



## **COMMUNITY REINVESTMENT ACT (CRA)**

### **MAIN OFFICE PUBLIC FILE**

**April 1, 2023**

The Bank's entire CRA Public file is located on C&F Central (Corporate>Compliance>CRA>CRA Main Public file) and is available for retrieval by bank personnel.

Branch personnel should contact Heather Snow, VP, Director of Compliance/CRA Officer, as a courtesy should anyone request information in our Public File at 804-843-2360 x 19268 or 1-800-296-6246.

## BRANCH HOURS OF OPERATION

### **City Center (Newport News City)**

Lobby Hours

Monday – Thursday  
Friday

9:00 am– 5:00 pm  
9:00 am– 6:00 pm

### **Charlottesville – Downtown (Charlottesville City)**

**Richmond – Downtown (Richmond City)**

**Fredericksburg (Fredericksburg City)**

Lobby Hours

Monday – Thursday  
Friday

9:00 am– 5:00 pm  
9:00 am– 6:00 pm

*ATM available*

**Alverser (Chesterfield County)**

**Brandermill (Chesterfield County)**

**Cartersville (Cumberland County)**

**Charlottesville – Stonefield (Albemarle County)**

**Chester (Chesterfield County)**

**Stafford (Stafford County)**

**Hampton (Hampton City)**

**Jamestown Road (Williamsburg City)**

**Kiln Creek (York County)**

**Longhill (James City County)**

**Mechanicsville (Hanover County)**

**Patterson (Goochland County)**

**Warsaw (Richmond County)**

**Wellesley (Henrico County)**

**West Broad (Henrico County)**

Lobby and Drive-Thru Hours

Monday – Thursday  
Friday

9:00 am– 5:00 pm  
9:00 am– 6:00 pm

*ATM available*

**Cumberland (Cumberland County)**

**Fourteenth Street (King William County)**

**King George (King George County)**

**Middlesex (Middlesex County)**

**Midlothian Turnpike (Chesterfield County)**

**Montross (Westmoreland County)**

**Norge (James City County)**

**Powhatan (Powhatan County)**

**Providence Forge (New Kent County)**

**Quinton (New Kent County)**

**Sandston (Henrico County)**

**Varina (Henrico County)**

Lobby and Drive-Thru Hours

Monday – Thursday  
Friday  
Saturday

9:00 am– 5:00 pm  
9:00 am– 6:00 pm  
9:00 am–12:00 pm

*ATM available*

## **DEPOSIT PRODUCTS**

Access Checking

Access Checking for Students (ages 13-24)

Smart Start Checking

Performance Checking

Performance Gold Checking

Employee Gold Checking

Business Value Checking

Business Checking

SCM Business Checking

Business Interest Checking

Interest on Lawyers Trust Accounts (IOLTA)

SCM Business Interest Checking

Commercial Checking

Community Checking

SCM Community Checking

Statement Savings

Uniform Transfers to Minors Act (UTMA) Savings (under 18 years of age)

Super Savers Club Savings (ages 5-17)

Holiday Club

Money Market Savings

Health Savings Account (Individual and Family)

Business Statement Savings

SCM Business Statement Savings

Business Money Market Savings

SCM Business Money Market Savings

Investor's Choice

InvestFlex

Certificates of Deposit (CD)

Individual Retirement Accounts (IRA)

# **LOAN PRODUCTS**

## **Installment Loans**

- Automobile Loans
- Boat/RV Loans
- Savings/CD Secured Loans
- Overdraft Lines of Credit
- Stock/Mutual Fund Secured Loans
- Life Insurance Secured Loans
- Personal Equipment Loans
- Personal Unsecured Loans

## **Residential Real Estate Loans**

- Fixed Rate Mortgage Loans
- Construction Loans
- Construction/Permanent Mortgage Loans
- Interim (Bridge) Loans
- Residential Lot Loans

## **Home Equity Loans**

## **Home Equity Lines**

## **Business Term and Installment Loans**

- Vehicle/Equipment Loans
- Savings Secured Loans
- Stock/Mutual Fund Secured Loans
- Life Insurance Secured Loans

## **Business Real Estate Loans**

- Lot/Land Loans
- Renovation Loans
- Fixed Rate Mortgage Loans
- Adjustable-Rate Mortgage Loans

## **Business Lines of Credit**

## **Business Overdraft Lines of Credit**

## **Commercial Term and Installment Loans**

- Vehicle/Equipment Loans
- Savings Secured Loans

## **Commercial Real Estate Loans**

## **Commercial Lines of Credit**

## **Commercial Overdraft Lines of Credit**

## **SBA Loans**

## **Letters of Credit**

## **C&F MORTGAGE CORPORATION LOAN PRODUCTS**

### **CONVENTIONAL MORTGAGES – 30, 15 AND 10 YEAR**

- Both conforming and non-conforming
- ARM Products (5-year, 7-year, and 10-year)

### **GOVERNMENT MORTGAGES – FHA, VA, RD, VHDA AND CDA**

### **ADJUSTABLE-RATE MORTGAGES (ARMS)**

### **ONE-TIME CLOSE CONSTRUCTION/PERM LOAN – 12 MONTH CONSTRUCTION/ 7 YEAR BALLOON**

### **2-1 BUYDOWN MORTGAGE**

### **CONFORMING MORTGAGES**

- Conventional
- Federal Housing Administration (FHA)
- Veteran's Administration (VA)
- Rural Development (RD)
- First Time Homebuyers (FHLB)
- Bond Programs

## **OTHER PRODUCTS AND SERVICES**

**ATM Deposits**

**Wire Transfer of Funds (Domestic and International)**

**Night Depository**

**Safe Deposit Box**

**U. S. Savings Bond Redemption**

**C&F Cashier's Checks**

**County Property Tax Collections**

**Notary Service**

**Signature Guarantees**

**Free Check Safekeeping**

**Free In-Person Inquiries**

**Free Telephone Inquiries**

**Remote Deposit Capture**

**RemitPlus Express**

**Positive Pay (check fraud prevention service)**

**ACH Control (ACH debit fraud prevention service)**

**ACH Origination Services**

**ACH Direct Deposit or Draft**

**ACH Vendor Payments**

**Online Banking and Bill Pay**

**Business Online Banking and Bill Pay**

**Cash Manager Plus (online initiation of wire transfers and ACH origination services)**

**Mobile Banking with Mobile Check Deposit**

**Business Mobile Banking**

**Business Mobile Check Deposit**

**Check Safekeeping / CD-ROM**

**Lockbox**

**Merchant Processing**

**Cash Vault and Armored Car Service**

**Payroll Processing**

**Payroll Cards**

**Sweep Services**

**Card Control**

**Text Alerts**

# **ALTERNATIVE SYSTEMS OF DELIVERING RETAIL BANKING PRODUCTS**

## **ATMS**

Alverser (Chesterfield County)  
Brandermill (Chesterfield County)  
Cartersville (Cumberland County)  
Charlottesville – Downtown (Charlottesville City)  
Charlottesville – Stonefield (Albemarle County)  
Chester (Chesterfield County)  
Cumberland (Cumberland County)  
Fourteenth Street (King William County)  
Fredericksburg (Fredericksburg City)  
Hampton (Hampton City)  
Jamestown Road (Williamsburg City)  
Kiln Creek (York County)  
King George (King George County)  
Longhill (James City County)  
Mechanicsville (Hanover County)  
Middlesex (Middlesex County)  
Midlothian (Chesterfield County)  
Montross (Westmoreland County)  
Norge (James City County)  
Patterson (Goochland County)  
Powhatan (Powhatan County)  
Providence Forge (New Kent County)  
Quinton (New Kent County)  
Richmond – Downtown (Richmond City)  
Sandston (Henrico County)  
Stafford (Stafford County)  
Varina (Henrico County)  
Warsaw (Richmond County)  
Wellesley (Henrico County)  
West Broad (Henrico County)

**Online Banking and Bill Pay (Consumer and Business)**

**Telephone Banking**

**Remote Deposit Capture**

**Mobile Banking with Mobile Check Deposit**

**Person to Person (P2P) Payments through Zelle Online**

**Deposit Account Opening (Consumer only)**

**Online Loan Application (Consumer only)**

**Online and Mobile Bank-to-Bank Transfers (Consumer only)**



## DEPOSIT PRICING GUIDE

### Effective April 1, 2023

#### Deposit Account Fees

Service Charge Business Statement Savings (excess withdrawal)	\$ 5.00 per item
Service Charge Business Money Market Savings (excess withdrawal)	\$10.00 per item
Copies of Imaged Checks/Deposit Tickets	\$ 3.00 per item after 6
Stop Payment Charge (Branch/Phone initiated)	\$35.00 per item
Stop Payment Charge (Online, Cash Manager initiated)	\$20.00 per item
Overdraft Fee*/Returned Item Fee*	
1 occurrence	\$25.00 per item
2 or more occurrences	\$36.00 per item

*\*An overdraft fee is assessed when the balance in your account is not sufficient to cover an item presented for payment and the item is paid. A returned item fee applies to business accounts only, and is assessed when the balance in your account is not sufficient to cover an item presented for payment and the item is returned unpaid. Per item overdraft fees and returned item fees are based on the number of overdraft occurrences in the past 12 months. The fee applies to overdrafts and returned items created by check, in-person withdrawals, ATM withdrawals, or other electronic means. For consumer accounts, overdraft fees will not be imposed on ATM withdrawals or one-time debit card items unless the account has opted-in. If the account has not opted-in, these transactions are denied and no overdraft fees are applied. Consumer accounts will not be charged more than \$180 in overdraft fees per day. There is no per item overdraft fee for consumer accounts when your account is overdrawn by \$5.00 or less at the end of our business day.*

Continuous Overdraft Charge Fee \$35.00

*(Fee is charged each time an account remains in an overdrawn or negative balance condition for 5 consecutive business days. This continuous overdraft fee is charged the next business day and is in addition to any other overdraft and returned item fees. This fee is not included in the \$180 per day overdraft fee total for consumer accounts. Other bank fees, including but not limited to overdraft fees, returned item fees, monthly service charges, stop payment fees, and dormancy fees, can create an overdraft or negative balance)*

Returned Deposited Foreign Check Charge	\$35.00 per item
Phone Transfers of Funds, Non-automated	\$ 5.00 per transfer
Service Charge Dormancy	\$ 7.00 per month

*(Dormancy service charge is assessed if account balance below \$5,000 and there has been no customer activity for 12 months for checking accounts and 18 months for savings accounts)*

Service Charge Inactivity Fee \$ 5.00 per month

*(Inactivity service charge is assessed if account balance is below \$100 and there has been no customer activity for 3 months for a checking account)*

Check Printing	Charges vary
Wire Transfer Domestic Incoming	\$15.00
Wire Transfer Domestic Outgoing (Branch/Phone initiated)	\$30.00
Wire Transfer Domestic Outgoing (Cash Manager Plus)	\$12.00
Wire Transfer Notification Fax/Mail/Telephone	\$ 2.00
Wire Transfer International Outgoing (Branch/Phone initiated)	\$50.00 plus any other applicable fees
Wire Transfer International Outgoing (Cash Manager Plus)	\$30.00
Wire Transfer International Incoming	\$20.00
Interim Statement	\$ 1.00 per page
Duplicate Statement, consumer	\$ 5.00
Duplicate Statement, business	\$ 6.00
Copy of Statement, consumer (no images included)	\$ 5.00
Copy of Statement, business (no images included)	\$10.00
Check Images Returned, consumer (paper)	\$ 6.00 per month
Check Images Returned, business (paper)	\$10.00 per month
Cleared check images, online, per month	No charge
CD-ROM (monthly/annual statement)	\$25.00 per CD
ACH Addenda Reporting	\$ 0.75 per report
Non-customer check cashing (\$2,500 maximum)	\$15.00
Non-customer Tax Refunds-Refund Anticipation Loans	1% of check amount, \$15.00 minimum charge
Collection - checks, drafts	\$12.00
Deposit – correction	\$ 3.00
Deposit – rejected item	\$ 0.30
Deposit Account Repayment Plan Set-up	\$25.00

### **Teller Fees**

Loose Coin (customers only)	5% of total coin value
Flat coin wrapper, per box	\$ 3.00
Coin, per roll supplied	\$ 0.20
Currency, per strap supplied	\$ 0.20
Cash, per \$1,000 deposited	\$ 1.00
Counter Checks	\$ 0.50 per check
Cashier's Check (customer)	\$10.00
Cashier's Check (non-customer)	\$20.00

### **Automated Teller Machine Fees**

	<b>C&amp;F ATM</b>	<b>Other</b>
ATM Withdrawal	Free	\$ 3.00
ATM Inquiry or Transfer	Free	\$ 1.00
ATM Denied Transaction	Free	\$ 0.50
Surcharge (Non-C&F customer charge)	\$ 3.00	N/A

## Electronic Banking (Online Banking and Online Bill Pay) Fees

Same Day Payments	\$ 9.95 per payment
Overnight payments	\$14.95 per payment
Zelle	No Charge
Zelle, stop payment	\$10.00 per item
Online Banking and Bill Pay	No Charge
TeleBank 24	No Charge

## Bank-to-Bank Transfer Fees

Standard (3-day), incoming	No Charge
Expedited (next day), incoming	\$ 3.00
Standard (3-day), outgoing	\$ 3.00
Expedited (next day), outgoing	\$ 7.00
ACH return/notice of change	\$25.00

## Miscellaneous Fees

IRA Transfer Out	\$50.00
Collection-Liens, Levies, Garnishments	\$125.00
Debit Card Replacement, overnight delivery	\$15.00
Legal Process (subpoena, research fee)	\$125.00
Research & Account Reconciliation, ½ hour minimum	\$15.00 per ½ hour
Money Service Business Fee	\$250.00 per month (primary account)
Notarization (customer/non-customer)	No Charge
Travel Card	
Purchase	\$ 7.00 per card
Companion Card	\$ 2.50 per card
Reload (Branch Initiated)	\$ 4.00 per transaction
VISA Gift Cards	\$ 4.00 per card
Amortization Schedule	\$ 7.00
Deposit Verification	\$15.00
Replacement for Loan Coupon Book	\$ 5.00
Use of Copier	\$ 0.25 per page
Use of Fax Machine	\$ 3.00 per page
Night Deposit Bag	\$20.00 per bag
Night Depository Key (one free)	\$ 5.00 each additional key
Zipper Bag (large)	\$ 7.00
Zipper Bag (small)	\$ 3.00

**Safe Deposit Box Fees (not all box sizes available at every location)****CUSTOMER****NON-CUSTOMER (no other C&F Accounts)**

<b>Box Size</b>	<b>Auto Debit</b>	<b>Billed</b>	<b>Billed</b>
2x5	\$ 35.00	\$ 40.00	\$ 65.00
2.75x5	\$ 40.00	\$ 45.00	\$ 75.00
3x5	\$ 40.00	\$ 45.00	\$ 75.00
5x5	\$ 50.00	\$ 55.00	\$ 95.00
3x10	\$ 60.00	\$ 65.00	\$115.00
5x10	\$ 75.00	\$ 80.00	\$145.00
10x10	\$105.00	\$110.00	\$200.00

*Late Payment Fee \$5.00 per month. Charge for 1 lost key - \$25 plus cost of replacement service. Charge for 2 lost keys - \$300. The contents of your safe deposit box are not insured against loss by C&F Bank. For your protection you may wish to obtain your own box contents insurance from an insurance company of your choice.*

**Online Business Banking Services**

Cash Manager	No Charge
Cash Manager Plus	\$29.95 per month
Replacement Security Token	\$15.00
Business Bill Pay	No Charge
TeleBank 24	No Charge

**Sweep Services**

Zero Balance Account (ZBA) Primary Account	\$25.00 per month
Each Sub-Account	\$10.00 per month
Credit Line Sweep	\$95.00 per month
Overnight Investment Sweep	\$110.00 per month

**Remote Deposit Capture Services**

Monthly Maintenance Fee	\$50.00
Per Deposit	\$ 1.00
Per Item	\$ 0.10
Exception Handling	\$ 5.00 per item
Image Item Archive (ACH conversion)	\$ 0.06 per item
Scanner Lease	Charges vary

**ACH Origination Services**

Implementation Fee, one-time	\$50.00
ACH Transaction Origination Monthly Maintenance Fee	\$15.00
Per File - same day	\$26.00
Per File - next day	\$13.00
Per Item - same day	\$ 0.24
Per Item - next day	\$ 0.12

Pass-through ACH File Origination Monthly Maintenance	No Charge
Per File - same day	\$16.00
Per File - next day	\$ 8.00
Per Item - same day	\$ 0.24
Per Item - next day	\$ 0.12
Notification of Change/Exception	\$ 5.00 per item

### **Fraud Protection Services**

ACH Control Monthly Maintenance	\$25.00 per account
Fee Exception Handling	\$ 1.00 per item
Positive Pay Monthly Maintenance Fee	\$25.00 per account
Exception Handling	\$ 1.00 per item

### **International Services**

Foreign Currency Bank Note Buys/Sales Less than \$5,000	\$15.00
Foreign Currency Bank Note Buys/Sales \$5,000 and greater	\$20.00
Foreign Currency Overnight Delivery	\$17.00
Foreign Currency Second Day Delivery	\$10.00
Checks/Drafts Deposited Foreign Currency	\$15.00
US \$ Checks Drawn on Foreign Banks	\$15.00
Foreign Check Collection	At cost

## C&F Bank Loan Fee Schedule

Mortgage Loan Origination Fee	\$800.00
Construction Loan Origination Fee / Extension Fee	\$950.00 / \$600.00
Lot Loan Origination or Extension Fee	\$950.00
Loan Fee/Discount Point	0% - 2% of loan amount
Letter of Credit Fee	0% - 2% of amount, min. \$250.00
Change in Terms/Modification Fee	\$650.00
Subordination Fee	\$200.00
Lender's Inspection Fees	\$1,000.00
LOL Flood Determination	\$12 - \$16
Fee UCC Fee (to add)	\$55.00
UCC Fee (to remove)	\$55.00
DMV Fee (clear title)	\$15.00
DMV Fee (existing lien)	\$15.00
Game & Inland Fisheries Fee	\$10.00
Preferred Ship's Mortgage	\$525.00
Preferred Ship's Mortgage (refinance)	\$285.00
Appraisal (Residential Real Estate)	\$375.00 - \$700.00
Appraisal (Commercial Real Estate)	\$200.00 - \$5,000.00
Evaluation	\$100.00 - \$450.00
Attorney Fees (Residential Real Estate)	\$250.00 - \$750.00
Attorney Fees (Commercial)	\$500.00 - \$2,000.00
Recording Fees (Filing Fees for Deed)	\$47.00 - \$52.00
Recording Fees (Filing Fees for Deed of Trust)	\$60.00 - \$65.00
Recording Fees (Release Fee)	\$60.00
Recording Fees (Local Taxes)	\$.0833 per \$100
Recording Fees (State Taxes)	\$.25 per \$100
Title Policy (refinance - up to \$100,000)	Loan Amount x 2.90
Title Policy (refinance - from \$100,000 to \$500,000)	Loan Amount x 2.90
Title Policy (refinance - from \$500,000 to \$1,000,000)	Loan Amount x 2.90
Title Policy (purchase - up to \$100,000)	Purchase Amount x 4.68
Title Policy (purchase - from \$100,000 to \$500,000)	Purchase Amount x 4.68
Title Policy (purchase - from \$500,000 to \$1,000,000)	Purchase Amount x 4.68
Title Binder Fee	\$75.00
Title Search Fee	\$150.00
ReQuire Tracking Fee	\$35.00
Equifax Credit Report Fee	\$10.00
Late Fee	5% of regular payment amount, NC 4%
Tax Tracking Fee	\$83.00 (up to \$500,000) + \$10 per
Experian Business Credit Report Fee	\$100,000 over \$500,000
Environmental Database Report Fee	\$25.00
	\$95.00

**Branch and Location****Tract**

14<sup>th</sup> Street  
415 14<sup>th</sup> Street  
West Point, VA 23181

MSA - 40060  
King William County - 101  
Census Tract: 9503.00

Providence Forge  
3501 North Courthouse Road  
Providence Forge, VA 23140

MSA - 40060  
New Kent County - 127  
Census Tract: 7003.01

Quinton  
2580 New Kent Highway  
Quinton, VA 23141

MSA - 40060  
New Kent County - 127  
Census Tract: 7001.00

Norge  
7534 Richmond Road  
Williamsburg, VA 23188

MSA - 47260  
James City County - 095  
Census Tract: 0804.02

Longhill  
4780 Longhill Road  
Williamsburg, VA 23188

MSA - 47260  
James City County - 095  
Census Tract: 0803.05

Varina  
2651 New Market Road  
Henrico, VA 23231

MSA - 40060  
Henrico County - 087  
Census Tract: 2016.02

Middlesex  
2608 General Puller Highway  
Saluda, VA 23149

Non-MSA  
Middlesex County - 119  
Census Tract: 9510.00

Jamestown Road  
1167 Jamestown Road  
Williamsburg, VA 23185

MSA - 47260  
City of Williamsburg - 830  
Census Tract: 3701.00

Sandston  
100 East Williamsburg Road  
Sandston, VA 23150

MSA - 40060  
Henrico County - 087  
Census Tract: 2017.01

Mechanicsville  
7021 Mechanicsville Turnpike  
Mechanicsville, VA 23111

MSA - 40060  
Hanover County - 085  
Census Tract: 3213.00

City Center  
698 Town Center Drive  
Newport News, VA 23606

MSA - 47260  
City of Newport News - 700  
Census Tract 0321.28

West Broad  
8001 West Broad Street  
Henrico, VA 23294

MSA - 40060  
Henrico County - 087  
Census Tract: 2003.05

Alverser 1400 Alverser Drive Midlothian, VA 23113	MSA - 40060 Chesterfield County - 041 Census Tract: 1009.15
Hampton 1927 C AND F Drive Hampton, VA 23666	MSA - 47260 City of Hampton - 650 Census Tract: 0103.14
Kiln Creek 2800 George Washington Memorial Hwy. Yorktown, VA 23693	MSA - 47260 York County - 199 Census Tract: 0502.03
Patterson 12308 Patterson Avenue Henrico, VA 23238	MSA - 40060 Goochland County - 075 Census Tract: 4001.01
Chester 4820 West Hundred Road Chester, VA 23831	MSA - 40060 Chesterfield County – 041 Census Tract: 1004.10
Cartersville 2288 Cartersville Road Cartersville, VA 23027	Non MSA Cumberland County – 049 Census Tract: 9301.01
Cumberland 1422 Anderson Highway Cumberland, VA 23040	Non MSA Cumberland County – 049 Census Tract: 9302.00
Brandermill 4901 Millridge Parkway Midlothian, VA 23112	MSA – 40060 Chesterfield County – 041 Census Tract: 1009.12
Midlothian Turnpike 13200 Midlothian Turnpike Midlothian, VA 23113	MSA – 40060 Chesterfield County – 041 Census Tract: 1009.15
Powhatan 2351 Anderson Highway Powhatan, VA 23139	MSA – 40060 Powhatan County – 145 Census Tract: 5001.02
Wellesley 3490 Lauderdale Drive Henrico, VA 23233	MSA – 40060 Henrico County – 087 Census Tract: 2001.41
Charlottesville – Downtown 304 East Main Street Charlottesville, VA 22902	MSA – 16820 City of Charlottesville – 540 Census Tract: 0010.00
Montross 15960 Kings Highway Montross, VA 22520	Non MSA Westmoreland County – 193 Census Tract: 0102.00
Warsaw 4593 Richmond Road Warsaw, VA 22572	Non MSA Richmond County – 159 Census Tract: 0401.00
Stafford 175 Kings Highway Fredericksburg, VA 22405	MSA – 47894 Stafford County – 179 Census Tract: 0104.06



Fredericksburg  
402 William Street  
Fredericksburg, VA 22401

MSA – 47894  
City of Fredericksburg – 630  
Census Tract: 0001.00

King George  
8065 Kings Highway  
King George, VA 22485

Non MSA  
King George County – 099  
Census Tract: 0403.01

Charlottesville – Stonefield  
3920 Lenox Avenue  
Charlottesville, VA 22901

MSA – 16820  
Albemarle County – 003  
Census Tract – 0107.01

Richmond – Downtown  
301 South 10th Street  
Richmond, VA 23219

MSA – 40060  
City of Richmond – 760  
Census Tract – 0305.02

## BRANCHES CLOSED

### DURING 2023

Branch Name & Address & Closing Date

Geography

None

### DURING 2022

Branch Name & Address & Closing Date

Geography

Dahlgren  
5082 James Madison Parkway  
King George, VA 22485

Non MSA  
King George County – 099  
Census Tract: 0401.00

***Closed: 04/29/2022***

### DURING 2021

Branch Name & Address & Closing Date

Geography

None

## BRANCHES OPENED

### DURING 2023

Branch Name & Address & Opening Date

Geography

None

### DURING 2022

Branch Name & Address & Opening Date

Geography

Fredericksburg  
402 William Street  
Fredericksburg, VA 22401

MSA – 47894  
City of Fredericksburg – 630  
Census Tract: 0001.00

***Opened: 12/14/2022***

### DURING 2021

Branch Name & Address & Opening Date

Geography

None

## **CRA GEOGRAPHIES**

### **40060 – Richmond MSA**

Counties:

036 – Charles City County  
041 – Chesterfield County  
075 – Goochland  
085 – Hanover County  
087 – Henrico County  
097 – King and Queen County  
101 – King William County  
127 – New Kent County  
145 – Powhatan County  
760 – City of Richmond

### **47260 – Virginia Beach, Norfolk, Newport News MSA**

Counties:

