732	25	2,829	0	0

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CHATHAM COUNTY (051), GA										
MSA 42340										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	122	0	0	1	122	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	122	0	0	1	122	0	0
CHEROKEE COUNTY (057), GA										
MSA 12060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	17	4	650	3	1,297	3	764	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	17	4	650	3	1,297	3	764	0	0
CLAYTON COUNTY (063), GA										
MSA 12060										
Outside Assessment Area										
Low Income	0	0	2	232	0	0	2	232	0	0
Moderate Income	0	0	0	0	1	635	1	635	0	0
Middle Income	0	0	0	0	1	267	1	267	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	232	2	902	4	1,134	0	0

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State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
COBB COUNTY (067), GA										
MSA 12060										
Inside AA 0003										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	1	80	0	0	0	0	0	0	0	0
Median Family Income 40-50%	1	100	2	390	1	288	2	388	0	0
Median Family Income 50-60%	5	275	0	0	1	300	6	575	0	0
Median Family Income 60-70%	2	150	3	412	8	2,990	10	2,427	0	0
Median Family Income 70-80%	0	0	2	270	0	0	1	120	0	0
Median Family Income 80-90%	2	64	1	157	3	1,134	4	505	0	0
Median Family Income 90-100%	1	100	0	0	1	905	1	100	0	0
Median Family Income 100-110%	1	26	1	222	4	1,397	2	326	0	0
Median Family Income 110-120%	3	250	3	612	4	2,446	9	2,508	0	0
Median Family Income >= 120%	27	1,342	5	765	7	3,177	36	4,401	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	43	2,387	17	2,828	29	12,637	71	11,350	0	0
COWETA COUNTY (077), GA										
MSA 12060										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	5	121	1	176	2	700	7	597	0	0
Middle Income	3	184	1	250	4	1,525	7	1,503	0	0
Upper Income	0	0	0	0	4	2,391	2	780	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	305	2	426	10	4,616	16	2,880	0	0

Loans by County

Respondent ID: 0000705798

Small Business Loans - Originations

Agency: OCC - 1

Institution: CharterBank

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DEKALB COUNTY (089), GA										
MSA 12060										
Inside AA 0005										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	1	75	1	210	1	317	3	602	0	0
Median Family Income 50-60%	0	0	0	0	1	400	1	400	0	0
Median Family Income 60-70%	0	0	2	315	0	0	2	315	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	1	548	1	548	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	1	158	0	0	1	158	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	6	409	4	620	5	1,856	13	2,310	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	484	8	1,303	8	3,121	21	4,333	0	0
FAYETTE COUNTY (113), GA										
MSA 12060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	25	0	0	0	0	1	25	0	0
Upper Income	1	57	0	0	1	275	2	332	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	82	0	0	1	275	3	357	0	0

Loans by County

Respondent ID: 0000705798

Small Business Loans - Originations

Agency: OCC - 1

Institution: CharterBank

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FLOYD COUNTY (115), GA										
MSA 40660										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	26	0	0	0	0	1	26	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	26	0	0	0	0	1	26	0	0
FORSYTH COUNTY (117), GA										
MSA 12060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	118	1	250	0	0	1	84	0	0
Upper Income	0	0	0	0	2	1,645	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	118	1	250	2	1,645	1	84	0	0

Loans by County

Respondent ID: 0000705798

Small Business Loans - Originations

Agency: OCC - 1

Institution: CharterBank

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FULTON COUNTY (121), GA										
MSA 12060										
Inside AA 0007										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	1	47	0	0	0	0	1	47	0	0
Median Family Income 40-50%	0	0	1	130	1	400	1	130	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	3	105	1	176	2	1,654	5	1,885	0	0
Median Family Income 70-80%	0	0	0	0	1	286	1	286	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	3	168	1	193	1	400	5	761	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	2	123	0	0	0	0	2	123	0	0
Median Family Income >= 120%	14	521	6	921	10	4,260	14	2,432	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	23	964	9	1,420	15	7,000	29	5,664	0	0
GILMER COUNTY (123), GA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	8	0	0	0	0	1	8	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	8	0	0	0	0	1	8	0	0

