

# Triad Business Bank

CRA PUBLIC FILE – MAIN OFFICE

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## **Credit Related Comments**

There have been no credit related comments during this year and the prior two calendar years.

## Branch Address and Geographies Served

### Greensboro Branch Office

1501 Highwoods Boulevard Suite 103  
Greensboro NC 27410  
336-542-1470

MSA/MD Code – 24660  
State Code – 37  
County Code – 081  
Tract Code – 0161.01

### Winston-Salem Branch Office

751 West Fourth St Suite 420  
Winston Salem, NC 27101  
336-422-0970

MSA/MD Code – 49180  
State Code – 37  
County Code – 067  
Tract Code – 0001.00

### High Point Branch Office

2845 Penny Road Suite 120  
High Point, NC 27265

MSA/MD Code – 24660  
State Code – 37  
County Code – 081  
Tract Code – 0162.05

### **Branch Openings/Closings**

Greensboro Bank office opened 3/23/2020

Winston Salem Bank Office opened 6/10/2020

High Point Bank Office opened – 9/8/2020

There have been no branch closings.

## **Lending/Deposit Products**

### Commercial Lending

- Term Loans
- Construction Loans
- Real Estate Acquisition Loans
- Lines of Credit
- Bridge Loans

### Commercial Deposit Products

- Business Checking
- Non-profit and Proprietorship Accounts
- IOLTA Accounts
- Commercial Money Market Accounts
- Certificates of Deposit
- Overnight Sweep Accounts
- Courier Pickup Service
- Merchant Card Services/Card Processing

### Treasury Services

- Online Banking and Payment Solutions
- ACH Origination
- Wire Transfer
- Remote Deposit Capture
- Zero Balance Accounts
- Sweep Investment Accounts
- Concentration Accounts
- Fraud Services

### Personal Banking

- Interest Checking
- Demand Deposits
- Money Market Accounts
- Certificates of Deposit
- Online Banking/Payment Solutions

### Personal Lending

- Personal Loans
- HELOCs

## Hours of Operations

### Greensboro Branch Office

1501 Highwoods Boulevard Suite 103

Greensboro NC 27410

9am-5pm Monday through Friday or by appointment, Lunch Break 12pm – 1pm

### Winston-Salem Branch Office

751 West 4th Street, Suite 420

Winston Salem, NC 27101

9am-5pm Monday through Friday or by appointment, Lunch Break 12pm – 1pm

### High Point Branch Office

2845 Penny Road

High Point, NC 27265

9am-5pm Monday through Friday or by appointment, Lunch Break 12pm – 1pm

## Transaction Fees

### FEE SCHEDULE

#### Demand Deposit Fee Schedule

### Triad Business Bank

1501 Highwoods Blvd,  
Suite 103

Greensboro, North Carolina 27410

**FEES AND CHARGES.** The following fees and charges may be assessed against your account:

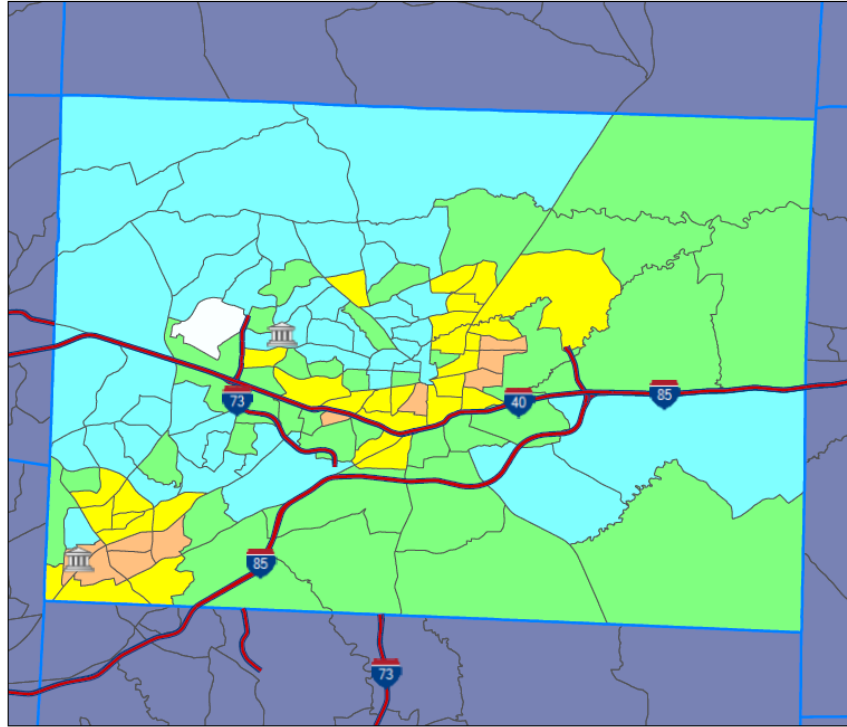
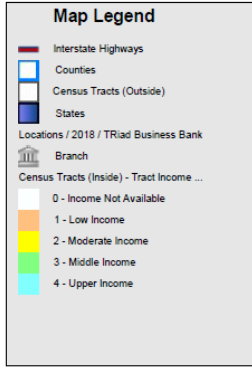
Check printing fees vary by the style of check ordered.

Stop Payment (and Renewals)	\$36.00
Non-Sufficient Funds	\$36.00
Official Check	\$10.00
Branch Initiated Domestic Wire	\$40.00
Branch Initiated International Wire	\$60.00
Monthly Dormant Fee	\$5.00
Savings or Money Market Excessive Withdrawal	\$10.00
Research by Branch or Department (per hour, minimum \$25)	\$25.00
Additional Statement Request	\$10.00
Collection Item	\$25.00
Legal Processing (Levy/Garnishment)	\$100.00
Counter Checks (Sheet of 4)	\$5.00
Chargeback	\$10.00
Debit Card Replacement (first card free)	\$5.00
Incoming Wire	\$12.00
Foreign Currency Fee	\$25.00
Overnight Fee	\$40.00

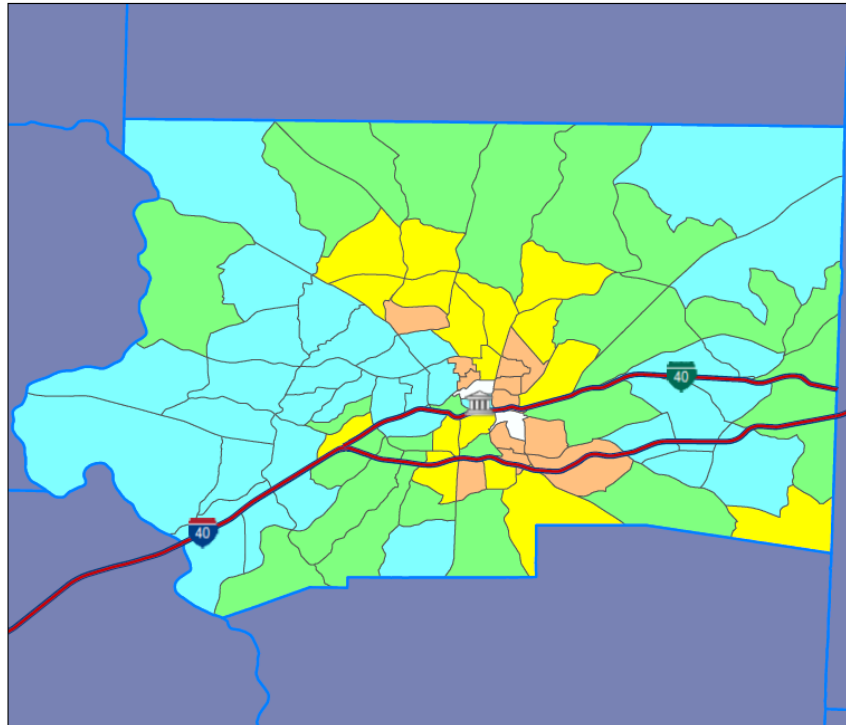
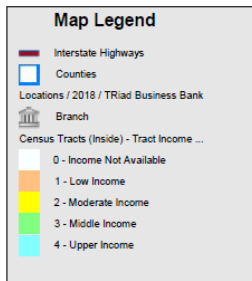
An overdraft fee of \$36.00 will be charged per presentment for covering overdrafts created by check or draft, in-person withdrawal, ATM withdrawal, or other electronic means.