095 – James City County  
199 – York County  
650 – City of Hampton  
700 – City of Newport News  
735 – City of Poquoson  
830 – City of Williamsburg

### **16820 – Charlottesville MSA**

Counties:

003 – Albemarle County  
540 – City of Charlottesville

### **47894 – Washington, Arlington, Alexandria, DC-VA-MD-WV MSA**

Counties:

177 – Spotsylvania County  
179 – Stafford County  
630 – City of Fredericksburg

### **Non-MSA**

Counties:

033 – Caroline County  
049 – Cumberland County  
057 – Essex County  
099 – King George County  
119 – Middlesex County  
159 – Richmond County  
193 – Westmoreland County

## **Counties by Census Tract:**

### **40060-Richmond MSA**

#### Charles City County

6001.00	6002.00	6003.00	9999.99
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#### Chesterfield County

1001.06	1005.08	1008.20	1009.31
1001.07	1005.09	1008.21	1009.32
1002.06	1005.10	1008.22	1009.33
1002.08	1006.00	1008.23	1009.34
1002.09	1007.01	1009.02	1009.35
1002.10	1007.02	1009.07	1009.36
1002.11	1007.04	1009.10	1009.37
1002.12	1007.05	1009.12	1009.38
1003.00	1008.04	1009.15	1010.03
1004.03	1008.05	1009.19	1010.04
1004.04	1008.06	1009.20	1010.07
1004.05	1008.07	1009.21	1010.08
1004.06	1008.12	1009.22	1010.09
1004.07	1008.14	1009.23	1010.11
1004.09	1008.15	1009.24	1010.12
1004.10	1008.16	1009.26	1010.13
1005.05	1008.17	1009.28	1010.14
1005.06	1008.18	1009.29	1010.15
1005.07	1008.19	1009.30	

#### Goochland County

4001.01	4002.00	4004.00	9999.99
4001.02	4003.00	4005.00	

#### Hanover County

3201.00	3207.01	3209.02	3213.00
3202.00	3207.02	3210.01	3214.01
3203.00	3208.01	3210.03	3214.02
3204.00	3208.03	3210.04	3214.03
3205.00	3208.04	3211.00	
3206.01	3208.05	3212.01	
3206.02	3209.01	3212.02	

#### Henrico County

2001.06	2001.44	2004.14	2010.03
2001.08	2001.45	2004.15	2011.02
2001.09	2001.46	2004.16	2011.03
2001.22	2001.47	2004.17	2011.04
2001.23	2001.48	2004.18	2012.03
2001.24	2001.49	2005.01	2012.04
2001.25	2001.50	2005.02	2012.05
2001.26	2001.51	2005.03	2012.06
2001.27	2001.52	2006.00	2014.03
2001.31	2001.53	2007.00	2014.04
2001.32	2002.01	2008.01	2014.05
2001.33	2002.02	2008.02	2014.06
2001.34	2003.01	2008.05	2015.02

2001.35	2003.02	2008.06	2015.03
2001.36	2003.03	2008.07	2015.04
2001.37	2003.05	2009.04	2016.01
2001.38	2004.04	2009.05	2016.02
2001.39	2004.07	2009.06	2017.01
2001.40	2004.09	2009.07	9801.00
2001.41	2004.11	2009.08	
2001.42	2004.12	2010.01	
2001.43	2004.13	2010.02	

King and Queen County

9504.00	9505.00	9999.99	
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King William County

9501.01	9502.00	9999.99	
---------	---------	---------	--

9501.02	9503.00		
---------	---------	--	--

New Kent County

7001.00	7003.01	9999.99	
---------	---------	---------	--

7002.00	7003.02		
---------	---------	--	--

Powhatan County

5001.01	5002.01	5003.00	
---------	---------	---------	--

5001.02	5002.02	5004.00	
---------	---------	---------	--

Richmond City

0102.01	0207.00	0410.00	0609.00
---------	---------	---------	---------

0102.02	0208.00	0411.00	0610.01
---------	---------	---------	---------

0103.00	0209.00	0412.00	0610.02
---------	---------	---------	---------

0104.01	0210.00	0413.00	0701.00
---------	---------	---------	---------

0104.02	0211.00	0414.00	0703.00
---------	---------	---------	---------

0105.00	0212.00	0416.00	0704.00
---------	---------	---------	---------

0106.00	0301.00	0501.00	0706.01
---------	---------	---------	---------

0107.00	0302.00	0502.00	0706.02
---------	---------	---------	---------

0108.00	0305.01	0503.00	0707.00
---------	---------	---------	---------

0109.00	0305.02	0504.00	0708.02
---------	---------	---------	---------

0110.00	0402.01	0505.00	0708.03
---------	---------	---------	---------

0111.00	0402.02	0506.00	0708.04
---------	---------	---------	---------

0201.00	0403.00	0602.00	0709.01
---------	---------	---------	---------

0202.00	0404.00	0604.00	0709.02
---------	---------	---------	---------

0203.00	0405.00	0605.01	0710.02
---------	---------	---------	---------

0204.00	0406.00	0605.02	0710.03
---------	---------	---------	---------

0205.01	0407.00	0606.00	0710.04
---------	---------	---------	---------

0205.02	0408.00	0607.00	0711.00
---------	---------	---------	---------

0206.00	0409.00	0608.00	
---------	---------	---------	--

**47620-Virginia Beach MSA**

James City County

0801.02	0802.05	0803.05	0804.03
---------	---------	---------	---------

0801.03	0802.07	0803.06	0804.04
---------	---------	---------	---------

0801.04	0802.08	0803.07	
---------	---------	---------	--

0802.02	0802.09	0803.08	
---------	---------	---------	--

0802.03	0803.04	0804.02	
---------	---------	---------	--

York County

0502.03	0502.08	0503.06	0509.00
0502.05	0503.03	0504.01	0510.00
0502.06	0503.04	0504.02	0511.00
0502.07	0503.05	0505.00	9901.00

Hampton City

0101.03	0103.14	0107.02	0115.00
0101.04	0103.15	0107.03	0116.00
0102.00	0103.16	0108.00	0118.00
0103.04	0104.00	0109.00	0119.00
0103.06	0105.02	0110.01	0120.00
0103.07	0105.03	0110.02	0121.00
0103.09	0105.04	0111.00	9901.00
0103.10	0106.01	0112.00	
0103.11	0106.02	0113.00	
0103.12	0107.01	0114.00	

Newport News City

0301.00	0316.02	0320.07	0321.33
0303.00	0316.03	0321.13	0321.34
0304.00	0316.04	0321.14	0322.11
0305.00	0317.01	0321.17	0322.12
0306.00	0317.02	0321.23	0322.23
0308.00	0318.00	0321.24	0322.25
0309.00	0319.01	0321.26	0322.26
0311.00	0319.02	0321.28	0322.27
0312.00	0320.01	0321.29	0322.28
0313.00	0320.02	0321.30	0323.00
0314.00	0320.05	0321.31	0324.00
0315.00	0320.06	0321.32	

Poquoson City

3401.00	3403.00	9999.99	
3402.00	9901.00		

Williamsburg City

3701.00	3702.00	3703.00	9999.99
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**16820-Charlottesville MSA**

Albemarle County

0101.00	0105.01	0108.02	0112.02
0102.01	0105.02	0109.01	0113.01
0102.02	0106.02	0109.04	0113.02
0103.01	0106.03	0110.00	0113.03
0103.02	0106.04	0111.01	0114.00
0103.03	0107.01	0111.02	
0104.01	0107.02	0111.03	
0104.02	0108.01	0112.01	

Charlottesville City

0002.01	0004.01	0005.02	0008.00
0002.02	0004.02	0006.00	0009.00
0003.02	0005.01	0007.00	0010.00

**47894-Washington, Arlington, Alexandria DC-VA-MD-WV MSA**

Spotsylvania County

0201.04	0201.13	0203.05	0203.16
0201.05	0201.14	0203.07	0204.03
0201.06	0202.01	0203.08	0204.04
0201.07	0202.02	0203.09	0204.05
0201.08	0202.03	0203.11	0204.06
0201.09	0202.04	0203.12	0204.07
0201.10	0202.06	0203.13	0204.08
0201.11	0202.07	0203.14	
0201.12	0203.04	0203.15	

Stafford County

0101.03	0101.07	0102.02	0102.10
0101.05	0101.08	0102.05	0102.11
0102.13	0102.18	0103.06	0104.05
0102.14	0102.19	0103.07	0104.06
0102.15	0103.01	0103.08	0105.02
0102.16	0103.04	0104.03	0105.03
0102.17	0103.05	0104.04	0105.04

Fredericksburg City

0001.00	0002.02	0003.02	0005.00
0002.01	0003.01	0004.00	9999.99

**Non-MSA**

Caroline County

0301.00	0303.00	0305.02	
0302.01	0304.00	0305.03	
0302.02	0305.01	0306.00	

Cumberland County

9301.01	9302.00	9999.99	
9301.02			

Essex County

9506.00	9507.00	9508.00	9999.99
---------	---------	---------	---------

King George County

0401.00	0403.01	0404.00	9999.99
0402.00	0403.02	0405.00	

Middlesex County

9509.00	9511.00	9901.00	
9510.00	9512.00	9999.99	

Richmond County

0401.00	0402.00	9999.99	
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Westmoreland County

0101.01

0101.02

0102.00

0103.00

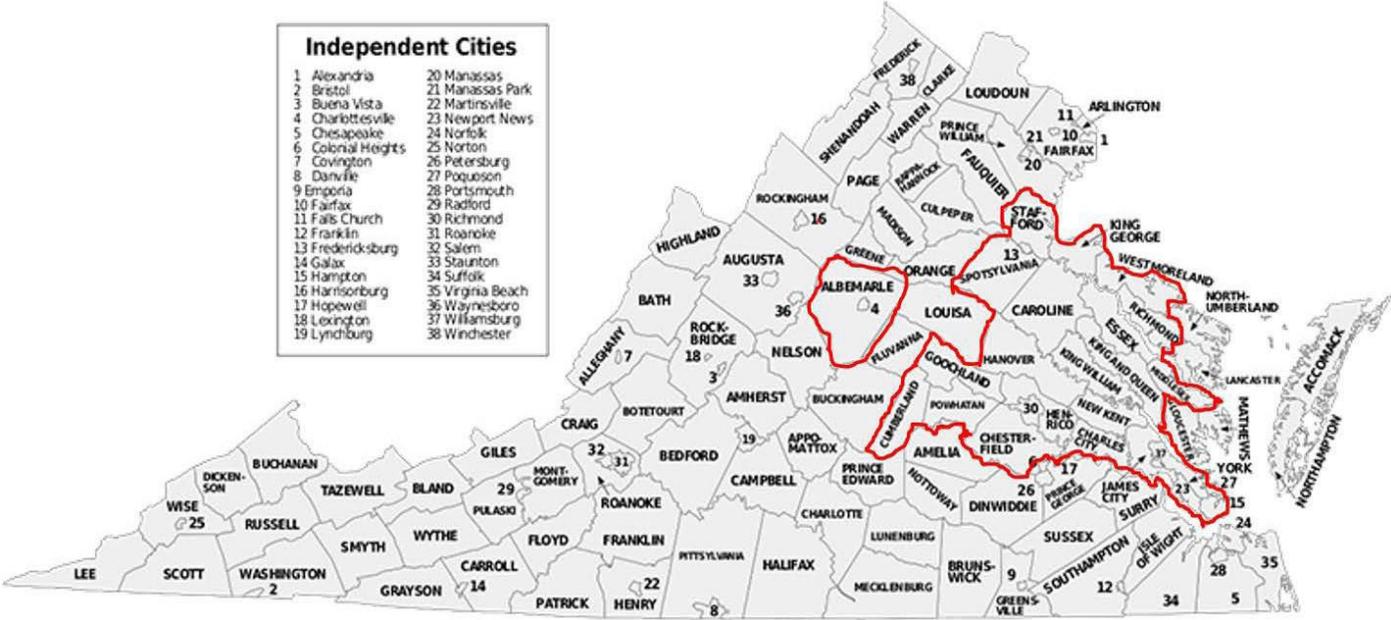
0104.01

0104.02

9999.99

# ASSESSMENT AREA MAP

Independent Cities	
1 Alexandria	20 Manassas
2 Bristol	21 Manassas Park
3 Buena Vista	22 Martinsville
4 Charlottesville	23 Newport News
5 Chesapeake	24 Norfolk
6 Colonial Heights	25 Norton
7 Covington	26 Petersburg
8 Danville	27 Poquoson
9 Emporia	28 Portsmouth
10 Fairfax	29 Radford
11 Falls Church	30 Richmond
12 Franklin	31 Roanoke
13 Fredericksburg	32 Salem
14 Galax	33 Staunton
15 Hampton	34 Suffolk
16 Harrisonburg	35 Virginia Beach
17 Hopewell	36 Waynesboro
18 Lexington	37 Williamsburg
19 Lynchburg	38 Winchester



**WRITTEN COMMENTS AND RESPONSES RELATING TO CITIZENS AND FARMERS  
BANK'S CRA PERFORMANCE**

None

# HOME MORTGAGE DISCLOSURE ACT NOTICE

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The HMDA data about our residential mortgage lending are available online for review. The data show geographic distribution of loans and applications; ethnicity, race, sex, age and income of applicants and borrowers; and information about loan approvals and denials. These data are available online at the Consumer Financial Protection Bureau's Web site ([www.consumerfinance.gov/hmda](http://www.consumerfinance.gov/hmda)). HMDA data for many other financial institutions are also available at this Web site.

# **PUBLIC DISCLOSURE**

May 4, 2020

## **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

Citizens and Farmers Bank  
Certificate Number: 10363

801 Main Street  
West Point, Virginia 23181

Federal Deposit Insurance Corporation  
Division of Depositor and Consumer Protection  
Atlanta Regional Office

10 10<sup>th</sup> Street Northeast, Suite 800  
Atlanta, Georgia 30390-3849

This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, nor should it be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

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## INSTITUTION RATING

**INSTITUTION’S CRA RATING:** This institution is rated **Satisfactory**.

An institution in this group has a satisfactory record of helping to meet the credit needs of its assessment area, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

PERFORMANCE LEVELS	PERFORMANCE TESTS		
	Lending Test*	Investment Test	Service Test
Outstanding			
High Satisfactory	X		X
Low Satisfactory		X	
Needs to Improve			
Substantial Noncompliance			
<i>* The Lending Test is weighted more heavily than the Investment and Service Tests when arriving at an overall rating.</i>			

**The Lending Test is rated High Satisfactory.**

- Lending levels reflect good responsiveness to the assessment areas’ credit needs;
- A high percentage of loans are made in the institution’s assessment areas;
- The geographic distribution of loans reflects adequate penetration throughout the assessment areas;
- The distribution of borrowers reflects good penetration among retail customers of different income levels and business customers of different sizes;
- The institution uses innovative and/or flexible lending practices in order to serve the assessment areas’ credit needs; and
- The institution has made an adequate level of community development loans.

**The Investment Test is rated Low Satisfactory**

- The bank has an adequate level of qualified investments and grants, although rarely in a leadership position, particularly those that are not routinely provided by private investors.
- The qualified investments demonstrate good responsiveness to the credit and community development needs of the assessment areas.
- The institution has not used innovative and/or complex investments to support community

development initiatives.

**The Service Test is rated High Satisfactory.**

- The bank's delivery systems are accessible to essentially all portions of the institution's assessment areas.
- To the extent changes have been made, the opening and closing of branches has not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies and/or to low- or moderate-income individuals.
- Services and business hours do not vary in a way that inconveniences certain portions of the assessment areas, particularly low- and moderate-income geographies or individuals.
- The bank provided a relatively high level of community development services within its assessment areas.



## DESCRIPTION OF INSTITUTION

Citizens and Farmers Bank (C&F) Bank is a state-chartered commercial bank headquartered in West Point, Virginia. The institution is a wholly-owned subsidiary of C&F Financial Corporation, a one-bank holding company. The holding company is listed on the NASDAQ Global Select Market as CFFI.

C&F Bank is a full-service commercial bank serving central and eastern Virginia with 30 retail bank offices and 3 loan production offices. On January 1, 2020, C&F Bank acquired Peoples Community Bank, Montross, Virginia. Five of the 30 branches resulted from the acquisition. The bank offers traditional deposit and credit products. Lending products include residential mortgage, consumer, and business credit products, including fixed-rate home mortgage loans, secured and unsecured installment loans, home equity lines of credit, construction only and construction/permanent loans, lot loans, and secured deposit loans. Lending also includes commercial purpose and commercial real-estate secured loans. The primary lending focus is home mortgage lending. Deposit products include a variety of checking, money market, savings, certificates of deposit and IRA accounts.

Through five non-bank subsidiaries, the bank also offers residential mortgage services; consumer financing, namely indirect auto loans; brokerage activities; insurance activities; and title insurance services.

The bank operates three wholly-owned subsidiaries, namely C&F Mortgage, C&F Finance, and C&F Wealth Management and holds equity interests in C&F Insurance Services, Inc. and CVB Title Services, Inc.

C&F Mortgage originates and sells residential mortgages through 17 locations across Virginia, Maryland, North Carolina, South Carolina, and West Virginia. In January 2019, the company organized a joint venture, C&F Select, LLC, of which it owns 51 percent. Therefore, C&F Select, LLC is new since last examination and also originates and sells residential mortgages. C&F Mortgage provides various mortgage loan origination functions for third parties through another entity. Certified Appraisals, LLC is also owned by C&F Mortgage and provides residential appraisals.

C&F Finance's primary business is indirect lending through dealerships, taking assignment, and servicing automobile, marine, and RV retail installment sales contracts. C&F Finance relies on an extensive dealer network throughout Virginia and 18 other states. C&F Finance purchases retail installment sales contracts from manufacturer-franchised dealerships with used-car operations and through select independent dealerships. C&F Finance entered the recreational vehicle and marine financing at the beginning of 2018 through a third-party referral program in 8 states. The overall underwriting and funding of all dealer loans are centralized at C&F Finance's headquarters in Richmond, VA.

C&F Wealth Management Corporation provides securities brokerage, life and health insurance, and investment services to individuals and businesses throughout the branch network.

As of March 31, 2020, the Consolidated Report of Condition and Income reflects total assets of \$1.8 billion, total loans of \$1.4 billion, and deposits of \$1.1 billion. As shown in the following table, one-to-four family residential loans comprise 34.4 percent of total loans, while commercial real estate loans and commercial and industrial loans comprise 24.0 percent of total loans.

<b>Loan Portfolio Distribution as of 03/31/2020</b>		
<b>Loan Category</b>	<b>\$(000s)</b>	<b>%</b>
Construction, Land Development, and Other Land Loans	154,857	11.4
Secured by Farmland	975	0.2
Secured by 1-4 Family Residential Properties	466,240	34.4
Secured by Multifamily (5 or more) Residential Properties	58,218	4.3
Secured by Nonfarm Nonresidential Properties	250,631	18.5
<b>Total Real Estate Loans</b>	<b>930,921</b>	<b>68.8</b>
Commercial and Industrial Loans	75,548	5.5
Agricultural Production and Other Loans to Farmers	139	0.1
Consumer Loans	321,530	23.8
Other Loans	25,001	1.8
<b>Total Loans</b>	<b>1,353,139</b>	<b>100.0</b>
<i>Source: Reports of Condition and Income</i>		

During the previous FDIC CRA evaluation dated September 25, 2017, the bank received a Satisfactory rating based on FFIEC Interagency Large Institution Examination Procedures.

There are no financial or legal impediments, other than legal lending limits, that would limit the bank's ability to meet the credit needs of the assessment areas.

## **DESCRIPTION OF ASSESSMENT AREAS**

C&F Bank has five assessment areas located in Virginia. The following table provides a description of the assessment areas.

Description of Assessment Areas			
Assessment Area	Counties in Assessment Area	# of CTs	# of Branches
<b>Virginia</b>			
Richmond Metropolitan Statistical Area (MSA) *	Charles City, Chesterfield, Goochland, Hanover, Henrico, King and Queen, King William, New Kent, Powhatan, and Richmond City	246	15
Virginia Beach MSA	James City, York, Newport News City, Poquoson City, Williamsburg City, and Hampton City	111	6
Non-MSA*#	Cumberland and Middlesex Counties	7	7
Charlottesville MSA	Charlottesville City	12	1
Washington MMSA #	Spotsylvania, Stafford, and Fredericksburg	63	1
<b>TOTAL</b>		<b>439</b>	<b>30</b>
<i>Source: 2015 American Community Census and Bank Records as of May 4, 2020.</i> <i>*King and Queen County is included in the analysis for the Non-MSA assessment for 2017 and 2018; however, due to the Office of Management and Budget MSA changes, King and Queen County is included in the Richmond MSA assessment area analysis for 2019.</i> <i>#The bank added the Washington MMSA assessment area January 1, 2020, as a result of its acquisition of Peoples Community Bank; therefore, examiners excluded it from the scope of this evaluation. The acquisition resulted in five additional branches which are included in the bank-wide branch network discussions. One is in the Washington MMSA assessment area, and four are in the Non-MSA assessment area. Westmoreland, Essex, King George, and Richmond Counties were added to the Non-MSA assessment area beginning January 1, 2020, and are not included in the analysis.</i>			

Please refer to the *Description of Institution's Operations* in each state and assessment area section of this performance evaluation for further details and information on each assessment area reviewed.

## SCOPE OF EVALUATION

### **General Information**

This evaluation covers the period from September 25, 2017, the date of the prior evaluation, to the current evaluation dated May 4, 2020. In evaluating C&F Bank's Community Reinvestment Act (CRA) performance, examiners used Large Institution CRA Examination Procedures, which consist of three tests: Lending, Investment, and Service.

The bank operates in five assessment areas. The assessment areas are the Richmond, Virginia Metropolitan Statistical Area (MSA) (Richmond MSA assessment area), Virginia Beach-Norfolk-Newport News, VA-NC MSA (Virginia Beach MSA assessment area), Charlottesville, VA MSA (Charlottesville MSA assessment area), the Non-MSA assessment area, and Washington-Arlington, Alexandria, DC-VA-MD-WV multi-state MSA (Washington MMSA assessment area). The Washington MMSA assessment area was not reviewed as the bank began operating in the assessment area in January 2020 with the acquisition of Peoples Community Bank. Additionally, as a result of the acquisition, King George, Essex, Westmoreland, and Richmond Counties were added to the Non-MSA assessment area; however, the Non-MSA assessment area analysis does not include these counties.

The following table reflects a breakdown of loans, deposits, and branches for the assessment areas and whether full-scope or limited-scope procedures were used to review the assessment area. Based on the bank's primary operations in the Richmond MSA and Virginia Beach MSA

assessment areas, these assessment areas received full-scope reviews with more significantly more emphasis placed on the Richmond MSA performance in assigning ratings and developing conclusions. The Virginia Beach MSA assessment area provided secondary weight in the conclusions with the two limited-scope reviewed assessment areas contributing significantly less to the overall performance.

Assessment Areas with Types of Evaluations, Breakdown of Loans, Deposits, and Branches							
Assessment Area	Loans		Deposits**		Branches*		Review Level
	\$(000s)	% (Bank)	\$(000s)	% (Bank)	#	% (Bank)	
Richmond MSA	1,162,983	86.8	870,252	71.8	15	50.0	FS
Virginia Beach MSA	127,031	9.5	222,600	18.3	6	20.0	FS
Non-MSA*	25,701	1.9	103,511	8.6	7	23.4	LS
Charlottesville MSA	24,379	1.8	15,939	1.3	1	3.3	LS
Washington MMSA*	0	0	0	0	1	3.3	Not reviewed
<b>Total</b>	<b>1,340,094</b>	<b>100.0</b>	<b>1,212,302</b>	<b>100.0</b>	<b>30</b>	<b>100.0</b>	

*Source: Bank Records; 2017, 2018, and 2019 HMDA and CRA Data; FDIC Summary of Deposits (06/30/19). FS – Full-Scope; LS – Limited-Scope*  
*\*The Peoples Community Bank acquisition resulted in five new branches including four in the Non-MSA assessment area and one in the Washington MMSA assessment area.*

### **Activities Reviewed**

This evaluation includes a review of home mortgage and small business loans reported pursuant to the HMDA and CRA reporting requirements for 2017, 2018, and 2019. The home mortgage and small business lending performance tables present 2018 lending data for the full-scope assessment areas, as this is the most recent year for which aggregate data is available for comparison purposes. The written analysis for the home mortgage and small business lending focuses on the 2018 lending performance; however, examiners reviewed 2017 and 2019 lending performance and discussed any significant performance variances under the Geographic Distribution and Borrower Profile performance factors. The bank requested examiners also consider home mortgage loans originated within the assessment areas by C&F Mortgage Corporation, the bank’s mortgage subsidiary. C&F Mortgage’s lending activity is only included in the Geographic Distribution and Borrower Profile analyses. King and Queen County is included in the Non-MSA assessment area analysis for 2017 and 2018; however, due to Office of Management and Budget (OMB) MSA changes, the county is part of the Richmond MSA assessment area analysis for 2019. In addition, examiners considered the community development loans and innovative and/or flexible lending products originated by C&F Bank from September 25, 2017, to May 4, 2020.

The analyses and comparisons for the lending data is based on the 2015 American Community Survey (ACS) and D&B data for 2017, 2018, and 2019. This includes analyzing the geographic distribution of home mortgage loans and small businesses compared to the distribution of owner-occupied housing and businesses, respectively, throughout the assessment areas. The borrower profile analysis includes home mortgage lending compared to the distribution of families by

income, as well as the distribution of loans to businesses based upon revenue size. Additionally, performance for 2017 and 2018 is compared to available aggregate lending data.

