Small Business Loans - Originations

Institution: CBS BANK

Respondent ID: 0000015310

PAGE: 1 OF

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	amount at ination 1,000 But 250,000	Origi	mount at nation 50,000	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	1	8	0	0	0	0	1	8	0	0
Upper Income	2	15	0	0	0	0	2	15	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	23	0	0	0	0	3	23	0	0
BIBB COUNTY (007), AL										
MSA 13820										
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
CHEROKEE COUNTY (019), 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	0	0	0	0	0	0	0	0	0	0
Upper Income	2	137	0	0	1	700	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	137	0	0	1	700	0	0	0	0

Small Business Loans - Originations

Institution: CBS BANK

Respondent ID: 0000015310

PAGE: 2 OF

Area Income Characteristics	Origi	mount at ination 00,000	Orig >\$100	mount at ination ,000 But 250,000	Origi	mount at nation 50,000	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)
CHILTON COUNTY (021), AL										
MSA 13820										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	48	0	0	1	1,000	1	48	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	48	0	0	1	1,000	1	48	0	0
COLBERT COUNTY (033), AL										
MSA 22520										
Inside AA 0002										
Low Income	1	26	0	0	0	0	1	26	0	0
Moderate Income	6	276	3	517	2	800	5	692	0	0
Middle Income	12	672	7	1,143	7	3,786	12	1,746	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	19	974	10	1,660	9	4,586	18	2,464	0	0
COOSA COUNTY (037), 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	4	124	0	0	0	0	4	124	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	124	0	0	0	0	4	124	0	0

Small Business Loans - Originations

Institution: CBS BANK

Respondent ID: 0000015310

PAGE: 3 OF

Area Income Characteristics	Origi	mount at ination 00,000	Orig >\$100	mount at ination ,000 But 250,000	Origi	mount at nation 50,000	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)
CULLMAN COUNTY (043), 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	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
ELMORE COUNTY (051), AL										
MSA 33860										
Inside AA 0016										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	17	0	0	1	272	2	289	0	0
Middle Income	19	740	4	561	2	636	25	1,937	0	0
Upper Income	2	44	0	0	0	0	2	44	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	22	801	4	561	3	908	29	2,270	0	0
FRANKLIN COUNTY (059), AL										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	145	0	0	0	0	2	145	0	0
Middle Income	21	964	10	1,840	4	2,500	27	1,987	0	0
Upper Income	2	76	1	160	0	0	2	76	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	25	1,185	11	2,000	4	2,500	31	2,208	0	0

PAGE: 4 OF 28

Loans by County

Small Business Loans - Originations

Institution: CBS BANK

Respondent ID: 0000015310

Area Income Characteristics	<=\$250,000				Origi	mount at nation 50,000	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)
JACKSON COUNTY (071), 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	0	0	0	0	1	289	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	289	0	0	0	0
JEFFERSON COUNTY (073), AL										
MSA 13820										
Inside AA 0015										
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	1	105	2	1,256	2	580	0	0
Median Family Income 40-50%	0	0	1	171	0	0	1	171	0	0
Median Family Income 50-60%	2	138	1	250	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	1	400	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	2	345	0	0	1	195	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%	3	195	0	0	0	0	2	150	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	5	333	5	871	3	1,656	6	1,096	0	0

Small Business Loans - Originations

Institution: CBS BANK

Respondent ID: 0000015310

PAGE: 5 OF

Area Income Characteristics	Num of		<=\$2	,000 But 250,000	t Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LAUDERDALE COUNTY (077), AL										
MSA 22520										
Inside AA 0002										
Low Income	1	61	0	0	1	500	2	561	0	0
Moderate Income	2	88	0	0	0	0	2	88	0	0
Middle Income	6	214	3	427	3	917	11	1,208	0	0
Upper Income	4	252	3	632	3	920	7	959	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	13	615	6	1,059	7	2,337	22	2,816	0	0
LAWRENCE COUNTY (079), AL										
MSA 19460										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	102	2	350	0	0	3	277	0	0
Middle Income	7	255	6	1,054	4	2,091	13	1,751	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	9	357	8	1,404	4	2,091	16	2,028	0	0
LEE COUNTY (081), AL										
MSA 12220										
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	164	0	0	1	330	2	394	0	0
Upper Income	0	0	1	250	0	0	0	0	0	0
Income Not Known	0	0	1	150	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	164	2	400	1	330	2	394	0	0

ment - Table 1-1 PAGE: 6 OF Respondent ID: 0000015310

Loans by County

Small Business Loans - Originations

Institution: CBS BANK

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination ,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ns by liates
	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)
LIMESTONE COUNTY (083), AL										
MSA 26620										
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	100	1	150	0	0	2	250	0	0
Upper Income	4	110	2	326	3	1,683	7	1,766	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	210	3	476	3	1,683	9	2,016	0	0
MADISON COUNTY (089), AL										
MSA 26620										
Inside AA 0004										
Low Income	1	37	0	0	1	630	0	0	0	0
Moderate Income	1	21	1	250	1	300	2	321	0	0
Middle Income	1	36	3	358	0	0	3	286	0	0
Upper Income	3	174	0	0	1	490	4	664	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	268	4	608	3	1,420	9	1,271	0	0
MARION COUNTY (093), AL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	75	0	0	0	0	0	0	0	0
Middle Income	3	205	0	0	0	0	3	205	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	280	0	0	0	0	3	205	0	0

Small Business Loans - Originations

Institution: CBS BANK

Respondent ID: 0000015310

PAGE: 7 OF

Area Income Characteristics	Origi	mount at ination 00,000	Orig >\$100	Amount at ination 0,000 But 250,000	Origi	mount at ination 50,000	with Gros Revenu	Businesses Memo Item: ss Annual Loans by les <= \$1 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)
MARSHALL COUNTY (095), 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	60	1	123	0	0	2	183	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	60	1	123	0	0	2	183	0	0
MOBILE COUNTY (097), AL										
MSA 33660										
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	1,000	1	1,000	0	0
Upper Income	1	87	0	0	0	0	1	87	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	87	0	0	1	1,000	2	1,087	0	0
MONTGOMERY COUNTY (101), AL										
MSA 33860										
Inside AA 0016										
Low Income	1	100	0	0	2	918	0	0	0	0
Moderate Income	2	74	1	150	3	1,268	3	976	0	0
Middle Income	2	85	0	0	4	2,415	6	2,500	0	0
Upper Income	8	427	2	301	6	2,295	15	2,573	0	0
Income Not Known	1	19	1	150	0	0	1	19	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	14	705	4	601	15	6,896	25	6,068	0	0

Respondent ID: 0000015310

PAGE: 8 OF

Loans by County

Small Business Loans - Originations

Institution: CBS BANK

Area Income Characteristics	Origi	mount at nation 00,000	Loan Amount at Origination >\$100,000 But <=\$250,000		Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ins by iliates
	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)
MORGAN COUNTY (103), AL										
MSA 19460										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	170	1	500	2	670	0	0
Middle Income	5	260	0	0	1	500	6	760	0	0
Upper Income	3	146	0	0	1	939	3	146	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	406	1	170	3	1,939	11	1,576	0	0
ST. CLAIR COUNTY (115), AL										
MSA 13820										
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	151	1	259	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	151	1	259	0	0	0	0
SHELBY COUNTY (117), AL										
MSA 13820										
Inside AA 0015										
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	20	0	0	1	600	1	20	0	0
Upper Income	3	258	1	150	0	0	2	211	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	278	1	150	1	600	3	231	0	0