# Facility Based Assessment Area Maps

## Guilford County



## Forsyth County



## Identification of Geographies

### Forsyth County

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4-Family Units
NC	FORSYTH COUNTY	1	4 - Upper	145	No	84900	96500	3239	1212	37.4	239	296
NC	FORSYTH COUNTY	2	3 - Middle	104	No	84900	69342	1303	646	49.6	63	221
NC	FORSYTH COUNTY	3.01	1 - Low	40.4	No	84900	26914	1888	1834	97.1	189	551
NC	FORSYTH COUNTY	3.02	1 - Low	48.7	No	84900	32404	1832	1740	95	359	900
NC	FORSYTH COUNTY	4	1 - Low	41	No	84900	27284	3232	3070	95	505	1249
NC	FORSYTH COUNTY	5	1 - Low	30.9	No	84900	20568	2344	2261	96.5	156	842
NC	FORSYTH COUNTY	6	1 - Low	43	No	84900	28650	1966	1916	97.5	165	540
NC	FORSYTH COUNTY	7	2 - Moderate	50.1	No	84900	33329	1577	1463	92.8	114	526
NC	FORSYTH COUNTY	8.01	1 - Low	3.75	No	84900	2499	2827	2746	97.1	21	309
NC	FORSYTH COUNTY	8.02	1 - Low	38.2	No	84900	25429	2258	1614	71.5	108	415
NC	FORSYTH COUNTY	9	3 - Middle	99	No	84900	65917	3589	1679	46.8	517	1091
NC	FORSYTH COUNTY	10	3 - Middle	97.4	No	84900	64808	3946	1670	42.3	824	1601
NC	FORSYTH COUNTY	11	4 - Upper	198	No	84900	1E+05	2765	940	34	296	870

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/n on-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
NC	FORSYTH COUNTY	12	4 - Upper	193	No	84900	1E+05	2279	331	14.5	634	971
NC	FORSYTH COUNTY	13	4 - Upper	150	No	84900	99583	5265	1506	28.6	359	634
NC	FORSYTH COUNTY	14	2 - Moderate	57.3	No	84900	38165	3883	3255	83.8	499	1240
NC	FORSYTH COUNTY	15	2 - Moderate	68.4	No	84900	45549	4361	3840	88.1	619	1491
NC	FORSYTH COUNTY	16.01	3 - Middle	83.3	No	84900	55427	3607	3459	95.9	1007	1561
NC	FORSYTH COUNTY	16.02	2 - Moderate	59.7	No	84900	39712	3101	2985	96.3	337	1170
NC	FORSYTH COUNTY	17	2 - Moderate	77.6	No	84900	51667	5527	4740	85.8	1228	2581
NC	FORSYTH COUNTY	18	2 - Moderate	68.8	No	84900	45813	4478	4105	91.7	1080	1719
NC	FORSYTH COUNTY	19.01	1 - Low	46.1	No	84900	30682	1542	1233	80	198	653
NC	FORSYTH COUNTY	19.02	3 - Middle	91.8	No	84900	61136	1871	759	40.6	435	916
NC	FORSYTH COUNTY	20.01	1 - Low	45.2	No	84900	30104	2536	1919	75.7	507	895
NC	FORSYTH COUNTY	20.02	1 - Low	42.6	No	84900	28342	3445	2469	71.7	721	1152
NC	FORSYTH COUNTY	21	3 - Middle	107	No	84900	71042	2111	546	25.9	667	1104
NC	FORSYTH COUNTY	22	4 - Upper	123	No	84900	81667	3588	759	21.2	1039	1946

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/n on-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
NC	FORSYTH COUNTY	25.01	4 - Upper	321	No	84900	2E+05	2680	200	7.46	867	1075
NC	FORSYTH COUNTY	25.02	4 - Upper	249	No	84900	2E+05	3017	275	9.12	1068	1290
NC	FORSYTH COUNTY	26.01	3 - Middle	119	No	84900	79516	2798	527	18.8	1369	1769
NC	FORSYTH COUNTY	26.04	4 - Upper	154	No	84900	1E+05	6519	2520	38.7	1576	1913
NC	FORSYTH COUNTY	26.05	4 - Upper	126	No	84900	84038	2569	942	36.7	587	773
NC	FORSYTH COUNTY	26.06	4 - Upper	124	No	84900	82500	4317	1364	31.6	1226	1789
NC	FORSYTH COUNTY	27.01	2 - Moderate	77.3	No	84900	51467	6329	4981	78.7	1265	1718
NC	FORSYTH COUNTY	27.02	2 - Moderate	70.1	No	84900	46667	6141	4820	78.5	497	1051
NC	FORSYTH COUNTY	27.04	2 - Moderate	75.4	No	84900	50179	3424	2495	72.9	166	377
NC	FORSYTH COUNTY	27.05	3 - Middle	91.3	No	84900	60784	3266	1424	43.6	59	181
NC	FORSYTH COUNTY	28.01	3 - Middle	108	No	84900	71964	4521	822	18.2	1610	2092
NC	FORSYTH COUNTY	28.04	3 - Middle	108	No	84900	71607	3706	2024	54.6	1160	1451
NC	FORSYTH COUNTY	28.06	2 - Moderate	63.8	No	84900	42478	3285	2232	68	371	767
NC	FORSYTH COUNTY	28.07	3 - Middle	93.4	No	84900	62181	4889	1834	37.5	2002	2465

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/n on-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
NC	FORSYTH COUNTY	28.08	3 - Middle	112	No	84900	74576	3934	1224	31.1	1204	1548
NC	FORSYTH COUNTY	28.09	4 - Upper	130	No	84900	86354	3045	1040	34.2	1072	1217
NC	FORSYTH COUNTY	29.01	2 - Moderate	77.5	No	84900	51575	4901	2524	51.5	1230	1976
NC	FORSYTH COUNTY	29.03	3 - Middle	88.6	No	84900	58953	3756	1785	47.5	963	1503
NC	FORSYTH COUNTY	29.04	3 - Middle	115	No	84900	76761	2027	314	15.5	785	1055
NC	FORSYTH COUNTY	30.02	3 - Middle	92.4	No	84900	61490	4235	2451	57.9	1356	1905
NC	FORSYTH COUNTY	30.03	3 - Middle	108	No	84900	71719	3610	1268	35.1	908	1250
NC	FORSYTH COUNTY	30.04	4 - Upper	127	No	84900	84688	3824	1018	26.6	987	1255
NC	FORSYTH COUNTY	31.03	4 - Upper	125	No	84900	83088	5934	1049	17.7	1988	2293
NC	FORSYTH COUNTY	31.05	3 - Middle	108	No	84900	71563	3914	1093	27.9	980	1456
NC	FORSYTH COUNTY	31.06	3 - Middle	106	No	84900	70313	3152	360	11.4	1242	1481
NC	FORSYTH COUNTY	31.07	3 - Middle	117	No	84900	77727	4346	1034	23.8	1141	1521
NC	FORSYTH COUNTY	31.08	3 - Middle	90.9	No	84900	60491	3569	1510	42.3	1006	1477
NC	FORSYTH COUNTY	32.01	4 - Upper	135	No	84900	89716	4937	1232	25	1352	1806