When weighing the loan products' impact on conclusions, examiners evaluated home mortgage and small business loans on the volume of lending over the review period, the bank's business strategy, and community needs. As shown in the following table, C&F Bank's and C&F Mortgage's reportable loans by both number and dollar volume reflect significantly more emphasis on home mortgage loans. Therefore, home mortgage lending performance was given primary weight in the overall analysis, conclusions, and ratings as well as within the analysis for each assessment area. Small business loans also represent a significant number and volume of originations and are included in the analysis; however, agricultural lending is limited, not considered a major product line for the bank, and is not included in the performance analysis.

Loan Category	Reviewed			
	#	%	\$(000s)	%
Home Mortgage	5,373	90.3	1,233,245	81.3
Small Business	577	9.7	106,849	18.7
<b>Total</b>	<b>5,950</b>	<b>100.0</b>	<b>1,340,094</b>	<b>100.0</b>
<i>Source: 2017, 2018, and 2019 HMDA and CRA Data</i>				

The following table reflects the lending volume for the bank only.

Loans Originated or Purchased (2019)				
Loan Category	#	%	\$ (000s)	%
Construction & Land Development	171	15.2	94,718	36.4
Secured by Farmland	2	0.2	650	0.3
Secured by 1-4 Family Residential Properties	300	26.7	45,319	17.4
Multi-Family (5 or more) Residential Properties	3	0.3	16,225	6.2
Commercial Real Estate Loans	55	4.9	29,359	11.3
Commercial and Industrial Loans	105	9.3	53,547	20.6
Agriculture Loans	2	0.2	48	0.0
Consumer Loans	482	43.0	19,210	7.4
Other Loans	2	0.2	920	0.4
<b>Total Loans</b>	<b>1,122</b>	<b>100.0</b>	<b>259,996</b>	<b>100.0</b>
<i>Source: Bank Records</i>				

### **Investment and Service Tests**

This evaluation includes qualified investments that were either purchased prior to but still outstanding as of this evaluation date or purchased during the evaluation period. In addition, the evaluation includes community development services provided during the evaluation period.

## **CONCLUSIONS ON PERFORMANCE CRITERIA**

### **LENDING TEST**

The overall Lending Test rating for this institution is High Satisfactory. Lending levels reflect good responsiveness to the assessment areas' credit needs, and a high percentage of loans are made inside the institution's assessment areas. The geographic distribution of loans reflects adequate penetration throughout the assessment areas, and the distribution of loans reflects good penetration among individuals of different income levels and businesses of different sizes. The institution uses flexible lending practices in order to serve the assessment areas' credit needs; however, the programs are not innovative. The bank made an adequate level of community development loans.

#### **Lending Activity**

Lending levels reflect good responsiveness to the assessment areas' credit needs. According to the March 31, 2020, Call Report, C&F Bank had an 88.8 percent loan-to-deposit compared to a Uniform Bank Performance Report (UBPR) peer group of 89.7 percent. The bank's UBPR peer group includes all insured commercial banks having assets between \$1 billion and \$3 billion. The bank's average ratio over the last 13 quarters since the last examination is 89.7 percent and has ranged from a low of 88.8 percent in the first quarter of 2020 to a high of 90.4 percent in the fourth quarter of 2018.

#### **Assessment Area Concentration**

C&F Bank originated a high percentage of loans within its assessment areas. The following table presents lending inside and outside of the assessment areas.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage										
2017	247	88.8	31	11.2	278	39,925	88.5	5,177	11.5	45,102
2018	233	86.0	38	14.0	271	53,332	75.2	17,631	24.8	70,963
2019	219	85.9	36	14.1	253	57,658	76.4	17,820	23.6	75,478
<b>Subtotal</b>	<b>699</b>	<b>86.9</b>	<b>105</b>	<b>13.1</b>	<b>804</b>	<b>150,915</b>	<b>78.8</b>	<b>40,628</b>	<b>21.2</b>	<b>191,543</b>
Small Business										
2017	168	89.8	19	10.2	187	34,060	86.6	5,262	13.4	39,322
2018	192	92.8	15	7.2	207	35,366	90.4	3,735	9.6	39,101
2019	217	91.9	19	8.1	236	37,423	87.4	5,412	12.6	42,835
<b>Subtotal</b>	<b>577</b>	<b>91.6</b>	<b>53</b>	<b>8.4</b>	<b>630</b>	<b>106,849</b>	<b>88.1</b>	<b>14,409</b>	<b>11.9</b>	<b>121,258</b>
<b>Total</b>	<b>1,276</b>	<b>88.9</b>	<b>158</b>	<b>11.1</b>	<b>1,434</b>	<b>257,764</b>	<b>82.4</b>	<b>55,037</b>	<b>17.6</b>	<b>312,801</b>

Source: 2017, 2018, 2019 HMDA and CRA Data.

**Geographic Distribution**

Overall, the geographic distribution of loans reflects adequate penetration throughout the assessment areas. Performance in the Richmond MSA and Virginia Beach MSA assessment areas reflect adequate penetration throughout the assessments, including low- and moderate-income tracts. Please refer to the home mortgage and small business lending performance tables for details about lending activity within the individual assessment areas.

**Borrower Profile**

Overall, the distribution of borrowers reflects good penetration among individuals of different income levels and businesses of different sizes. Performance in the Richmond MSA assessment area is considered good and received the primary weight in the overall rating assigned. The Virginia Beach MSA assessment area reflects adequate penetration among individuals of different income levels and businesses of different sizes. Please refer to the home mortgage and small business lending performance tables for details about lending activity within the individual assessment areas.

**Innovative and/or Flexible Lending Practices**

The institution uses flexible lending practices in order to serve assessment areas’ credit needs. None of the programs are considered innovative. Several of the programs are offered by the bank through its C&F Mortgage. Loans originated under these programs total 2,690 for \$422.7 million.

C&F Bank offers flexible home mortgage loans through the Federal Housing Administration (FHA), Veterans Administration (VA), and the US Department of Agriculture (USDA) through C&F Mortgage. These programs provide affordable home ownership opportunities to low- and moderate-income families. The programs offer flexible underwriting criteria, government guaranties, lower down-payment requirements, and closing cost assistance. The bank, through the mortgage company, also offers flexible loan products through the Virginia Housing Development Authority (VHDA). The loans include a mix of flexible underwriting terms for low- and moderate-income residents, closing cost and down-payment assistance, and homebuyer education.

The bank partners with the Federal Home Loan Bank of Atlanta (FHLB) to support four affordable housing programs primarily in the Richmond MSA assessment area. However, the programs have also been utilized in the other assessment areas. The four programs are the First-Time Homebuyer Grant, Community Partners, Veterans, and Community Heroes Programs. The First-Time Homebuyer Grant Program awards grants to support the development and rehabilitation of affordable single- and multi-family housing projects. Grants are awarded through an annual competitive application process. The other programs provide special incentives for community servants and veterans. In addition, municipalities may structure these programs to help encourage homeownership in a revitalization area, help community heroes live close to where they work and help recruit, and retain key service personnel.

The bank also offered Paycheck Protection Program (PPP) loans as provided under the Coronavirus Aid, Relief, and Economic Security Act. The intent of PPP loans is to provide small businesses the funding necessary to continue during the economic downturn and to keep workers employed.

The bank also offers Small Business Administration loans; however, none were originated during the review period.

The following table presents loans originated under flexible loan programs for this evaluation period.

<b>Innovative and/or Flexible Lending Programs</b>										
<b>Type of Program</b>	<b>2017*</b>		<b>2018</b>		<b>2019</b>		<b>2020 (YTD)</b>		<b>Totals</b>	
	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>
FHA	86	18,276	312	64,730	348	77,710	44	9,646	790	<b>170,362</b>
FHLB	1	166	21	3,549	19	3,362	2	388	43	<b>7,465</b>
VA	21	5,284	88	24,680	112	35,121	11	3,668	232	<b>68,753</b>
VHDA	56	8,047	257	36,445	275	41,574	42	5,722	630	<b>91,788</b>
USDA	4	760	22	4,266	19	3,983	2	394	47	<b>9,403</b>
PPP	-	-	-	-	-	-	948	74,897	948	<b>74,897</b>
<b>Totals</b>	<b>168</b>	<b>32,533</b>	<b>700</b>	<b>133,670</b>	<b>773</b>	<b>161,750</b>	<b>1,049</b>	<b>94,715</b>	<b>2,690</b>	<b>422,668</b>

Source: Bank Records.

\* Includes activity from 9/25/2017 through 12/31/2017.



C&F Bank provides these flexible lending programs throughout all assessment areas. Therefore, comments regarding Innovative and/or Flexible Lending Practices are not provided for each assessment area.

### **Community Development Loans**

C&F Bank made an adequate level of community development loans. During the evaluation period, the bank extended 20 community development loans totaling \$19.9 million. This activity accounts for 1.9 percent of average total loans and 1.5 percent of average total assets as of March 31, 2020. The following tables reflect community development lending by activity year and purpose.

<b>Community Development Lending by Activity and Year</b>										
<b>Activity Year</b>	<b>Affordable Housing</b>		<b>Community Services</b>		<b>Economic Development</b>		<b>Revitalize or Stabilize</b>		<b>Totals</b>	
	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>
2017*	1	4,720	0	0	0	0	0	0	1	4,720
2018	4	6,253	3	1,038	0	0	0	0	7	7,291
2019	2	2,725	8	5,164	0	0	0	0	10	7,889
2020 YTD	0	0	0	0	2	2,358	0	0	2	2,358
<b>Total</b>	<b>7</b>	<b>13,698</b>	<b>11</b>	<b>6,202</b>	<b>2</b>	<b>2,358</b>	<b>0</b>	<b>0</b>	<b>20</b>	<b>22,258</b>

*Source: Bank Records*  
*\* Includes activity from 9/25/2017- 12/31/2017*

Refer to the analysis of each full-scope assessment area for examples of community development loans.

### **INVESTMENT TEST**

The overall Investment Test rating for this institution is Low Satisfactory. The institution has an adequate level of qualified investments and grants particularly those that are not routinely provided by private investors, although rarely in a leadership position. The institution exhibits good responsiveness to credit and community economic development needs. The bank has not used innovative or complex investments to support community development initiatives.

### **Investment and Grant Activity**

C&F Bank has an adequate level of qualified investments and grants totaling \$12.4 million, or 5.9 percent of total investments and 0.7 percent of total assets as of March 31, 2020. The majority of the investments by dollar volume benefit affordable housing.

Qualified investments made during the evaluation period primarily include housing equity securities, housing bonds, mortgage-backed securities (MBS), municipal bonds, certificates of deposit, and charitable contributions.

The following tables depict the number and dollar volume of investments and donations by year and purpose. Additional details can be located in each assessment area.

<b>Qualified Investments</b>										
<b>Activity Year</b>	<b>Affordable Housing</b>		<b>Community Services</b>		<b>Economic Development</b>		<b>Revitalize or Stabilize</b>		<b>Totals</b>	
	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>
Prior Period	13	8,717	0	0	1	501	0	0	14	9,218
2017*	0	0	0	0	0	0	0	0	0	0
2018	1	1,310	0	0	0	0	0	0	1	1,310
2019	2	1,595	0	0	1	250	0	0	3	1845
2020 YTD	0	0	0	0	0	0	0	0	0	0
<b>Subtotal</b>	<b>16</b>	<b>11,622</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>751</b>	<b>0</b>	<b>0</b>	<b>18</b>	<b>12,373</b>
Qualified Grants & Donations	5	7	35	62	0	0	0	0	40	69
<b>Total</b>	<b>21</b>	<b>11,629</b>	<b>35</b>	<b>62</b>	<b>2</b>	<b>751</b>	<b>0</b>	<b>0</b>	<b>58</b>	<b>12,442</b>
<i>Source: Bank Data *09/25/2017-12/31/2017</i>										

### **Responsiveness to Credit and Community Development Needs**

C&F Bank exhibits good responsiveness to credit and community economic development needs throughout its entire footprint. A majority of the qualified investments support affordable housing. The community contact cited affordable housing as a significant need in the assessment areas. As the responsiveness is the throughout all assessment areas, no further comments are provided within each assessment area analysis.

Detailed below are summaries of the qualified investments either purchased during the current evaluation period or carried forward from prior periods but still outstanding.

#### ***Housing Bonds***

- In 2019, the bank invested \$1.1 million in a VHDA bond that provided funding for low- and moderate-income, multi-family rental housing and \$500,000 in Virginia Community Development Corporation (VCDC) Equity Funds. The VCDC Equity Funds provide financing for low- and moderate-income, multi-family rental housing. The bank also holds prior period VHDA bonds of \$1.9 million and \$6.0 million in VCDC Equity Funds. The VCDC Equity Funds are regional investments that benefit a broader state-wide and regional area that includes the assessment areas.

#### ***Mortgage-backed Securities***

- In 2018, the bank invested \$1.3 million in a pool of 30-year FNMA MBSs, which contains single-family residential mortgage loans to low- and moderate-income borrowers or located in low- and moderate-income tracts. Prior investments in similar pools total \$827,000.

#### ***Municipal Bonds***

- The bank holds prior period municipal bond investments totaling \$501,000. The bonds were used to acquire and construct an elementary school and other related capital improvements in predominantly low- and moderate-income tracts.

### ***Certificates of Deposit***

- In 2019, the bank renewed a certificate-of-deposit totaling \$250,000. The deposit is to a community development financial institution that provides loans to support economic development in primarily low- and moderate-income areas.

### ***Charitable Contributions***

- Qualifying grants can be responsive to charitable or community-based organizations serving local residents. The bank made 40 qualifying donations and grants during the evaluation period totaling \$69,174. The donations and grants went to organizations that provide community services and affordable housing.

### **Community Development Initiatives**

C&F Bank has not used innovative and/or complex investments to support community development initiatives within the assessment areas. No further comments are provided within each assessment area analysis.

### **SERVICE TEST**

The overall service test rating for this institution is High Satisfactory. C&F Bank's delivery systems are accessible to essentially all portions of the assessment areas. The opening and closing of branches has not adversely affected the accessibility of its delivery systems. Services and business hours do not vary in a way that inconveniences certain portions of the assessment areas. In addition, C&F Bank provided a relatively high level of community development services overall. However, the Virginia Beach MSA assessment area had limited community development services.

### **Accessibility of Delivery Systems**

Delivery systems are accessible to essentially all portions of the assessment areas, when the alternate delivery systems are considered. Citizens and Farmers Bank operates 30 full-service branches within its assessment areas. In addition, the bank has 28 automated teller machines (ATMs) co-located with the branches. There are no branches within low-income census tracts which is a change from the last examination due to the 2015 ACS census data updates and changes in the categorization of census tracts. There are four branches in moderate-income census tracts.

<b>Branch and ATM Distribution by Geography Income Level</b>								
<b>Tract Income Level</b>	<b>Census Tracts</b>		<b>Population</b>		<b>Branches</b>		<b>ATMs</b>	
	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low	38	10.1	130,463	8.1	0	0.0	0	0.0
Moderate	94	25.0	368,573	22.9	4	13.3	4	14.3
Middle	125	33.2	574,317	35.7	15	50.0	13	46.4
Upper	112	29.8	530,999	33.0	11	36.7	8	28.6
NA	7	1.9	5,611	0.3	0.0	0.0	3	10.7
<b>Total</b>	<b>376</b>	<b>100.0</b>	<b>1,609,963</b>	<b>100.0</b>	<b>30</b>	<b>100.0</b>	<b>28</b>	<b>100.0</b>

*Source: 2015 ACS Data and Bank Data*

C&F Bank offers several delivery systems. The bank has ATM accessibility at 28 branch locations, and all ATMs accept deposits. Alternative retail banking services also include online banking with on-line bill payment (free), e-statement capabilities, mobile banking (free), mobile deposit (free), text banking, toll-free telephone banking (free), and a telephone contact center (free), which also offers English and Spanish language options. The website offers bank information and allows customers to contact the bank and to reorder checks. These services are offered 24 hours per day, allowing customers to check account balances, transfer money, make loan payments, and pay bills. Overall, these alternative delivery systems enhance accessibility of the bank’s financial services.

### **Changes in Branch Locations**

To the extent changes have been made, the institution’s opening and closing of branches throughout the assessment areas has not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies or to low- and moderate-income individuals. During the evaluation, the bank added five branches through acquisition of Peoples Community Bank. None were in low- or moderate-income areas. Additionally, the bank closed one branch in an upper-income census tract in July 2019. Changes in branch locations are only discussed in the assessment areas with branch openings and/or closings during the evaluation period.

### **Reasonableness of Business Hours and Services**

Services, including business hours, do not vary in a way that inconveniences certain portions of the assessment areas, particularly low- and moderate-income geographies and low- and moderate-income individuals. Branch hours are reasonable and comparable to other financial institutions. Most branches have extended hours on Friday evenings and Saturday mornings.

The bank offers a wide assortment of deposit and loan products to meet the needs of the assessment areas for both consumer and business customers. In addition to standard loan products, the bank offers SBA loans, and the mortgage company offers FHA and VA loans. The bank also offers two free consumer checking accounts and one free business checking account. Business hours and services are uniform throughout the institution’s offices; therefore, this area is not further discussed under the assessment area analysis.

## Community Development Services

C&F Bank provided a relatively high level of community development services within its assessment areas. Bank employees and Board members provided financial and technical expertise to numerous community development organizations. The type and level of assistance provided varies with each employee and organization but generally is ongoing over several years. In most organizations, bank personnel serve as director, chairman of the board, or on a committee that requires regular and frequent meetings. This level of involvement or service is not reflected in the actual number of services provided as each board or committee is considered one service each year. These organizations provide an array of community development services to low- and moderate-income individuals and small businesses, including affordable housing, economic development, small business development, financial education, and targeted to at-risk youths.

Board members and employees provided 143 community development services. Total services equate to 1.8 services per branch per year. However, as previously discussed 5 of the branches are new as of January 1, 2020. Adjusting for these branches, the services equate to 2.1 services per branch per year. Refer to the discussions of community development services within each assessment area analysis for additional details and examples.

Community Development Services					
Activity Year	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
2017*	2	18	5	0	25
2018	2	39	5	0	46
2019	2	41	3	0	46
YTD 2020	2	21	3	0	26
<b>Total</b>	<b>8</b>	<b>119</b>	<b>16</b>	<b>0</b>	<b>143</b>
<i>Source: Bank Data</i>					
<i>*09/17/2017-12/31/2017</i>					

## DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

No evidence of discriminatory or other illegal credit practices inconsistent with helping to meet community credit needs was identified.

## **RICHMOND MSA AREA – Full-Scope Review**

### **DESCRIPTION OF INSTITUTION’S OPERATIONS IN RICHMOND MSA ASSESSMENT AREA**

The Richmond MSA assessment area included the counties of Charles City, Chesterfield, Goochland, Hanover, Henrico, King William, New Kent, and Powhatan, and Richmond City for 2017 and 2018. The OMB MSA changes in 2018 resulted in King and Queen County being included in the Richmond, VA MSA for 2019. Therefore, King and Queen County became part of the Richmond MSA assessment area for 2019 as opposed to the Non-MSA assessment area. As of the examination date, the Richmond, VA MSA has 13 counties and 4 independent cities; however, the bank only included a portion of the MSA within the assessment area. The bank operates 15 or 50.0 percent of its branch offices in the Richmond MSA assessment area. The assessment area represents 86.8 percent of loans reviewed and 71.8 percent bank-wide deposits.

#### **Economic and Demographic Data**

The 2015 ACS shows the vast majority of the owner-occupied housing units and businesses are located in middle- and upper-income census tracts with a fair level in the moderate-income tracts. Significantly less owner-occupied housing and businesses are within the low-income tracts, which may impact lending in those areas. The following table presents demographic information from the 2015 ACS and 2018 D&B data and reflects the Richmond MSA assessment area for 2018. However, in 2019, the assessment area gained two additional moderate-income areas with King and Queen County.

Demographic Information for the Richmond MSA Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	244	11.5	20.5	36.1	31.1	0.8
Population by Geography	1,054,818	8.4	18.8	38.3	34.2	0.3
Housing Units by Geography	435,329	8.9	19.8	38.2	33.1	0.1
Owner-Occupied Units by Geography	263,817	4.0	14.3	41.9	39.8	0.0
Occupied Rental Units by Geography	136,352	16.7	28.8	32.2	22.1	0.2
Vacant Units by Geography	35,160	14.8	26.2	33.8	24.8	0.3
Businesses by Geography	82,244	5.4	19.0	35.2	39.9	0.4
Farms by Geography	2,124	1.9	10.9	46.1	41.0	0.0
Family Distribution by Income Level	258,376	19.6	17.4	20.1	42.9	0.0
Household Distribution by Income Level	400,169	22.1	16.3	18.1	43.4	0.0
Median Family Income MSA - Richmond, VA MSA	\$75,126	Median Housing Value				\$231,247
		Median Gross Rent				\$999
		Families Below Poverty Level				8.1%
<i>Source: 2015 ACS Census and 2018 D&amp;B Data</i> <i>Due to rounding, totals may not equal 100.0 percent</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

According to 2018 D&B data, there were 82,244 businesses. Gross annual revenues for these businesses are.

- 84.3 percent with \$1 million or less,
- 5.3 percent with more than \$1 million, and
- 10.4 percent with unknown revenues.

According to the Bureau of Labor Statistics, unemployment rates have declined. Most assessment area counties and Richmond City have unemployment rates consistent with the state average rate but below the National average rate in 2018 and 2019. However, unemployment rates in Charles City County are above the state rates.

<b>Unemployment Rates</b>			
<b>Area</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>
	<b>%</b>	<b>%</b>	<b>%</b>
Charles City County	4.8	4.1	3.4
Chesterfield County	3.6	3.0	2.7
Goochland County	3.5	3.0	2.8
Hanover County	3.3	2.7	2.4
Henrico County	3.6	3.0	2.8
King William County	3.4	3.0	2.7
New Kent County	3.2	2.8	2.4
Powhatan County	3.3	2.7	2.5
Richmond City	4.3	3.6	3.3
Virginia	3.7	3.0	2.8
National Average	4.4	3.9	3.7
<i>Source: Bureau of Labor Statistics</i>			

The top industries in the assessment area according to 2018 D&B data were services at 47.8 percent, retail trade at 11.7 percent, finance and insurance at 9.4 percent, and construction at 7.5 percent. The top five employers were Capital One Financial Corporation, Fort Lee, VCU Health System, HCA, Inc., and the Bon Secours Richmond Health System.

### **Competition**

According to the FDIC Deposit Market Share data as of June 30, 2019, there were 27 FDIC-insured financial institutions operating 257 full-service branches within the assessment area indicating a high level of competition. Of these institutions, C&F Bank ranked 8<sup>th</sup> with a 0.8 percent deposit market share. The market is dominated by Capital One Bank, National Association with 67.1 percent of the deposit market share. Other competitors include Bank of America, National Association (13.9 percent) and Wells Fargo Bank, National Association (5.5 percent).

With regard to competition for home mortgage loans among banks, credit unions, and non-depository mortgage lenders, aggregate data for 2018 shows 561 lenders reported 60,081 residential mortgage loans indicating significant competition. C&F Bank ranked 50<sup>th</sup> with a market share of 0.5 percent. C&F Mortgage ranked 7<sup>th</sup> with a 2.6 percent market share. The five dominant home mortgage lenders accounted for 26.9 percent of total market share.

With regard to competition for small business loans, aggregate data for 2018 showed that 126 lenders reported 22,944 small business loans in the assessment area indicating significant competition. C&F Bank ranked 16<sup>th</sup> with a 0.6 percent market share. The five dominant small business lenders accounted for 57.6 percent of total market share.

### **COMMUNITY CONTACT**

As part of the evaluation process, examiners contact third parties active in the assessment area to assist in identifying the credit and community development needs and/or review recently



completed contacts. This information helps determine whether local financial institutions are responsive to these needs. It also reflects what credit and community development opportunities are available. During this evaluation, examiners reviewed a recently completed community contact.

The community contact indicated economic conditions continue to be solid with good job growth and declining unemployment rates. Further, several major companies have relocated to the area, which is providing better and/or higher wages for area workers. The contact stated there continues to be a need for affordable housing and rental units as the inventory fails to maintain pace with the demand from low- and moderate income populations. The community contact also indicated that financial education programs are necessary to reduce delinquencies and sustain homeownership.

### **CREDIT AND COMMUNITY DEVELOPMENT NEEDS AND OPPORTUNITIES**

A review of demographic and economic data as well as the community contact information indicates the need for home mortgage loans. In particular, the community contact discussed the need for affordable housing for low- and moderate-income families. Examiners also determined the need for small business loans, which is based on the high number of businesses with four or fewer employees and a majority of businesses reporting gross annual revenues of \$1 million or less.

## **CONCLUSIONS ON PERFORMANCE CRITERIA IN RICHMOND MSA ASSESSMENT AREA**

### **LENDING TEST**

Overall, the Lending Test performance in the Richmond MSA assessment area reflects good responsiveness to assessment area's credit needs. The geographic distribution of loans reflects adequate penetration throughout this assessment area. The distribution of loans reflects good penetration to borrowers of different incomes and businesses of different sizes. In addition, the bank uses flexible lending practices and made a low level of community development loans.

### **Lending Activity**

Overall, lending levels reflect good responsiveness to assessment area credit needs. Please refer to the home mortgage and small business lending performance tables within this section for details about lending activity.

## Geographic Distribution

Overall, the geographic distribution of loans reflects adequate penetration.