Small Business Loans - Originations

Institution: CBS BANK

Respondent ID: 0000015310

PAGE: 9 OF

Area Income Characteristics	Origi	mount at ination 00,000	Orig >\$100	an Amount at Loan Amount at Origination Origination \$100,000 But >\$250,000 <=\$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)
TALLADEGA COUNTY (121), 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	0	0	1	200	0	0	1	200	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	200	0	0	1	200	0	0
TALLAPOOSA COUNTY (123), AL										
MSA NA										
Inside AA 0017										
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	95	0	0	0	0	2	95	0	0
Upper Income	0	0	1	200	1	909	2	1,109	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	95	1	200	1	909	4	1,204	0	0
TUSCALOOSA COUNTY (125), AL										
MSA 46220										
Inside AA 0018										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	250	0	0	1	250	0	0
Middle Income	2	115	0	0	0	0	1	15	0	0
Upper Income	1	45	0	0	0	0	1	45	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	160	1	250	0	0	3	310	0	0

Small Business Loans - Originations

Institution: CBS BANK

Respondent ID: 0000015310

PAGE: 10 OF

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination ,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ns by liates
	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)
WINSTON COUNTY (133), 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	24	0	0	0	0	1	24	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	24	0	0	0	0	1	24	0	0
TOTAL INSIDE AA IN STATE	130	6,177	56	9,534	53	25,842	177	23,542	0	0
TOTAL OUTSIDE AA IN STATE	26	1,307	8	1,350	9	5,261	30	4,454	0	0
STATE TOTAL	156	7,484	64	10,884	62	31,103	207	27,996	0	0

PAGE: 11 OF 28

Loans by County

Small Business Loans - Originations

Institution: CBS BANK

Respondent ID: 0000015310

Agency: FDIC - 3 State: GEORGIA (13)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination ,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ins by iliates
	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)
CLARKE COUNTY (059), GA										
MSA 12020										
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	5	0	0	0	0	1	5	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	5	0	0	0	0	1	5	0	0
COBB COUNTY (067), GA										
MSA 12060										
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	750	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	750	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	5	0	0	1	750	1	5	0	0
STATE TOTAL	1	5	0	0	1	750	1	5	0	0

PAGE: 12 OF

Loans by County

Small Business Loans - Originations

Institution: CBS BANK

Respondent ID: 0000015310

Agency: FDIC - 3

Area Income Characteristics	Origi	mount at ination 00,000	Orig >\$100	amount at ination 1,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ins by liates
	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)
ALCORN COUNTY (003), MS										
MSA NA										
Inside AA 0011										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	20	0	0	1	506	2	526	0	0
Middle Income	1	92	1	150	1	500	3	742	0	0
Upper Income	1	22	0	0	0	0	1	22	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	134	1	150	2	1,006	6	1,290	0	0
CHOCTAW COUNTY (019), MS										
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	45	0	0	0	0	1	45	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	45	0	0	0	0	1	45	0	0
COAHOMA COUNTY (027), MS										
MSA NA										
Inside AA 0013										
Low Income	1	10	0	0	0	0	1	10	0	0
Moderate Income	2	125	0	0	0	0	2	125	0	0
Middle Income	3	79	0	0	1	300	4	379	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	214	0	0	1	300	7	514	0	0

PAGE: 13 OF

Loans by County

Small Business Loans - Originations

Institution: CBS BANK

Respondent ID: 0000015310

Agency: FDIC - 3

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	amount at ination ,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ins by iliates
	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)
GRENADA COUNTY (043), MS										
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	45	0	0	0	0	1	45	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	45	0	0	0	0	1	45	0	0
ISSAQUENA COUNTY (055), MS										
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	1	187	0	0	1	187	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	187	0	0	1	187	0	0
ITAWAMBA COUNTY (057), MS										
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	3	187	0	0	0	0	3	187	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	187	0	0	0	0	3	187	0	0

Small Business Loans - Originations

Institution: CBS BANK

Respondent ID: 0000015310

Agency: FDIC - 3

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination ,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Loans to Businesses with Gross Annual Revenues <= \$1 Million		o Item: ns by liates
	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 (081), MS										
MSA NA										
Inside AA 0012										
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	3	145	0	0	1	699	4	844	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	145	0	0	1	699	4	844	0	0
LEFLORE COUNTY (083), MS										
MSA NA										
Inside AA 0007										
Low Income	0	0	0	0	1	303	1	303	0	0
Moderate Income	2	200	0	0	0	0	2	200	0	0
Middle Income	3	80	1	173	0	0	4	253	0	0
Upper Income	0	0	1	208	1	300	2	508	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	280	2	381	2	603	9	1,264	0	0
MADISON COUNTY (089), MS										
MSA 27140										
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	17	0	0	0	0	1	17	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	0	0	0	0	1	17	0	0

Small Business Loans - Originations

Institution: CBS BANK

Respondent ID: 0000015310

Agency: FDIC - 3

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	amount at ination ,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ins by liates
	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 (095), MS										
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	256	1	256	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	256	1	256	0	0
OKTIBBEHA COUNTY (105), MS										
MSA NA										
Inside AA 0005										
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	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	2	125	0	0	0	0	2	125	0	0
PONTOTOC COUNTY (115), MS										
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	527	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	527	0	0	0	0

PAGE: 16 OF 28

Loans by County

Small Business Loans - Originations

Institution: CBS BANK

Respondent ID: 0000015310

Agency: FDIC - 3

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	amount at ination ,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ins by iliates
	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)
PRENTISS COUNTY (117), MS										
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	25	0	0	0	0	1	25	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
TIPPAH COUNTY (139), MS										
MSA NA										
Inside AA 0011										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	5	0	0	0	0	1	5	0	0
Middle Income	6	239	0	0	0	0	6	239	0	0
Upper Income	0	0	2	262	1	400	2	262	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	7	244	2	262	1	400	9	506	0	0
TISHOMINGO COUNTY (141), MS										
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	2	133	4	542	5	2,599	9	3,027	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	133	4	542	5	2,599	9	3,027	0	0

PAGE: 17 OF

Loans by County

Small Business Loans - Originations

Institution: CBS BANK

Respondent ID: 0000015310

Agency: FDIC - 3

Area Income Characteristics	Origi	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)	
WASHINGTON COUNTY (151), MS											
MSA NA											
Inside AA 0006											
Low Income	2	43	0	0	0	0	1	28	0	0	
Moderate Income	6	160	1	149	0	0	6	288	0	0	
Middle Income	2	41	0	0	0	0	2	41	0	0	
Upper Income	1	30	0	0	0	0	1	30	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	11	274	1	149	0	0	10	387	0	0	
WAYNE COUNTY (153), MS											
MSA NA											
Outside Assessment Area											
Low Income	0	0	1	192	0	0	1	192	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	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	192	0	0	1	192	0	0	
TOTAL INSIDE AA IN STATE	37	1,416	6	942	7	3,008	47	4,930	0	0	
TOTAL OUTSIDE AA IN STATE	9	452	6	921	7	3,382	19	3,981	0	0	
STATE TOTAL	46	1,868	12	1,863	14	6,390	66	8,911	0	0	

PAGE: 18 OF

Loans by County

Small Business Loans - Originations

Institution: CBS BANK

Respondent ID: 0000015310

Agency: FDIC - 3

Area Income Characteristics	Origi	Loan Amount at Origination <=\$100,000		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)	
BEDFORD COUNTY (003), TN											
MSA NA											
Outside Assessment Area											
Low Income	0	0	0	0	0	0	0	0	0	0	
Moderate Income	0	0	0	0	1	300	1	300	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	300	1	300	0	0	
COFFEE COUNTY (031), TN											
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	0	0	0	0	1	450	1	450	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	450	1	450	0	0	