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/n on-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
NC	FORSYTH COUNTY	32.02	3 - Middle	96	No	84900	63933	4244	1688	39.8	963	1360
NC	FORSYTH COUNTY	33.07	3 - Middle	119	No	84900	79236	3798	1269	33.4	878	1073
NC	FORSYTH COUNTY	33.08	4 - Upper	122	No	84900	81203	8301	2615	31.5	2691	3048
NC	FORSYTH COUNTY	33.09	3 - Middle	81.9	No	84900	54545	5603	3951	70.5	1309	1753
NC	FORSYTH COUNTY	33.1	3 - Middle	99.4	No	84900	66172	4258	2285	53.7	1320	1767
NC	FORSYTH COUNTY	33.11	4 - Upper	145	No	84900	96326	1970	643	32.6	627	808
NC	FORSYTH COUNTY	33.12	3 - Middle	117	No	84900	77950	4537	1262	27.8	1029	1361
NC	FORSYTH COUNTY	33.13	3 - Middle	108	No	84900	71806	1516	347	22.9	422	632
NC	FORSYTH COUNTY	33.14	4 - Upper	122	No	84900	81335	2935	708	24.1	1097	1206
NC	FORSYTH COUNTY	33.15	3 - Middle	98.9	No	84900	65833	3729	1066	28.6	772	1209
NC	FORSYTH COUNTY	34.02	4 - Upper	121	No	84900	80625	2396	699	29.2	887	1214
NC	FORSYTH COUNTY	34.03	2 - Moderate	58.3	No	84900	38783	3375	2712	80.4	407	781
NC	FORSYTH COUNTY	34.04	1 - Low	41	No	84900	27318	3876	3292	84.9	573	1148
NC	FORSYTH COUNTY	35	2 - Moderate	63.4	No	84900	42206	8076	5686	70.4	1545	2516

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/n on-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
NC	FORSYTH COUNTY	36	3 - Middle	94	No	84900	62576	7037	4043	57.5	1579	2455
NC	FORSYTH COUNTY	37.01	1 - Low	40.4	No	84900	26909	4686	3418	72.9	433	814
NC	FORSYTH COUNTY	37.02	3 - Middle	90.7	No	84900	60385	5372	3073	57.2	1397	2017
NC	FORSYTH COUNTY	37.03	4 - Upper	135	No	84900	90162	8478	4600	54.3	2183	2777
NC	FORSYTH COUNTY	38.03	3 - Middle	111	No	84900	73611	4942	2142	43.3	1347	1662
NC	FORSYTH COUNTY	38.04	2 - Moderate	75.1	No	84900	49973	5253	2313	44	1466	1962
NC	FORSYTH COUNTY	38.05	3 - Middle	88	No	84900	58561	6598	3681	55.8	1339	1795
NC	FORSYTH COUNTY	38.06	3 - Middle	89.3	No	84900	59423	3158	1261	39.9	987	1141
NC	FORSYTH COUNTY	39.03	2 - Moderate	67.8	No	84900	45145	4860	3028	62.3	781	997
NC	FORSYTH COUNTY	39.04	3 - Middle	101	No	84900	67439	6820	2623	38.5	1528	2134
NC	FORSYTH COUNTY	39.05	3 - Middle	98.6	No	84900	65662	3633	1231	33.9	991	1125
NC	FORSYTH COUNTY	39.06	4 - Upper	209	No	84900	1E+05	3657	525	14.4	1258	1410
NC	FORSYTH COUNTY	39.08	4 - Upper	248	No	84900	2E+05	3265	532	16.3	1168	1296
NC	FORSYTH COUNTY	39.09	4 - Upper	164	No	84900	1E+05	4671	1037	22.2	1412	1701

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
NC	FORSYTH COUNTY	40.05	4 - Upper	168	No	84900	1E+05	4870	668	13.7	1705	1846
NC	FORSYTH COUNTY	40.07	4 - Upper	175	No	84900	1E+05	8016	1437	17.9	2519	2963
NC	FORSYTH COUNTY	40.09	4 - Upper	149	No	84900	99063	4456	691	15.5	1711	1853
NC	FORSYTH COUNTY	40.1	4 - Upper	222	No	84900	1E+05	5145	1465	28.5	1096	1554
NC	FORSYTH COUNTY	40.11	4 - Upper	144	No	84900	96182	5908	1223	20.7	1693	2269
NC	FORSYTH COUNTY	40.12	3 - Middle	109	No	84900	72368	6008	1621	27	1407	1704
NC	FORSYTH COUNTY	40.13	3 - Middle	114	No	84900	76181	4104	1596	38.9	822	1114
NC	FORSYTH COUNTY	40.14	4 - Upper	138	No	84900	91853	3431	848	24.7	1113	1419
NC	FORSYTH COUNTY	40.15	4 - Upper	162	No	84900	1E+05	4624	1220	26.4	1471	1615
NC	FORSYTH COUNTY	41.02	3 - Middle	113	No	84900	75500	3128	525	16.8	1209	1491
NC	FORSYTH COUNTY	41.03	4 - Upper	146	No	84900	96875	4244	1145	27	1299	1537
NC	FORSYTH COUNTY	41.04	4 - Upper	162	No	84900	1E+05	4607	1236	26.8	1389	1669

**Guilford County**

State Abb r	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
NC	GUILFORD COUNTY	101	2 - Moderate	62.8	No	85200	41311	1626	1478	90.9	207	644
NC	GUILFORD COUNTY	102	2 - Moderate	68.9	No	85200	45329	4659	3032	65.1	520	1006
NC	GUILFORD COUNTY	103	2 - Moderate	65.5	No	85200	43100	2633	2087	79.3	436	1060
NC	GUILFORD COUNTY	104	4 - Upper	165	No	85200	108875	1484	255	17.2	459	706
NC	GUILFORD COUNTY	104	4 - Upper	123	No	85200	80658	1634	392	24	414	739
NC	GUILFORD COUNTY	104	4 - Upper	323	No	85200	212697	2533	143	5.65	890	1074
NC	GUILFORD COUNTY	105	4 - Upper	146	No	85200	95861	2102	361	17.2	705	1069
NC	GUILFORD COUNTY	106	3 - Middle	100	No	85200	66016	2857	672	23.5	714	1376
NC	GUILFORD COUNTY	106	3 - Middle	109	No	85200	71429	6114	2861	46.8	500	968
NC	GUILFORD COUNTY	107	4 - Upper	150	No	85200	98636	2036	628	30.8	401	796
NC	GUILFORD COUNTY	107	4 - Upper	123	No	85200	81131	6928	3751	54.1	195	459
NC	GUILFORD COUNTY	108	4 - Upper	131	No	85200	86520	2946	1155	39.2	377	438
NC	GUILFORD COUNTY	109	4 - Upper	124	No	85200	81544	2387	1456	61	254	775