### *Home Mortgage Loans*

#### C&F Bank

The overall geographic distribution of home mortgage loans reflects adequate penetration throughout the assessment area. Performance in both low- and moderate-income census tracts was below the aggregate and demographic data.

<b>Geographic Distribution of Home Mortgage Loans Richmond MSA Assessment Area</b>						
<b>Tract Income Level</b>	<b>% of Owner-Occupied Housing Units</b>	<b>Aggregate Performance % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low	4.0	3.8	5	3.0	568	1.9
Moderate	14.3	13.4	15	9.0	4,902	16.8
Middle	41.9	39.6	100	59.9	14,787	50.6
Upper	39.8	43.2	47	28.1	8,989	30.7
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>167</b>	<b>100.0</b>	<b>29,246</b>	<b>100.0</b>

*Source: 2015 ACS Census; 2018 HMDA Data; and, 2018 HMDA Aggregate Data.*

#### C&F Mortgage

The overall geographic distribution of home mortgage loans reflects adequate penetration throughout the assessment area. Performance in low-income census tracts slightly exceeded aggregate and demographic data. Performance in moderate-income census tracts was below aggregate and demographic data.

<b>Geographic Distribution of Home Mortgage Loans Richmond MSA Assessment Area</b>						
<b>Tract Income Level</b>	<b>% of Owner-Occupied Housing Units</b>	<b>Aggregate Performance % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low	4.0	3.8	56	4.3	8,075	2.7
Moderate	14.3	13.4	158	12.1	27,852	9.4
Middle	41.9	39.6	546	41.8	112,520	38.1
Upper	39.8	43.2	545	41.7	146,817	49.7
Not Available	0.0	0.0	1	0.1	275	0.1
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>1,306</b>	<b>100.0</b>	<b>295,539</b>	<b>100.0</b>

*Source: 2015 ACS Census; 2018 HMDA Data; and, 2018 HMDA Aggregate Data.*

### *Small Business Loans*

The geographic distribution of small business loans reflects adequate penetration throughout the assessment area. Small business lending in both low- and moderate-income census tracts was below aggregate and demographic data.

<b>Geographic Distribution of Small Business Loans Richmond MSA Assessment Area</b>						
<b>Tract Income Level</b>	<b>% of Businesses</b>	<b>Aggregate Performance % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low	5.4	4.8	5	3.5	948	4.0
Moderate	19.0	16.4	21	14.6	3,083	13.1
Middle	35.2	35.2	67	46.5	11,224	47.8
Upper	39.9	43.4	51	35.4	8,247	35.1
Not Available	0.4	0.1	0	0.0	0	0.0
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>144</b>	<b>100.0</b>	<b>23,502</b>	<b>100.0</b>

*Source: 2018 D&B Data; 2018 CRA Data; and, 2018 CRA Aggregate Data.  
Due to rounding, totals may not equal 100.0 percent.*

### **Borrower Profile**

Overall, the distribution of loans reflects good penetration to borrowers of different incomes and businesses of different sizes.

### *Home Mortgage Loans*

#### C&F Bank

The overall distribution of home mortgage loans reflects adequate penetration among borrowers of different income levels. Performance to low-income borrowers was above the aggregate data but below the demographic data. However, performance to moderate-income borrowers was below aggregate and demographic data.

<b>Distribution of Home Mortgage Loans by Borrower Income Level Richmond MSA Assessment Area</b>						
<b>Borrower Income Level</b>	<b>% of Families</b>	<b>Aggregate Performance % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low	19.6	8.9	22	13.2	2,073	7.1
Moderate	17.4	21.1	28	16.8	3,213	11.0
Middle	20.1	20.7	29	17.4	2,840	9.7
Upper	42.9	33.4	66	39.5	11,818	40.4
Not Available	0.0	15.8	22	13.2	9,302	31.8
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>167</b>	<b>100.0</b>	<b>29,246</b>	<b>100.0</b>

*Source: 2015 ACS Census; 2018 HMDA Data; and, 2018 HMDA Aggregate Data.  
Due to rounding, totals may not equal 100.0 percent.*

### C&F Mortgage

The overall distribution of home mortgage loans reflects good penetration among borrowers of different income levels. Performance to low-income borrowers was consistent with the aggregate data but significantly below the demographic data. However, performance to moderate-income borrowers was well above the aggregate data and significantly higher than demographic data.

<b>Distribution of Home Mortgage Loans by Borrower Income Level Richmond MSA Assessment Area</b>						
<b>Borrower Income Level</b>	<b>% of Families</b>	<b>Aggregate Performance % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low	19.6	8.9	129	9.9	17,589	5.9
Moderate	17.4	21.1	403	30.8	70,556	23.9
Middle	20.1	20.7	350	26.8	78,264	26.5
Upper	42.9	33.4	414	31.7	126,437	42.8
Not Available	0.0	15.8	10	0.8	2,693	0.9
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>1,306</b>	<b>100.0</b>	<b>295,539</b>	<b>100.0</b>

*Source: 2015 ACS Census; 2018 HMDA Data; and, 2018 HMDA Aggregate Data.  
Due to rounding, totals may not equal 100.0 percent.*

### *Small Business Loans*

The overall distribution of small business loans reflects good penetration among businesses of different sizes. Lending to businesses with gross annual revenues of \$1 million or less was above the aggregate data but significantly below the demographic data.

Distribution of Small Business Loans by Gross Annual Revenue Category Richmond MSA Assessment Area						
Gross Revenue Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
<=\$1,000,000	84.3	50.0	80	55.6	11,072	47.1
>1,000,000	5.3	--	49	34.0	10,746	45.7
Revenue Not Available	10.4	--	15	10.4	1,684	7.2
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>144</b>	<b>100.0</b>	<b>23,502</b>	<b>100.0</b>

*Source: 2018 D&B Data; 2018 CRA Data; and, 2018 CRA Aggregate Data.  
"--" data not available.*

### **Community Development Loans**

C&F Bank originated a low level of community development loans in the Richmond MSA assessment area. The bank originated 11 community development loans totaling \$3.5 million. This amount represents 55.0 percent by number and 15.7 percent by dollar volume of total community development loans. Regarding the community development purpose, 8 loans totaling \$2.2 million supported community services, and 3 loans for \$1.3 million provided affordable housing.

Below are examples of community development loans.

- A \$100,000 line of credit to temporarily fund the acquisition of land and initial construction costs for affordable housing construction.
- A \$50,000 line of credit used to a non-profit organization offering housing options to intellectually impaired individuals. The dwellings are purchased, owned, and maintained by the non-profit. They lease the houses to service providers for operation and to care for and supervise the tenants. The housing options are free to lease qualified service providers. Most individual rents are paid from the covered portion of the tenants' Medicaid Insurance.

### **INVESTMENT TEST**

C&F Bank has an adequate level of qualified community development investments and grants, particularly those that are not routinely provided by private investors and occasionally in a leadership position. Qualified investments totaled \$5.4 million or 43.4 percent of bank-wide investments. New investments during the period include a \$1.3 million investment in MBSs to finance residential properties located in low- and moderate-income areas, a certificate of deposit for \$250,000 in a community development financial institution designed to provide economic development in in low- and moderate-income areas, and \$1.1 million in VHDA bonds to promote affordable housing to low- and moderate-income persons. New investments also consist of 16 donations totaling \$34,000. The bank maintains prior period investments totaling \$1.9 million in housing bonds issued through the VHDA and \$827,000 in FNMA pools. In addition, a large portion of the state-wide and regional investments benefit this assessment area. Refer to the overall bank analysis for a more information regarding investments.

## **SERVICE TEST**

C&F Bank's delivery systems are accessible to essentially all portions of the assessment area. Services and business hours do not vary in a way that inconveniences certain portions of the assessment area, and the bank provided a relatively high level of community development services. No branches were opened or closed.

### **Accessibility of Delivery Systems**

Delivery systems are accessible to essentially all portions of the assessment area. The bank operates 15 branches in the assessment area, representing 50.0 percent of bank-wide branches. The bank did not operate any branches in low-income census tracts; however, the low-income census tracts account for just 8.4 percent of the population and 5.4 percent of the businesses. Branch distribution in moderate-income census tracts is even with the percentage of the population and businesses. In addition to the branch structure, the bank offers a variety of alternative delivery systems to all customers.

### **Community Development Services**

The institution provides a relatively high level of community development services. Employees participated in 125 community development services since the last evaluation. This performance represents 87.4 percent of bank-wide activities, which exceeds the assessment area's bank-wide share of branches at 50.0 percent. In addition, services equate to 3.1 services per branch per year. The following are examples of community development services provided.

- A Board member serves on the Board of a non-profit 501(c)(3) organization. The organization was established in order to create awareness about affordable housing issues and to help provide solutions with the support of citizens and community and business leaders.
- Multiple employees provided financial literacy classes at several schools. At each school, a majority of students qualified for free- or reduced- price meals under the U.S. Department of Agriculture's National School Lunch Program.
- An employee serves on the Board of a community development corporation, which works to develop innovative affordable housing and revitalize Virginia's communities.

## VIRGINIA BEACH AREA – Full-Scope Review

### DESCRIPTION OF INSTITUTION’S OPERATIONS IN THE VIRGINIA BEACH MSA ASSESSMENT AREA

The Virginia Beach MSA assessment area includes the counties of James City and York as well as the Newport News City, Poquoson City, Williamsburg City, and Hampton City and is located within the Virginia Beach-Norfolk-Newport News, VA-NC MMSA. As of the examination date, the Virginia Beach-Norfolk-Newport News, VA-NC MMSA includes 9 counties and 10 independent cities; however, the bank only took a portion of the MMSA as its assessment area. The bank operates 6 or 20.0 percent of total branches in the Virginia Beach MSA assessment area. The assessment area represents 9.5 percent of loans reviewed and 18.3 percent of bank-wide deposits.

#### **Economic and Demographic Data**

The population, housing units and businesses are fairly evenly distributed among the moderate-, middle- and upper-income geographies. Significantly less owner-occupied housing and businesses are within the low-income tracts, which may impact lending in those areas. The following table presents demographic information from the 2015 ACS Census and 2018 D&B data.

<b>Demographic Information of the Assessment Area Virginia Beach MSA Assessment Area</b>						
<b>Demographic Characteristics</b>	<b>#</b>	<b>Low % of #</b>	<b>Moderate % of #</b>	<b>Middle % of #</b>	<b>Upper % of #</b>	<b>NA* % of #</b>
Geographies (Census Tracts)	111	7.2	36.0	26.1	27.0	3.6
Population by Geography	482,379	6.8	32.4	28.7	31.6	0.4
Housing Units by Geography	205,656	7.2	32.7	29.2	30.4	0.5
Owner-Occupied Units by Geography	109,573	3.3	23.7	30.9	42.0	0.3
Occupied Rental Units by Geography	73,617	11.8	44.5	27.2	15.8	0.6
Vacant Units by Geography	22,466	11.2	37.9	27.5	22.2	1.2
Businesses by Geography	28,762	6.1	29.1	29.2	34.0	1.6
Farms by Geography	669	3.1	24.2	28.8	43.0	0.7
Family Distribution by Income Level	120,034	22.6	17.4	19.7	40.4	0.0
Household Distribution by Income Level	183,190	24.2	17.1	19.0	39.6	0.0
Median Family Income MSA - Virginia Beach-Norfolk-Newport News, VA-NC MMSA		\$70,501	Median Housing Value			\$222,289
			Median Gross Rent			\$1,047
			Families Below Poverty Level			9.8%
<i>Source: 2015 ACS Census and 2018 D&amp;B Data Due to rounding, totals may not equal 100.0 percent. (* The NA category consists of geographies that have not been assigned an income classification.</i>						

According to 2018 D&B data, there were 28,762 businesses. Gross annual revenues for these businesses are.

- 82.9 percent with \$1 million or less,
- 4.8 percent with more than \$1 million, and
- 12.3 percent with unknown revenues.

According to the Bureau of Labor Statistics, unemployment rates have declined. James City and York Counties and Poquoson City have unemployment rates consistent with the state average rate, but below the National average rate over a three-year period. However, unemployment rates in Newport News City, Williamsburg City, and Hampton City were above the state average rate but generally consistent with National average rates over a three-year period.

<b>Unemployment Rates</b>			
<b>Area</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>
	%	%	%
James City County	3.5	2.9	2.7
York County	3.5	2.8	2.7
Newport News City	4.6	3.7	3.5
Poquoson City	3.4	2.7	2.4
Williamsburg City	5.2	4.1	3.9
Hampton City	5.0	4.1	3.8
Virginia	3.7	3.0	2.8
National Average	4.4	3.9	3.7
<i>Source: Bureau of Labor Statistics</i>			

The top industries in the assessment area according to 2018 D&B data were services at 48.1 percent, retail trade at 14.0 percent, finance and insurance at 8.5 percent, and construction at 7.4 percent. The top five employers were Huntington Ingalls Industries, Sentara Healthcare, Walmart, Inc., Riverside Regional Medical Center, and Food Lion.

### **Competition**

According to the FDIC Deposit Market Share data as of June 30, 2019, there were 15 FDIC-insured financial institutions operating 91 full-service branches within the assessment area indicating a high level of competition. Of these institutions, C&F Bank ranks 8<sup>th</sup> with a 3.4 percent deposit market share. The five dominant financial institutions accounted for 77.4 percent of total market share. The top market institutions are Towne Bank (19.9 percent), SunTrust Bank (17.6 percent), Wells Fargo, National Association (15.1), Bank of America, National Association (13.1 percent), and Branch Banking and Trust Company (11.7 percent.)

With regard to competition for home mortgage loans among banks, credit unions, and non-depository mortgage lenders, aggregate data for 2018 shows significant competition with 426 lenders reporting 21,401 residential mortgage loans. C&F Bank ranked 65<sup>th</sup> with a market share



of 0.2 percent. C&F Mortgage ranked 40<sup>th</sup> with a market share of 0.5 percent. The five dominant home mortgage lenders accounted for 26.9 percent of total market share.

With regard to competition for small business loans, aggregate data for 2018 shows 89 lenders reported 6,302 small business loans in the assessment area. C&F Bank ranked 19<sup>th</sup> with a 0.5 percent market share. The five dominant small business lenders accounted for 29.4 percent of total market share.

### **COMMUNITY CONTACT**

As part of the evaluation process, examiners contact third parties active in the assessment area directly or review recently completed contacts to assist in identifying the credit and community development needs. This information helps determine whether local financial institutions are responsive to these needs. It also reflects what credit and community development opportunities are available. During this evaluation, examiners reviewed a recently completed community contact which covers the Virginia Beach MSA assessment area.

The community contact indicated economic conditions are good and continue to improve. However, a significant number of the jobs tend to be lower-wage positions due to a large segment of tourism-related industries, which also attract food-related entities. The contact stated there continues to be a need for affordable housing as the growth in lower-wage jobs makes housing prospects more difficult. The contact also emphasized the need for gap financing for low- and moderate-income multi-family rental housing development and rehabilitation, which is needed to support from public-private partnerships.

### **CREDIT AND COMMUNITY DEVELOPMENT NEEDS AND OPPORTUNITIES**

A review of demographic and economic data as well as the community contact information indicates the need for home mortgage and small business loans. In particular, the community contact discussed the need for affordable housing for low- and moderate-income families. Examiners also determined the need for small business loans based on the high number of businesses with four or fewer employees and a majority of businesses reporting gross annual revenues of \$1 million or less.

## **CONCLUSIONS ON PERFORMANCE CRITERIA IN VIRGINIA BEACH MSA ASSESSMENT AREA**

### **LENDING TEST**

Overall, the Lending Test performance in the Virginia Beach MSA assessment area reflects adequate responsiveness to assessment area's credit needs. The geographic distribution of loans reflects adequate penetration throughout the assessment area. The distribution of loans also reflects adequate penetration to borrowers of different incomes and businesses of different sizes. In addition, the bank uses flexible lending practices and made a relatively high level of community development loans

**Lending Activity**

Overall, lending levels reflect adequate responsiveness to assessment area’s credit needs. Please refer to the home mortgage and small business lending performance tables within this section for details about lending activity.

**Geographic Distribution**

Overall, the geographic distribution of loans reflects adequate penetration throughout this assessment area.

*Home Mortgage Loans*

**C&F Bank**

The geographic distribution of home mortgage loans reflects adequate penetration throughout the assessment area. The bank did not originate any loans in low-income census tracts in 2018. However, only 3.3 percent of the owner-occupied housing units are located in these tracts, and aggregate lending was minimal at 1.6 percent. Performance in moderate-income census tracts was well below the aggregate and demographic data.

Performance in 2017 and 2019 was better than 2018. For 2017, 9.1 percent of home mortgage loans was originated to low-income tracts, which significantly exceeded aggregate data of 1.7 percent and demographics of 3.3 percent. For moderate-income tracts, the bank’s lending at 22.7 percent of loans was just below aggregate data of 24.6 percent and 23.7 demographics.

For 2019, 2.6 percent of home mortgage loans was in low-income tracts with is comparable to demographics at 3.3 percent. Moderate-income tract lending at 20.5 percent was just below demographics of 22.9 percent.

<b>Geographic Distribution of Home Mortgage Loans Virginia Beach MSA Assessment Area</b>						
<b>Tract Income Level</b>	<b>% of Owner-Occupied Housing Units</b>	<b>Aggregate Performance % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low	3.3	1.6	0	0.0	0	0.0
Moderate	23.7	23.8	5	13.1	443	7.1
Middle	30.9	30.0	9	23.7	1,498	24.2
Upper	42.0	44.2	24	63.2	4,261	68.7
Not Available	0.3	0.4	0	0.0	0	0.0
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>38</b>	<b>100.0</b>	<b>6,202</b>	<b>100.0</b>

*Source: 2015 ACS Census; 2018 HMDA Data; and, 2018 HMDA Aggregate Data, Due to rounding, totals may not equal 100.0 percent.*

C&F Mortgage

The geographic distribution of home mortgage loans reflects adequate penetration throughout the assessment area. The bank made no loans in low-income census tracts in 2018. However, only 3.3 percent of the owner-occupied housing units are located in these tracts and aggregate lending was minimal at 1.6 percent. Performance in moderate-income census tracts was well below the aggregate and demographic data.

For 2017, 1.0 percent of home mortgage loans was originated to low-income tracts compared to aggregate data of 1.7 percent and demographics of 3.3 percent. For moderate-income tracts, the bank’s lending at 24.0 percent of loans was comparable to aggregate data of 24.6 percent and 23.7 demographics.

For 2019, 1.4 percent of home mortgage loans were in low-income tracts with is below demographics at 3.3 percent. Moderate-income tract lending at 13.0 percent was well below demographics of 22.9 percent.

<b>Geographic Distribution of Home Mortgage Loans Virginia Beach MSA Assessment Area</b>						
<b>Tract Income Level</b>	<b>% of Owner-Occupied Housing Units</b>	<b>Aggregate Performance % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low	3.3	1.6	0	0.0	0	0.0
Moderate	23.7	23.8	14	15.4	2,376	12.1
Middle	30.9	30.0	23	25.3	4,458	22.6
Upper	42.0	44.2	54	59.3	12,886	65.3
Not Available	0.3	0.4	0	0.0	0	0.0
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>91</b>	<b>100.0</b>	<b>19,720</b>	<b>100.0</b>

*Source: 2015 ACS Census; 2018 HMDA Data; and, 2018 HMDA Aggregate Data.  
Due to rounding, totals may not equal 100.0 percent.*

*Small Business Loans*

The overall geographic distribution of small business loans reflects adequate penetration throughout the assessment area. Small business lending in low-income census tracts was generally consistent with the aggregate data, but below the demographic data. Performance in moderate-income census tracts was below the aggregate and demographic data.

Geographic Distribution of Small Business Loans Virginia Beach MSA Assessment Area						
Tract Income Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
Low	6.1	4.0	1	3.0	10	0.2
Moderate	29.2	26.6	6	18.2	1,125	17.7
Middle	29.2	26.2	9	27.3	1,941	30.6
Upper	34.0	41.9	17	51.5	3,263	51.5
Not Available	1.6	1.3	0	0.0	0	0.0
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>33</b>	<b>100.0</b>	<b>6,339</b>	<b>100.0</b>

*Source: 2018 D&B Data; 2018 CRA Data; and; 2018 CRA Aggregate Data.  
Due to rounding, totals may not equal 100.0 percent.*

### **Borrower Profile**

Overall, the distribution of loans reflects adequate penetration to borrowers of different incomes and businesses of different sizes.

#### *Home Mortgage Loans*

##### C&F Bank

The distribution of home mortgage loans reflects adequate penetration among borrowers of different income levels. Performance to low-income borrowers was above aggregate data but significantly below the demographic data. However, performance to moderate-income borrowers was below aggregate and demographic data.

Distribution of Home Mortgage Loans by Borrower Income Level Virginia Beach MSA Assessment Area						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low	22.6	5.9	4	10.5	389	6.3
Moderate	17.4	19.2	5	13.2	410	6.6
Middle	19.7	21.9	11	28.9	1,360	21.9
Upper	40.4	31.9	15	39.5	3,266	52.7
Not Available	0.0	21.1	3	7.9	777	12.5
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>38</b>	<b>100.0</b>	<b>6,202</b>	<b>100.0</b>

*Source: 2015 ACS Census; 2018 HMDA Data; and, 2018 HMDA Aggregate Data.  
Due to rounding, totals may not equal 100.0 percent.*

## C&F Mortgage

The distribution of home mortgage loans reflects adequate penetration among borrowers of different income levels. Performance to low-income borrowers was more than double aggregate data but well below demographic data. However, performance to moderate-income borrowers was generally consistent with aggregate and demographic data.

Distribution of Home Mortgage Loans by Borrower Income Level Virginia Beach MSA Assessment Area						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low	22.6	5.9	11	12.1	1,395	7.1
Moderate	17.4	19.2	16	17.6	2,157	10.9
Middle	19.7	21.9	21	23.1	4,686	23.8
Upper	40.4	31.9	39	42.9	10,623	53.9
Not Available	0.0	21.1	4	4.4	859	4.4
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>91</b>	<b>100.0</b>	<b>19,720</b>	<b>100.0</b>

*Source: 2015 ACS Census; 2018 HMDA Data; 2018 HMDA Aggregate Data.  
Due to rounding, totals may not equal 100.0 percent.*

## Small Business Loans

The overall distribution of small business loans reflects adequate penetration among businesses of different sizes. Lending to businesses with gross annual revenues of \$1 million or less was consistent with aggregate data but well below demographic data. Lending in 2017 at 50.0 percent was below aggregate data of 54.4 percent. In 2019, lending was slightly lower at 48.8 percent with demographics at 85.5 percent.

Distribution of Small Business Loans by Gross Annual Revenue Category Virginia Beach MSA Assessment Area						
Gross Revenue Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
<=\$1,000,000	82.9	51.4	17	51.5	3,004	47.4
>1,000,000	4.9	--	14	42.4	2,597	41.0
Revenue Not Available	12.3	--	2	6.1	738	11.6
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>33</b>	<b>100.0</b>	<b>6,339</b>	<b>100.0</b>

*Source: 2018 D&B Data; 2018 CRA Data; and, 2018 CRA Aggregate Data;  
"--" data not available.  
Due to rounding, totals may not equal 100.0 percent.*

## **Community Development Loans**

Citizens and Farmers Bank originated a relatively high level of community development loans in the Virginia Beach MSA assessment area, particularly by dollar volume. The bank originated seven community development loans totaling \$13.8 million during the evaluation period. This amount represents 35.0 percent by number and 62.2 percent by dollar volume of bank-wide community development loans. Regarding the community development purpose, three loans totaling \$10.8 million were for affordable housing, two loans for \$2.4 million for economic development, and two loans for \$575,000 were for community services.

Below are examples of community development lending.

- A \$4.7 million loan to finance a portion of the acquisition of an apartment complex, which consist of 26 two-story buildings containing 292 units. They are located in a moderate-income census tract and are considered affordable for low- and moderate-income individuals.
- A \$250,000 loan to acquire a residence for disabled and mentally disabled adults. The loan is for a non-profit organization that provides 24-hour residential shelter and transportation for disabled and mentally incapacitated adults. The primary source of funding comes from the State, Medicaid, and grants from local charities.

## **INVESTMENT TEST**

C&F Bank has a poor level of qualified investments and grants. Qualified investments totaled \$533,000 or 4.3 percent of bank-wide investments. New investments consist of 17 donations totaling \$32,000. The bank holds prior period bond investments totaling \$501,000. A large portion of the state-wide and regional investments benefit this assessment area. Refer to the overall bank analysis for a more information regarding investments.

## **SERVICE TEST**

C&F Bank's delivery systems are accessible to essentially all portions of the assessment area. Services and business hours do not vary in a way that inconveniences certain portions of the assessment area, and the bank provided a low level of community development services. No branches were opened or closed.

## **Accessibility of Delivery Systems**

Delivery systems are accessible to essentially all portions of the assessment area. The bank operates six branches in the assessment area representing 20.0 percent of total branches. The bank did not operate any branches in low-income census tracts; however, only 6.8 percent of the population and 6.1 percent of businesses are in low-income tracts. Branch distribution in moderate-income census tracts is above the percentage of the population. In addition to the branch structure, the bank offers a variety of alternative delivery systems to all customers.

## **Community Development Services**

The institution provided an adequate level of community development services. Employees participated in 12 community development services since the last evaluation. This performance represents 8.4 percent of bank-wide activities, which is less than the assessment area's bank-wide share of branches at 20.0 percent. Services equate to 0.7 services per branch per year. The following are examples of community development services provided.