PAGE: 19 OF 28

Loans by County

Small Business Loans - Originations

Institution: CBS BANK

Respondent ID: 0000015310

Agency: FDIC - 3

Area Income Characteristics	Origi	mount at nation 00,000	Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Loa	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)	
DAVIDSON COUNTY (037), TN											
MSA 34980											
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	2	753	0	0	0	0	
Median Family Income 70-80%	0	0	0	0	2	922	2	922	0	0	
Median Family Income 80-90%	1	58	0	0	0	0	1	58	0	0	
Median Family Income 90-100%	0	0	1	244	2	712	3	956	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	1	58	1	244	6	2,387	6	1,936	0	0	
DECATUR COUNTY (039), TN											
MSA NA											
Inside AA 0010											
Low Income	0	0	0	0	0	0	0	0	0	0	
Moderate Income	1	89	0	0	0	0	1	89	0	0	
Middle Income	1	30	1	234	0	0	2	264	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	119	1	234	0	0	3	353	0	0	

PAGE: 20 OF

Loans by County

Small Business Loans - Originations

Institution: CBS BANK

Respondent ID: 0000015310

Agency: FDIC - 3

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	amount at ination ,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ns by liates
	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)
FAYETTE COUNTY (047), TN										
MSA 32820										
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	59	0	0	0	0	1	59	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	59	0	0	0	0	1	59	0	0
FRANKLIN COUNTY (051), TN										
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	1	186	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	186	0	0	0	0	0	0
GILES COUNTY (055), TN										
MSA NA										
Inside AA 0009										
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	3	120	1	250	1	262	2	80	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	4	170	1	250	1	262	3	130	0	0

PAGE: 21 OF

Loans by County

Small Business Loans - Originations

Institution: CBS BANK

Respondent ID: 0000015310

Agency: FDIC - 3

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination ,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ns by liates
	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)
HARDEMAN COUNTY (069), TN										
MSA NA										
Inside AA 0010										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	44	1	141	0	0	3	185	0	0
Middle Income	3	79	1	246	0	0	4	325	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	123	2	387	0	0	7	510	0	0
HARDIN COUNTY (071), TN										
MSA NA										
Inside AA 0010										
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	250	1	603	2	853	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	250	1	603	2	853	0	0
HENDERSON COUNTY (077), TN										
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	20	0	0	0	0	1	20	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	20	0	0	0	0	1	20	0	0

PAGE: 22 OF 28

Loans by County

Small Business Loans - Originations

Institution: CBS BANK

Respondent ID: 0000015310

Agency: FDIC - 3

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	amount at ination 0,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ns by liates
	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)
LAWRENCE COUNTY (099), TN										
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	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
LEWIS COUNTY (101), TN										
MSA NA										
Inside AA 0014										
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	2	270	0	0	2	270	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	270	0	0	2	270	0	0
LINCOLN COUNTY (103), TN										
MSA NA										
Inside AA 0009										
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	3	129	1	143	0	0	4	272	0	0
Upper Income	5	70	0	0	0	0	5	70	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	199	1	143	0	0	9	342	0	0

PAGE: 23 OF 2

Loans by County

Small Business Loans - Originations

Institution: CBS BANK

Respondent ID: 0000015310

Agency: FDIC - 3

Area Income Characteristics	Origination Orig <=\$100,000 >\$100	ation Origination Origination 0,000 >\$100,000 But >\$250,000 <=\$250,000				with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ins by iliates	
	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)
MCNAIRY COUNTY (109), TN										
MSA NA										
Inside AA 0010										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	194	1	103	1	304	4	194	0	0
Middle Income	9	518	0	0	2	655	11	1,173	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	13	712	1	103	3	959	15	1,367	0	0
MADISON COUNTY (113), TN										
MSA 27180										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	10	0	0	0	0	1	10	0	0
Middle Income	2	137	1	119	0	0	3	256	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	147	1	119	0	0	4	266	0	0
MARION COUNTY (115), TN										
MSA 16860										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	87	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	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	87	0	0	0	0	0	0	0	0

PAGE: 24 OF

Loans by County

Small Business Loans - Originations

Institution: CBS BANK

Respondent ID: 0000015310

Agency: FDIC - 3 State: TENNESSEE (47)

Area Income Characteristics	Origi	Loan Amount at Origination <=\$100,000		Origination <=\$100,000		Amount at ination 1,000 But 250,000	on Origination But >\$250,000 00		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Loa	o Item: ins by iliates
	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)		
MAURY COUNTY (119), TN												
MSA 34980												
Outside Assessment Area												
Low Income	0	0	0	0	0	0	0	0	0	0		
Moderate Income	1	5	0	0	0	0	1	5	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	5	0	0	0	0	1	5	0	0		
PERRY COUNTY (135), TN												
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	2	278	0	0	2	278	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	278	0	0	2	278	0	0		
RUTHERFORD COUNTY (149), TN												
MSA 34980												
Inside AA 0008												
Low Income	0	0	0	0	1	500	1	500	0	0		
Moderate Income	1	50	0	0	0	0	1	50	0	0		
Middle Income	3	52	0	0	4	3,108	6	2,160	0	0		
Upper Income	0	0	0	0	0	0	0	0	0	0		
Income Not Known	0	0	1	181	0	0	1	181	0	0		
Tract Not Known	0	0	0	0	0	0	0	0	0	0		
County Total	4	102	1	181	5	3,608	9	2,891	0	0		

Small Business Loans - Originations

Institution: CBS BANK

Respondent ID: 0000015310

Agency: FDIC - 3

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination ,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ins by liates
	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)
SUMNER COUNTY (165), TN										
MSA 34980										
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	89	1	170	0	0	2	259	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	89	1	170	0	0	2	259	0	0
WILLIAMSON COUNTY (187), TN										
MSA 34980										
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	2	87	0	0	0	0	1	37	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	87	0	0	0	0	1	37	0	0
WILSON COUNTY (189), TN										
MSA 34980										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	2	703	2	703	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	2	703	2	703	0	0
TOTAL INSIDE AA IN STATE	36	1,425	10	1,818	10	5,432	50	6,716	0	0

2023 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: CBS BANK

Respondent ID: 0000015310

PAGE: 26 OF

Agency: FDIC - 3

Area Income Characteristics	Origi	Loan Amount at Origination <=\$100,000		amount at ination ,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)
TOTAL OUTSIDE AA IN STATE	12	578	6	997	10	3,840	23	4,339	0	0
STATE TOTAL	48	2,003	16	2,815	20	9,272	73	11,055	0	0

Small Business Loans - Originations

Institution: CBS BANK

Respondent ID: 0000015310

PAGE: 27 OF

Agency: FDIC - 3 State: TEXAS (48)

Area Income Characteristics	Origi	Loan Amount at Origination <=\$100,000		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	425	1	425	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	425	1	425	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	425	1	425	0	0	
STATE TOTAL	0	0	0	0	1	425	1	425	0	0	

PAGE: 28 OF

Loans by County

Small Business Loans - Originations

Institution: CBS BANK

Respondent ID: 0000015310

Agency: FDIC - 3 State: WASHINGTON (53)

Area Income Characteristics	Origi	mount at nation 00,000	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)
CLARK COUNTY (011), WA										
MSA 38900										
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%	1	100	0	0	0	0	1	100	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	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	0	0	0	0	1	100	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	100	0	0	0	0	1	100	0	0
STATE TOTAL TOTAL ACROSS ALL STATES	1	100	0	0	0	0	1	100	0	0
TOTAL INSIDE AA	203	9,018	72	12,294	70	34,282	274	35,188	0	0
TOTAL OUTSIDE AA	49	2,442	20	3,268	28	13,658	75	13,304	0	0
TOTAL INSIDE & OUTSIDE	252	11,460	92	15,562	98	47,940	349	48,492	0	0

Small Farm Loans - Originations

Institution: CBS BANK

Respondent ID: 0000015310

PAGE:

1 OF 11

Agency: FDIC - 3

Area Income Characteristics	Origi	mount at nation 00,000	Loan An Origir >\$100,0 <=\$25	nation 000 But	Loan An Origir >\$25		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)
COOSA COUNTY (037), 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	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
ELMORE COUNTY (051), AL										
MSA 33860										
Inside AA 0016										
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	11	455	5	849	1	400	16	1,454	0	0
Upper Income	0	0	1	227	0	0	1	227	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	11	455	6	1,076	1	400	17	1,681	0	0
FRANKLIN COUNTY (059), AL										
MSA NA										
Inside AA 0001										
Low Income	2	40	0	0	0	0	2	40	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	8	267	3	488	0	0	11	755	0	0
Upper Income	3	57	0	0	0	0	3	57	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	13	364	3	488	0	0	16	852	0	0