Loans by County

Respondent ID: 0000705798

Small Business Loans - Originations

Agency: OCC - 1

Institution: CharterBank

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GWINNETT COUNTY (135), GA										
MSA 12060										
Inside AA 0008										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	1	600	0	0	0	0
Median Family Income 40-50%	1	80	0	0	0	0	1	80	0	0
Median Family Income 50-60%	5	109	1	250	2	1,330	1	980	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	1	100	0	0	2	1,399	2	1,050	0	0
Median Family Income >= 120%	0	0	1	115	0	0	1	115	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	289	2	365	5	3,329	5	2,225	0	0
HALL COUNTY (139), GA										
MSA 23580										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	145	0	0	1	145	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	145	0	0	1	145	0	0

Loans by County

Respondent ID: 0000705798

Small Business Loans - Originations

Agency: OCC - 1

Institution: CharterBank

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HARALSON COUNTY (143), GA										
MSA 12060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	176	0	0	2	704	6	880	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	176	0	0	2	704	6	880	0	0
HARRIS COUNTY (145), GA										
MSA 17980										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	300	1	300	0	0
Upper Income	1	25	0	0	0	0	1	25	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	25	0	0	1	300	2	325	0	0
HEARD COUNTY (149), GA										
MSA 12060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	5	258	2	300	0	0	4	208	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	258	2	300	0	0	4	208	0	0

Loans by County

Respondent ID: 0000705798

Small Business Loans - Originations

Agency: OCC - 1

Institution: CharterBank

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LEE COUNTY (177), GA										
MSA 10500										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	309	1	309	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	309	1	309	0	0
LUMPKIN COUNTY (187), GA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	673	1	673	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	673	1	673	0	0
MERIWETHER COUNTY (199), GA										
MSA 12060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	80	0	0	0	0	1	80	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	80	0	0	0	0	1	80	0	0

Loans by County

Respondent ID: 0000705798

Small Business Loans - Originations

Agency: OCC - 1

Institution: CharterBank

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MONROE COUNTY (207), GA										
MSA 31420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	50	0	0	0	0	1	50	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	0	0	1	50	0	0
MUSCOGEE COUNTY (215), GA										
MSA 17980										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	500	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	500	0	0	0	0
PAULDING COUNTY (223), GA										
MSA 12060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	180	1	318	1	318	0	0
Middle Income	6	367	1	229	1	613	5	991	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	367	2	409	2	931	6	1,309	0	0

Loans by County

Respondent ID: 0000705798

Small Business Loans - Originations

Agency: OCC - 1

Institution: CharterBank

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
POLK COUNTY (233), GA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	580	1	580	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	580	1	580	0	0
TROUP COUNTY (285), GA										
MSA NA										
Inside AA 0010										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	8	423	3	518	3	890	12	1,494	0	0
Middle Income	17	878	4	811	4	1,738	19	2,247	0	0
Upper Income	17	595	6	1,029	5	2,745	22	2,869	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	42	1,896	13	2,358	12	5,373	53	6,610	0	0
UPSON COUNTY (293), GA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	15	0	0	0	0	1	15	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	15	0	0	0	0	1	15	0	0

Loans by County

Respondent ID: 0000705798

Small Business Loans - Originations

Agency: OCC - 1

Institution: CharterBank

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WALKER COUNTY (295), GA										
MSA 16860										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	347	1	347	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	347	1	347	0	0
WALTON COUNTY (297), GA										
MSA 12060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	86	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	86	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	151	7,472	53	9,050	82	37,808	220	35,891	0	0
TOTAL OUTSIDE AA IN STATE	30	1,472	17	2,832	21	9,571	48	8,862	0	0
STATE TOTAL	181	8,944	70	11,882	103	47,379	268	44,753	0	0

Loans by County

Small Business Loans - Originations

Institution: CharterBank

Respondent ID: 0000705798

Agency: OCC - 1

State: SOUTH CAROLINA (45)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GREENVILLE COUNTY (045), SC										
MSA 24860										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	586	1	586	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	586	1	586	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	586	1	586	0	0
STATE TOTAL	0	0	0	0	1	586	1	586	0	0

Loans by County

Respondent ID: 0000705798

Small Business Loans - Originations

Agency: OCC - 1

Institution: CharterBank

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HARRIS COUNTY (201), TX										
MSA 26420										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	856	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	856	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	856	0	0	0	0
STATE TOTAL	0	0	0	0	1	856	0	0	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	209	10,294	79	13,476	97	44,304	310	47,641	0	0
TOTAL OUTSIDE AA	38	1,920	20	3,292	27	13,838	62	12,303	0	0
TOTAL INSIDE & OUTSIDE	247	12,214	99	16,768	124	58,142	372	59,944	0	0