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
	COUNTY											
NC	GUILFORD COUNTY	110	1 - Low	40.6	No	85200	26750	5224	5133	98.3	74	667
NC	GUILFORD COUNTY	111	2 - Moderate	58.4	No	85200	38415	4194	4066	97	525	1315
NC	GUILFORD COUNTY	111	2 - Moderate	65.2	No	85200	42907	2753	2690	97.7	614	1270
NC	GUILFORD COUNTY	112	0 - Unknown	0	No	85200	0	3378	2851	84.4	219	439
NC	GUILFORD COUNTY	112	0 - Unknown	0	No	85200	0	2818	2729	96.8	444	1328
NC	GUILFORD COUNTY	113	1 - Low	40.1	No	85200	26389	2956	2786	94.3	758	1764
NC	GUILFORD COUNTY	114	1 - Low	39.7	No	85200	26105	5547	5134	92.6	385	1600
NC	GUILFORD COUNTY	115	1 - Low	33.7	No	85200	22190	3866	2674	69.2	580	1264
NC	GUILFORD COUNTY	116	2 - Moderate	60.4	No	85200	39784	2578	1821	70.6	491	1137
NC	GUILFORD COUNTY	116	2 - Moderate	63.8	No	85200	42031	3140	2532	80.6	359	846
NC	GUILFORD COUNTY	119	3 - Middle	81.7	No	85200	53791	5263	4373	83.1	913	1466
NC	GUILFORD COUNTY	119.1	2 - Moderate	63.7	No	85200	41952	4781	3955	82.7	1017	1754
NC	GUILFORD COUNTY	125	4 - Upper	149	No	85200	97935	4361	1161	26.6	1322	1707

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
NC	GUILFORD COUNTY	125	3 - Middle	95.3	No	85200	62716	3645	2299	63.1	436	696
NC	GUILFORD COUNTY	125.1	4 - Upper	197	No	85200	129358	4410	503	11.4	1574	1718
NC	GUILFORD COUNTY	125.1	3 - Middle	97.3	No	85200	64050	3411	655	19.2	1048	1445
NC	GUILFORD COUNTY	125.1	4 - Upper	161	No	85200	106188	2325	311	13.4	873	966
NC	GUILFORD COUNTY	125.1	4 - Upper	237	No	85200	156196	3262	676	20.7	1350	1389
NC	GUILFORD COUNTY	125.1	4 - Upper	181	No	85200	119321	5059	629	12.4	1831	2011
NC	GUILFORD COUNTY	126	2 - Moderate	71	No	85200	46709	4778	4014	84	811	1470
NC	GUILFORD COUNTY	126.1	3 - Middle	103	No	85200	67885	2698	1540	57.1	776	929
NC	GUILFORD COUNTY	126.1	1 - Low	35.9	No	85200	23601	2504	2185	87.3	107	462
NC	GUILFORD COUNTY	126.1	3 - Middle	83.8	No	85200	55156	3219	2672	83	808	1308
NC	GUILFORD COUNTY	126.1	1 - Low	48.6	No	85200	32023	3855	3268	84.8	497	1056
NC	GUILFORD COUNTY	126.1	3 - Middle	84.4	No	85200	55585	6304	5402	85.7	1180	1657
NC	GUILFORD COUNTY	126.2	2 - Moderate	71.5	No	85200	47083	3475	2891	83.2	701	1175
NC	GUILFORD	126.2	1 - Low	49.5	No	85200	32554	3479	2803	80.6	103	1480

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
	COUNTY											
NC	GUILFORD COUNTY	126.2	3 - Middle	84.6	No	85200	55699	3446	2096	60.8	311	587
NC	GUILFORD COUNTY	126.2	2 - Moderate	58.4	No	85200	38433	3806	3115	81.8	358	892
NC	GUILFORD COUNTY	126.2	1 - Low	37.9	No	85200	24974	3914	3002	76.7	1022	1424
NC	GUILFORD COUNTY	127	4 - Upper	143	No	85200	93819	5505	2780	50.5	964	1500
NC	GUILFORD COUNTY	127	2 - Moderate	70.7	No	85200	46513	3654	3032	83	563	1074
NC	GUILFORD COUNTY	127.1	2 - Moderate	56.7	No	85200	37351	4168	4044	97	771	1389
NC	GUILFORD COUNTY	127.1	1 - Low	39.9	No	85200	26273	3399	3204	94.3	390	1275
NC	GUILFORD COUNTY	127.1	1 - Low	46.9	No	85200	30906	2677	2478	92.6	193	1020
NC	GUILFORD COUNTY	128	3 - Middle	96.1	No	85200	63281	9306	7619	81.9	2287	3272
NC	GUILFORD COUNTY	128	1 - Low	48.8	No	85200	32138	4299	3980	92.6	828	1665
NC	GUILFORD COUNTY	128.1	2 - Moderate	78.8	No	85200	51842	2817	2490	88.4	459	672
NC	GUILFORD COUNTY	136	2 - Moderate	58.7	No	85200	38625	4668	1433	30.7	249	493
NC	GUILFORD COUNTY	136	2 - Moderate	63.8	No	85200	42000	4111	2730	66.4	684	1639

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
NC	GUILFORD COUNTY	137	4 - Upper	174	No	85200	114875	4123	1105	26.8	1238	1634
NC	GUILFORD COUNTY	138	1 - Low	49.8	No	85200	32802	3977	3494	87.9	694	2026
NC	GUILFORD COUNTY	139	1 - Low	38.1	No	85200	25063	4425	4035	91.2	326	1619
NC	GUILFORD COUNTY	140	1 - Low	48.7	No	85200	32090	3197	2065	64.6	418	1025
NC	GUILFORD COUNTY	142	2 - Moderate	53	No	85200	34866	4043	3528	87.3	473	1633
NC	GUILFORD COUNTY	143	1 - Low	48.5	No	85200	31948	2943	2424	82.4	157	1094
NC	GUILFORD COUNTY	144.1	3 - Middle	106	No	85200	69605	2511	2109	84	854	1096
NC	GUILFORD COUNTY	144.1	4 - Upper	124	No	85200	81938	6129	2556	41.7	1590	2021
NC	GUILFORD COUNTY	144.1	2 - Moderate	76.4	No	85200	50288	2427	1902	78.4	456	916
NC	GUILFORD COUNTY	144.1	3 - Middle	93.6	No	85200	61616	3038	1324	43.6	884	1133
NC	GUILFORD COUNTY	144.1	2 - Moderate	72.3	No	85200	47617	3974	2180	54.9	634	907
NC	GUILFORD COUNTY	144.1	2 - Moderate	67.6	No	85200	44505	5480	4021	73.4	1009	1568
NC	GUILFORD COUNTY	144.1	3 - Middle	85.8	No	85200	56506	2823	1240	43.9	744	1023
NC	GUILFORD	145	1 - Low	49.2	No	85200	32408	1225	745	60.8	197	532