Small Farm Loans - Originations

Institution: CBS BANK

Respondent ID: 0000015310

PAGE:

2 OF 11

Agency: FDIC - 3

Area Income Characteristics	Origi	mount at ination 00,000			Loan Ar Origir >\$25	nation	Gross Revenu	Farms with Annual les <= \$1 llion	Loa	no Item: ans by iliates
	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)
LAWRENCE COUNTY (079), AL										
MSA 19460										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	232	0	0	0	0	0	0
Middle Income	7	210	2	434	0	0	9	644	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	7	210	3	666	0	0	9	644	0	0
LIMESTONE COUNTY (083), AL										
MSA 26620										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	400	1	400	0	0
Middle Income	1	50	3	605	0	0	3	505	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	3	605	1	400	4	905	0	0
LOWNDES COUNTY (085), AL										
MSA 33860										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	48	0	0	0	0	2	48	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	2	48	0	0	0	0	2	48	0	0

Small Farm Loans - Originations

Institution: CBS BANK

Respondent ID: 0000015310

PAGE:

3 OF 11

Agency: FDIC - 3

Area Income Characteristics	Origi	mount at nation 00,000	Origir >\$100,0	nount at nation 000 But 50,000	Loan Ar Origir >\$25	nation	Gross Revenu	Farms with Annual es <= \$1 lion	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)	
MACON COUNTY (087), AL											
MSA NA											
Outside Assessment Area											
Low Income	0	0	0	0	0	0	0	0	0	0	
Moderate Income	2	177	3	632	0	0	5	809	0	0	
Middle Income	3	129	0	0	0	0	3	129	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	306	3	632	0	0	8	938	0	0	
MADISON COUNTY (089), AL											
MSA 26620											
Inside AA 0004											
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	5	181	1	130	1	263	7	574	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	181	1	130	1	263	7	574	0	0	
MARION COUNTY (093), AL											
MSA NA											
Outside Assessment Area											
Low Income	0	0	0	0	0	0	0	0	0	0	
Moderate Income	0	0	2	390	0	0	2	390	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	2	390	0	0	2	390	0	0	

Small Farm Loans - Originations

Institution: CBS BANK

Respondent ID: 0000015310

PAGE:

4 OF 11

Agency: FDIC - 3

Area Income Characteristics	Origi	Origination Origination Gross Ann		tion Origination Gross Annual 0 But >\$250,000 Revenues <= \$1 000 Million		Annual es <= \$1	Loa	no Item: ans by iliates		
	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										
Inside AA 0016										
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	20	0	0	0	0	1	20	0	0
Upper Income	0	0	1	240	0	0	1	240	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	20	1	240	0	0	2	260	0	0
SHELBY COUNTY (117), AL										
MSA 13820										
Inside AA 0015										
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	293	1	293	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	293	1	293	0	0
TALLAPOOSA COUNTY (123), AL										
MSA NA										
Inside AA 0017										
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	30	0	0	0	0	1	30	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	30	0	0	0	0	1	30	0	0
TOTAL INSIDE AA IN STATE	38	1,260	14	2,600	3	956	53	4,334	0	0

2023 Institution Disclosure Statement - Table 2-1

Loans by County

Small Farm Loans - Originations

Institution: CBS BANK

Respondent ID: 0000015310

PAGE: 5 OF 11

Agency: FDIC - 3

Area Income Characteristics	Origi	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)	
TOTAL OUTSIDE AA IN STATE	9	419	8	1,627	1	400	17	2,296	0	0	
STATE TOTAL	47	1,679	22	4,227	4	1,356	70	6,630	0	0	

Small Farm Loans - Originations

Institution: CBS BANK

Respondent ID: 0000015310

PAGE:

6 OF 11

Agency: FDIC - 3

Area Income Characteristics	Origi	mount at ination 00,000	Origination Origination >\$100,000 But >\$250,000 <=\$250,000		nation	Gross Revenu	Farms with Annual les <= \$1 Ilion	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)
ALCORN COUNTY (003), MS										
MSA NA										
Inside AA 0011										
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	3	644	1	450	3	644	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	3	644	1	450	3	644	0	0
COAHOMA COUNTY (027), MS										
MSA NA										
Inside AA 0013										
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	47	1	150	1	350	3	547	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	47	1	150	1	350	3	547	0	0
ITAWAMBA COUNTY (057), MS										
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	90	0	0	0	0	1	90	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	90	0	0	0	0	1	90	0	0

Small Farm Loans - Originations

Institution: CBS BANK

Respondent ID: 0000015310

PAGE: 7 OF 11

Agency: FDIC - 3

Area Income Characteristics	Origi	mount at nation 00,000	Origir >\$100,0	nount at nation 000 But 50,000	Origir	nount at nation 0,000	Gross Revenu	Farms with Annual les <= \$1 Ilion	Loa	o Item: ans by iliates
	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)
LEFLORE COUNTY (083), MS										
MSA NA										
Inside AA 0007										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	40	0	0	0	0	1	40	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	40	0	0	0	0	1	40	0	0
MARSHALL COUNTY (093), MS										
MSA 32820										
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	0	0	0	0	0	0
Income Not Known	0	0	0	0	1	452	1	452	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	452	1	452	0	0
TIPPAH COUNTY (139), MS										
MSA NA										
Inside AA 0011										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	31	0	0	0	0	1	31	0	0
Middle Income	1	20	0	0	0	0	1	20	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	51	0	0	0	0	2	51	0	0
TOTAL INSIDE AA IN STATE	4	138	4	794	2	800	9	1,282	0	0

2023 Institution Disclosure Statement - Table 2-1

Loans by County

Small Farm Loans - Originations

Institution: CBS BANK

Respondent ID: 0000015310

PAGE:

8 OF 11

Agency: FDIC - 3

Area Income Characteristics	Origi	Loan Amount at Origination <=\$100,000		nount at nation 000 But 50,000	Origii	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)	
TOTAL OUTSIDE AA IN STATE	1	90	0	0	1	452	2	542	0	0	
STATE TOTAL	5	228	4	794	3	1,252	11	1,824	0	0	

Loans by County

Small Farm Loans - Originations

Institution: CBS BANK

Respondent ID: 0000015310

PAGE:

9 OF 11

Agency: FDIC - 3

State: TENNESSEE (47)

Area Income Characteristics	Origi	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)	
FRANKLIN COUNTY (051), TN											
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	0	0	1	240	0	0	1	240	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	240	0	0	1	240	0	0	
HARDEMAN COUNTY (069), TN											
MSA NA											
Inside AA 0010											
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	3	11	0	0	0	0	3	11	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	11	0	0	0	0	3	11	0	0	
HENDERSON COUNTY (077), TN											
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	75	1	152	0	0	2	227	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	75	1	152	0	0	2	227	0	0	

Loans by County

Respondent ID: 0000015310

Small Farm Loans - Originations

Low Income

Moderate Income

Income Not Known

Tract Not Known

County Total

Middle Income

Upper Income

Institution: CBS BANK

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)
LEWIS COUNTY (101), TN										
MSA NA										
Inside AA 0014										
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	22	0	0	0	0	1	22	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	22	0	0	0	0	1	22	0	0
LINCOLN COUNTY (103), TN										
MSA NA										
Inside AA 0009										
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	356	0	0	2	681	8	571	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	8	356	0	0	2	681	8	571	0	0
MCNAIRY COUNTY (109), TN										
MSA NA										
Inside AA 0010										