- An employee serves on the Board of an organization that provides meals and nutrition education to low-income seniors.
- A Board member serves on the Board of an organization that provides adult literacy programs for low-and-moderate-income individuals. Programs provide one-on-one instruction in the areas of reading, writing, and math, as well as small group instruction in English for speakers of other languages.
- A Board member serves as the Chairman of the Ambassador Committee of a chamber of commerce. The committee focuses on assisting local small businesses with financial and technical expertise. Additionally, the committee works with low-income areas to revitalize the neighborhoods and improve job opportunities in the area.

## OTHER ASSESSMENT AREAS – Limited-Scope Review

### CONCLUSIONS ON PERFORMANCE CRITERIA IN THE LIMITED-SCOPE ASSESSMENT AREAS

The following table summarizes the conclusions for the Virginia assessment areas reviewed using limited-scope examination procedures. Examiners drew conclusions regarding the institution’s CRA performance from reviewing available facts and data, including performance figures, aggregate lending data comparisons, and demographic information. The conclusions did not alter the bank’s overall performance rating.

Assessment Area	Lending Test	Investment Test	Service Test
Non-MSA	Consistent	Below	Consistent
Charlottesville MSA	Below	Below	Below

A summary of C&F Bank’s operations and activities for limited-scope areas follow with demographic data and deposit market share information for the limited-scope assessment areas in the appendix.

#### Non-MSA Assessment Area

C&F Bank operates seven branches in this assessment area. Four of the seven branches resulted from the Peoples Community Bank’s acquisition in January 2020. The bank originated and engaged in the following activities in the assessment area during the review period.

Activity	#	\$(000s)
Small Business Loans	21	3,217
Home mortgage Loans	141	22,484
Community Development Loans	1	3,463
Investments (New)	0	0
Investments (Prior Period)	0	0
Donations	5	1
Community Development Services	6	0
<i>Small business and home mortgage lending volumes are based on the combined 201, 2018, and 2019 lending data, while the community development loans, investments, and services are from previous examination through May 4, 2020.</i>		

#### Charlottesville MSA Assessment Area

C&F Bank operates one branch in this assessment area. The bank originated and engaged in the following activities in the assessment area during the review period.



Activity	#	\$(000s)
Small Business Loans	14	5,378
Home mortgage Loans	22	19,001
Community Development Loans	1	1,570
Investments (New)	0	0
Investments (Prior Period)	0	0
Donations	2	2
Community Development Services	0	0
<i>Small business and home mortgage lending volumes are based on the combined 2017, 2018, and 2019 lending data, while the community development loans, investments, and services are from previous examination through May 4, 2020</i>		

## Geographic Distribution

### Non-MSA Assessment Area

The assessment area does not include any low- and moderate-income geographies, and a review of the Geographic Distribution criterion would not result in meaningful conclusions. Therefore, this criterion was not evaluated.

### Charlottesville MSA Assessment Area

#### *Home Mortgage Loans*

#### C&F Bank

Geographic Distribution of Home Mortgage Loans Charlottesville MSA Assessment Area						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Low	17.6	16.9	0	0.0	0	0.0
Moderate	22.1	23.0	1	25.0	624	4.1
Middle	42.5	46.0	2	50.0	1,635	10.7
Upper	17.7	14.1	1	25.0	13,030	85.2
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>4</b>	<b>100.0</b>	<b>15,289</b>	<b>100.0</b>
<i>Source: 2015 ACS Census; 2018 HMDA Data, and, 2018 HMDA Aggregate Data. Due to rounding, totals may not equal 100.0 percent.</i>						

C&F Mortgage

<b>Geographic Distribution of Home Mortgage Loans Charlottesville MSA Assessment Area</b>					
<b>Tract Income Level</b>	<b>% of Owner-Occupied Housing Units</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low	17.6	2	40.0	455	39.6
Moderate	22.1	2	40.0	467	40.6
Middle	42.5	1	20.0	228	19.8
Upper	17.7	0	0.0	0	0.0
Not Available	0.0	0	0.0	0	0.0
<b>Total</b>	<b>100.0</b>	<b>5</b>	<b>100.0</b>	<b>1,150</b>	<b>100.0</b>
<i>Source: 2015 ACS; 2018 HMDA Data; and, 2018 Aggregate Data. Due to rounding, totals may not equal 100.0 percent.</i>					

*Small Business Loans*

<b>Geographic Distribution of Small Business Loans Charlottesville MSA Assessment Area</b>						
<b>Tract Income Level</b>	<b>% of Businesses</b>	<b>Aggregate Performance % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low	11.5	13.9	0	0.0	0	0.0
Moderate	13.6	13.6	0	0.0	0	0.0
Middle	27.7	27.8	1	12.5	935	20.8
Upper	47.2	44.6	7	87.5	3,565	79.2
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>8</b>	<b>100.0</b>	<b>4,500</b>	<b>100.0</b>
<i>Source: 2018 D&amp;B Data; 2018 CRA Data; and, 2018 CRA Aggregate Data. Due to rounding, totals may not equal 100.0 percent.</i>						

## Borrower Profile

### Non-MSA Assessment Area

#### *Home Mortgage Loans*

#### C&F Bank

<b>Distribution of Home Mortgage Loans by Borrower Income Level Non-MSA Assessment Area</b>						
<b>Borrower Income Level</b>	<b>% of Families</b>	<b>Aggregate Performance % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low	16.7	4.1	3	12.5	103	4.0
Moderate	16.4	14.9	4	16.7	284	11.0
Middle	21.7	21.6	3	12.5	546	21.0
Upper	45.2	43.0	13	54.2	1,557	60.0
Not Available	0.0	16.3	1	4.2	105	4.0
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>24</b>	<b>100.0</b>	<b>2,595</b>	<b>100.0</b>

*Source: 2015 ACS Census; 2018 HMDA Data; and, 2018 HMDA Aggregate Data.  
Due to rounding, totals may not equal 100.0 percent.*

#### C&F Mortgage

<b>Distribution of Home Mortgage Loans by Borrower Income Level Non-MSA Assessment Area</b>					
<b>Borrower Income Level</b>	<b>% of Families</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low	16.7	0	0.0	0	0.0
Moderate	16.4	3	13.1	501	10.1
Middle	21.7	6	26.1	968	19.5
Upper	45.2	13	56.5	3,111	62.6
Not Available	0.0	1	4.3	390	7.8
<b>Total</b>	<b>100.0</b>	<b>23</b>	<b>100.0</b>	<b>4,970</b>	<b>100.0</b>

*Source: 2015 ACS Census; 2018 HMDA Data; and, 2018 HMDA Aggregate Data.*

*Small Business Loans*

<b>Distribution of Small Business Loans by Gross Annual Revenue Category Non-MSA Assessment Area</b>						
<b>Gross Revenue Level</b>	<b>% of Businesses</b>	<b>Aggregate Performance % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
<=\$1,000,000	84.8	60.7	3	42.9	105	10.2
>1,000,000	5.1	--	4	57.1	920	89.8
Revenue Not Available	10.2	--	0	0.0	0	0.0
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>7</b>	<b>100.0</b>	<b>1,025</b>	<b>100.0</b>

*Source: 2018 D&B Data; 2018 CRA Data; and; 2018 CRA Aggregate Data.  
"--" data not available.  
Due to rounding, totals may not equal 100.0 percent.*

Charlottesville MSA Assessment Area

*Home Mortgage Loans*

C&F Bank

<b>Distribution of Home Mortgage Loans by Borrower Income Level Charlottesville MSA Assessment Area</b>						
<b>Borrower Income Level</b>	<b>% of Families</b>	<b>Aggregate Performance % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low	27.2	6.5	0	0.0	0	0.0
Moderate	16.0	13.1	0	0.0	0	0.0
Middle	17.6	20.7	0	0.0	0	0.0
Upper	39.3	43.6	0	0.0	0	0.0
Not Available	0.0	16.1	4	100.0	15,289	100.0
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>4</b>	<b>100.0</b>	<b>15,289</b>	<b>100.0</b>

*Source: 2015 ACS Census; 2018 HMDA Data; and, 2018 HMDA Aggregate Data.  
Due to rounding, totals may not equal 100.0 percent.*

C&F Mortgage

<b>Distribution of Home Mortgage Loans by Borrower Income Level Charlottesville MSA Assessment Area</b>					
<b>Borrower Income Level</b>	<b>% of Families</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low	27.2	0	0.0	0	0.0
Moderate	16.0	2	40.0	406	35.3
Middle	17.6	1	20.0	305	26.5
Upper	39.3	2	40.0	439	38.2
Not Available	0.0	0	0.0	0	0.0
<b>Total</b>	<b>100.0</b>	<b>5</b>	<b>100.0</b>	<b>1,150</b>	<b>100.0</b>

*Source: 2015 ACS Census; 2018 HMDA Data; and, 2018 HMDA Aggregate Data.  
Due to rounding, totals may not equal 100.0 percent.*

*Small Business Loans*

<b>Distribution of Small Business Loans by Gross Annual Revenue Category Charlottesville MSA Assessment Area</b>						
<b>Gross Revenue Level</b>	<b>% of Businesses</b>	<b>Aggregate Performance % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
<=\$1,000,000	81.0	46.6	2	25.0	240	5.3
>1,000,000	7.0	--	5	62.5	3,325	73.9
Revenue Not Available	12.0	--	1	12.5	935	20.8
<b>2018</b>	<b>100.0</b>	<b>100.0</b>	<b>8</b>	<b>100.0</b>	<b>4,500</b>	<b>100.0</b>

*Source: 2018 D&B Data; 2018 CRA Data; and; 2018 CRA Aggregate Data.  
"--" data not available.*

## APPENDICES

### LARGE BANK PERFORMANCE CRITERIA

#### **Lending Test**

The Lending Test evaluates the bank's record of helping to meet the credit needs of its assessment area(s) through its lending activities by considering a bank's home mortgage, small business, small farm, and community development lending. If consumer lending constitutes a substantial majority of a bank's business, the FDIC will evaluate the bank's consumer lending in one or more of the following categories: motor vehicle, credit card, other secured, and other unsecured. The bank's lending performance is evaluated pursuant to the following criteria:

- 1) The number and amount of the bank's home mortgage, small business, small farm, and consumer loans, if applicable, in the bank's assessment area;
- 2) The geographic distribution of the bank's home mortgage, small business, small farm, and consumer loans, if applicable, based on the loan location, including:
  - i. The proportion of the bank's lending in the bank's assessment area(s);
  - ii. The dispersion of lending in the bank's assessment areas(s); and
  - iii. The number and amount of loans in low-, moderate-, middle- and upper-income geographies in the bank's assessment area(s);
- 3) The distribution, particularly in the bank's assessment area(s), of the bank's home mortgage, small business, small farm, and consumer loans, if applicable, based on borrower characteristics, including the number and amount of:
  - i. Home mortgage loans low-, moderate-, middle- and upper-income individuals
  - ii. Small business and small farm loans to businesses and farms with gross annual revenues of \$1 million or less;
  - iii. Small business and small farm loans by loan amount at origination; and
  - iv. Consumer loans, if applicable, to low-, moderate-, middle- and upper-income individuals;
- 4) The bank's community development lending, including the number and amount of community development loans, and their complexity and innovativeness; and
- 5) The bank's use of innovative or flexible lending practices in a safe and sound manner to address the credit needs of low- and moderate-income individuals or geographies.

#### **Investment Test**

The Investment Test evaluates the institution's record of helping to meet the credit needs of its assessment area(s) through qualified investments that benefit its assessment area(s) or a broader statewide or regional area that includes the bank's assessment area(s). Activities considered under the Lending or Service Test may not be considered under the investment test. The bank's investment performance is evaluated pursuant to the following criteria:

- 1) The dollar amount of qualified investments;
- 2) The innovativeness or complexity of qualified investments;
- 3) The responsiveness of qualified investments to available opportunities; and
- 4) The degree to which qualified investments are not routinely provided by private investors.

## **Service Test**

The Service Test evaluates the bank's record of helping to meet the credit needs of its assessment area(s) by analyzing both the availability and effectiveness of the bank's systems for delivering retail banking services and the extent and innovativeness of its community development services.

The bank's retail banking services are evaluated pursuant to the following criteria:

- 1) The current distribution of the bank's branches among low-, moderate-, middle-, and upper-income geographies;
- 2) In the context of its current distribution of the bank's branches, the bank's record of opening and closing branches, particularly branches located in low- or moderate-income geographies or primarily serving low- or moderate-income individuals;
- 3) The availability and effectiveness of alternative systems for delivering retail banking services (*e.g.*, RSFs, RSFs not owned or operated by or exclusively for the bank, banking by telephone or computer, loan production offices, and bank-at-work or bank-by-mail programs) in low- and moderate-income geographies and to low- and moderate-income individuals; and
- 4) The range of services provided in low-, moderate-, middle-, and upper-income geographies and the degree to which the services are tailored to meet the needs of those geographies.

The bank's community development services are evaluated pursuant to the following criteria:

- 1) The extent to which the bank provides community development services; and
- 2) The innovativeness and responsiveness of community development services.

## SCOPE OF EVALUATION

<b>C&amp;F Bank, Inc.</b>	
<b>Scope of Examination:</b> Full scope reviews were performed on following assessment areas within the noted rate areas: State of Virginia: Richmond MSA Assessment Area Virginia Beach MSA Assessment Area	
<b>Time Period Reviewed:</b>	Community development lending and the investment and service tests covered September 25, 2017, through May 4, 2020. The branch office distribution period is as of May 4, 2020.
<b>Products Reviewed:</b>  The lending test included loans reported pursuant to the HMDA and CRA data collection requirements for 2017, 2018, and 2019. Home mortgage loans reported by the bank's mortgage subsidiary C&F Mortgage were included in the analysis. The written analyses focused on the 2018 lending data, unless there were anomalies within the 2017 and 2019 performance. If so, then 2017 and/or 2019 are also discussed.	

<b>List of Assessment Areas and Type of Evaluation</b>			
<b>Rated Area/ Assessment Area</b>	<b>Type of Evaluation</b>	<b>Branches Visited</b>	<b>Other Information</b>
Virginia:			
Richmond MSA	Full-scope	None	None
Virginia Beach MSA	Full-scope	None	None
Virginia Non MSA	Limited-scope	None	None
Charlottesville MSA	Limited-scope	None	None
Washington MMSA	Not Reviewed	None	None



## DESCRIPTION OF LIMITED-SCOPE ASSESSMENT AREAS

### Non-MSA Assessment Area

The Virginia Non-MSA assessment area included Cumberland, King and Queen, and Middlesex Counties for 2017 and 2018. In 2019, King and Queen County became part of the Richmond, VA MSA and is included in the analysis of the Richmond MSA assessment area in 2019. The Non-MSA assessment area accounts for 1.9 percent of loans reviewed, 8.6 percent of bank-wide deposits, and 23.4 percent of branches. The following table presents demographic information from the 2015 ACS Census data and 2018 D&B data.

<b>Demographic Information of the Assessment Area Non-MSA Assessment Area</b>						
<b>Demographic Characteristics</b>	<b>#</b>	<b>Low % of #</b>	<b>Moderate % of #</b>	<b>Middle % of #</b>	<b>Upper % of #</b>	<b>NA* % of #</b>
Geographies (Census Tracts)	23	0.0	0.0	39.1	56.5	4.3
Population by Geography	90,312	0.0	0.0	41.1	58.9	0.0
Housing Units by Geography	45,428	0.0	0.0	45.2	54.8	0.0
Owner-Occupied Units by Geography	25,328	0.0	0.0	43.6	56.4	0.0
Occupied Rental Units by Geography	8,450	0.0	0.0	42.8	57.2	0.0
Vacant Units by Geography	11,650	0.0	0.0	50.6	49.4	0.0
Businesses by Geography	4,840	0.0	0.0	39.9	60.1	0.0
Farms by Geography	406	0.0	0.0	56.7	43.3	0.0
Family Distribution by Income Level	22,999	13.9	15.1	18.1	53.0	0.0
Household Distribution by Income Level	33,778	16.3	13.3	15.4	55.0	0.0
Median Family Income Non-MSAs - VA		\$51,375	Median Housing Value			\$209,566
			Median Gross Rent			\$892
			Families Below Poverty Level			8.2%
<i>Source: 2015 ACS Census and 2018 D&amp;B Data</i> <i>Due to rounding, totals may not equal 100.0 percent</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

This assessment area is slightly competitive for the financial services market. According to the FDIC Market Share data as of June 30, 2019, 12 FDIC-insured financial institutions operated 50 branch offices in this assessment area. Of these institutions, C&F Bank ranked 8<sup>th</sup> with a 2.4 percent deposit market share. The leading three institutions were Branch Banking and Trust Company, United Bank, and The Huntington National Bank with a collective market share of 64.7 percent.

## Charlottesville MSA Assessment Area

The Charlottesville, VA MSA comprises five counties and one independent city. However, the bank delineated only Charlottesville City as the assessment area. The Charlottesville MSA assessment area accounts for 1.8 percent of loans reviewed, 1.3 percent of bank-wide deposits, and 3.3 percent of branches. The following table presents demographic information from the 2015 ACS Census data and 2018 D&B data.

Demographic Information of the Assessment Area Charlottesville MSA Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	12	16.7	33.3	33.3	16.7	0.0
Population by Geography	45,084	20.5	31.0	32.0	16.4	0.0
Housing Units by Geography	19,886	20.0	29.7	32.0	18.3	0.0
Owner-Occupied Units by Geography	7,735	17.6	22.1	42.5	17.7	0.0
Occupied Rental Units by Geography	10,017	22.1	34.2	26.1	17.5	0.0
Vacant Units by Geography	2,134	18.4	35.9	21.5	24.1	0.0
Businesses by Geography	4,760	11.5	13.6	27.7	47.2	0.0
Farms by Geography	69	14.5	17.4	30.4	37.7	0.0
Family Distribution by Income Level	7,887	27.2	16.0	17.6	39.3	0.0
Household Distribution by Income Level	17,752	32.6	16.2	15.1	36.1	0.0
Median Family Income MSA - Charlottesville, VA MSA		\$76,610	Median Housing Value			\$307,122
			Median Gross Rent			\$1,001
			Families Below Poverty Level			10.8%
<i>Source: 2015 ACS Census and 2018 D&amp;B Data</i> <i>Due to rounding, totals may not equal 100.0</i> <i>(* The NA category consists of geographies that have not been assigned an income classification.</i>						

This assessment area is competitive for the financial services market. According to the FDIC Market Share data as of June 30, 2019, 10 FDIC-insured financial institutions operate 22 branch offices in this assessment area. Of these institutions, C&F Bank ranked 9th with a 0.6 percent deposit market share. The leading three institutions are Bank of America, National Association (34.4 percent), Wells, Fargo, National Association (22.2 percent), and SunTrust (14.7 percent).

## GLOSSARY

**Aggregate Lending:** The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

**Area Median Income:** The median family income for the MSA, if a person or geography is located in an MSA; or the statewide nonmetropolitan median family income, if a person or geography is located outside an MSA.

**Assessment Area:** A geographic area delineated by the bank under the requirements of the Community Reinvestment Act.

**Census Tract:** A small, relatively permanent statistical subdivision of a county or equivalent entity. The primary purpose of census tracts is to provide a stable set of geographic units for the presentation of statistical data. Census tracts generally have a population size between 1,200 and 8,000 people, with an optimum size of 4,000 people. Census tract boundaries generally follow visible and identifiable features, but they may follow nonvisible legal boundaries in some instances. State and county boundaries always are census tract boundaries.

**Combined Statistical Area (CSA):** A combination of several adjacent metropolitan statistical areas or micropolitan statistical areas or a mix of the two, which are linked by economic ties.

**Community Development:** For loans, investments, and services to qualify as community development activities, their primary purpose must:

- (1) Support affordable housing for low- and moderate-income individuals;
- (2) Target community services toward low- and moderate-income individuals;
- (3) Promote economic development by financing small businesses or farms; or
- (4) Provide activities that revitalize or stabilize low- and moderate-income geographies, designated disaster areas, or distressed or underserved nonmetropolitan middle-income geographies.

**Community Development Corporation (CDC):** A CDC allows banks and holding companies to make equity type of investments in community development projects. Bank CDCs can develop innovative debt instruments or provide near-equity investments tailored to the development needs of the community. Bank CDCs are also tailored to their financial and marketing needs. A CDC may purchase, own, rehabilitate, construct, manage, and sell real property. Also, it may make equity or debt investments in development projects and in local businesses. The CDC activities are expected to directly benefit low- and moderate-income groups, and the investment dollars should not represent an undue risk on the banking organization.

**Community Development Financial Institutions (CDFIs):** CDFIs are private intermediaries (either for profit or nonprofit) with community development as their primary mission. A CDFI facilitates the flow of lending and investment capital into distressed communities and to individuals who have been unable to take advantage of the services offered by traditional

financial institutions. Some basic types of CDFIs include community development banks, community development loan funds, community development credit unions, micro enterprise funds, and community development venture capital funds.

A certified CDFI must meet eligibility requirements. These requirements include the following:

- Having a primary mission of promoting community development;
- Serving an investment area or target population;
- Providing development services;
- Maintaining accountability to residents of its investment area or targeted population through representation on its governing board of directors, or by other means;
- Not constituting an agency or instrumentality of the United States, of any state or political subdivision of a state.

**Community Development Loan:** A loan that:

- (1) Has as its primary purpose community development; and
- (2) Except in the case of a wholesale or limited purpose bank:
  - (i) Has not been reported or collected by the bank or an affiliate for consideration in the bank's assessment area as a home mortgage, small business, small farm, or consumer loan, unless it is a multifamily dwelling loan (as described in Appendix A to Part 203 of this title); and
  - (ii) Benefits the bank's assessment area(s) or a broader statewide or regional area including the bank's assessment area(s).

**Community Development Service:** A service that:

- (1) Has as its primary purpose community development;
- (2) Is related to the provision of financial services; and
- (3) Has not been considered in the evaluation of the bank's retail banking services under § 345.24(d).

**Consumer Loan(s):** A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, home equity loans, other secured consumer loans, and other unsecured consumer loans.

**Core Based Statistical Area (CBSA):** The county or counties or equivalent entities associated with at least one core (urbanized area or urban cluster) of at least 10,000 population, plus adjacent counties having a high degree of social and economic integration with the core as measured through commuting ties with the counties associated with the core. Metropolitan and Micropolitan Statistical Areas are the two categories of CBSAs.

**Distressed Middle-Income Nonmetropolitan Geographies:** A nonmetropolitan middle-income geography will be designated as distressed if it is in a county that meets one or more of the following triggers:

- (1) An unemployment rate of at least 1.5 times the national average;
- (2) A poverty rate of 20 percent or more; or

- (3) A population loss of 10 percent or more between the previous and most recent decennial census or a net migration loss of 5 percent or more over the 5-year period preceding the most recent census.

**Family:** Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family. Other family is further classified into “male householder” (a family with a male householder and no wife present) or “female householder” (a family with a female householder and no husband present).

**FFIEC-Estimated Income Data:** The Federal Financial Institutions Examination Council (FFIEC) issues annual estimates which update median family income from the metropolitan and nonmetropolitan areas. The FFIEC uses American Community Survey data and factors in information from other sources to arrive at an annual estimate that more closely reflects current economic conditions.

**Full-Scope Review:** A full-scope review is accomplished when examiners complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is analyzed considering performance context, quantitative factors (for example, geographic distribution, borrower profile, and total number and dollar amount of investments), and qualitative factors (for example, innovativeness, complexity, and responsiveness).

**Geography:** A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

**Home Mortgage Disclosure Act (HMDA):** The statute that requires certain mortgage lenders that do business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants; the amount of loan requested; and the disposition of the application (approved, denied, and withdrawn).

**Home Mortgage Loans:** Includes closed-end mortgage loans or open-end line of credits as defined in the HMDA regulation that are not an excluded transaction per the HMDA regulation.

**Housing Unit:** Includes a house, an apartment, a mobile home, a group of rooms, or a single room that is occupied as separate living quarters.

**Limited-Scope Review:** A limited scope review is accomplished when examiners do not complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is often analyzed using only quantitative factors (for example, geographic distribution, borrower profile, total number and dollar amount of investments, and branch distribution).

**Low-Income:** Individual income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent in the case of a geography.

**Low Income Housing Tax Credit:** The Low-Income Housing Tax Credit Program is a housing program contained within the Internal Revenue Code of 1986, as amended. It is administered by the U.S. Department of the Treasury and the Internal Revenue Service. The U.S. Treasury Department distributes low-income housing tax credits to housing credit agencies through the Internal Revenue Service. The housing agencies allocate tax credits on a competitive basis.

Developers who acquire, rehabilitate, or construct low-income rental housing may keep their tax credits. Or, they may sell them to corporations or investor groups, who, as owners of these properties, will be able to reduce their own federal tax payments. The credit can be claimed annually for ten consecutive years. For a project to be eligible, the developer must set aside a specific percentage of units for occupancy by low-income residents. The set-aside requirement remains throughout the compliance period, usually 30 years.

**Market Share:** The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

**Median Income:** The median income divides the income distribution into two equal parts, one having incomes above the median and other having incomes below the median.

**Metropolitan Division (MD):** A county or group of counties within a CBSA that contain(s) an urbanized area with a population of at least 2.5 million. A MD is one or more main/secondary counties representing an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

**Metropolitan Statistical Area (MSA):** CBSA associated with at least one urbanized area having a population of at least 50,000. The MSA comprises the central county or counties or equivalent entities containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

**Micropolitan Statistical Area:** CBSA associated with at least one urbanized area having a population of at least 10,000, but less than 50,000.

**Middle-Income:** Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 and less than 120 percent in the case of a geography.