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
	COUNTY											
NC	GUILFORD COUNTY	145	2 - Moderate	58.8	No	85200	38713	4692	3426	73	820	1636
NC	GUILFORD COUNTY	145	2 - Moderate	75.3	No	85200	49600	3435	2911	84.8	545	1213
NC	GUILFORD COUNTY	151	3 - Middle	99	No	85200	65197	5594	2298	41.1	1586	2117
NC	GUILFORD COUNTY	152	3 - Middle	97.3	No	85200	64063	5363	1717	32	1252	1844
NC	GUILFORD COUNTY	152	3 - Middle	116	No	85200	76354	6477	3283	50.7	1262	1518
NC	GUILFORD COUNTY	153	4 - Upper	153	No	85200	100833	5506	2363	42.9	1883	2323
NC	GUILFORD COUNTY	153	3 - Middle	94.3	No	85200	62067	4621	3074	66.5	809	1329
NC	GUILFORD COUNTY	154	4 - Upper	131	No	85200	86371	5446	2603	47.8	1856	2421
NC	GUILFORD COUNTY	154	2 - Moderate	77.4	No	85200	50956	7760	5234	67.5	1444	2406
NC	GUILFORD COUNTY	155	3 - Middle	84.1	No	85200	55352	7211	5292	73.4	1465	2347
NC	GUILFORD COUNTY	156	4 - Upper	227	No	85200	149432	5439	951	17.5	1481	1667
NC	GUILFORD COUNTY	156	4 - Upper	133	No	85200	87875	6245	1996	32	1882	2200
NC	GUILFORD COUNTY	157	4 - Upper	127	No	85200	83550	6590	2542	38.6	1538	2022

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
NC	GUILFORD COUNTY	157	4 - Upper	137	No	85200	89926	6347	2186	34.4	1400	1382
NC	GUILFORD COUNTY	157.1	3 - Middle	82.1	No	85200	54076	2966	1215	41	475	753
NC	GUILFORD COUNTY	157.1	4 - Upper	177	No	85200	116250	6193	2532	40.9	2295	2547
NC	GUILFORD COUNTY	157.1	4 - Upper	162	No	85200	106875	6473	2009	31	1912	2150
NC	GUILFORD COUNTY	158	4 - Upper	203	No	85200	133750	8668	1765	20.4	2628	3153
NC	GUILFORD COUNTY	159	4 - Upper	165	No	85200	108611	6175	976	15.8	1613	1987
NC	GUILFORD COUNTY	159	4 - Upper	212	No	85200	139559	4615	971	21	1528	1656
NC	GUILFORD COUNTY	160	4 - Upper	176	No	85200	115800	4902	1285	26.2	1271	1396
NC	GUILFORD COUNTY	160.1	4 - Upper	158	No	85200	103711	1837	467	25.4	453	519
NC	GUILFORD COUNTY	160.1	4 - Upper	149	No	85200	97874	4211	1967	46.7	644	1119
NC	GUILFORD COUNTY	160.1	4 - Upper	144	No	85200	94537	5059	1623	32.1	1350	1686
NC	GUILFORD COUNTY	160.1	4 - Upper	128	No	85200	84375	7620	2602	34.2	2388	2802
NC	GUILFORD COUNTY	160.1	4 - Upper	156	No	85200	102813	3888	1075	27.7	1376	1503
NC	GUILFORD	160.1	3 - Middle	104	No	85200	68661	2698	915	33.9	713	819

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
	COUNTY											
NC	GUILFORD COUNTY	160.1	3 - Middle	92.2	No	85200	60723	5733	3581	62.5	693	979
NC	GUILFORD COUNTY	161	3 - Middle	118	No	85200	77891	4684	1207	25.8	1458	1594
NC	GUILFORD COUNTY	161	2 - Moderate	64	No	85200	42125	3788	2127	56.2	622	922
NC	GUILFORD COUNTY	161	3 - Middle	105	No	85200	68851	5299	3092	58.4	923	1646
NC	GUILFORD COUNTY	162	4 - Upper	160	No	85200	105442	6753	1554	23	1972	2243
NC	GUILFORD COUNTY	0162.03	4 - Upper	154.17	No	85200	101496	5221	1689	32.35	1498	1738
NC	GUILFORD COUNTY	0162.04	4 - Upper	172.75	No	85200	113726	4557	2070	45.42	1457	1555
NC	GUILFORD COUNTY	0162.05	4 - Upper	145.9	No	85200	96053	4650	2413	51.89	1009	1194
NC	GUILFORD COUNTY	0163.03	4 - Upper	148.92	No	85200	98039	3380	894	26.45	1255	1524
NC	GUILFORD COUNTY	0163.04	4 - Upper	164.32	No	85200	108177	3688	1048	28.42	1454	1580
NC	GUILFORD COUNTY	0163.05	4 - Upper	144.3	No	85200	95000	3484	1089	31.26	999	1093
NC	GUILFORD COUNTY	0163.06	3 - Middle	100.63	No	85200	66250	5452	2873	52.7	1711	1667
NC	GUILFORD COUNTY	0164.05	2 - Moderate	58.73	No	85200	38667	1770	1167	65.93	432	249

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
NC	GUILFORD COUNTY	0164.06	3 - Middle	119.54	No	85200	78697	4228	2156	50.99	993	1067
NC	GUILFORD COUNTY	0164.07	4 - Upper	153.3	No	85200	100921	4496	2049	45.57	1224	1549
NC	GUILFORD COUNTY	0164.08	4 - Upper	172.54	No	85200	113589	1972	344	17.44	719	771
NC	GUILFORD COUNTY	0164.09	4 - Upper	146.08	No	85200	96167	2496	634	25.4	885	1025
NC	GUILFORD COUNTY	0164.10	3 - Middle	103.19	No	85200	67937	5450	3092	56.73	1636	1985
NC	GUILFORD COUNTY	0165.02	3 - Middle	103.31	No	85200	68016	6553	2483	37.89	1979	2264
NC	GUILFORD COUNTY	0165.03	3 - Middle	117.79	No	85200	77548	5480	3360	61.31	986	1291
NC	GUILFORD COUNTY	0165.05	4 - Upper	131.49	No	85200	86567	5239	2844	54.29	1220	1452
NC	GUILFORD COUNTY	0165.06	4 - Upper	163.02	No	85200	107321	4845	2133	44.02	1769	1975
NC	GUILFORD COUNTY	0166.00	3 - Middle	99.02	No	85200	65192	2452	791	32.26	663	927
NC	GUILFORD COUNTY	0167.01	3 - Middle	103.17	No	85200	67920	6046	4317	71.4	1769	2373
NC	GUILFORD COUNTY	0167.02	3 - Middle	89.19	No	85200	58715	3754	811	21.6	1142	1561
NC	GUILFORD COUNTY	0168.00	3 - Middle	109.01	No	85200	71765	7802	4343	55.67	1877	2657
NC	GUILFORD	0169.00	3 - Middle	102.24	No	85200	67306	4697	676	14.39	1401	1725

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4-Family Units
	COUNTY											
NC	GUILFORD COUNTY	0170.00	3 - Middle	104.74	No	85200	68952	4675	508	10.87	1407	2013
NC	GUILFORD COUNTY	0171.01	4 - Upper	159.32	No	85200	104886	5582	1571	28.14	1799	2081
NC	GUILFORD COUNTY	0171.02	3 - Middle	104.85	No	85200	69028	2366	857	36.22	728	943
NC	GUILFORD COUNTY	0172.00	3 - Middle	117.81	No	85200	77559	9369	3853	41.12	2789	3438
NC	GUILFORD COUNTY	9801.00	0 - Unknown	0	No	85200	0	0	0	0	0	0