PAGE: 10 OF

Agency: FDIC - 3

State: TENNESSEE (47)

Loans by County

Small Farm Loans - Originations

Institution: CBS BANK

Respondent ID: 0000015310

PAGE: 11 OF 11

Agency: FDIC - 3

State: TENNESSEE (47)

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)
MARSHALL COUNTY (117), TN										
MSA NA										
Inside AA 0009										
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	18	0	0	0	0	2	18	0	0
Upper Income	1	15	0	0	0	0	1	15	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	33	0	0	0	0	3	33	0	0
TOTAL INSIDE AA IN STATE	17	489	0	0	3	981	18	1,004	0	0
TOTAL OUTSIDE AA IN STATE	1	75	2	392	0	0	3	467	0	0
STATE TOTAL	18	564	2	392	3	981	21	1,471	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	59	1,887	18	3,394	8	2,737	80	6,620	0	0
TOTAL OUTSIDE AA	11	584	10	2,019	2	852	22	3,305	0	0
TOTAL INSIDE & OUTSIDE	70	2,471	28	5,413	10	3,589	102	9,925	0	0

2023 Institution Disclosure Statement - Table 3 **Assessment Area/Non-Assessment Area Activity**

Small Business Loans

Institution: CBS BANK

Respondent ID: 0000015310

PAGE: 1 OF

2

ASSESSMENT AREA LOANS	Origin	nations		to Businesses million revenue	Purchases	
AGGEGGINENT AREA EGANG	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
AL - FRANKLIN COUNTY (059) - MSA NA	40	5,685	31	2,208	0	0
AL - COLBERT COUNTY (033) - MSA 22520	38	7,220	18	2,464	0	0
AL - LAUDERDALE COUNTY (077) - MSA 22520	26	4,011	22	2,816	0	0
AL - LAWRENCE COUNTY (079) - MSA 19460	21	3,852	16	2,028	0	0
AL - MORGAN COUNTY (103) - MSA 19460	12	2,515	11	1,576	0	0
AL - MADISON COUNTY (089) - MSA 26620	13	2,296	9	1,271	0	0
MS - OKTIBBEHA COUNTY (105) - MSA NA	2	125	2	125	0	0
MS - WASHINGTON COUNTY (151) - MSA NA	12	423	10	387	0	0
MS - LEFLORE COUNTY (083) - MSA NA	9	1,264	9	1,264	0	0
TN - RUTHERFORD COUNTY (149) - MSA 34980	10	3,891	9	2,891	0	0
TN - GILES COUNTY (055) - MSA NA	6	682	3	130	0	0
TN - LINCOLN COUNTY (103) - MSA NA	9	342	9	342	0	0
TN - DECATUR COUNTY (039) - MSA NA	3	353	3	353	0	0
TN - HARDEMAN COUNTY (069) - MSA NA	7	510	7	510	0	0
TN - HARDIN COUNTY (071) - MSA NA	2	853	2	853	0	0
TN - MCNAIRY COUNTY (109) - MSA NA	17	1,774	15	1,367	0	0
MS - ALCORN COUNTY (003) - MSA NA	6	1,290	6	1,290	0	0
MS - TIPPAH COUNTY (139) - MSA NA	10	906	9	506	0	0
MS - LEE COUNTY (081) - MSA NA	4	844	4	844	0	0
MS - COAHOMA COUNTY (027) - MSA NA	7	514	7	514	0	0
TN - LEWIS COUNTY (101) - MSA NA	2	270	2	270	0	0
AL - JEFFERSON COUNTY (073) - MSA 13820	13	2,860	6	1,096	0	0
AL - SHELBY COUNTY (117) - MSA 13820	6	1,028	3	231	0	0

2023 Institution Disclosure Statement - Table 3 Assessment Area/Non-Assessment Area Activity Small Business Loans

Institution: CBS BANK

PAGE: 2 OF Respondent ID: 0000015310

2

ASSESSMENT AREA LOANS	Origii	nations	•	to Businesses nillion revenue	Purchases	
AGGEGOMENT AREA EGANG	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
AL - ELMORE COUNTY (051) - MSA 33860	29	2,270	29	2,270	0	0
AL - MONTGOMERY COUNTY (101) - MSA 33860	33	8,202	25	6,068	0	0
AL - TALLAPOOSA COUNTY (123) - MSA NA	4	1,204	4	1,204	0	0
AL - TUSCALOOSA COUNTY (125) - MSA 46220	4	410	3	310	0	0

2023 Institution Disclosure Statement - Table 4 Assessment Area/Non-Assessment Area Activity Small Farm Loans

Institution: CBS BANK

Respondent ID: 0000015310

PAGE: 1 OF

ASSESSMENT AREA LOANS	Origir	nations		to Farms with ion revenue	Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
AL - FRANKLIN COUNTY (059) - MSA NA	16	852	16	852	0	0
AL - LAWRENCE COUNTY (079) - MSA 19460	10	876	9	644	0	0
AL - MADISON COUNTY (089) - MSA 26620	7	574	7	574	0	0
MS - LEFLORE COUNTY (083) - MSA NA	1	40	1	40	0	0
TN - LINCOLN COUNTY (103) - MSA NA	10	1,037	8	571	0	0
TN - MARSHALL COUNTY (117) - MSA NA	3	33	3	33	0	0
TN - HARDEMAN COUNTY (069) - MSA NA	3	11	3	11	0	0
TN - MCNAIRY COUNTY (109) - MSA NA	3	367	3	367	0	0
MS - ALCORN COUNTY (003) - MSA NA	4	1,094	3	644	0	0
MS - TIPPAH COUNTY (139) - MSA NA	2	51	2	51	0	0
MS - COAHOMA COUNTY (027) - MSA NA	3	547	3	547	0	0
TN - LEWIS COUNTY (101) - MSA NA	1	22	1	22	0	0
AL - SHELBY COUNTY (117) - MSA 13820	1	293	1	293	0	0
AL - ELMORE COUNTY (051) - MSA 33860	18	1,931	17	1,681	0	0
AL - MONTGOMERY COUNTY (101) - MSA 33860	2	260	2	260	0	0
AL - TALLAPOOSA COUNTY (123) - MSA NA	1	30	1	30	0	0

2023 Institution Disclosure Statement - Table 5 Community Development/Consortium-Third Party Activity

Institution: CBS BANK Agency: FDIC - 3

			Memo Item: Loans by Affiliates			
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)		
Community Development Loans						
Originated	38	68,096	0	0		
Purchased	0	0	0	0		
Total	38	68,096	0	0		
Consortium/Third Party Loans (optional)						

PAGE: 1 OF

Respondent ID: 0000015310

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: CBS BANK

ASSESSMENT AREA - 0001

FRANKLIN COUNTY (059), AL

MSA: NA Low Income

9737.01

Moderate Income

9733.00

Middle Income

9729.00 9730.00 9731.00 9732.00 9734.00 9735.00 9736.00 9737.02

Upper Income

9737.03

ASSESSMENT AREA - 0002

COLBERT COUNTY (033), AL

MSA: 22520 Low Income

0203.00

Moderate Income

0201.00 0206.00 0207.05 0210.00

Middle Income

 $0202.00^* \quad 0205.00 \quad 0207.03 \quad 0207.04 \quad 0207.06 \quad 0208.01 \quad 0208.02 \quad 0209.01 \quad 0209.02$

Upper Income

0204.00*

LAUDERDALE COUNTY (077), AL

MSA: 22520 Low Income

0101.00 0107.00*

Moderate Income

0106.00* 0108.00 0109.02* 0110.00*

Middle Income

PAGE: 1 OF 19

Respondent ID: 0000015310

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: CBS BANK

0102.00 0104.00 0109.01 0111.01 0111.02 0112.00 0113.00* 0114.01* 0116.06* 0117.00* 0118.01*