**Moderate-Income:** Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 and less than 80 percent in the case of a geography.

**Multi-family:** Refers to a residential structure that contains five or more units.

**Nonmetropolitan Area** (also known as **non-MSA**): All areas outside of metropolitan areas. The definition of nonmetropolitan area is not consistent with the definition of rural areas. Urban and rural classifications cut across the other hierarchies. For example, there is generally urban and rural territory within metropolitan and nonmetropolitan areas.

**Owner-Occupied Units:** Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

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

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

**Rural Area:** Territories, populations, and housing units that are not classified as urban.

**Small Business Investment Company (SBIC):** SBICs are privately-owned investment companies which are licensed and regulated by the Small Business Administration (SBA). SBICs provide long-term loans and/or venture capital to small firms. Because money for venture or risk investments is difficult for small firms to obtain, SBA provides assistance to SBICs to stimulate and supplement the flow of private equity and long-term loan funds to small companies. Venture capitalists participate in the SBIC program to supplement their own private capital with funds borrowed at favorable rates through SBA's guarantee of SBIC debentures. These SBIC debentures are then sold to private investors. An SBIC's success is linked to the growth and profitability of the companies that it finances. Therefore, some SBICs primarily assist businesses with significant growth potential, such as new firms in innovative industries. SBICs finance small firms by providing straight loans and/or equity-type investments. This kind of financing gives them partial ownership of those businesses and the possibility of sharing in the companies' profits as they grow and prosper.

**Small Business Loan:** A loan included in "loans to small businesses" as defined in the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$1 million or less and are either secured by nonfarm nonresidential properties or are classified as commercial and industrial loans.

**Small Farm Loan:** A loan included in "loans to small farms" as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$500,000 or less and are either secured by farmland, including farm residential and other improvements, or are classified as loans to finance agricultural production and other loans to farmers.

**Underserved Middle-Income Nonmetropolitan Geographies:** A nonmetropolitan middle-income geography will be designated as underserved if it meets criteria for population size, density, and dispersion indicating the area's population is sufficiently small, thin, and distant from a population center that the tract is likely to have difficulty financing the fixed costs of meeting essential community needs.

**Upper-Income:** Individual income that is 120 percent or more of the area median income, or a median family income that is 120 percent or more in the case of a geography.

**Urban Area:** All territories, populations, and housing units in urbanized areas and in places of 2,500 or more persons outside urbanized areas. More specifically, "urban" consists of territory, persons, and housing units in places of 2,500 or more persons incorporated as cities, villages, boroughs (except in Alaska and New York), and towns (except in the New England states, New York, and Wisconsin).

"Urban" excludes the rural portions of "extended cities"; census designated place of 2,500 or more persons; and other territory, incorporated or unincorporated, including in urbanized areas.



Loans by County

Respondent ID: 0000010363

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Citizens & Farmers Bank

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)
<b>COLLIER COUNTY (021), FL</b>										
<b>MSA 34940</b>										
<b>Outside Assessment Area</b>										
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	70	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	70	0	0	0	0	0	0	0	0
<b>PALM BEACH COUNTY (099), FL</b>										
<b>MSA 48424</b>										
<b>Outside Assessment Area</b>										
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	529	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	529	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	70	0	0	1	529	0	0	0	0
STATE TOTAL	1	70	0	0	1	529	0	0	0	0

Loans by County

Respondent ID: 0000010363

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Citizens & Farmers Bank

State: MARYLAND (24)

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)
<b>MONTGOMERY COUNTY (031), MD</b>										
<b>MSA 23224</b>										
<b>Outside Assessment Area</b>										
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	905	1	905	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	905	1	905	0	0

Loans by County

Respondent ID: 0000010363

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Citizens & Farmers Bank

State: MARYLAND (24)

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)
<b>PRINCE GEORGE'S COUNTY (033), MD</b>										
<b>MSA 47894</b>										
<b>Outside Assessment Area</b>										
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	1	257	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	257	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	2	1,162	1	905	0	0
STATE TOTAL	0	0	0	0	2	1,162	1	905	0	0

Loans by County

Small Business Loans - Originations

Institution: Citizens & Farmers Bank

Respondent ID: 0000010363

Agency: FDIC - 3

State: NORTH CAROLINA (37)

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)
<b>CURRITUCK COUNTY (053), NC</b>										
<b>MSA 47260</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	100	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	2	552	2	552	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	2	552	2	552	0	0
<b>DAVIDSON COUNTY (057), NC</b>										
<b>MSA 49180</b>										
<b>Outside Assessment Area</b>										
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	187	0	0	1	187	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
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	100	1	187	2	552	3	739	0	0
STATE TOTAL	1	100	1	187	2	552	3	739	0	0

Loans by County

Respondent ID: 0000010363

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Citizens & Farmers Bank

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 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)
<b>MCMINN COUNTY (107), TN</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
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	789	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	789	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	789	0	0	0	0
STATE TOTAL	0	0	0	0	1	789	0	0	0	0

Loans by County

Respondent ID: 0000010363

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Citizens & Farmers Bank

State: VIRGINIA (51)

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)
<b>ALBEMARLE COUNTY (003), VA</b>										
<b>MSA 16820</b>										
<b>Inside AA 0001</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	14	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	23	2	347	1	746	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	37	2	347	1	746	0	0	0	0
<b>AMELIA COUNTY (007), VA</b>										
<b>MSA 40060</b>										
<b>Outside Assessment Area</b>										
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	82	1	103	1	434	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	3	82	1	103	1	434	0	0	0	0
<b>ARLINGTON COUNTY (013), VA</b>										
<b>MSA 47894</b>										
<b>Outside Assessment Area</b>										
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	162	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	162	0	0	0	0	0	0

Loans by County

Respondent ID: 0000010363

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Citizens & Farmers Bank

State: VIRGINIA (51)

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)
<b>BEDFORD COUNTY (019), VA</b>										
<b>MSA 31340</b>										
<b>Outside Assessment Area</b>										
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	85	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	85	0	0	0	0	0	0	0	0
<b>CAROLINE COUNTY (033), VA</b>										
<b>MSA NA</b>										
<b>Inside AA 0002</b>										
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	880	0	0	0	0
Upper Income	2	30	0	0	0	0	1	9	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	30	0	0	1	880	1	9	0	0
<b>CHARLES CITY COUNTY (036), VA</b>										
<b>MSA 40060</b>										
<b>Inside AA 0003</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	143	0	0	0	0	2	71	0	0
Middle Income	9	245	1	110	0	0	1	8	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	388	1	110	0	0	3	79	0	0





Loans by County

Respondent ID: 0000010363

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Citizens & Farmers Bank

State: VIRGINIA (51)

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)
<b>ESSEX COUNTY (057), VA</b>										
<b>MSA NA</b>										
<b>Inside AA 0002</b>										
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	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	118	0	0	0	0	0	0	0	0
<b>GLOUCESTER COUNTY (073), VA</b>										
<b>MSA 47260</b>										
<b>Outside Assessment Area</b>										
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	57	0	0	0	0	1	50	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	57	0	0	0	0	1	50	0	0
<b>GOOCHLAND COUNTY (075), VA</b>										
<b>MSA 40060</b>										
<b>Inside AA 0003</b>										
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	10	321	3	626	1	428	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	10	321	3	626	1	428	1	50	0	0



Loans by County

Respondent ID: 0000010363

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Citizens & Farmers Bank

State: VIRGINIA (51)

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)
<b>JAMES CITY COUNTY (095), VA</b>										
<b>MSA 47260</b>										
<b>Inside AA 0004</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	740	1	740	0	0
Middle Income	17	512	1	160	3	1,353	4	769	0	0
Upper Income	25	767	5	845	7	3,678	9	2,016	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	1,279	6	1,005	11	5,771	14	3,525	0	0
<b>KING AND QUEEN COUNTY (097), VA</b>										
<b>MSA 40060</b>										
<b>Inside AA 0003</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	5	182	0	0	0	0	2	66	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	182	0	0	0	0	2	66	0	0
<b>KING GEORGE COUNTY (099), VA</b>										
<b>MSA NA</b>										
<b>Inside AA 0002</b>										
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	9	258	2	260	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	258	2	260	0	0	0	0	0	0

Loans by County

Respondent ID: 0000010363

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Citizens & Farmers Bank

State: VIRGINIA (51)

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)
<b>KING WILLIAM COUNTY (101), VA</b>										
<b>MSA 40060</b>										
<b>Inside AA 0003</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	65	1	227	0	0	2	247	0	0
Middle Income	9	254	0	0	2	869	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	11	319	1	227	2	869	2	247	0	0
<b>LANCASTER COUNTY (103), VA</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
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	4	276	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	276	0	0	0	0	1	50	0	0
<b>MATHEWS COUNTY (115), VA</b>										
<b>MSA 47260</b>										
<b>Outside Assessment Area</b>										
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	221	0	0	1	221	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	221	0	0	1	221	0	0

Loans by County

Respondent ID: 0000010363

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Citizens & Farmers Bank

State: VIRGINIA (51)

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)
<b>MIDDLESEX COUNTY (119), VA</b>										
<b>MSA NA</b>										
<b>Inside AA 0002</b>										
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	23	349	1	131	1	606	3	41	0	0
Upper Income	2	66	2	336	0	0	1	140	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	415	3	467	1	606	4	181	0	0
<b>NEW KENT COUNTY (127), VA</b>										
<b>MSA 40060</b>										
<b>Inside AA 0003</b>										
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	42	1,232	2	400	5	1,740	6	977	0	0
Upper Income	10	171	2	214	0	0	3	127	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	52	1,403	4	614	5	1,740	9	1,104	0	0
<b>NORTHAMPTON COUNTY (131), VA</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
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	56	0	0	0	0	1	56	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	56	0	0	0	0	1	56	0	0

Loans by County

Respondent ID: 0000010363

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Citizens & Farmers Bank

State: VIRGINIA (51)

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)
<b>NORTHUMBERLAND COUNTY (133), VA</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
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	44	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	44	0	0	0	0	0	0	0	0
<b>ORANGE COUNTY (137), VA</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
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	413	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	413	0	0	0	0
<b>POWHATAN COUNTY (145), VA</b>										
<b>MSA 40060</b>										
<b>Inside AA 0003</b>										
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	18	535	11	1,802	5	2,053	8	1,328	0	0
Upper Income	11	392	1	146	3	1,057	4	430	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	29	927	12	1,948	8	3,110	12	1,758	0	0

Loans by County

Respondent ID: 0000010363

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Citizens & Farmers Bank

State: VIRGINIA (51)

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)
<b>PRINCE GEORGE COUNTY (149), VA</b>										
<b>MSA 40060</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	8	0	0	0	0	0	0	0	0
Middle Income	4	56	0	0	0	0	1	33	0	0
Upper Income	1	21	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	85	0	0	0	0	1	33	0	0
<b>PRINCE WILLIAM COUNTY (153), VA</b>										
<b>MSA 47894</b>										
<b>Outside Assessment Area</b>										
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	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	24	0	0	0	0	0	0	0	0
<b>PULASKI COUNTY (155), VA</b>										
<b>MSA 13980</b>										
<b>Outside Assessment Area</b>										
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	680	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	680	0	0	0	0

Loans by County

Respondent ID: 0000010363

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Citizens & Farmers Bank

State: VIRGINIA (51)

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)
<b>RICHMOND COUNTY (159), VA</b>										
<b>MSA NA</b>										
<b>Inside AA 0002</b>										
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	129	1	224	0	0	2	38	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	129	1	224	0	0	2	38	0	0
<b>SPOTSYLVANIA COUNTY (177), VA</b>										
<b>MSA 47894</b>										
<b>Inside AA 0005</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	101	1	150	0	0	1	150	0	0
Middle Income	1	65	0	0	0	0	1	65	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	166	1	150	0	0	2	215	0	0
<b>STAFFORD COUNTY (179), VA</b>										
<b>MSA 47894</b>										
<b>Inside AA 0005</b>										
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	142	1	159	4	1,908	3	1,497	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	142	1	159	4	1,908	3	1,497	0	0



Loans by County

Respondent ID: 0000010363

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Citizens & Farmers Bank

State: VIRGINIA (51)

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)
<b>SUSSEX COUNTY (183), VA</b>										
<b>MSA 4060</b>										
<b>Outside Assessment Area</b>										
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	29	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	29	0	0	0	0	0	0	0	0
<b>WESTMORELAND COUNTY (193), VA</b>										
<b>MSA NA</b>										
<b>Inside AA 0002</b>										
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	20	0	0	0	0	0	0	0	0
Upper Income	7	238	1	110	0	0	1	40	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	258	1	110	0	0	1	40	0	0
<b>YORK COUNTY (199), VA</b>										
<b>MSA 47260</b>										
<b>Inside AA 0004</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	30	0	0	0	0	1	30	0	0
Middle Income	11	461	0	0	1	367	2	93	0	0
Upper Income	5	206	1	200	2	679	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	17	697	1	200	3	1,046	3	123	0	0

Loans by County

Respondent ID: 0000010363

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Citizens & Farmers Bank

State: VIRGINIA (51)

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)
<b>CHARLOTTESVILLE CITY (540), VA</b>										
<b>MSA 16820</b>										
<b>Inside AA 0001</b>										
Low Income	2	86	2	263	0	0	0	0	0	0
Moderate Income	0	0	1	200	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	6	154	2	270	2	1,224	2	832	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	240	5	733	2	1,224	2	832	0	0
<b>COLONIAL HEIGHTS CITY (570), VA</b>										
<b>MSA 40060</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	64	0	0	0	0	1	33	0	0
Middle Income	2	41	0	0	1	284	2	319	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	105	0	0	1	284	3	352	0	0
<b>FREDERICKSBURG CITY (630), VA</b>										
<b>MSA 47894</b>										
<b>Inside AA 0005</b>										
Low Income	1	40	1	106	0	0	0	0	0	0
Moderate Income	3	137	0	0	2	1,274	1	749	0	0
Middle Income	2	47	2	381	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	6	224	3	487	2	1,274	1	749	0	0

Loans by County

Respondent ID: 0000010363

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Citizens & Farmers Bank

State: VIRGINIA (51)

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)
<b>HAMPTON CITY (650), VA</b>										
<b>MSA 47260</b>										
<b>Inside AA 0004</b>										
Low Income	1	63	0	0	0	0	0	0	0	0
Moderate Income	3	26	1	124	2	965	2	795	0	0
Middle Income	3	145	0	0	1	400	1	93	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	1	31	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	265	1	124	3	1,365	3	888	0	0
<b>HOPEWELL CITY (670), VA</b>										
<b>MSA 40060</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	12	0	0	0	0	0	0	0	0
Middle Income	1	35	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	47	0	0	0	0	0	0	0	0
<b>NEWPORT NEWS CITY (700), VA</b>										
<b>MSA 47260</b>										
<b>Inside AA 0004</b>										
Low Income	2	137	0	0	0	0	0	0	0	0
Moderate Income	5	178	1	196	0	0	1	33	0	0
Middle Income	5	213	1	106	0	0	0	0	0	0
Upper Income	1	23	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	551	2	302	0	0	1	33	0	0



Loans by County

Respondent ID: 0000010363

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Citizens & Farmers Bank

State: VIRGINIA (51)

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)
<b>PORTSMOUTH CITY (740), VA</b>										
<b>MSA 47260</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	16	0	0	0	0	1	16	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	16	0	0	0	0	1	16	0	0
<b>RICHMOND CITY (760), VA</b>										
<b>MSA 40060</b>										
<b>Inside AA 0003</b>										
Low Income	7	199	3	434	4	1,510	3	438	0	0
Moderate Income	15	405	4	703	1	325	5	563	0	0
Middle Income	7	203	2	324	1	927	0	0	0	0
Upper Income	7	360	4	678	4	2,200	6	2,100	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	36	1,167	13	2,139	10	4,962	14	3,101	0	0
<b>SUFFOLK CITY (800), VA</b>										
<b>MSA 47260</b>										
<b>Outside Assessment Area</b>										
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	13	0	0	0	0	1	13	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	13	0	0	0	0	1	13	0	0

Loans by County

Respondent ID: 0000010363

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Citizens & Farmers Bank

State: VIRGINIA (51)

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)
<b>VIRGINIA BEACH CITY (810), VA</b>										
<b>MSA 47260</b>										
<b>Outside Assessment Area</b>										
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	12	0	0	0	0	0	0	0	0
Upper Income	3	36	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	4	48	0	0	0	0	2	15	0	0
<b>WILLIAMSBURG CITY (830), VA</b>										
<b>MSA 47260</b>										
<b>Inside AA 0004</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	117	0	0	0	0	0	0	0	0
Middle Income	3	78	1	200	2	1,053	1	405	0	0
Upper Income	1	25	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	220	1	200	2	1,053	1	405	0	0
TOTAL INSIDE AA IN STATE	549	16,509	132	22,129	100	49,030	143	27,494	0	0
TOTAL OUTSIDE AA IN STATE	41	1,208	11	1,688	8	4,631	16	1,412	0	0
STATE TOTAL	590	17,717	143	23,817	108	53,661	159	28,906	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	549	16,509	132	22,129	100	49,030	143	27,494	0	0
TOTAL OUTSIDE AA	43	1,378	12	1,875	14	7,663	20	3,056	0	0
TOTAL INSIDE & OUTSIDE	592	17,887	144	24,004	114	56,693	163	30,550	0	0

Loans by County

Small Business Loans - Purchases

Institution: Citizens & Farmers Bank

Respondent ID: 0000010363

Agency: FDIC - 3

State: VIRGINIA (51)

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)
<b>NORFOLK CITY (710), VA</b>										
<b>MSA 47260</b>										
<b>Outside Assessment Area</b>										
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	300	1	300	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
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	300	1	300	0	0
STATE TOTAL	0	0	0	0	1	300	1	300	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA	0	0	0	0	1	300	1	300	0	0
TOTAL INSIDE & OUTSIDE	0	0	0	0	1	300	1	300	0	0

Loans by County

Respondent ID: 0000010363

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: Citizens & Farmers Bank

State: VIRGINIA (51)

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)
<b>CUMBERLAND COUNTY (049), VA</b>										
<b>MSA NA</b>										
<b>Inside AA 0002</b>										
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	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
<b>JAMES CITY COUNTY (095), VA</b>										
<b>MSA 47260</b>										
<b>Inside AA 0004</b>										
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	275	1	275	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	275	1	275	0	0
<b>KING WILLIAM COUNTY (101), VA</b>										
<b>MSA 40060</b>										
<b>Inside AA 0003</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	116	1	325	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	116	1	325	0	0	0	0



Loans by County

Respondent ID: 0000010363

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: Citizens & Farmers Bank

State: VIRGINIA (51)

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)
<b>MIDDLESEX COUNTY (119), VA</b>										
<b>MSA NA</b>										
<b>Inside AA 0002</b>										
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	200	0	0	1	200	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
<b>WESTMORELAND COUNTY (193), VA</b>										
<b>MSA NA</b>										
<b>Inside AA 0002</b>										
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	50	0	0	0	0	2	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	2	50	0	0	0	0	2	50	0	0
TOTAL INSIDE AA IN STATE	2	50	2	316	3	900	5	825	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
STATE TOTAL	2	50	2	316	3	900	5	825	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	2	50	2	316	3	900	5	825	0	0
TOTAL OUTSIDE AA	0	0	0	0	0	0	0	0	0	0
TOTAL INSIDE & OUTSIDE	2	50	2	316	3	900	5	825	0	0

**2021 Institution Disclosure Statement - Table 3**  
**Assessment Area/Non-Assessment Area Activity**  
**Small Business Loans**  
**Institution: Citizens & Farmers Bank**

**Respondent ID: 0000010363**  
**Agency: FDIC - 3**

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)
VA - ALBEMARLE COUNTY (003) - MSA 16820	5	1,130	0	0	0	0
VA - CHARLOTTESVILLE CITY (540) - MSA 16820	15	2,197	2	832	0	0
VA - CAROLINE COUNTY (033) - MSA NA	3	910	1	9	0	0
VA - CUMBERLAND COUNTY (049) - MSA NA	16	2,025	1	30	0	0
VA - ESSEX COUNTY (057) - MSA NA	2	118	0	0	0	0
VA - KING GEORGE COUNTY (099) - MSA NA	11	518	0	0	0	0
VA - MIDDLESEX COUNTY (119) - MSA NA	29	1,488	4	181	0	0
VA - RICHMOND COUNTY (159) - MSA NA	6	353	2	38	0	0
VA - WESTMORELAND COUNTY (193) - MSA NA	11	368	1	40	0	0
VA - CHARLES CITY COUNTY (036) - MSA 40060	14	498	3	79	0	0
VA - CHESTERFIELD COUNTY (041) - MSA 40060	149	19,511	22	4,750	0	0
VA - GOOCHLAND COUNTY (075) - MSA 40060	14	1,375	1	50	0	0
VA - HANOVER COUNTY (085) - MSA 40060	29	3,320	7	1,252	0	0
VA - HENRICO COUNTY (087) - MSA 40060	146	15,641	32	6,522	0	0
VA - KING AND QUEEN COUNTY (097) - MSA 40060	5	182	2	66	0	0
VA - KING WILLIAM COUNTY (101) - MSA 40060	14	1,415	2	247	0	0
VA - NEW KENT COUNTY (127) - MSA 40060	61	3,757	9	1,104	0	0
VA - POWHATAN COUNTY (145) - MSA 40060	49	5,985	12	1,758	0	0
VA - RICHMOND CITY (760) - MSA 40060	59	8,268	14	3,101	0	0
VA - JAMES CITY COUNTY (095) - MSA 47260	59	8,055	14	3,525	0	0
VA - YORK COUNTY (199) - MSA 47260	21	1,943	3	123	0	0
VA - HAMPTON CITY (650) - MSA 47260	12	1,754	3	888	0	0
VA - NEWPORT NEWS CITY (700) - MSA 47260	15	853	1	33	0	0

**2021 Institution Disclosure Statement - Table 3**  
**Assessment Area/Non-Assessment Area Activity**  
**Small Business Loans**  
**Institution: Citizens & Farmers Bank**

**Respondent ID: 0000010363**  
**Agency: FDIC - 3**

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)
VA - POQUOSON CITY (735) - MSA 47260	1	21	0	0	0	0
VA - WILLIAMSBURG CITY (830) - MSA 47260	10	1,473	1	405	0	0
VA - SPOTSYLVANIA COUNTY (177) - MSA 47894	4	316	2	215	0	0
VA - STAFFORD COUNTY (179) - MSA 47894	10	2,209	3	1,497	0	0
VA - FREDERICKSBURG CITY (630) - MSA 47894	11	1,985	1	749	0	0

**2021 Institution Disclosure Statement - Table 4**  
**Assessment Area/Non-Assessment Area Activity**  
**Small Farm Loans**  
**Institution: Citizens & Farmers Bank**

**Respondent ID: 0000010363**  
**Agency: FDIC - 3**

ASSESSMENT AREA LOANS	Originations		Originations to Farms with ≤ \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
VA - CUMBERLAND COUNTY (049) - MSA NA	1	300	1	300	0	0
VA - MIDDLESEX COUNTY (119) - MSA NA	1	200	1	200	0	0
VA - WESTMORELAND COUNTY (193) - MSA NA	2	50	2	50	0	0
VA - KING WILLIAM COUNTY (101) - MSA 40060	2	441	0	0	0	0
VA - JAMES CITY COUNTY (095) - MSA 47260	1	275	1	275	0	0

**2021 Institution Disclosure Statement - Table 5**  
**Community Development/Consortium-Third Party Activity**  
**Institution: Citizens & Farmers Bank**

PAGE: 1 OF 1

**Respondent ID: 0000010363**  
**Agency: FDIC - 3**

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**Memo Item: Loans by Affiliates**

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	<b>Num of Loans</b>	<b>Amount (000s)</b>	<b>Num of Loans</b>	<b>Amount (000s)</b>
Community Development Loans				
Originated	21	13,535	0	0
Purchased	0	0	0	0
Total	21	13,535	0	0
Consortium/Third Party Loans (optional)				
Originated	0	0		
Purchased	0	0		
Total	0	0		

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000010363**

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

**Agency: FDIC - 3**

**Institution: Citizens & Farmers Bank**

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**ASSESSMENT AREA - 0001**

**ALBEMARLE COUNTY (003), VA**

**MSA: 16820**

**Moderate Income**

0107.00 0109.01\* 0109.02\* 0113.02\* 0114.00\*

**Middle Income**

0101.00\* 0102.01\* 0104.01\* 0105.00\* 0106.02\* 0108.00\* 0112.01\* 0113.01\*

**Upper Income**

0102.02\* 0103.00 0104.02\* 0106.01\* 0110.00 0111.00\* 0112.02\* 0113.03\*

**Income Not Known**

0109.03\*

**CHARLOTTESVILLE CITY (540), VA**

**MSA: 16820**

**Low Income**

0002.02 0004.02

**Moderate Income**

0002.01 0004.01\* 0005.01\* 0006.00\*

**Middle Income**

0003.02\* 0005.02\* 0008.00\* 0009.00\*

**Upper Income**

0007.00 0010.00

**ASSESSMENT AREA - 0002**

**CAROLINE COUNTY (033), VA**

**MSA: NA**

**Middle Income**

0303.00\* 0304.00 0306.00\*

**Upper Income**

0301.00\* 0302.01 0302.02\* 0305.00\*

**CUMBERLAND COUNTY (049), VA**

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000010363**

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

**Agency: FDIC - 3**

**Institution: Citizens & Farmers Bank**

---

**MSA: NA**

**Middle Income**

9301.00

**Upper Income**

9302.00

**ESSEX COUNTY (057), VA**

**MSA: NA**

**Middle Income**

9507.00 9508.00\*

**Upper Income**

9506.00\*

**KING GEORGE COUNTY (099), VA**

**MSA: NA**

**Upper Income**

0401.00 0402.00\* 0403.00 0404.00 0405.00

**MIDDLESEX COUNTY (119), VA**

**MSA: NA**

**Middle Income**

9510.00 9511.00

**Upper Income**

9509.00 9512.00

**Income Not Known**

9901.00\*

**RICHMOND COUNTY (159), VA**

**MSA: NA**

**Middle Income**

0401.00

**Upper Income**

0402.00\*

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000010363**

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

**Agency: FDIC - 3**

**Institution: Citizens & Farmers Bank**

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**WESTMORELAND COUNTY (193), VA**