## Quarterly Loan to Deposit Ratios

### **1st Quarter 2024**

Total Loans 359,199

Total Deposits 477,589

Loan to Deposit Ratio 75.21%

### **2nd Quarter 2024**

Total Loans 363,409

Total Deposits 444,467

Loan to Deposit Ratio 81.76%

### **3rd Quarter 2024**

Total Loans 371,612

Total Deposits 477,327

Loan to Deposit Ratio 77.85%

### **4th Quarter 2024**

Total Loans 373,674

Total Deposits 455,447

Loan to Deposit Ratio 82.05%

### **2025 (In Thousands)**

#### **1st Quarter 2025**

Total Loans 374,401

Total Deposits 453,662

Loan to Deposit Ratio 82.53%

#### **2nd Quarter 2025**

Total Loans 387,929

Total Deposits 472,919

Loan to Deposit Ratio 82.03%

#### **3rd Quarter 2025**

Total Loans 394,606

Total Deposits 453,256

Loan to Deposit Ratio 87.06%

#### **4th Quarter 2025**

Total Loans 400,531

Total Deposits 467,615

Loan to Deposit Ratio 85.65%

**Appendix A – CRA Public Evaluation**  
**PUBLIC DISCLOSURE**

September 22, 2025

**COMMUNITY REINVESTMENT ACT**  
**PERFORMANCE EVALUATION**

Triad Business Bank  
Certificate Number: 59188

1501 Highwoods Boulevard  
Greensboro, NC 27410

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

10 10th Street NE, Suite 800  
Atlanta, Georgia 30309-3849

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.

**The Lending Test is rated Satisfactory.**

- The loan-to-deposit ratio is reasonable given the institution's size, financial condition, and assessment areas' credit needs.
- The majority of lending related activities are within the assessment areas.
- The geographic distribution of loans reflects reasonable dispersion throughout the assessment areas.
- The distribution of borrowers reflects, given the demographics of the assessment areas, poor penetration among businesses of different sizes.
- The institution did not receive any CRA-related complaints since the previous evaluation; therefore, this factor did not affect the Lending Test rating.

**The Community Development Test is rated Satisfactory.**

The community development performance demonstrates adequate responsiveness to community development needs in its assessment areas through community development loans, qualified investments, and community development services, as appropriate, considering the institution's capacity and the need and availability of such opportunities for community development in the assessment areas.

## DESCRIPTION OF INSTITUTION

Triad Business Bank is a state-chartered institution headquartered in Greensboro, North Carolina. The bank operates independently of a holding company and does not have any subsidiaries or affiliates. At the March 7, 2022, Community Reinvestment Act (CRA) evaluation performed by the FDIC, the bank received a "Satisfactory" CRA rating. The evaluation was based on Small Bank Examination Procedures.

The bank operates three full-service branches within the State of North Carolina. The bank continues to operate its main office in Greensboro, North Carolina and operates the additional full-service branches in High Point, North Carolina and Winston-Salem, North Carolina. The bank has not been involved in any merger or acquisition activity since the previous evaluation.

Triad Business Bank is a commercial bank offering traditional lending and deposit products, primarily focusing on commercial customers. Loan products include home equity lines of credit, 1-4 family secured loans, construction loans, commercial real estate loans, business lines of credit, business unsecured loans, land development loans, and commercial and industrial loans. The bank offers traditional deposit products, such as checking, savings, money market, and certificates of deposit accounts. Alternative banking services include online and mobile banking. The bank does not have any automated teller machines.

As of June 30, 2025, the Consolidated Reports of Condition and Income (Call Report) reflects total assets of \$531.3 million, total deposits of \$472.9 million, and total loans of \$387.9 million. There have been no significant changes in the loan composition since the previous evaluation. As shown in the following table, significant loan types are commercial and residential real estate loans. The Call Report data shows that commercial loans, including those secured by nonfarm nonresidential properties and commercial and industrial loans, comprise 71.9 percent of the portfolio. Residential real estate loans, including those secured by 1-4 family residential properties and multifamily residential properties, comprise 10.4 percent of the portfolio.

<b>Loan Portfolio Distribution as of 06/30/2025</b>		
<b>Loan Category</b>	<b>\$(000s)</b>	<b>%</b>
Construction and Land Development	65,824	17.0
Secured by Farmland	0	0.0
Secured by 1-4 Family Residential Properties	23,717	6.1
Secured by Multifamily (5 or more) Residential Properties	16,813	4.3
Secured by Nonfarm Nonresidential Properties	194,981	50.7
<b>Total Real Estate Loans</b>	<b>301,335</b>	<b>77.7</b>
Commercial and Industrial Loans	83,749	21.6
Agricultural Production and Other Loans to Farmers	0	0.0
Consumer Loans	2,794	0.7
Obligations of States and Political Subdivisions in the U.S.	0	0.0
Other Loans	51	0.0
Lease Financing Receivable (net of unearned income)	0	0.0
Less: Unearned Income	0	0.0
<b>Total Loans</b>	<b>387,929</b>	<b>100.0</b>
<i>Source: Call Report data</i>		

Examiners did not identify any financial, legal or other impediments that affect the bank's ability to meet the credit needs of the assessment areas.

#### **DESCRIPTION OF ASSESSMENT AREAS**

The CRA requires each financial institution to define one or more assessment areas with which its CRA performance will be evaluated. Triad Business Bank operates in two assessment areas in the State of North Carolina: the Greensboro Metropolitan Statistical Area (MSA) Assessment Area and the Winston-Salem MSA Assessment Area. The delineated assessment areas remain unchanged since the previous evaluation. Refer to the individual assessment areas for additional information.

## SCOPE OF EVALUATION

### General Information

This evaluation covers the period from the previous evaluation, dated March 7, 2022, to the current evaluation dated September 22, 2025. Examiners used the Interagency Intermediate Small Bank Examination Procedures to evaluate Triad Business Bank’s CRA performance. These procedures include two tests: Lending and Community Development. The Appendix lists the criteria evaluated.

Examiners analyzed the Greensboro MSA Assessment Area using full-scope procedures given the level of operations, including loans, deposits, and branches within the assessment area. The Greensboro MSA Assessment Area will receive the most weight in determining overall conclusions. Examiners analyzed the Winston-Salem MSA Assessment Area using limited-scope procedures due to lesser loan activity, deposits, and branches within the assessment area.

<b>Assessment Area Breakdown of Loans, Deposits, and Branches</b>						
<b>Assessment Area</b>	<b>Loans</b>		<b>Deposits</b>		<b>Branches</b>	
	<b>\$(000s)</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>	<b>#</b>	<b>%</b>
Greensboro MSA	22,297	75.4	398,205	89.6	2	66.7
Winston-Salem MSA	7,270	24.6	46,262	10.4	1	33.3
<b>Total</b>	<b>29,567</b>	<b>100.0</b>	<b>444,467</b>	<b>100.0</b>	<b>3</b>	<b>100.0</b>

*Source: 2023 and 2024 Bank data and FDIC Summary of Deposits (06/30/2024)*

### Activities Reviewed

The CRA regulation requires examiners to review lending performance with respect to home mortgage, small business, and small farm loans, if significant. Examiners considered the business strategy, as well as the number and dollar volume of loans originated during the evaluation period and determined the major product lines are small business and home mortgage loans. Due to the higher number and dollar volume of small business lending, examiners placed more weight on small business loans when determining overall conclusions. Small farm loans do not represent a major product line and are not included in the review. The following table includes loans originated or purchased from January 1, 2024, to December 31, 2024.