0118.02

Upper Income

0114.02* 0115.02 0115.03* 0115.04 0116.02* 0116.03 0116.05

Income Not Known

0103.00*

ASSESSMENT AREA - 0003

LAWRENCE COUNTY (079), AL

MSA: 19460

Moderate Income

9792.01 9792.02 9795.01*

Middle Income

9791.00* 9793.00 9794.00 9795.02* 9796.00 9797.00 9798.00 9799.00

MORGAN COUNTY (103), AL

MSA: 19460 Low Income

0006.00*

Moderate Income

0001.00* 0007.00* 0009.00 0051.09

Middle Income

 $0003.00^* \ \ 0004.00 \ \ \ 0008.00^* \ \ \ 0010.00^* \ \ \ 0051.01^* \ \ \ 0052.01^* \ \ \ 0052.02^* \ \ \ 0053.02^* \ \ \ 0053.03 \ \ \ \ 0053.04^*$

0053.05 0053.06 0054.05* 0055.00* 0056.02* 0057.01*

Upper Income

0002.00* 0051.03* 0051.05* 0051.07 0051.08 0054.04* 0056.01* 0057.03* 0057.04*

ASSESSMENT AREA - 0004

MADISON COUNTY (089), AL

MSA: 26620 Low Income

 $0002.03 \quad 0003.01^* \quad 0003.02^* \quad 0007.01^* \quad 0012.00^* \quad 0013.01 \quad 0013.02^* \quad 0015.00^* \quad 0021.00^* \quad 0022.00^* \quad 0023.00^* \quad 0023.00^$

PAGE: 2 OF 19

Respondent ID: 0000015310

* denotes no loans made in specified tracts

Institution: CBS BANK

 0024.00* 0025.01* 0030.00* 0106.25*

 Moderate Income

 0004.03* 0005.01* 0005.02* 0005.02* 0005.03* 0006.01* 0006.02* 0014.04* 0025.02* 0028.01* 0103.03* 0103.04*

 0104.03* 0104.04 0104.06* 0107.05* 0109.02* 0110.21 0110.28*

 Middle Income

 0007.02* 0009.01* 0009.02* 0010.00* 0027.21 0028.03* 0029.24* 0101.01 0101.02* 0103.02* 0104.05*

 0105.02* 0105.03* 0106.12 0106.26* 0106.27* 0107.03* 0107.04* 0107.06* 0108.02 0109.03* 0110.13*

 0110.25* 0111.00* 0113.01* 0114.00*

 Upper Income

 0014.01* 0017.00* 0018.01* 0019.01* 0019.02* 0019.03* 0020.00 0026.00* 0027.01* 0027.22* 0028.04

 0029.11* 0029.12 0029.22* 0029.23* 0029.23* 0031.00* 0102.00* 0105.04 0106.23* 0106.28* 0106.29* 0106.30* 0112.03* 0113.02*

 0112.03* 0113.02*

Income Not Known

0014.03*

ASSESSMENT AREA - 0005

OKTIBBEHA COUNTY (105), MS

MSA: NA

Moderate Income

9503.00*

Middle Income

9501.02* 9502.02 9505.00* 9506.03* 9506.04* 9507.02

Upper Income

9501.01* 9502.01* 9504.01* 9504.02* 9506.01* 9507.01*

WEBSTER COUNTY (155), MS

MSA: NA

Middle Income

9502.00*

Upper Income

PAGE: 3 OF 19

Respondent ID: 0000015310

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: CBS BANK

9501.00* 9503.00*

ASSESSMENT AREA - 0006

WASHINGTON COUNTY (151), MS

MSA: NA

Low Income

0003.00 0006.00* 0009.00* 0011.00

Moderate Income

0002.00* 0004.00 0012.00 0013.00 0014.00*

Middle Income

0001.00 0007.01* 0010.00* 0015.00 0016.00* 0017.00* 0020.00* 0021.00*

Upper Income

0007.02 0008.00*

ASSESSMENT AREA - 0007

LEFLORE COUNTY (083), MS

MSA: NA

Low Income

9502.00 9508.00*

Moderate Income

9503.00 9507.00 9509.00*

Middle Income

9504.00

Upper Income

9501.00* 9506.00

ASSESSMENT AREA - 0008

RUTHERFORD COUNTY (149), TN

MSA: 34980 Low Income

0421.01 0421.02* **Moderate Income**

PAGE: 4 OF 19

Respondent ID: 0000015310

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: CBS BANK

0401.04* 0401.06* 0403.03* 0403.04* 0403.05* 0404.05* 0409.01 0414.04* 0414.05* 0416.01* 0417.00* 0418.00* 0419.00* 0420.00*

Middle Income

0401.01* 0401.02* 0401.05* 0401.07* 0402.00* 0403.08* 0403.09* 0403.10* 0403.11* 0403.12* 0404.04* 0405.01 0405.02* 0406.00* 0407.02 0407.03* 0407.04* 0408.09* 0408.10* 0408.12* 0409.04* 0409.06* 0409.07* 0409.08* 0409.09* 0409.10* 0411.02* 0411.03* 0412.01 0413.02* 0414.01* 0414.06* 0414.07* 0422.00 0423.01* 0423.02*

Upper Income

 $0403.07^* \quad 0408.06^* \quad 0408.07^* \quad 0408.08^* \quad 0408.11^* \quad 0409.11^* \quad 0410.00^* \quad 0411.04^* \quad 0412.02^* \quad 0413.01^* \quad 0412.02^* \quad 0412$

Income Not Known

0415.00* 0416.02

ASSESSMENT AREA - 0009

GILES COUNTY (055), TN

MSA: NA

Middle Income

9202.00 9203.01 9203.02 9204.00 9205.00* 9206.00*

Upper Income

9201.00 9207.00* 9208.00* LINCOLN COUNTY (103), TN

MSA: NA

Middle Income

9751.00 9753.00 9754.00 9755.00* 9756.02

Upper Income

9750.00* 9752.00* 9756.01 9757.00

MARSHALL COUNTY (117), TN

MSA: NA

Middle Income

9551.00* 9552.00 9553.00*

Upper Income

PAGE: 5 OF 19

Respondent ID: 0000015310

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: CBS BANK

9550.00 9554.00* 9555.00*

ASSESSMENT AREA - 0010

DECATUR COUNTY (039), TN

MSA: NA

Moderate Income

9550.04

Middle Income

9550.01* 9550.03 9551.01* 9551.02*

HARDEMAN COUNTY (069), TN

MSA: NA

Moderate Income

9503.00 9506.00*

Middle Income

9501.00 9502.00 9504.00 9505.00*

HARDIN COUNTY (071), TN

MSA: NA

Moderate Income

9204.02* 9205.02*

Middle Income

9201.00* 9202.00 9203.00* 9204.01* 9205.01 9206.00*

MCNAIRY COUNTY (109), TN

MSA: NA

Moderate Income

9301.00 9304.00

Middle Income

9302.00 9303.00* 9305.01 9305.02 9306.00 9307.00

ASSESSMENT AREA - 0011

ALCORN COUNTY (003), MS

PAGE: 6 OF 19

Respondent ID: 0000015310

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: CBS BANK

MSA: NA

Low Income

9505.02*

Moderate Income

9502.01 9504.02

Middle Income

9501.00 9503.00* 9504.01* 9505.01 9506.00* 9507.00

Upper Income

9502.02

TIPPAH COUNTY (139), MS

MSA: NA

Moderate Income

9502.01

Middle Income

9501.00 9502.02* 9504.01 9504.02*

Upper Income

9503.00

ASSESSMENT AREA - 0012

LEE COUNTY (081), MS

MSA: NA

Middle Income

9501.02* 9502.02* 9504.01* 9505.01* 9506.02* 9507.00* 9508.00* 9510.01* 9510.02* 9511.01*

Upper Income

9501.01* 9502.03* 9502.04 9503.01 9503.02 9504.03* 9504.04* 9505.02* 9506.01* 9509.01* 9509.02