**MSA: NA**

**Middle Income**

0101.00 0103.00

**Upper Income**

0102.00 0104.00

**ASSESSMENT AREA - 0003**

**CHARLES CITY COUNTY (036), VA**

**MSA: 40060**

**Moderate Income**

6002.00

**Middle Income**

6001.00 6003.00

**CHESTERFIELD COUNTY (041), VA**

**MSA: 40060**

**Low Income**

1001.07\* 1003.00\* 1004.04\* 1004.06\*

**Moderate Income**

1002.05\* 1002.10 1004.05\* 1004.07 1004.10 1006.00\* 1008.05\* 1008.06\* 1008.07\* 1008.14\*

**Middle Income**

1002.06\* 1002.09\* 1004.09 1005.05 1005.06\* 1005.08\* 1005.10 1007.01\* 1007.02\* 1007.03 1008.04\*

1008.12 1008.15\* 1008.16 1008.17 1008.18\* 1008.19 1008.20\* 1008.23 1009.07 1009.10\* 1009.15

1009.19 1009.20 1009.21 1009.22 1009.23\* 1009.33 1009.34 1010.12\*

**Upper Income**

1001.06\* 1002.08 1004.03 1005.07 1005.09 1008.21 1008.22 1009.02 1009.12 1009.24 1009.26

1009.27 1009.28 1009.29 1009.30 1009.31 1009.32 1009.35 1009.36\* 1010.03 1010.04 1010.07

1010.08 1010.09\* 1010.10 1010.11\* 1010.13\*

**GOOCHLAND COUNTY (075), VA**

**MSA: 40060**



**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000010363**

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

**Agency: FDIC - 3**

**Institution: Citizens & Farmers Bank**

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**Middle Income**

4004.00\* 4005.00\*

**Upper Income**

4001.00 4002.00 4003.00\*

**HANOVER COUNTY (085), VA**

**MSA: 40060**

**Moderate Income**

3206.01

**Middle Income**

3201.00\* 3204.00 3205.00\* 3206.02\* 3210.01\* 3210.02 3211.00 3212.01 3212.02 3213.00 3214.01

3214.02

**Upper Income**

3202.00 3203.00 3207.01\* 3207.02 3208.01 3208.03 3208.04\* 3208.05\* 3209.00 3214.03

**HENRICO COUNTY (087), VA**

**MSA: 40060**

**Low Income**

2007.00\* 2008.05\*

**Moderate Income**

2001.05\* 2001.23 2003.05 2004.04 2004.07 2004.09 2004.10\* 2004.11\* 2004.12\* 2005.01 2006.00\*

2008.01\* 2008.04\* 2010.02 2010.03 2011.01\* 2011.02\* 2012.01 2012.02 2014.01 2017.01

**Middle Income**

2001.04 2001.06 2001.12 2001.25\* 2001.26 2001.27 2003.02\* 2003.03\* 2004.06\* 2005.02 2005.03\*

2008.02 2009.03 2009.05\* 2009.06 2010.01 2014.03 2014.04 2015.01 2015.02 2016.01 2016.02

**Upper Income**

2001.07 2001.08\* 2001.09 2001.16 2001.19 2001.20 2001.21 2001.22 2001.24 2001.28\* 2001.29

2001.30 2002.01 2002.02 2003.01 2004.13\* 2004.14 2009.04

**Income Not Known**

9801.00\*

**KING AND QUEEN COUNTY (097), VA**

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000010363**

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

**Agency: FDIC - 3**

**Institution: Citizens & Farmers Bank**

---

**MSA: 40060**

**Moderate Income**

9504.00\* 9505.00

**KING WILLIAM COUNTY (101), VA**

**MSA: 40060**

**Moderate Income**

9502.00

**Middle Income**

9501.01 9501.02\* 9503.00

**NEW KENT COUNTY (127), VA**

**MSA: 40060**

**Middle Income**

7001.00 7003.00

**Upper Income**

7002.00

**POWHATAN COUNTY (145), VA**

**MSA: 40060**

**Middle Income**

5001.02 5002.00 5003.00\* 5004.00

**Upper Income**

5001.01

**RICHMOND CITY (760), VA**

**MSA: 40060**

**Low Income**

0103.00\* 0108.00 0109.00\* 0201.00\* 0202.00\* 0203.00 0204.00\* 0207.00\* 0209.00\* 0210.00\* 0211.00

0212.00\* 0301.00\* 0413.00\* 0604.00 0607.00\* 0608.00\* 0609.00\* 0610.00 0706.01\* 0710.01\* 0710.02

**Moderate Income**

0106.00 0107.00\* 0110.00\* 0111.00\* 0302.00\* 0305.00 0402.00 0411.00 0414.00\* 0602.00\* 0605.00

0706.02\* 0707.00\* 0708.01 0708.02\* 0709.00 0711.00\*

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000010363**

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

**Agency: FDIC - 3**

**Institution: Citizens & Farmers Bank**

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**Middle Income**

0102.00\* 0104.01\* 0105.00\* 0208.00 0406.00\* 0408.00 0409.00 0412.00 0416.00 0703.00

**Upper Income**

0104.02\* 0205.00 0206.00 0404.00\* 0405.00 0407.00 0410.00\* 0501.00 0502.00 0503.00\* 0504.00\*

0505.00 0506.00 0606.00\* 0701.00 0704.00\*

**Income Not Known**

0403.00\*

**ASSESSMENT AREA - 0004**

**JAMES CITY COUNTY (095), VA**

**MSA: 47260**

**Moderate Income**

0801.02

**Middle Income**

0802.05 0803.01

**Upper Income**

0801.01 0802.02 0802.03 0802.06 0803.03 0803.04\* 0804.01 0804.02

**YORK COUNTY (199), VA**

**MSA: 47260**

**Moderate Income**

0502.04\* 0505.00 0509.00\*

**Middle Income**

0510.00

**Upper Income**

0502.03 0502.05\* 0502.06\* 0503.03\* 0503.04 0503.05 0503.06\* 0504.01 0504.02\* 0511.00

**Income Not Known**

9901.00\*

**HAMPTON CITY (650), VA**

**MSA: 47260**

**Low Income**

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000010363**

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

**Agency: FDIC - 3**

**Institution: Citizens & Farmers Bank**

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0103.13 0114.00\*

**Moderate Income**

0101.04\* 0104.00\* 0105.01 0105.02 0106.02\* 0107.01\* 0107.02 0109.00\* 0110.00 0112.00\* 0113.00\*

0116.00\* 0118.00\* 0119.00\* 0120.00\*

**Middle Income**

0101.03\* 0103.04 0103.06 0103.09\* 0103.10\* 0103.11 0103.12\* 0103.14\* 0107.03\* 0108.00\* 0115.00

**Upper Income**

0102.00\* 0103.07\* 0111.00\* 0121.00\*

**Income Not Known**

0106.01 9901.00\*

**NEWPORT NEWS CITY (700), VA**

**MSA: 47260**

**Low Income**

0301.00\* 0303.00\* 0304.00\* 0306.00 0321.26 0322.25\*

**Moderate Income**

0305.00\* 0308.00\* 0309.00\* 0311.00\* 0312.00\* 0313.00\* 0314.00\* 0317.01\* 0320.06\* 0321.23 0321.24\*

0321.27 0321.28 0321.29\* 0322.12\* 0322.23\* 0322.24\* 0322.26\* 0323.00\*

**Middle Income**

0315.00\* 0316.01\* 0316.02 0317.02 0319.02\* 0320.05\* 0320.07\* 0321.13\* 0321.14\* 0321.17\* 0321.31\*

0321.32\* 0322.11\* 0324.00

**Upper Income**

0318.00\* 0319.01\* 0320.01\* 0320.02 0321.30\*

**POQUOSON CITY (735), VA**

**MSA: 47260**

**Upper Income**

3401.00\* 3402.00 3403.00\*

**Income Not Known**

9901.00\*

**WILLIAMSBURG CITY (830), VA**

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000010363**

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

**Agency: FDIC - 3**

**Institution: Citizens & Farmers Bank**

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**MSA: 47260**

**Moderate Income**

3702.00

**Middle Income**

3703.00

**Upper Income**

3701.00

**ASSESSMENT AREA - 0005**

**SPOTSYLVANIA COUNTY (177), VA**

**MSA: 47894**

**Low Income**

0201.08\*

**Moderate Income**

0201.09 0201.10 0202.01 0202.02\* 0203.04\* 0203.05\* 0203.07\* 0203.11\* 0204.03\* 0204.04\* 0204.05\*

0204.06\* 0204.08\*

**Middle Income**

0201.04\* 0201.05\* 0201.06\* 0201.07\* 0201.11\* 0201.12\* 0201.13\* 0201.14\* 0202.03\* 0202.04\* 0202.05\*

0203.06 0203.08\* 0203.09\* 0203.10\* 0204.07\*

**STAFFORD COUNTY (179), VA**

**MSA: 47894**

**Moderate Income**

0102.07\* 0103.04\*

**Middle Income**

0101.03\* 0101.05\* 0101.06\* 0101.08\* 0102.02\* 0102.06\* 0102.10 0102.11\* 0102.12\* 0102.14\* 0103.03\*

0103.05\* 0104.03\* 0104.04 0104.05 0104.06 0105.02\* 0105.03\* 0105.04\*

**Upper Income**

0101.07\* 0102.04\* 0102.05\* 0102.13\* 0103.01\*

**Income Not Known**

0102.01\*

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000010363**

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

**Agency: FDIC - 3**

**Institution: Citizens & Farmers Bank**

---

**FREDERICKSBURG CITY (630), VA**

**MSA: 47894**

**Low Income**

0002.00 0004.00

**Moderate Income**

0003.02 0005.00

**Middle Income**

0001.00

**Income Not Known**

0003.01\*

**OUTSIDE ASSESSMENT AREA**

**COLLIER COUNTY (021), FL**

**MSA: 34940**

**Middle Income**

0111.06

**PALM BEACH COUNTY (099), FL**

**MSA: 48424**

**Median Family Income >= 120%**

0002.08

**MONTGOMERY COUNTY (031), MD**

**MSA: 23224**

**Median Family Income >= 120%**

7060.05

**PRINCE GEORGE'S COUNTY (033), MD**

**MSA: 47894**

**Median Family Income 70-80%**

8067.06

**CURRITUCK COUNTY (053), NC**

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000010363**

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

**Agency: FDIC - 3**

**Institution: Citizens & Farmers Bank**

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**MSA: 47260**

**Moderate Income**

1104.01

**Middle Income**

1104.02

**DAVIDSON COUNTY (057), NC**

**MSA: 49180**

**Upper Income**

0601.02

**MCMINN COUNTY (107), TN**

**MSA: NA**

**Middle Income**

9701.02

**AMELIA COUNTY (007), VA**

**MSA: 40060**

**Middle Income**

9301.00 9302.00

**ARLINGTON COUNTY (013), VA**

**MSA: 47894**

**Upper Income**

1019.00

**BEDFORD COUNTY (019), VA**

**MSA: 31340**

**Upper Income**

0301.03

**DINWIDDIE COUNTY (053), VA**

**MSA: 40060**

**Middle Income**

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000010363**

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

**Agency: FDIC - 3**

**Institution: Citizens & Farmers Bank**

---

8402.00 8406.00

**GLOUCESTER COUNTY (073), VA**

**MSA: 47260**

**Middle Income**

1003.01 1004.00

**ISLE OF WIGHT COUNTY (093), VA**

**MSA: 47260**

**Upper Income**

2801.04

**LANCASTER COUNTY (103), VA**

**MSA: NA**

**Upper Income**

0302.00 0303.00

**MATHEWS COUNTY (115), VA**

**MSA: 47260**

**Upper Income**

9514.00

**NORTHAMPTON COUNTY (131), VA**

**MSA: NA**

**Middle Income**

9301.00

**NORTHUMBERLAND COUNTY (133), VA**

**MSA: NA**

**Middle Income**

0201.00

**ORANGE COUNTY (137), VA**

**MSA: NA**

**Upper Income**



**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000010363**

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

**Agency: FDIC - 3**

**Institution: Citizens & Farmers Bank**

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1103.00

**PRINCE GEORGE COUNTY (149), VA**

**MSA: 40060**

**Moderate Income**

8503.01

**Middle Income**

8501.00 8505.01 8505.02

**Upper Income**

8503.02

**PRINCE WILLIAM COUNTY (153), VA**

**MSA: 47894**

**Middle Income**

9010.08

**PULASKI COUNTY (155), VA**

**MSA: 13980**

**Middle Income**

2102.01

**SUSSEX COUNTY (183), VA**

**MSA: 40060**

**Middle Income**

8702.01

**COLONIAL HEIGHTS CITY (570), VA**

**MSA: 40060**

**Moderate Income**

8302.00 8304.00

**Middle Income**

8301.00

**HOPEWELL CITY (670), VA**

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000010363**

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

**Agency: FDIC - 3**

**Institution: Citizens & Farmers Bank**

---

**MSA: 40060**

**Moderate Income**

8203.00

**Middle Income**

8204.00

**NORFOLK CITY (710), VA**

**MSA: 47260**

**Low Income**

0025.00

**Moderate Income**

0026.00 0037.00 0061.00 0070.01

**Middle Income**

0062.00

**Upper Income**

0049.00

**Income Not Known**

9802.00

**PETERSBURG CITY (730), VA**

**MSA: 40060**

**Moderate Income**

8109.00

**Middle Income**

8110.00

**Income Not Known**

8103.00

**PORTSMOUTH CITY (740), VA**

**MSA: 47260**

**Moderate Income**

2125.00

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

\* denotes no loans made in specified tracts

**Institution: Citizens & Farmers Bank**

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**Respondent ID: 0000010363**

**Agency: FDIC - 3**

**SUFFOLK CITY (800), VA**

**MSA: 47260**

**Middle Income**

0652.00

**VIRGINIA BEACH CITY (810), VA**

**MSA: 47260**

**Middle Income**

0418.01

**Upper Income**

0438.00 0440.03 0454.17

**2021 Institution Disclosure Statement - Table E-1**

**Error Status Information**

**Respondent ID: 0000010363**

**Institution: Citizens & Farmers Bank**

**Agency: FDIC - 3**

<b>Record Identifier: <sup>11</sup></b>	<b>Total Composite Records on File</b>	<b>Total Composite Records Without Errors</b>	<b>Total Validity<sup>10</sup> Errors</b>	<b>Percentage of Validity Errors</b>
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	277	277	0	0.00%
Small Farm Loans	5	5	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	1	1	0	0.00%
Assessment Area	28	28	0	0.00%
<b>Total</b>	<b>313</b>	<b>313</b>	<b>0</b>	<b>0.00%</b>

**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.

Loans by County

Respondent ID: 0000010363

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Citizens & Farmers Bank

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)
COLLIER COUNTY (021), FL										
MSA 34940										
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	117	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	117	0	0	0	0	0	0
PALM BEACH COUNTY (099), FL										
MSA 48424										
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	491	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	491	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	1	117	1	491	0	0	0	0
STATE TOTAL	0	0	1	117	1	491	0	0	0	0



Loans by County

Respondent ID: 0000010363

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Citizens & Farmers Bank

State: MARYLAND (24)

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)
CHARLES COUNTY (017), MD										
MSA 47894										
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	196	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	196	0	0	0	0	0	0
MONTGOMERY COUNTY (031), MD										
MSA 23224										
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	905	1	905	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	905	1	905	0	0

Loans by County

Respondent ID: 0000010363

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Citizens & Farmers Bank

State: MARYLAND (24)

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)
PRINCE GEORGE'S COUNTY (033), MD										
MSA 47894										
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%	1	89	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	1	235	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	89	1	235	0	0	0	0	0	0
ST. MARY'S COUNTY (037), MD										
MSA 15680										
Outside Assessment Area										
Low Income	1	98	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	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	98	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	187	2	431	1	905	1	905	0	0
STATE TOTAL	2	187	2	431	1	905	1	905	0	0



Loans by County

Respondent ID: 0000010363

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Citizens & Farmers Bank

State: NEW YORK (36)

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)
NEW YORK COUNTY (061), NY										
MSA 35614										
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	1	104	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	1	104	0	0	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	1	104	0	0	0	0	0	0
STATE TOTAL	0	0	1	104	0	0	0	0	0	0



Loans by County

Respondent ID: 0000010363

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Citizens & Farmers Bank

State: NORTH CAROLINA (37)

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)
WAKE COUNTY (183), NC										
MSA 39580										
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%	1	57	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	57	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	3	163	1	145	0	0	0	0	0	0
STATE TOTAL	3	163	1	145	0	0	0	0	0	0

Loans by County  
 Small Business Loans - Originations  
 Institution: Citizens & Farmers Bank

Respondent ID: 0000010363  
 Agency: FDIC - 3  
 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	2	218	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	218	0	0	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	2	218	0	0	0	0	0	0
STATE TOTAL	0	0	2	218	0	0	0	0	0	0

Loans by County

Respondent ID: 0000010363

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Citizens & Farmers Bank

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 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)
MCMINN COUNTY (107), 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	1	789	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	789	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	789	0	0	0	0
STATE TOTAL	0	0	0	0	1	789	0	0	0	0



Loans by County

Respondent ID: 0000010363

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Citizens & Farmers Bank

State: VIRGINIA (51)

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)
ALBEMARLE COUNTY (003), VA										
MSA 16820										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	15	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	4	46	0	0	1	527	1	527	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	61	0	0	1	527	1	527	0	0
AMELIA COUNTY (007), VA										
MSA 40060										
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	138	1	103	1	408	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	138	1	103	1	408	0	0	0	0
ARLINGTON COUNTY (013), VA										
MSA 47894										
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	21	0	0	0	0	0	0	0	0
Upper Income	1	42	0	0	1	279	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	63	0	0	1	279	0	0	0	0

Loans by County

Respondent ID: 0000010363

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Citizens & Farmers Bank

State: VIRGINIA (51)

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)
AUGUSTA COUNTY (015), VA										
MSA 44420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	12	0	0	0	0	0	0	0	0
Middle Income	1	98	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	110	0	0	0	0	0	0	0	0
BUCKINGHAM COUNTY (029), VA										
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	13	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	13	0	0	0	0	0	0	0	0
CAROLINE COUNTY (033), VA										
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	0	0	0	0	0	0	0	0	0	0
Upper Income	3	92	0	0	1	333	2	75	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	92	0	0	1	333	2	75	0	0



Loans by County

Respondent ID: 0000010363

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Citizens & Farmers Bank

State: VIRGINIA (51)

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)
CHARLES CITY COUNTY (036), VA										
MSA 40060										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	141	0	0	0	0	0	0	0	0
Middle Income	19	449	3	498	1	251	3	277	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	23	590	3	498	1	251	3	277	0	0
CHESTERFIELD COUNTY (041), VA										
MSA 40060										
Inside AA 0003										
Low Income	1	46	1	155	0	0	0	0	0	0
Moderate Income	6	154	0	0	0	0	0	0	0	0
Middle Income	62	2,334	17	2,993	10	5,031	9	1,930	0	0
Upper Income	88	2,921	16	2,727	10	3,779	8	1,179	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	157	5,455	34	5,875	20	8,810	17	3,109	0	0
CUMBERLAND COUNTY (049), VA										
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	14	211	0	0	0	0	0	0	0	0
Upper Income	3	74	0	0	1	800	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	17	285	0	0	1	800	1	30	0	0

Loans by County

Respondent ID: 0000010363

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Citizens & Farmers Bank

State: VIRGINIA (51)

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)
ESSEX COUNTY (057), VA										
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	2	61	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	61	0	0	0	0	0	0	0	0
GLOUCESTER COUNTY (073), VA										
MSA 47260										
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	105	0	0	0	0	0	0	0	0
Upper Income	1	36	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	141	0	0	0	0	0	0	0	0
GOOCHLAND COUNTY (075), VA										
MSA 40060										
Inside AA 0003										
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	25	0	0	0	0	0	0	0	0
Upper Income	12	333	5	919	1	414	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	15	358	5	919	1	414	1	50	0	0

Loans by County

Respondent ID: 0000010363

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Citizens & Farmers Bank

State: VIRGINIA (51)

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)
HANOVER COUNTY (085), VA										
MSA 40060										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	14	0	0	0	0	0	0	0	0
Middle Income	20	806	1	142	4	1,439	5	1,019	0	0
Upper Income	18	481	3	427	3	1,250	3	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	39	1,301	4	569	7	2,689	8	1,281	0	0
HENRICO COUNTY (087), VA										
MSA 40060										
Inside AA 0003										
Low Income	1	6	0	0	0	0	0	0	0	0
Moderate Income	67	1,734	13	2,243	7	3,254	7	1,627	0	0
Middle Income	78	1,877	17	2,703	6	2,672	8	1,829	0	0
Upper Income	52	1,355	8	1,368	2	1,955	6	811	0	0
Income Not Known	1	100	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	199	5,072	38	6,314	15	7,881	21	4,267	0	0
ISLE OF WIGHT COUNTY (093), VA										
MSA 47260										
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	141	1	207	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	141	1	207	0	0	0	0	0	0

Loans by County

Respondent ID: 0000010363

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Citizens & Farmers Bank

State: VIRGINIA (51)

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)
JAMES CITY COUNTY (095), VA										
MSA 47260										
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	21	584	2	280	3	1,074	1	25	0	0
Upper Income	59	1,678	11	1,676	10	5,463	7	2,103	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	80	2,262	13	1,956	13	6,537	8	2,128	0	0
KING AND QUEEN COUNTY (097), VA										
MSA 40060										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	12	388	0	0	0	0	2	95	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	12	388	0	0	0	0	2	95	0	0
KING GEORGE COUNTY (099), VA										
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	0	0	0	0	0	0	0	0	0	0
Upper Income	8	271	2	239	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	271	2	239	0	0	0	0	0	0



Loans by County

Respondent ID: 0000010363

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Citizens & Farmers Bank

State: VIRGINIA (51)

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)
LUNENBURG COUNTY (111), VA										
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	2	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	2	0	0	0	0	0	0	0	0
MIDDLESEX COUNTY (119), VA										
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	32	814	3	487	0	0	2	220	0	0
Upper Income	6	210	3	444	0	0	1	172	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	1,024	6	931	0	0	3	392	0	0
NEW KENT COUNTY (127), VA										
MSA 40060										
Inside AA 0003										
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	98	2,719	7	1,034	7	2,714	10	1,560	0	0
Upper Income	13	390	2	279	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	111	3,109	9	1,313	7	2,714	10	1,560	0	0

Loans by County

Respondent ID: 0000010363

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Citizens & Farmers Bank

State: VIRGINIA (51)

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)
NORTHUMBERLAND COUNTY (133), VA										
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	48	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	0	0	0	0
PAGE COUNTY (139), VA										
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	6	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	6	0	0	0	0	0	0	0	0
POWHATAN COUNTY (145), VA										
MSA 40060										
Inside AA 0003										
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	53	1,545	12	1,968	5	1,953	5	818	0	0
Upper Income	23	625	4	605	2	598	1	250	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	76	2,170	16	2,573	7	2,551	6	1,068	0	0











Loans by County

Respondent ID: 0000010363

Small Business Loans - Originations

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Institution: Citizens & Farmers Bank

State: VIRGINIA (51)

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)
CHARLOTTESVILLE CITY (540), VA										
MSA 16820										
Inside AA 0001										
Low Income	4	238	1	117	0	0	0	0	0	0
Moderate Income	1	7	0	0	1	505	0	0	0	0
Middle Income	1	46	0	0	0	0	0	0	0	0
Upper Income	13	423	4	700	3	1,816	1	34	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	714	5	817	4	2,321	1	34	0	0
CHESAPEAKE CITY (550), VA										
MSA 47260										
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	81	2	357	1	500	0	0	0	0
Upper Income	1	3	0	0	2	1,161	2	1,161	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	84	2	357	3	1,661	2	1,161	0	0
COLONIAL HEIGHTS CITY (570), VA										
MSA 40060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	29	2	310	0	0	1	200	0	0
Middle Income	6	123	2	271	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	9	152	4	581	0	0	1	200	0	0

Loans by County

Respondent ID: 0000010363

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Citizens & Farmers Bank

State: VIRGINIA (51)

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)
FREDERICKSBURG CITY (630), VA										
MSA 47894										
Inside AA 0005										
Low Income	3	172	0	0	0	0	0	0	0	0
Moderate Income	3	134	0	0	0	0	0	0	0	0
Middle Income	3	140	2	272	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	9	446	2	272	0	0	0	0	0	0
HAMPTON CITY (650), VA										
MSA 47260										
Inside AA 0004										
Low Income	3	207	0	0	1	325	0	0	0	0
Moderate Income	4	138	3	449	5	1,985	0	0	0	0
Middle Income	5	195	1	190	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	12	540	4	639	6	2,310	0	0	0	0
HOPEWELL CITY (670), VA										
MSA 40060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	112	4	837	0	0	1	250	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	112	4	837	0	0	1	250	0	0

