



April 1, 2024

The First Bank opened the following branches in 2023:

Branch Name	Address	City	State	Zip	Majority/Minority	Tract Income	Census Tract
<b>Blackshear</b>	228 Main Street	Blackshear	GA	31516	12.59%	Moderate	MSA-State-County-Tract: NA-13-229-9604.01
<b>Brunswick</b>	103 Scranton Connector	Brunswick	GA	31525	54.42%	Moderate	MSA-State-County-Tract: 15260-13-127-0007.01
<b>Darien</b>	1142 North Way	Darien	GA	31305	35.37%	Moderate	MSA-State-County-Tract: 15260-13-191-1103.00
<b>Hinesville Main</b>	300 South Main Street	Hinesville	GA	31313	65.82%	Moderate	MSA-State-County-Tract: 25980-13-179-0103.02
<b>Homerville</b>	56 East Dame Avenue	Homerville	GA	31634	32.38%	Middle (Underserved/Distressed)	MSA-State-County-Tract: NA-13-065-9701.00
<b>Jesup</b>	292 South Macon Street	Jesup	GA	31545	40.64%	Middle (Underserved/Distressed)	MSA-State-County-Tract: NA-13-305-9703.00
<b>Ludowici</b>	60 West Cypress Street	Ludowici	GA	31316	39.13%	Middle	MSA-State-County-Tract: 25980-13-183-9702.01
<b>Nahunta</b>	13792 Cleveland Street East	Nahunta	GA	31553	11.42%	Moderate	MSA-State-County-Tract: 15260-13-025-9602.02
<b>Pembroke</b>	16 Railroad Street East	Pembroke	GA	31321	36.42%	Moderate	MSA-State-County-Tract: 42340-13-029-9201.03
<b>Savannah</b>	620 Stephenson Avenue	Savannah	GA	31405	33.78%	Middle	MSA-State-County-Tract: 42340-13-051-0040.01
<b>St. Mary's</b>	392 Charlie Smith Sr. Highway	St Marys	GA	31558	43.66%	Moderate	MSA-State-County-Tract: NA-13-039-0106.04
<b>Statesboro</b>	506 Fair Road	Statesboro	GA	30458	30.40%	Middle (Underserved/Distressed)	MSA-State-County-Tract: NA-13-031-1105.00
<b>Waycross</b>	810 Plant Avenue	Waycross	GA	31501	91.79%	Moderate	MSA-State-County-Tract: NA-13-299-9504.00
<b>Hinesville Drive Thru</b>	300 South Main Street	Hinesville	GA	31501	65.82%	Moderate	MSA-State-County-Tract: 25980-13-179-0103.02

<b>Alpharetta</b>	4955 Windward Parkway	Alpharetta	GA	3000 4	42.99%	Upper	MSA-State-County-Tract: 12060-13-121-0116.60
<b>Carrollton (LPO)</b>	1004 Bankhead Hwy	Carrollton	GA	3011 7	38.80%	Moderate	MSA-State-County-Tract: 12060-13-045-9107.08
<b>Cumming</b>	108 Canton Road	Cumming	GA	3004 0	39.65%	Middle	MSA-State-County-Tract: 12060-13-117-1304.13
<b>Fayetteville</b>	440 North Jeff Davis Dr.	Fayetteville	GA	3021 4	59.99%	Moderate	MSA-State-County-Tract: 12060-13-113-1404.06
<b>Forest Park</b>	822 Main Street	Forest Park	GA	3029 7	89.32%	Low	MSA-State-County-Tract: 12060-13-063-0403.02
<b>Jonesboro</b>	101 N. Main St.	Jonesboro	GA	3023 6	67.50%	Moderate	MSA-State-County-Tract: 12060-13-063-0406.35
<b>McDonough</b>	203 Keys Ferry St.	McDonough	GA	3025 3	65.75%	Middle	MSA-State-County-Tract: 12060-13-151-0703.25
<b>McDonough Admin</b>	125 West Ridge Industrial Pkwy	McDonough	GA	3025 3	89.74%	Middle	MSA-State-County-Tract: 12060-13-151-0703.19
<b>McDonough-Hampton</b>	1705 Georgia Highway 20	McDonough	GA	3025 3	89.74%	Middle	MSA-State-County-Tract: 12060-13-151-0703.19
<b>Peachtree City</b>	300 Finance Avenue	Peachtree City	GA	3026 9	26.69%	Upper	MSA-State-County-Tract: 12060-13-113-1402.06
<b>Eagles Landing</b>	830 Eagles Landing Pkwy. Suite 100	Stockbridge	GA	3028 1	80.57%	Middle	MSA-State-County-Tract: 12060-13-151-0701.14

The First regularly reviews how we deliver services to our customers, including our bank branches, to optimize our customer experience. Our goal is to ensure we are providing services in an effective and efficient manner, while meeting or exceeding our customers' needs.