Loans by County
Small Farm Loans - Originations
Institution: CharterBank

Respondent ID: 0000705798
Agency: OCC - 1
State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FANNIN COUNTY (111), GA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	34	0	0	0	0	1	34	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	34	0	0	0	0	1	34	0	0
UNION COUNTY (291), GA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	91	0	0	0	0	1	91	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	91	0	0	0	0	1	91	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	125	0	0	0	0	2	125	0	0
STATE TOTAL	2	125	0	0	0	0	2	125	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA	2	125	0	0	0	0	2	125	0	0
TOTAL INSIDE & OUTSIDE	2	125	0	0	0	0	2	125	0	0

2018 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans
Institution: CharterBank

Respondent ID: 0000705798
Agency: OCC - 1

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GA - CARROLL COUNTY (045) - MSA 12060	26	3,229	25	2,829	0	0
AL - CHAMBERS COUNTY (017) - MSA NA	16	2,118	16	2,118	0	0
GA - COBB COUNTY (067) - MSA 12060	89	17,852	71	11,350	0	0
GA - COWETA COUNTY (077) - MSA 12060	20	5,347	16	2,880	0	0
GA - DEKALB COUNTY (089) - MSA 12060	23	4,908	21	4,333	0	0
FL - ESCAMBIA COUNTY (033) - MSA 37860	8	1,612	6	806	0	0
FL - SANTA ROSA COUNTY (113) - MSA 37860	21	4,541	17	3,838	0	0
GA - FULTON COUNTY (121) - MSA 12060	47	9,384	29	5,664	0	0
GA - GWINNETT COUNTY (135) - MSA 12060	14	3,983	5	2,225	0	0
AL - LEE COUNTY (081) - MSA 12220	54	5,473	51	4,988	0	0
GA - TROUP COUNTY (285) - MSA NA	67	9,627	53	6,610	0	0

2018 Institution Disclosure Statement - Table 5
Community Development/Consortium-Third Party Activity
Institution: CharterBank

PAGE: 1 OF 1

Respondent ID: 0000705798
Agency: OCC - 1

Memo Item: Loans by Affiliates

	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	8	2,232	0	0
Purchased	0	0	0	0
Total	8	2,232	0	0
Consortium/Third Party Loans (optional)				

2018 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000705798

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: CharterBank

ASSESSMENT AREA - 0001

CARROLL COUNTY (045), GA

MSA: 12060

Low Income

9105.02

Moderate Income

9101.01 9102.00 9103.00 9104.00* 9105.01 9107.01 9107.03* 9108.00* 9110.00 9112.00*

Middle Income

9101.03 9101.04* 9106.00 9107.02* 9109.00* 9111.00

ASSESSMENT AREA - 0002

CHAMBERS COUNTY (017), AL

MSA: NA

Moderate Income

9544.00*

Middle Income

9538.00* 9539.00 9540.00 9542.00* 9545.00 9546.00 9547.00*

Upper Income

9543.00

ASSESSMENT AREA - 0003

COBB COUNTY (067), GA

MSA: 12060

Median Family Income 10-20%

0311.13*

Median Family Income 30-40%

0310.01

Median Family Income 40-50%

0304.11* 0304.12 0310.02* 0311.16 0313.10*

Median Family Income 50-60%

0304.14* 0309.04 0310.04* 0311.01 0311.08 0313.11* 0314.06

2018 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000705798

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: CharterBank

Median Family Income 60-70%

0303.44 0304.13* 0305.05 0307.00 0308.00 0309.02 0313.08*

Median Family Income 70-80%

0301.04 0301.06* 0304.05* 0310.05* 0311.14* 0313.06 0313.09* 0314.09* 0315.06*

Median Family Income 80-90%

0302.28 0302.29 0309.05* 0311.10 0315.07*

Median Family Income 90-100%

0302.27 0304.10* 0311.06* 0314.08* 0315.03*

Median Family Income 100-110%

0302.23* 0302.24 0303.10* 0303.39* 0303.45* 0305.04 0305.06 0305.07* 0306.01 0311.15* 0312.08*
0315.09*

Median Family Income 110-120%

0301.03* 0302.30 0304.07* 0304.08* 0309.01 0312.05 0313.07* 0314.05 0315.05 0315.08*