Loans by County

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Small Business Loans - Originations

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Institution: Citizens & Farmers Bank

State: VIRGINIA (51)

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)
NEWPORT NEWS CITY (700), VA										
MSA 47260										
Inside AA 0004										
Low Income	1	35	1	141	0	0	0	0	0	0
Moderate Income	12	421	4	633	0	0	2	317	0	0
Middle Income	5	220	1	110	1	409	0	0	0	0
Upper Income	1	23	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	699	6	884	1	409	2	317	0	0
NORFOLK CITY (710), VA										
MSA 47260										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	6	404	0	0	3	1,448	0	0	0	0
Middle Income	1	26	0	0	1	265	0	0	0	0
Upper Income	0	0	1	213	0	0	0	0	0	0
Income Not Known	0	0	0	0	1	820	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	430	1	213	5	2,533	0	0	0	0
PETERSBURG CITY (730), VA										
MSA 40060										
Outside Assessment Area										
Low Income	2	143	0	0	0	0	0	0	0	0
Moderate Income	2	21	0	0	0	0	0	0	0	0
Middle Income	1	5	1	131	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	1	11	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	180	1	131	0	0	0	0	0	0

Loans by County

Respondent ID: 0000010363

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Citizens & Farmers Bank

State: VIRGINIA (51)

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)
POQUOSON CITY (735), VA										
MSA 47260										
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	0	0	0	0	0	0	0	0	0	0
Upper Income	2	60	1	197	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	60	1	197	0	0	0	0	0	0
PORTSMOUTH CITY (740), VA										
MSA 47260										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	16	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	16	0	0	0	0	0	0	0	0
RICHMOND CITY (760), VA										
MSA 40060										
Inside AA 0003										
Low Income	8	267	5	870	4	1,974	0	0	0	0
Moderate Income	22	606	2	332	4	2,144	5	493	0	0
Middle Income	11	351	3	551	1	927	3	450	0	0
Upper Income	10	310	2	262	3	1,124	1	300	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	51	1,534	12	2,015	12	6,169	9	1,243	0	0

Loans by County

Respondent ID: 0000010363

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Citizens & Farmers Bank

State: VIRGINIA (51)

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)
SUFFOLK CITY (800), VA										
MSA 47260										
Outside Assessment Area										
Low Income	0	0	0	0	3	1,081	0	0	0	0
Moderate Income	1	17	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	450	1	450	0	0
Upper Income	1	95	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	112	0	0	4	1,531	1	450	0	0
VIRGINIA BEACH CITY (810), VA										
MSA 47260										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	4	0	0	0	0	0	0	0	0
Middle Income	1	11	0	0	1	893	1	893	0	0
Upper Income	4	87	0	0	1	500	1	500	0	0
Income Not Known	1	51	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	153	0	0	2	1,393	2	1,393	0	0
WILLIAMSBURG CITY (830), VA										
MSA 47260										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	84	1	114	0	0	0	0	0	0
Middle Income	4	164	0	0	3	1,262	2	925	0	0
Upper Income	6	215	0	0	1	288	1	288	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	12	463	1	114	4	1,550	3	1,213	0	0
TOTAL INSIDE AA IN STATE	992	29,570	168	27,151	107	50,187	106	18,073	0	0



Loans by County

Small Business Loans - Originations

Institution: Citizens & Farmers Bank

Respondent ID: 0000010363

Agency: FDIC - 3

State: VIRGINIA (51)

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)
TOTAL OUTSIDE AA IN STATE	78	2,380	15	2,579	18	8,577	12	4,439	0	0
STATE TOTAL	1,070	31,950	183	29,730	125	58,764	118	22,512	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	992	29,570	168	27,151	107	50,187	106	18,073	0	0
TOTAL OUTSIDE AA	85	2,852	22	3,594	21	10,762	13	5,344	0	0
TOTAL INSIDE & OUTSIDE	1,077	32,422	190	30,745	128	60,949	119	23,417	0	0

Loans by County

Respondent ID: 0000010363

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: Citizens & Farmers Bank

State: VIRGINIA (51)

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)
ALBEMARLE COUNTY (003), VA										
MSA 16820										
Inside AA 0001										
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	500	1	500	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	1	500	0	0
CUMBERLAND COUNTY (049), VA										
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	0	0	0	0	1	300	1	300	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
JAMES CITY COUNTY (095), VA										
MSA 47260										
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	0	0	0	0	1	275	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	275	0	0	0	0

Loans by County

Respondent ID: 0000010363

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: Citizens & Farmers Bank

State: VIRGINIA (51)

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)
MIDDLESEX COUNTY (119), VA										
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	0	0	0	0	0	0	0	0	0	0
Upper Income	1	98	1	200	0	0	2	298	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	98	1	200	0	0	2	298	0	0
WESTMORELAND COUNTY (193), VA										
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	0	0	0	0	0	0	0	0	0	0
Upper Income	1	95	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	95	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	2	193	1	200	3	1,075	4	1,098	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
STATE TOTAL	2	193	1	200	3	1,075	4	1,098	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	2	193	1	200	3	1,075	4	1,098	0	0
TOTAL OUTSIDE AA	0	0	0	0	0	0	0	0	0	0
TOTAL INSIDE & OUTSIDE	2	193	1	200	3	1,075	4	1,098	0	0

2020 Institution Disclosure Statement - Table 3  
 Assessment Area/Non-Assessment Area Activity  
 Small Business Loans  
 Institution: Citizens & Farmers Bank

Respondent ID: 0000010363  
 Agency: FDIC - 3

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)
VA - ALBEMARLE COUNTY (003) - MSA 16820	7	588	1	527	0	0
VA - CHARLOTTESVILLE CITY (540) - MSA 16820	28	3,852	1	34	0	0
VA - CAROLINE COUNTY (033) - MSA NA	4	425	2	75	0	0
VA - CUMBERLAND COUNTY (049) - MSA NA	18	1,085	1	30	0	0
VA - ESSEX COUNTY (057) - MSA NA	2	61	0	0	0	0
VA - KING GEORGE COUNTY (099) - MSA NA	10	510	0	0	0	0
VA - MIDDLESEX COUNTY (119) - MSA NA	44	1,955	3	392	0	0
VA - RICHMOND COUNTY (159) - MSA NA	8	1,493	1	60	0	0
VA - WESTMORELAND COUNTY (193) - MSA NA	16	430	1	44	0	0
VA - CHARLES CITY COUNTY (036) - MSA 40060	27	1,339	3	277	0	0
VA - CHESTERFIELD COUNTY (041) - MSA 40060	211	20,140	17	3,109	0	0
VA - GOOCHLAND COUNTY (075) - MSA 40060	21	1,691	1	50	0	0
VA - HANOVER COUNTY (085) - MSA 40060	50	4,559	8	1,281	0	0
VA - HENRICO COUNTY (087) - MSA 40060	252	19,267	21	4,267	0	0
VA - KING AND QUEEN COUNTY (097) - MSA 40060	12	388	2	95	0	0
VA - KING WILLIAM COUNTY (101) - MSA 40060	22	1,336	4	253	0	0
VA - NEW KENT COUNTY (127) - MSA 40060	127	7,136	10	1,560	0	0
VA - POWHATAN COUNTY (145) - MSA 40060	99	7,294	6	1,068	0	0
VA - RICHMOND CITY (760) - MSA 40060	75	9,718	9	1,243	0	0
VA - JAMES CITY COUNTY (095) - MSA 47260	106	10,755	8	2,128	0	0
VA - YORK COUNTY (199) - MSA 47260	35	3,606	1	25	0	0
VA - HAMPTON CITY (650) - MSA 47260	22	3,489	0	0	0	0
VA - NEWPORT NEWS CITY (700) - MSA 47260	26	1,992	2	317	0	0

2020 Institution Disclosure Statement - Table 3  
 Assessment Area/Non-Assessment Area Activity  
 Small Business Loans  
 Institution: Citizens & Farmers Bank

Respondent ID: 0000010363

Agency: FDIC - 3

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)
VA - POQUOSON CITY (735) - MSA 47260	3	257	0	0	0	0
VA - WILLIAMSBURG CITY (830) - MSA 47260	17	2,127	3	1,213	0	0
VA - SPOTSYLVANIA COUNTY (177) - MSA 47894	6	404	0	0	0	0
VA - STAFFORD COUNTY (179) - MSA 47894	8	293	1	25	0	0
VA - FREDERICKSBURG CITY (630) - MSA 47894	11	718	0	0	0	0

2020 Institution Disclosure Statement - Table 4  
 Assessment Area/Non-Assessment Area Activity  
 Small Farm Loans  
 Institution: Citizens & Farmers Bank

Respondent ID: 0000010363  
 Agency: FDIC - 3

ASSESSMENT AREA LOANS	Originations		Originations to Farms with ≤ \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
VA - ALBEMARLE COUNTY (003) - MSA 16820	1	500	1	500	0	0
VA - CUMBERLAND COUNTY (049) - MSA NA	1	300	1	300	0	0
VA - MIDDLESEX COUNTY (119) - MSA NA	2	298	2	298	0	0
VA - WESTMORELAND COUNTY (193) - MSA NA	1	95	0	0	0	0
VA - JAMES CITY COUNTY (095) - MSA 47260	1	275	0	0	0	0

2020 Institution Disclosure Statement - Table 5  
Community Development/Consortium-Third Party Activity  
Institution: Citizens & Farmers Bank

Respondent ID: 0000010363  
Agency: FDIC - 3

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Memo Item: Loans by Affiliates

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	24	12,924	0	0
Purchased	0	0	0	0
Total	24	12,924	0	0
Consortium/Third Party Loans (optional)				
Originated	0	0		
Purchased	0	0		
Total	0	0		

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000010363

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: Citizens & Farmers Bank

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ASSESSMENT AREA - 0001

ALBEMARLE COUNTY (003), VA

MSA: 16820

Moderate Income

0107.00 0109.01\* 0109.02\* 0113.02\* 0114.00\*

Middle Income

0101.00\* 0102.01\* 0104.01\* 0105.00\* 0106.02\* 0108.00\* 0112.01\* 0113.01\*

Upper Income

0102.02\* 0103.00 0104.02 0106.01 0110.00 0111.00 0112.02 0113.03\*

Income Not Known

0109.03\*

CHARLOTTESVILLE CITY (540), VA

MSA: 16820

Low Income

0002.02 0004.02

Moderate Income

0002.01 0004.01 0005.01\* 0006.00\*

Middle Income

0003.02\* 0005.02 0008.00\* 0009.00\*

Upper Income

0007.00 0010.00

ASSESSMENT AREA - 0002

CAROLINE COUNTY (033), VA

MSA: NA

Middle Income

0303.00\* 0304.00\* 0306.00\*

Upper Income

0301.00\* 0302.01 0302.02\* 0305.00

CUMBERLAND COUNTY (049), VA



2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000010363

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: Citizens & Farmers Bank

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MSA: NA

Middle Income

9301.00

Upper Income

9302.00

ESSEX COUNTY (057), VA

MSA: NA

Middle Income

9507.00 9508.00\*

Upper Income

9506.00\*

KING GEORGE COUNTY (099), VA

MSA: NA

Upper Income

0401.00 0402.00\* 0403.00 0404.00 0405.00

MIDDLESEX COUNTY (119), VA

MSA: NA

Middle Income

9510.00 9511.00

Upper Income

9509.00 9512.00

Income Not Known

9901.00\*

RICHMOND COUNTY (159), VA

MSA: NA

Middle Income

0401.00

Upper Income

0402.00\*

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000010363

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: Citizens & Farmers Bank

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WESTMORELAND COUNTY (193), VA

MSA: NA

Middle Income

0101.00 0103.00

Upper Income

0102.00 0104.00

ASSESSMENT AREA - 0003

CHARLES CITY COUNTY (036), VA

MSA: 40060

Moderate Income

6002.00

Middle Income

6001.00 6003.00

CHESTERFIELD COUNTY (041), VA

MSA: 40060

Low Income

1001.07\* 1003.00\* 1004.04 1004.06

Moderate Income

1002.05\* 1002.10 1004.05\* 1004.07 1004.10 1006.00\* 1008.05\* 1008.06\* 1008.07\* 1008.14\*

Middle Income

1002.06\* 1002.09 1004.09 1005.05 1005.06 1005.08\* 1005.10\* 1007.01\* 1007.02\* 1007.03 1008.04

1008.12 1008.15\* 1008.16 1008.17\* 1008.18 1008.19 1008.20 1008.23 1009.07 1009.10 1009.15

1009.19 1009.20 1009.21 1009.22 1009.23 1009.33\* 1009.34 1010.12\*

Upper Income

1001.06\* 1002.08 1004.03 1005.07 1005.09 1008.21 1008.22 1009.02 1009.12 1009.24 1009.26

1009.27 1009.28 1009.29 1009.30 1009.31 1009.32 1009.35 1009.36 1010.03 1010.04 1010.07

1010.08 1010.09 1010.10 1010.11\* 1010.13

GOOCHLAND COUNTY (075), VA

MSA: 40060

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000010363

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: Citizens & Farmers Bank

---

Middle Income

4004.00 4005.00

Upper Income

4001.00 4002.00 4003.00\*

HANOVER COUNTY (085), VA

MSA: 40060

Moderate Income

3206.01

Middle Income

3201.00 3204.00\* 3205.00\* 3206.02 3210.01 3210.02 3211.00 3212.01\* 3212.02 3213.00 3214.01

3214.02

Upper Income

3202.00 3203.00 3207.01 3207.02\* 3208.01 3208.03 3208.04\* 3208.05 3209.00 3214.03\*

HENRICO COUNTY (087), VA

MSA: 40060

Low Income

2007.00\* 2008.05

Moderate Income

2001.05 2001.23 2003.05 2004.04 2004.07 2004.09 2004.10 2004.11 2004.12\* 2005.01 2006.00

2008.01 2008.04\* 2010.02 2010.03\* 2011.01 2011.02 2012.01 2012.02 2014.01 2017.01

Middle Income

2001.04 2001.06 2001.12 2001.25 2001.26 2001.27 2003.02\* 2003.03\* 2004.06\* 2005.02 2005.03

2008.02 2009.03 2009.05\* 2009.06 2010.01 2014.03 2014.04 2015.01 2015.02 2016.01 2016.02

Upper Income

2001.07 2001.08 2001.09 2001.16 2001.19 2001.20 2001.21 2001.22 2001.24 2001.28 2001.29

2001.30 2002.01 2002.02 2003.01 2004.13\* 2004.14 2009.04\*

Income Not Known

9801.00

KING AND QUEEN COUNTY (097), VA

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000010363

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: Citizens & Farmers Bank

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MSA: 40060

Moderate Income

9504.00 9505.00

KING WILLIAM COUNTY (101), VA

MSA: 40060

Moderate Income

9502.00

Middle Income

9501.01 9501.02\* 9503.00

NEW KENT COUNTY (127), VA

MSA: 40060

Middle Income

7001.00 7003.00

Upper Income

7002.00

POWHATAN COUNTY (145), VA

MSA: 40060

Middle Income

5001.02 5002.00 5003.00 5004.00

Upper Income

5001.01

RICHMOND CITY (760), VA

MSA: 40060

Low Income

0103.00\* 0108.00\* 0109.00\* 0201.00\* 0202.00\* 0203.00 0204.00\* 0207.00 0209.00\* 0210.00 0211.00\*

0212.00\* 0301.00\* 0413.00\* 0604.00 0607.00 0608.00\* 0609.00\* 0610.00 0706.01\* 0710.01 0710.02

Moderate Income

0106.00 0107.00\* 0110.00 0111.00\* 0302.00\* 0305.00 0402.00 0411.00 0414.00 0602.00 0605.00

0706.02\* 0707.00\* 0708.01\* 0708.02 0709.00 0711.00\*

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000010363

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: Citizens & Farmers Bank

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Middle Income

0102.00 0104.01 0105.00\* 0208.00 0406.00\* 0408.00 0409.00 0412.00\* 0416.00 0703.00

Upper Income

0104.02\* 0205.00 0206.00 0404.00\* 0405.00\* 0407.00\* 0410.00 0501.00 0502.00\* 0503.00\* 0504.00\*

0505.00 0506.00\* 0606.00 0701.00 0704.00

Income Not Known

0403.00\*

ASSESSMENT AREA - 0004

JAMES CITY COUNTY (095), VA

MSA: 47260

Moderate Income

0801.02\*

Middle Income

0802.05 0803.01

Upper Income

0801.01 0802.02 0802.03 0802.06 0803.03 0803.04\* 0804.01 0804.02

YORK COUNTY (199), VA

MSA: 47260

Moderate Income

0502.04\* 0505.00 0509.00

Middle Income

0510.00

Upper Income

0502.03 0502.05\* 0502.06\* 0503.03\* 0503.04 0503.05 0503.06 0504.01 0504.02\* 0511.00

Income Not Known

9901.00\*

HAMPTON CITY (650), VA

MSA: 47260

Low Income

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000010363

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: Citizens & Farmers Bank

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0103.13 0114.00\*

Moderate Income

0101.04\* 0104.00 0105.01 0105.02 0106.02\* 0107.01\* 0107.02\* 0109.00\* 0110.00 0112.00\* 0113.00\*

0116.00\* 0118.00\* 0119.00\* 0120.00\*

Middle Income

0101.03\* 0103.04 0103.06 0103.09\* 0103.10\* 0103.11 0103.12\* 0103.14 0107.03\* 0108.00\* 0115.00

Upper Income

0102.00\* 0103.07\* 0111.00\* 0121.00\*

Income Not Known

0106.01\* 9901.00\*

NEWPORT NEWS CITY (700), VA

MSA: 47260

Low Income

0301.00\* 0303.00\* 0304.00\* 0306.00 0321.26 0322.25\*

Moderate Income

0305.00\* 0308.00\* 0309.00\* 0311.00 0312.00 0313.00\* 0314.00 0317.01\* 0320.06\* 0321.23 0321.24\*

0321.27 0321.28 0321.29\* 0322.12\* 0322.23\* 0322.24\* 0322.26\* 0323.00\*

Middle Income

0315.00\* 0316.01\* 0316.02 0317.02 0319.02\* 0320.05\* 0320.07\* 0321.13\* 0321.14 0321.17\* 0321.31\*

0321.32\* 0322.11 0324.00

Upper Income

0318.00\* 0319.01\* 0320.01\* 0320.02 0321.30\*

POQUOSON CITY (735), VA

MSA: 47260

Upper Income

3401.00\* 3402.00 3403.00\*

Income Not Known

9901.00\*

WILLIAMSBURG CITY (830), VA

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000010363

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: Citizens & Farmers Bank

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MSA: 47260

Moderate Income

3702.00

Middle Income

3703.00

Upper Income

3701.00

ASSESSMENT AREA - 0005

SPOTSYLVANIA COUNTY (177), VA

MSA: 47894

Low Income

0201.08\*

Moderate Income

0201.09\* 0201.10 0202.01\* 0202.02 0203.04\* 0203.05\* 0203.07\* 0203.11\* 0204.03\* 0204.04\* 0204.05\*

0204.06\* 0204.08\*

Middle Income

0201.04\* 0201.05 0201.06\* 0201.07\* 0201.11\* 0201.12\* 0201.13\* 0201.14\* 0202.03\* 0202.04\* 0202.05\*

0203.06 0203.08\* 0203.09\* 0203.10\* 0204.07\*

STAFFORD COUNTY (179), VA

MSA: 47894

Moderate Income

0102.07\* 0103.04\*

Middle Income

0101.03\* 0101.05\* 0101.06\* 0101.08\* 0102.02\* 0102.06\* 0102.10 0102.11\* 0102.12\* 0102.14\* 0103.03\*

0103.05\* 0104.03\* 0104.04 0104.05 0104.06 0105.02\* 0105.03 0105.04

Upper Income

0101.07\* 0102.04\* 0102.05\* 0102.13\* 0103.01\*

Income Not Known

0102.01\*

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000010363

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Agency: FDIC - 3

Institution: Citizens & Farmers Bank

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FREDERICKSBURG CITY (630), VA

MSA: 47894

Low Income

0002.00 0004.00

Moderate Income

0003.02 0005.00

Middle Income

0001.00

Income Not Known

0003.01\*

OUTSIDE ASSESSMENT AREA

COLLIER COUNTY (021), FL

MSA: 34940

Middle Income

0111.06

PALM BEACH COUNTY (099), FL

MSA: 48424

Median Family Income >= 120%

0002.08

FULTON COUNTY (121), GA

MSA: 12060

Median Family Income >= 120%

0097.00

CHARLES COUNTY (017), MD

MSA: 47894

Middle Income

8515.00

MONTGOMERY COUNTY (031), MD



2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000010363

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Institution: Citizens & Farmers Bank

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MSA: 23224

Median Family Income >= 120%

7060.05

PRINCE GEORGE'S COUNTY (033), MD

MSA: 47894

Median Family Income 40-50%

8043.00

Median Family Income 70-80%

8067.06

ST. MARY'S COUNTY (037), MD

MSA: 15680

Low Income

8760.01

NEW YORK COUNTY (061), NY

MSA: 35614

Median Family Income >= 120%

0009.00

CUMBERLAND COUNTY (051), NC

MSA: 22180

Middle Income

0020.01 0021.00

DARE COUNTY (055), NC

MSA: NA

Upper Income

9706.02

WAKE COUNTY (183), NC

MSA: 39580

Median Family Income 60-70%

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000010363

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0544.04

GREENVILLE COUNTY (045), SC

MSA: 24860

Upper Income

0014.00

MCMINN COUNTY (107), TN

MSA: NA

Middle Income

9701.02

HARRIS COUNTY (201), TX

MSA: 26420

Median Family Income >= 120%

1000.00

AMELIA COUNTY (007), VA

MSA: 40060

Middle Income

9301.00 9302.00

ARLINGTON COUNTY (013), VA

MSA: 47894

Middle Income

1017.01

Upper Income

1034.02

AUGUSTA COUNTY (015), VA

MSA: 44420

Moderate Income

0701.00

Middle Income

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000010363

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Agency: FDIC - 3

Institution: Citizens & Farmers Bank

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0706.00

BUCKINGHAM COUNTY (029), VA

MSA: NA

Middle Income

9302.02

GLOUCESTER COUNTY (073), VA

MSA: 47260

Middle Income

1001.00 1003.01 1004.00

Upper Income

1002.03

ISLE OF WIGHT COUNTY (093), VA

MSA: 47260

Upper Income

2801.03 2801.04 2801.06

LANCASTER COUNTY (103), VA

MSA: NA

Upper Income

0302.00

LOUISA COUNTY (109), VA

MSA: NA

Middle Income

9505.00

LUNENBURG COUNTY (111), VA

MSA: NA

Middle Income

9302.00

NORTHUMBERLAND COUNTY (133), VA

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000010363

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Agency: FDIC - 3

Institution: Citizens & Farmers Bank

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MSA: NA

Middle Income

0201.00

PAGE COUNTY (139), VA

MSA: NA

Middle Income

0303.00

PRINCE EDWARD COUNTY (147), VA

MSA: NA

Middle Income

9301.00 9302.02

PRINCE GEORGE COUNTY (149), VA

MSA: 40060

Middle Income

8501.00 8505.01 8505.02

Upper Income

8504.00

PRINCE WILLIAM COUNTY (153), VA

MSA: 47894

Middle Income

9010.08

ROCKBRIDGE COUNTY (163), VA

MSA: NA

Middle Income

9302.00

SOUTHAMPTON COUNTY (175), VA

MSA: 47260

Moderate Income

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000010363

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Agency: FDIC - 3

Institution: Citizens & Farmers Bank

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2004.00

SUSSEX COUNTY (183), VA

MSA: 40060

Middle Income

8702.01

ALEXANDRIA CITY (510), VA

MSA: 47894

Upper Income

2007.02

CHESAPEAKE CITY (550), VA

MSA: 47260

Middle Income

0208.05 0215.01

Upper Income

0208.04 0210.09

COLONIAL HEIGHTS CITY (570), VA

MSA: 40060

Moderate Income

8302.00 8304.00 8305.00

Middle Income

8301.00 8303.00

HOPEWELL CITY (670), VA

MSA: 40060

Moderate Income

8203.00 8205.00 8206.00

NORFOLK CITY (710), VA

MSA: 47260

Moderate Income

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000010363

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Agency: FDIC - 3

Institution: Citizens & Farmers Bank

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0026.00 0037.00 0061.00

Middle Income

0057.02 0062.00

Upper Income

0049.00

Income Not Known

9802.00

PETERSBURG CITY (730), VA

MSA: 40060

Low Income

8112.00

Moderate Income

8109.00

Middle Income

8110.00

Income Not Known

8103.00

PORTSMOUTH CITY (740), VA

MSA: 47260

Moderate Income

2125.00

SUFFOLK CITY (800), VA

MSA: 47260

Low Income

0654.00

Moderate Income

0653.00

Middle Income

0758.01

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000010363

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Upper Income

0754.03

VIRGINIA BEACH CITY (810), VA

MSA: 47260

Moderate Income

0410.02

Middle Income

0418.01 0454.07

Upper Income

0438.00 0440.03 0446.00 0462.12

Income Not Known

0440.04

2020 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000010363

Institution: Citizens & Farmers Bank

Agency: FDIC - 3

Record Identifier: <sup>11</sup>	Total Composite Records on File	Total Composite Records Without Errors	Total Validity <sup>10</sup> Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	349	349	0	0.00%
Small Farm Loans	5	5	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	1	1	0	0.00%
Assessment Area	28	28	0	0.00%
Total	385	385	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.