<b>Loans Originated or Purchased</b>				
<b>Loan Category</b>	<b>\$(000)</b>	<b>%</b>	<b>#</b>	<b>%</b>
Construction and Land Development	33,922	31.5	26	20.5
Secured by Farmland	0	0.0	0	0.0
Secured by 1-4 Family Residential Properties	9,816	9.1	24	18.9
Multi-Family (50r more) Residential Properties	5,180	4.8	2	1.6
Commercial Real Estate Loans	26,703	24.8	20	15.7
Commercial and Industrial Loans	31,421	29.1	52	40.9
Agricultural Loans	0	0.0	0	0.0
Consumer Loans	0	0.0	0	0.0
Other Loans	750	.7	3	2.4
<b>Total Loans</b>	<b>107,792</b>	<b>100.0</b>	<b>127</b>	<b>100.0</b>
<i>Source: 2024 Bank data</i>				

Examiners reviewed the entire universe of small business loans originated in 2023 and 2024 for this evaluation. In 2023, the bank originated 56 loans totaling \$20.1 million; and in 2024, the bank originated 55 loans totaling \$18.6 million. The performance was compared to 2023 and 2024 D&B demographic data, respectively. Lending performance for 2023 is only discussed if anomalies are noted in the analysis.

Triad Business Bank is not subject to the data collection and recording provisions of the Home Mortgage Disclosure (HMDA) and this evaluation considered the entire home mortgage loan universes in 2023 and 2024. In 2023, the bank originated 20 home mortgage loans totaling \$5.5 million; and in 2024 the bank originated 24 home mortgage loans totaling \$9.8 million. Similar to small business lending, only 2024 home mortgage lending is presented in the performance evaluation, as this is the most recent full calendar year of data. The home mortgage loans are primarily originated to business entities to finance rental properties and borrower income information was not reported or collected for a substantial majority of home mortgage loans. Therefore, examiners did not conduct a borrower profile analysis for this loan product as this would not provide meaningful conclusions. Examiners used 2020 Census demographic data as a comparison for home mortgage lending.

The universes of 2023 and 2024 lending data were utilized for the Assessment Area Concentration; however, only 2024 lending data within the assessment areas are included in the Geographic Distribution and Borrower Profile analyses. Additionally, while both the number and dollar volume of loans are presented throughout this evaluation, examiners focused more on the number of loans originated, as this is a better indicator of the number of businesses and individuals served.

This evaluation includes all community development loans, qualified investments, and community development services provided by bank management from March 7, 2022, through September 22, 2025, that benefited the assessment areas. Additionally, examiners determined that the bank met the needs of the assessment areas and also considered broader regional activities for this same timeframe. Finally, examiners also considered prior period qualified investments that are still outstanding as of the date of this evaluation.

## CONCLUSIONS ON PERFORMANCE CRITERIA

### LENDING TEST

Triad Business Bank demonstrated a satisfactory Lending Test. The reasonable loan-to-deposit ratio, reasonable geographic distribution, and majority of loans inside the assessment areas outweighs the poor borrower profile to support his conclusion.

### Loan-to-Deposit Ratio

The loan-to-deposit ratio is reasonable (considering seasonal variations and taking into account lending related activities) given the institution's size, financial condition, and assessment area credit needs.

The loan-to-deposit ratio, calculated from Call Report data, averaged 72.6 percent over the past 14 quarters from March 31, 2022, to June 30, 2025. This is a decrease from the average, net loan-to-deposit ratio of 87.4 percent at the previous evaluation, but is still reasonable. The ratio ranged from a low of 61.4 percent as of June 30, 2022, to a high of 81.7 percent, as of March 31, 2025.

As shown in the following table, examiners present the loan-to-deposit ratios of two similarly situated institutions in terms of asset size, lending focus, and location. Triad Business Bank's ratio falls within these two similarly-situated banks.

<b>Loan-to-Deposit Ratio Comparison</b>		
<b>Bank</b>	<b>Total Assets of 6/30/25 (000s)</b>	<b>Average Net Loan-to-Deposit Ratio (%)</b>
<b>Triad Business Bank</b>	<b>531,327</b>	<b>72.6</b>
Bank of Oak Ridge	674,724	90.9
Mechanic & Farmers Bank	493,257	67.4

*Source: Call Report data (03/31/2022 – 06/30/2025)*

### Assessment Area Concentration

A majority of loans and other lending related activities are in the institution's assessment areas. The majority of home mortgage loans, by both number and dollar volume, were originated inside the assessment areas; however, the majority of small business loans, by both number and dollar volume were originated outside of the assessment areas. In the following table, the overall total number of loans is outside the assessment areas and the overall total dollar volume of loans is inside the assessment areas. Considering both of these figures, examiners determined that the overall majority of lending is inside the assessment areas.

Lending Inside and Outside of the Assessment Areas										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Small Business										
2023	23	41.1	33	58.9	56	9,701	48.3	10,392	51.7	20,093
2024	21	38.2	34	61.8	55	8,985	48.2	9,658	51.8	18,643
<b>Subtotal</b>	<b>44</b>	<b>39.6</b>	<b>67</b>	<b>60.4</b>	<b>111</b>	<b>18,686</b>	<b>48.2</b>	<b>20,050</b>	<b>51.8</b>	<b>68,736</b>
Home Mortgage										
2023	16	80.0	4	20.0	20	4,528	82.9	931	17.1	5,459
2024	15	62.5	9	37.5	24	6,353	64.7	3,464	35.3	9,817
<b>Subtotal</b>	<b>31</b>	<b>70.5</b>	<b>13</b>	<b>29.5</b>	<b>44</b>	<b>10,881</b>	<b>71.2</b>	<b>4,395</b>	<b>28.8</b>	<b>15,276</b>
<b>Total</b>	<b>75</b>	<b>48.4</b>	<b>80</b>	<b>51.6</b>	<b>155</b>	<b>29,567</b>	<b>54.7</b>	<b>24,445</b>	<b>45.3</b>	<b>54,012</b>
<i>Source: 2023 and 2024 Bank data            Due to rounding, totals may not equal 100.0 percent</i>										

### **Geographic Distribution**

The geographic distribution of loans reflects reasonable dispersion through the assessment areas. The reasonable performance in the Greensboro MSA Assessment Area outweighed the excellent performance in the Winston-Salem MSA Assessment Area to support this conclusion.

### **Borrower Profile**

The distribution of borrowers reflects, given the demographics of the assessment areas, poor penetration among businesses of different sizes. Poor lending performances in the Greensboro MSA Assessment Area and the Winston-Salem Assessment Area support this conclusion.

### **Response to Complaints**

The institution has not received any CRA-related complaints since the previous evaluation. Therefore, this criterion did not affect the Lending Test rating.

## **COMMUNITY DEVELOPMENT TEST**

The bank demonstrated a satisfactory Community Development Test. The community development performance demonstrates adequate responsiveness to community development needs in the assessment areas through community development loans, qualified investments, and community development services, as appropriate, considering the bank’s capacity and the need and availability of such opportunities for community development in the assessment areas.

### **Community Development Loans**

Triad Business Bank originated 3 community development loans totaling \$6.6 million during the

evaluation period. This level of activity represents 1.3 percent of average total assets of \$491.2 million and 2.1 percent of average total loans of \$321.5 million.

Additionally, all community development loans benefited affordable housing efforts, reflecting responsiveness in addressing an identified need of the assessment areas.

The following tables detail the community development loans during the evaluation period by year, assessment area, and purpose.