Median Family Income >= 120%

0301.01* 0301.07* 0302.09 0302.14* 0302.15* 0302.18 0302.19 0302.20* 0302.22* 0302.26 0302.31
0302.32 0302.33* 0302.34* 0302.35* 0302.36 0302.38 0302.39 0303.11 0303.12 0303.13 0303.14*
0303.18 0303.19* 0303.20* 0303.22* 0303.24* 0303.26* 0303.27* 0303.28 0303.29* 0303.30* 0303.31*
0303.32* 0303.33* 0303.34* 0303.35* 0303.36* 0303.37* 0303.40* 0303.41* 0303.42* 0303.43* 0304.09*
0305.02* 0306.02 0311.11* 0311.12 0311.17 0311.18 0312.06 0312.07* 0312.09 0312.11* 0312.12*
0313.12* 0313.13 0314.04

ASSESSMENT AREA - 0004

COWETA COUNTY (077), GA

MSA: 12060

Moderate Income

1703.05 1706.01 1707.00*

Middle Income

1701.00 1702.00* 1703.04* 1703.06 1704.05 1705.01 1705.02* 1706.03* 1708.01 1708.02

Upper Income

1703.03* 1704.02* 1704.03* 1704.04 1704.06* 1705.03* 1706.02

2018 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000705798

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: CharterBank

ASSESSMENT AREA - 0005

DEKALB COUNTY (089), GA

MSA: 12060

Median Family Income 20-30%

0212.04*

Median Family Income 30-40%

0219.11* 0219.13* 0220.08* 0231.12* 0235.04*

Median Family Income 40-50%

0206.00* 0214.09* 0214.17* 0218.06 0218.13* 0218.14* 0219.09* 0220.07 0220.09* 0221.00 0231.07*

0231.08* 0231.13* 0236.03*

Median Family Income 50-60%

0213.03* 0213.05* 0213.06* 0214.13* 0214.14* 0219.08* 0220.05* 0222.04* 0233.10 0234.10* 0234.21*

0234.28* 0235.01* 0237.00* 0238.02*

Median Family Income 60-70%

0213.07* 0213.08 0214.10* 0219.06* 0219.10* 0220.10* 0232.06* 0232.08* 0232.10* 0235.05* 0235.07*

0236.01* 0236.02* 0238.03*

Median Family Income 70-80%

0205.00* 0212.18* 0213.01* 0215.03* 0218.05* 0220.04* 0231.01* 0231.02* 0231.11* 0232.04* 0232.13*

0232.14* 0233.03* 0233.09* 0233.13* 0233.15* 0234.11* 0234.18* 0235.06* 0238.01*

Median Family Income 80-90%

0217.05* 0222.03 0231.14* 0233.06* 0234.12* 0234.22*

Median Family Income 90-100%

0208.02* 0214.16* 0232.09* 0232.11* 0232.12* 0233.12* 0233.14* 0234.13* 0234.14* 0234.24* 0234.27*

Median Family Income 100-110%

0209.00* 0218.12* 0219.07 0234.16* 0234.23*

Median Family Income 110-120%

0208.01* 0212.17* 0216.05* 0233.11* 0233.16* 0234.25* 0234.26*

Median Family Income >= 120%

0201.00* 0202.00* 0203.00* 0204.00* 0207.00* 0211.01* 0211.02* 0212.02* 0212.08* 0212.09* 0212.10*

2018 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000705798

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: CharterBank

0212.11* 0212.13* 0212.14* 0212.15* 0212.16* 0214.05* 0214.11* 0214.12* 0214.15* 0215.02* 0215.04*
0216.02* 0216.03* 0216.04* 0217.03 0217.04* 0217.06* 0218.08* 0218.09 0218.10 0219.12* 0220.01*
0223.01* 0223.02 0224.01* 0224.02* 0224.03* 0225.00 0226.00 0227.00 0228.00 0229.00 0230.00*
0234.19*

Median Family Income Not Known

0231.15* 9800.00*

ASSESSMENT AREA - 0006

ESCAMBIA COUNTY (033), FL

MSA: 37860

Low Income

0016.00 0019.00* 0020.00* 0021.00*

Moderate Income

0004.00* 0006.00* 0012.01 0012.02* 0013.00* 0014.02* 0015.00* 0017.00* 0018.00* 0022.00* 0023.00*
0027.03* 0028.01* 0028.03* 0029.00* 0031.00* 0035.07* 0035.08 0040.00*