9511.02*

Income Not Known

9800.00*

ASSESSMENT AREA - 0013

COAHOMA COUNTY (027), MS

PAGE: 7 OF 19

Respondent ID: 0000015310

* denotes no loans made in specified tracts

Institution: CBS BANK

MSA: NA

Low Income

9501.00

Moderate Income

9504.00* 9505.00 9506.00 9507.00*

Middle Income

9502.00 9503.00

ASSESSMENT AREA - 0014

LEWIS COUNTY (101), TN

MSA: NA

Middle Income

9701.00 9702.00

ASSESSMENT AREA - 0015

JEFFERSON COUNTY (073), AL

MSA: 13820

Median Family Income 20-30%

0003.00* 0007.00* 0051.01*

Median Family Income 30-40%

 $0005.00 \quad 0019.02^* \quad 0020.00^* \quad 0045.02^* \quad 0055.00^* \quad 0102.00$

Median Family Income 40-50%

 $0001.00^* \quad 0008.00^* \quad 0015.00^* \quad 0022.00^* \quad 0024.01 \quad 0024.02^* \quad 0029.00^* \quad 0031.00^* \quad 0032.00^* \quad 0033.00^* \quad 0034.00^* \quad 0032.00^* \quad 0033.00^* \quad 0034.00^* \quad 0032.00^* \quad 0033.00^* \quad 0034.00^* \quad 0033.00^* \quad 0034.00^* \quad 0034.0$

0037.00* 0040.00* 0104.01* 0106.04* 0130.02* 0131.00*

Median Family Income 50-60%

 $0004.00^* \quad 0016.00^* \quad 0021.00^* \quad 0023.03^* \quad 0039.00^* \quad 0042.00 \quad 0051.03^* \quad 0052.00^* \quad 0058.00 \quad 0059.08^* \quad 0100.01^* \quad 0100.01^$

 $0105.00^* \quad 0109.00^* \quad 0110.02^* \quad 0110.03^* \quad 0111.12^* \quad 0118.03^* \quad 0118.05^* \quad 0119.01^* \quad 0129.08^* \quad 0133.00^* \quad 0129.08^* \quad 0133.00^* \quad 0133.00^* \quad 0129.08^* \quad 0133.00^* \quad 0129.08^* \quad 0129$

Median Family Income 60-70%

0011.00* 0030.02* 0035.00* 0036.00* 0038.02* 0038.03* 0051.04* 0057.01* 0059.05* 0103.01* 0104.02*

 $0106.03^* \quad 0106.05^* \quad 0112.07^* \quad 0114.01^* \quad 0118.04^* \quad 0118.06^* \quad 0124.02^* \quad 0138.01^* \quad 0139.01^* \quad 0106.03^* \quad 0106.03^* \quad 0106.03^* \quad 0106.03^* \quad 0112.07^* \quad 0114.01^* \quad 0118.04^* \quad 0118.06^* \quad 0124.02^* \quad 0138.01^* \quad 0139.01^* \quad 0106.03^* \quad 0106$

Median Family Income 70-80%

PAGE: 8 OF 19

Respondent ID: 0000015310

* denotes no loans made in specified tracts

Institution: CBS BANK

0014.00* 0030.01* 0050.00* 0059.07* 0059.09* 0059.10* 0112.10* 0117.07* 0121.03* 0125.00* 0126.02* 0132.00* 0134.00* 0136.01*

Median Family Income 80-90%

0056.00* 0059.03* 0100.02* 0111.13* 0112.08* 0115.00* 0117.06* 0119.04* 0121.04* 0123.04* 0129.19* 0129.20* 0140.01* 0141.04* 0141.06* 0143.04*

Median Family Income 90-100%

0012.00* 0107.06 0112.09* 0113.01* 0122.00* 0123.07* 0124.01* 0124.03* 0127.01* 0129.13* 0129.18* 0139.02* 0143.01 0144.08*

Median Family Income 100-110%

0023.05* 0053.02* 0111.17* 0112.05* 0113.04* 0117.04* 0117.09* 0120.01* 0120.04* 0129.07* 0141.05* 0141.07* 0144.05*

Median Family Income 110-120%

0111.16* 0112.06* 0116.00* 0117.10* 0123.02* 0123.06* 0142.06*

Median Family Income >= 120%

 0023.06*
 0027.01*
 0047.01*
 0047.02*
 0048.00*
 0049.01*
 0049.02*
 0107.01*
 0107.02*
 0107.03*
 0107.04*

 0107.05*
 0108.01*
 0108.02*
 0108.03*
 0108.04*
 0108.06*
 0108.07*
 0110.04*
 0111.08*
 0111.09*
 0111.10*

 0111.14*
 0111.15*
 0113.03*
 0114.02*
 0117.08*
 0120.03*
 0127.03*
 0127.04*
 0128.02*
 0128.04*
 0128.05*

 0129.05*
 0129.10
 0129.11*
 0129.14*
 0129.16*
 0129.17*
 0129.21*
 0140.02*
 0142.05*
 0142.07*
 0142.08*

 0142.09
 0143.03*
 0144.04*
 0144.06*
 0144.09*
 0144.10
 0144.12*
 0144.14*
 0144.15*

Median Family Income Not Known

 $0027.02^* \quad 0045.01^* \quad 0057.02^* \quad 0101.00^* \quad 0103.02^*$

SHELBY COUNTY (117), AL

MSA: 13820

Moderate Income

0304.05* 0304.08* 0309.00*

Middle Income

0301.02* 0301.03* 0302.12 0302.15 0303.06* 0303.14* 0303.15* 0303.16* 0303.19* 0303.20* 0303.37* 0303.40* 0303.41* 0303.47* 0303.49* 0304.06* 0304.07* 0305.02* 0305.04* 0306.10* 0306.13* 0306.14* 0307.01* 0307.03* 0307.04* 0308.00*

Upper Income

PAGE: 9 OF 19

Respondent ID: 0000015310

* denotes no loans made in specified tracts

Institution: CBS BANK

0302.11* 0302.16 0302.18* 0302.19* 0302.20* 0302.21* 0303.04 0303.05* 0303.17* 0303.30* 0303.31*

 $0303.36^* \quad 0303.45 \quad 0303.46^* \quad 0303.48^* \quad 0303.50^* \quad 0303.51 \quad 0303.52^* \quad 0305.03^* \quad 0306.07^* \quad 0306.11^* \quad 0306.12^* \quad 0303.50^* \quad 0303.50^$

0306.15* 0306.16*

Income Not Known

9800.00* 9801.00*

ASSESSMENT AREA - 0016

ELMORE COUNTY (051), AL

MSA: 33860

Moderate Income

0308.02 0310.01* 0312.00

Middle Income

0301.01* 0301.02 0301.03* 0302.00 0304.01 0304.02 0305.00 0306.00 0308.01 0309.01* 0309.02*

0310.02* 0313.00

Upper Income

0303.00 0307.01 0307.02 0311.00*

MONTGOMERY COUNTY (101), AL

MSA: 33860

Low Income

0003.00 0004.00* 0006.00 0010.00* 0011.00* 0022.01* 0022.02* 0023.00* 0024.00* 0030.00* 0056.14*

Moderate Income

0002.00* 0005.00* 0007.00* 0015.00* 0016.00* 0017.00* 0025.00 0028.00 0029.01* 0029.02* 0031.00*

0032.00* 0051.02* 0054.02 0054.03* 0054.10* 0056.13 0059.02* 0061.00*

Middle Income

0013.00* 0018.00* 0019.00* 0021.00* 0026.00* 0033.03* 0033.04 0051.01* 0053.01* 0053.02* 0054.07

0054.09 0054.14* 0055.01* 0056.05* 0056.06* 0056.10 0057.00* 0058.00* 0059.04 0060.00*

Upper Income

0009.00* 0014.00* 0020.00 0027.00* 0033.01* 0054.11 0054.12 0054.13* 0055.02* 0055.03 0055.04*