Middle Income

0001.00 0003.00* 0008.00* 0010.02* 0011.04 0014.01* 0024.00* 0026.05* 0027.01* 0027.04* 0028.02*
0028.04* 0030.00* 0032.01* 0032.03* 0032.04* 0033.01* 0033.05* 0033.06* 0033.07* 0033.09* 0034.00
0035.03* 0035.05 0035.06* 0036.07* 0036.08* 0036.09* 0036.10* 0036.11* 0036.13* 0036.14* 0037.00*
0038.00* 0039.00*

Upper Income

0005.00* 0009.00* 0010.01* 0011.01* 0011.03* 0025.00* 0026.01* 0026.02* 0026.03* 0026.04* 0033.08*
0036.03* 0036.12*

Income Not Known

9900.00*

SANTA ROSA COUNTY (113), FL

MSA: 37860

Moderate Income

0106.00 0108.09

Middle Income

2018 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000705798

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: CharterBank

0101.00* 0102.00* 0104.00* 0105.02 0105.03 0105.04 0107.02* 0107.04 0107.05* 0107.06 0107.08
0108.02* 0108.08* 0108.13* 0108.15 0108.17*

Upper Income

0103.00* 0107.07 0108.11* 0108.12* 0108.14* 0108.19* 0109.00

Income Not Known

9900.00*

ASSESSMENT AREA - 0007

FULTON COUNTY (121), GA

MSA: 12060

Median Family Income < 10%

0068.02*

Median Family Income 10-20%

0078.08*

Median Family Income 20-30%

0028.00* 0055.02* 0066.02* 0076.03* 0118.00*

Median Family Income 30-40%

0018.00* 0023.00* 0025.00* 0041.00* 0042.00* 0043.00* 0044.00* 0048.00* 0055.01* 0057.00* 0058.00*
0062.00* 0063.00* 0067.00* 0070.01 0070.02* 0073.00* 0074.00* 0075.00* 0076.04* 0078.07* 0081.02*
0084.00* 0086.01* 0110.00* 0120.00*

Median Family Income 40-50%

0026.00* 0039.00 0060.00* 0064.00* 0071.00* 0072.00* 0077.05* 0081.01* 0082.02* 0083.01* 0087.00*
0105.07* 0105.12 0106.03* 0112.01* 0113.05* 0114.20*

Median Family Income 50-60%

0036.00* 0040.00* 0061.00* 0069.00* 0076.02* 0077.04* 0078.06* 0082.01* 0085.00* 0086.02* 0101.18*
0106.01* 0112.02* 0113.06*

Median Family Income 60-70%

0017.00 0024.00* 0065.00* 0066.01* 0077.03 0077.06* 0078.05 0080.00* 0083.02* 0089.03* 0101.19
0105.10 0106.04* 0113.01* 0114.21*

Median Family Income 70-80%

2018 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000705798

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: CharterBank

0006.00* 0021.00* 0094.03 0101.13* 0105.08* 0105.13* 0105.16* 0108.00* 0113.03*

Median Family Income 80-90%

0038.00* 0101.17* 0102.12* 0104.00* 0105.14* 0105.15*

Median Family Income 90-100%

0078.02* 0079.00* 0101.20* 0101.23 0105.11* 0111.00 0114.05 0116.11* 0116.16*

Median Family Income 100-110%

0102.09* 0103.01*

Median Family Income 110-120%

0031.00* 0049.00* 0092.00* 0103.03 0123.00

Median Family Income >= 120%

0001.00* 0002.00* 0004.00* 0005.00* 0007.00* 0010.01* 0011.00* 0012.01* 0012.02* 0013.00* 0014.00*

0015.00 0016.00* 0019.00* 0029.00* 0030.00* 0032.00* 0035.00* 0050.00 0052.00* 0053.00* 0088.00

0089.02 0089.04 0090.00* 0091.01* 0091.02* 0093.00* 0094.02* 0094.04* 0095.01* 0095.02* 0096.01*

0096.02 0096.03 0097.00* 0098.01* 0098.02* 0099.00* 0100.01* 0100.02 0101.06 0101.07* 0101.08*

0101.10* 0101.14* 0101.15* 0101.21* 0101.22* 0102.04* 0102.05* 0102.06 0102.08* 0102.10* 0102.11*

0103.04* 0114.10* 0114.11* 0114.12* 0114.14* 0114.16* 0114.17 0114.18* 0114.19* 0114.22* 0114.23*

0114.24* 0114.25* 0114.26* 0114.27* 0115.03 0115.04* 0115.05* 0115.06* 0116.10* 0116.12* 0116.13*

0116.14* 0116.15 0116.17 0116.18* 0116.19* 0116.20* 0116.21 0116.22* 0116.23* 0116.24* 0116.25*

0116.26*

Median Family Income Not Known

0010.02* 0037.00* 0068.01* 0119.00* 9800.00*

ASSESSMENT AREA - 0008

GWINNETT COUNTY (135), GA

MSA: 12060

Median Family Income 30-40%

0504.17 0504.34*

Median Family Income 40-50%

0502.11* 0504.18* 0504.21* 0504.22

Median Family Income 50-60%

2018 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000705798

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: CharterBank

0501.05 0502.20* 0503.04 0503.06* 0503.19* 0503.20* 0504.10* 0504.24* 0505.20* 0505.22* 0505.26*
0505.37* 0505.39* 0505.41* 0505.42*

Median Family Income 60-70%

0503.15* 0504.19* 0504.23* 0504.31* 0504.33* 0505.24* 0507.29*

Median Family Income 70-80%

0503.13* 0503.17* 0504.35* 0504.36* 0505.11* 0505.21* 0505.34* 0505.35* 0505.36* 0505.45* 0507.19*

Median Family Income 80-90%

0502.09* 0502.15* 0503.14* 0503.18* 0505.23* 0505.29* 0505.31* 0505.32* 0505.33* 0505.40* 0507.09*
0507.22* 0507.28* 0507.30*

Median Family Income 90-100%

0501.03* 0502.18* 0504.16* 0505.46* 0506.08* 0507.21* 0507.25*

Median Family Income 100-110%

0501.06* 0501.09* 0502.05* 0502.10* 0502.17* 0503.10* 0504.27* 0507.23*

Median Family Income 110-120%

0501.07* 0502.08* 0502.19* 0504.26* 0504.30* 0504.32* 0505.25* 0505.27* 0505.30* 0505.43 0505.44
0505.49* 0506.06* 0507.24 0507.31*

Median Family Income >= 120%

0501.08* 0502.12* 0502.13* 0502.14* 0502.16* 0503.08* 0503.09* 0503.11* 0503.21 0503.22* 0504.15*
0504.25* 0504.28* 0504.29* 0505.28* 0505.38* 0505.47* 0505.48* 0506.05* 0506.07* 0506.09* 0506.10*
0507.12* 0507.13* 0507.14* 0507.15* 0507.18* 0507.20* 0507.26* 0507.27*

ASSESSMENT AREA - 0009

LEE COUNTY (081), AL

MSA: 12220

Low Income

0414.00*

Moderate Income

0406.04* 0407.00* 0409.02 0411.00 0416.00 0420.06*

Middle Income

0402.00 0403.00* 0404.00 0406.02* 0406.03* 0410.00 0413.00 0417.00 0418.00 0419.00* 0420.02*