0056.04* 0056.07 0056.08* 0056.09 0056.11* 0056.12* 0059.03

Income Not Known

PAGE: 10 OF 19

Respondent ID: 0000015310

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: CBS BANK

0001.00 0012.00*

ASSESSMENT AREA - 0017

TALLAPOOSA COUNTY (123), AL

MSA: NA

Moderate Income

9626.00*

Middle Income

9619.00* 9620.00* 9621.00* 9622.00* 9624.00* 9627.01 9627.02

Upper Income

9623.01* 9623.02 9625.01* 9625.02

ASSESSMENT AREA - 0018

TUSCALOOSA COUNTY (125), AL

MSA: 46220 Low Income

0117.01* 0117.03* 0118.00* 0119.02* 0124.07*

Moderate Income

0103.02* 0104.04 0105.00* 0108.03* 0121.02* 0123.04* 0124.08* 0125.01* 0128.00*

Middle Income

0101.05* 0103.03* 0103.04* 0103.05* 0104.03 0104.07* 0106.01* 0106.04* 0107.04* 0107.06* 0107.07* 0108.02* 0108.04* 0112.00* 0114.02* 0116.00 0119.01* 0121.01* 0123.05* 0123.06* 0124.03* 0124.06*

0126.00* 0127.00*

Upper Income

 $0101.01^* \quad 0101.02^* \quad 0101.04^* \quad 0102.01^* \quad 0102.03^* \quad 0102.04^* \quad 0102.05^* \quad 0102.06^* \quad 0104.05^* \quad 0104.06 \quad 0106.03^* \quad 0104.06 \quad 0106.03^* \quad 0104.06 \quad 0106.03^* \quad 0104.06 \quad 0106.03^* \quad 0104.06 \quad 0104.06$

0107.03* 0107.05* 0114.01* 0124.04* 0125.03* 0125.04*

Income Not Known

0120.01* 0120.02* 0123.07* 0125.05*

OUTSIDE ASSESSMENT AREA

AUTAUGA COUNTY (001), AL

MSA: 33860

PAGE: 11 OF 19

Respondent ID: 0000015310

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: CBS BANK

Middle Income

0209.01

Upper Income

0208.05

BIBB COUNTY (007), AL

MSA: 13820

Moderate Income

0100.01

CHEROKEE COUNTY (019), AL

MSA: NA

Upper Income

9558.02

CHILTON COUNTY (021), AL

MSA: 13820

Moderate Income

0601.01 0604.01

COOSA COUNTY (037), AL

MSA: NA

Middle Income

9612.00

CULLMAN COUNTY (043), AL

MSA: NA

Upper Income

9655.02

JACKSON COUNTY (071), AL

MSA: NA

Middle Income

9507.00

PAGE: 12 OF

Respondent ID: 0000015310

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: CBS BANK

LEE COUNTY (081), AL

MSA: 12220 Middle Income

0417.01 0421.01 0421.04

Upper Income

0410.01

Income Not Known

0411.01

LIMESTONE COUNTY (083), AL

MSA: 26620

Moderate Income

0204.03

Middle Income

0201.01 0204.02 0204.04 0208.03

Upper Income

0212.01 0212.02 0212.03

LOWNDES COUNTY (085), AL

MSA: 33860

Moderate Income

7808.00

MACON COUNTY (087), AL

MSA: NA

Moderate Income

2314.00 2322.00

Middle Income

2315.00

MARION COUNTY (093), AL

MSA: NA

Moderate Income

PAGE: 13 OF

Respondent ID: 0000015310

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: CBS BANK

9641.00

Middle Income

9640.01 9643.00

MARSHALL COUNTY (095), AL

MSA: NA

Middle Income

0311.00

MOBILE COUNTY (097), AL

MSA: 33660 Middle Income

0071.02

Upper Income

0002.00

ST. CLAIR COUNTY (115), AL

MSA: 13820 Middle Income

0401.05

TALLADEGA COUNTY (121), AL

MSA: NA

Middle Income

0115.02

WINSTON COUNTY (133), AL

MSA: NA

Middle Income

9657.00

CLARKE COUNTY (059), GA

MSA: 12020 Upper Income PAGE: 14 OF 19

Respondent ID: 0000015310

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: CBS BANK

0021.00

COBB COUNTY (067), GA

MSA: 12060

Median Family Income >= 120%

0303.58

CHOCTAW COUNTY (019), MS

MSA: NA

Middle Income

9501.00

GRENADA COUNTY (043), MS

MSA: NA

Middle Income

9501.02

ISSAQUENA COUNTY (055), MS

MSA: NA

Middle Income

9501.00

ITAWAMBA COUNTY (057), MS

MSA: NA

Middle Income

9501.00 9504.00

MADISON COUNTY (089), MS

MSA: 27140 Upper Income

0303.02

MARSHALL COUNTY (093), MS

MSA: 32820

Income Not Known

PAGE: 15 OF 1

Respondent ID: 0000015310

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: CBS BANK

9505.01

MONROE COUNTY (095), MS

MSA: NA

Middle Income

9502.02

PONTOTOC COUNTY (115), MS

MSA: NA

Middle Income

9504.00

PRENTISS COUNTY (117), MS

MSA: NA

Middle Income

9502.01

TISHOMINGO COUNTY (141), MS

MSA: NA

Middle Income

9504.01 9504.02

WAYNE COUNTY (153), MS

MSA: NA

Low Income

9502.00

BEDFORD COUNTY (003), TN

MSA: NA

Moderate Income

9504.02

COFFEE COUNTY (031), TN

MSA: NA

Upper Income

PAGE: 16 OF 19

Respondent ID: 0000015310

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: CBS BANK

9708.01

DAVIDSON COUNTY (037), TN

MSA: 34980

Median Family Income 60-70%

0190.07 0191.10

Median Family Income 70-80%

0157.00 0175.00

Median Family Income 80-90%

0156.09

Median Family Income 90-100%

0102.01 0105.02 0152.00

FAYETTE COUNTY (047), TN

MSA: 32820

Middle Income

0605.02

FRANKLIN COUNTY (051), TN

MSA: NA

Middle Income

9604.01

Upper Income

9603.00

HENDERSON COUNTY (077), TN

MSA: NA

Middle Income

9755.00

Upper Income

9750.00

LAWRENCE COUNTY (099), TN

MSA: NA

PAGE: 17 OF

Respondent ID: 0000015310

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: CBS BANK

Middle Income

9607.00

MADISON COUNTY (113), TN

MSA: 27180

Moderate Income

0013.00

Middle Income

0002.00 0018.00

MARION COUNTY (115), TN

MSA: 16860

Moderate Income

0503.02

MAURY COUNTY (119), TN

MSA: 34980

Moderate Income

0112.00

PERRY COUNTY (135), TN

MSA: NA

Middle Income

9302.01

SUMNER COUNTY (165), TN

MSA: 34980 Upper Income

0205.01

WILLIAMSON COUNTY (187), TN

MSA: 34980 Upper Income

0509.07 0510.02

PAGE: 18 OF

Respondent ID: 0000015310

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: CBS BANK

WILSON COUNTY (189), TN

MSA: 34980

Moderate Income

0304.02

HARRIS COUNTY (201), TX

MSA: 26420

Median Family Income >= 120%

5539.01

CLARK COUNTY (011), WA

MSA: 38900

Median Family Income 50-60%

0411.13

PAGE: 19 OF

Respondent ID: 0000015310

Error Status Information Respondent ID: 0000015310

Institution: CBS BANK Agency: FDIC - 3

Record Identifier: 11	Total Composite Records on File	Total Composite Records Without Errors	Total Validity ¹⁰ Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	247	247	0	0.00%
Small Farm Loans	49	49	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	29	29	0	0.00%
Total	327	327	0	0.00%

PAGE: 1 OF

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.