2018 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000705798

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: CharterBank

0420.03* 0420.04* 0420.05* 0421.01 0421.02

Upper Income

0405.00 0409.01 0412.00

Income Not Known

0408.00*

ASSESSMENT AREA - 0010

TROUP COUNTY (285), GA

MSA: NA

Moderate Income

9606.00 9608.00 9609.01

Middle Income

9601.00* 9605.01 9605.02 9607.00 9610.00

Upper Income

9602.01 9602.02 9603.00 9604.00 9609.02 9611.00*

OUTSIDE ASSESSMENT AREA

AUTAUGA COUNTY (001), AL

MSA: 33860

Upper Income

0208.02

BARBOUR COUNTY (005), AL

MSA: NA

Moderate Income

9506.00

CLEBURNE COUNTY (029), AL

MSA: NA

Middle Income

9598.00

ELMORE COUNTY (051), AL

MSA: 33860

2018 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000705798

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: CharterBank

MSA: 33860

Middle Income

0304.00

JEFFERSON COUNTY (073), AL

MSA: 13820

Median Family Income 100-110%

0120.02

MONTGOMERY COUNTY (101), AL

MSA: 33860

Upper Income

0020.00

TALLAPOOSA COUNTY (123), AL

MSA: NA

Moderate Income

9626.00

LOS ANGELES COUNTY (037), CA

MSA: 31084

Median Family Income >= 120%

2754.00

GULF COUNTY (045), FL

MSA: 37460

Moderate Income

9602.00

HILLSBOROUGH COUNTY (057), FL

MSA: 45300

Median Family Income 100-110%

0107.01

ORANGE COUNTY (095), FL

MSA: 36740

2018 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000705798

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: CharterBank

MSA: 36740

Median Family Income 60-70%

0189.00

WALTON COUNTY (131), FL

MSA: 18880

Upper Income

9506.01

BARTOW COUNTY (015), GA

MSA: 12060

Moderate Income

9602.00 9604.02 9605.00

Middle Income

9607.00 9609.02

BIBB COUNTY (021), GA

MSA: 31420

Moderate Income

0132.01

CHATHAM COUNTY (051), GA

MSA: 42340

Middle Income

0040.02

CHEROKEE COUNTY (057), GA

MSA: 12060

Middle Income

0907.01 0909.04 0909.05 0910.03 0911.03

CLAYTON COUNTY (063), GA

MSA: 12060

Low Income

2018 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000705798

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: CharterBank

0406.12

Moderate Income

0404.12

Middle Income

0404.07

FANNIN COUNTY (111), GA

MSA: NA

Middle Income

0505.00

FAYETTE COUNTY (113), GA

MSA: 12060

Middle Income

1401.02

Upper Income

1403.03

FLOYD COUNTY (115), GA

MSA: 40660

Middle Income

0020.00

FORSYTH COUNTY (117), GA

MSA: 12060

Middle Income

1304.09 1305.09

Upper Income

1305.06 1306.02

GILMER COUNTY (123), GA

MSA: NA

Upper Income

0802.00

2018 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000705798

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: CharterBank

0802.00

HALL COUNTY (139), GA

MSA: 23580

Middle Income

0009.00

HARALSON COUNTY (143), GA

MSA: 12060

Moderate Income

0103.02 0104.00

HARRIS COUNTY (145), GA

MSA: 17980

Middle Income

1201.98

Upper Income

1204.01

HEARD COUNTY (149), GA

MSA: 12060

Moderate Income

9701.00 9702.00 9703.00

LEE COUNTY (177), GA

MSA: 10500

Upper Income

0201.00

LUMPKIN COUNTY (187), GA

MSA: NA

Middle Income

9602.02

MERIWETHER COUNTY (199), GA

MSA: 12060

2018 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000705798

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: CharterBank

Moderate Income

9707.00

MONROE COUNTY (207), GA

MSA: 31420

Moderate Income

0502.00

MUSCOGEE COUNTY (215), GA

MSA: 17980

Moderate Income

0106.07

PAULDING COUNTY (223), GA

MSA: 12060

Moderate Income

1205.01

Middle Income

1202.02 1203.01 1203.02 1206.02

POLK COUNTY (233), GA

MSA: NA

Middle Income

0105.00

UNION COUNTY (291), GA

MSA: NA

Upper Income

0002.01

UPSON COUNTY (293), GA

MSA: NA

Middle Income

0102.01

2018 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: CharterBank

Respondent ID: 0000705798

Agency: OCC - 1

WALKER COUNTY (295), GA

MSA: 16860

Middle Income

0205.02

WALTON COUNTY (297), GA

MSA: 12060

Middle Income

1102.00

GREENVILLE COUNTY (045), SC

MSA: 24860

Upper Income

0004.00

HARRIS COUNTY (201), TX

MSA: 26420

Median Family Income >= 120%

5553.02

2018 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000705798

Institution: CharterBank

Agency: OCC - 1

Record Identifier: ¹¹	Total Composite Records on File	Total Composite Records Without Errors	Total Validity¹⁰ Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	230	230	0	0.00%
Small Farm Loans	2	2	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	767	767	0	0.00%
Total	1,001	1,001	0	0.00%

Footnote:

10. A validity edit helps to verify the accuracy of the data reported. An institution's CRA submission that passes all validity edits does not ensure 100% accurate data. True accuracy is determined during the examination process.

11. A record represents one row of data reported to the Federal Reserve Board. This does not in any way represent the number of loans originated or purchased by the institution.