<b>Community Development Lending by 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>\$(000)s</b>	<b>#</b>	<b>\$(000)s</b>	<b>#</b>	<b>\$(000)s</b>	<b>#</b>	<b>\$(000)s</b>	<b>#</b>	<b>\$(000)s</b>
2022	0	0	0	0	0	0	0	0	0	0
2023	2	3,625	0	0	0	0	0	0	2	3,625
2024	1	3,000	0	0	0	0	0	0	1	3,000
2025	0	0	0	0	0	0	0	0	0	0
<b>Total</b>	<b>3</b>	<b>6,625</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>3</b>	<b>6,625</b>

*Source: Bank data (03/07/2022 – 09/22/2025)*

<b>Community Development Lending by Assessment Area</b>										
<b>Assessment Area</b>	<b>Affordable Housing</b>		<b>Community Services</b>		<b>Economic Development</b>		<b>Revitalize or Stabilize</b>		<b>Totals</b>	
	<b>#</b>	<b>\$(000)s</b>	<b>#</b>	<b>\$(000)s</b>	<b>#</b>	<b>\$(000)s</b>	<b>#</b>	<b>\$(000)s</b>	<b>#</b>	<b>\$(000)s</b>
Greensboro MSA	2	3,325	0	0	0	0	0	0	2	3,325
Winston-Salem MSA	1	3,300	0	0	0	0	0	0	1	3,300
<b>Total</b>	<b>3</b>	<b>6,625</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>3</b>	<b>6,625</b>

*Source: Bank data (03/07/2022 – 09/22/2025)*

### **Qualified Investments**

During the evaluation period, the bank made 24 qualified investments totaling \$8.3 million, which equates to 1.7 percent of average total assets and 6.4 percent of average total securities of \$130.8 million.

Additionally, the qualified investments benefited economic development and affordable housing efforts, reflecting responsiveness in addressing identified needs of the assessment areas.

The following tables detail the qualified investments by year, assessment area, and purpose.

Qualified Investments by Year										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000)s	#	\$(000)s	#	\$(000)s	#	\$(000)s	#	\$(000)s
Prior Period	1	3,000	0	0	1	3,000	5	2,245	7	8,245
2022	0	0	0	0	0	0	0	0	0	0
2023	0	0	0	0	0	0	0	0	0	0
2024	0	0	0	0	0	0	0	0	0	0
2025	0	0	1	50	0	0	0	0	1	50
<b>Subtotal</b>	<b>1</b>	<b>3,000</b>	<b>1</b>	<b>50</b>	<b>1</b>	<b>3,000</b>	<b>5</b>	<b>2,245</b>	<b>8</b>	<b>8,295</b>
Qualified Grants and Donations	6	12	5	10	3	20	2	2	16	44
<b>Total</b>	<b>7</b>	<b>3,012</b>	<b>6</b>	<b>60</b>	<b>4</b>	<b>3,020</b>	<b>7</b>	<b>2,247</b>	<b>24</b>	<b>8,339</b>

*Source: Bank data (03/07/2022 – 09/22/2025)*

Qualified Investments by Assessment Area											
Assessment Area	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals		
	#	\$(000)s	#	\$(000)s	#	\$(000)s	#	\$(000)s	#	\$(000)s	
Greensboro MSA	4	8	4	58	3	20	1	300	<b>12</b>	<b>386</b>	
Winston-Salem MSA	3	3,004	1	1	0	0	4	1,945	<b>8</b>	<b>4,950</b>	
Statewide Activities	0	0	0	0	1	3,000	0	0	<b>1</b>	<b>3,000</b>	
Regional Activities	0	0	1	1	0	0	2	2	<b>3</b>	<b>3</b>	
<b>Total</b>	<b>7</b>	<b>3,012</b>	<b>6</b>	<b>60</b>	<b>4</b>	<b>3,020</b>	<b>7</b>	<b>2,247</b>	<b>24</b>	<b>8,339</b>	

*Source: Bank data (03/07/2022 – 09/22/2025)*

The following are examples of qualified investments that benefited regional and nationwide areas.

- The bank invested \$3.0 million into a small business investment company fund headquartered in the Greensboro MSA Assessment Area, which benefits both assessment areas.
- The bank provided for 2 donations totaling \$1,500 to assist in the Hurricane Helen disaster recovery in Western North Carolina counties.

**Community Development Services**

Triad Business Bank provided 40 community development services totaling 346 hours during the evaluation period. Given the time period covered by this evaluation, total community development services hours equate to 33.7 community development service hours per branch per year.

The community development services provided for economic development and affordable housing efforts, reflecting responsiveness to identified assessment area needs.

The following tables represent the number and hours of community development services by year, assessment area, and purpose.

<b>Community Development Services by Year</b>										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	Hours	#	Hours	#	Hours	#	Hours	#	Hours
2022	0	0	9	57	2	22	0	0	11	79
2023	0	0	13	88	2	30	0	0	15	118
2024	1	3	5	32	2	30	0	0	8	65
2025	1	4	3	59	2	21	0	0	6	84
<b>Total</b>	<b>2</b>	<b>7</b>	<b>30</b>	<b>236</b>	<b>8</b>	<b>103</b>	<b>0</b>	<b>0</b>	<b>40</b>	<b>346</b>
<i>Source: Bank data (03/07/2022 – 09/22/2025)</i>										

<b>Community Development Services by Assessment Area</b>										
Assessment Area	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	Hours	#	Hours	#	Hours	#	Hours	#	Hours
Greensboro MSA	2	7	30	236	0	0	0	0	32	243
Winston-Salem MSA	0	0	0	0	8	103	0	0	8	103
<b>Total</b>	<b>2</b>	<b>7</b>	<b>30</b>	<b>236</b>	<b>8</b>	<b>103</b>	<b>0</b>	<b>0</b>	<b>40</b>	<b>346</b>
<i>Source: Bank data (03/07/2022 – 09/22/2025)</i>										

**DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW**

The bank's compliance with the laws relating to discrimination and other illegal credit practices was reviewed, including the Fair Housing Act and the Equal Credit Opportunity Act. Examiners did not identify any discriminatory or other illegal credit practices.

**GREENSBORO MSA ASSESSMENT AREA - Full-scope Review**

**DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE GREENSBORO MSA ASSESSMENT AREA**

The Greensboro MSA Assessment Area includes all of Guilford County which makes up a portion of the Greensboro-High Point, North Carolina MSA. The bank operates two branches within this assessment area.

**Economic and Demographic Data**

According to the 2020 Census data, the Greensboro MSA Assessment Area consists of 126 census tracts with the following income designations: 16 low-income, 25 moderate-income, 36 middle-income, 46 upper-income, and 3 census tracts with no income designation. This is an increase from the 119 census tracts in the assessment area at the previous evaluation based on American Community Survey (ACS) data, including an increase from 10 low-income census tracts, a decrease from 30 moderate-income census tracts, and an increase from a single census tract without an income designation. The following table presents additional demographic information from 2020 Census data and 2024 D&B data.

<b>Demographic Information for the Greensboro 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)	126	12.7	19.8	28.6	36.5	2.4
Population by Geography	541,299	10.6	17.6	32.1	38.6	1.1
Housing Units by Geography	230,065	11.5	17.7	32.9	36.8	1.1
Owner-Occupied Units by Geography	122,959	5.5	12.4	33.5	48.1	0.5
Occupied Rental Units by Geography	85,275	18.8	23.6	32.5	23.2	1.9
Vacant Units by Geography	21,831	17.2	24.7	31.1	25.7	1.4
Businesses by Geography	74,495	10.2	15.8	30.7	42.7	0.6
Farms by Geography	690	2.5	5.7	42.3	49.3	0.3
Family Distribution by Income Level	129,970	21.1	16.0	18.2	44.7	0.0
Household Distribution by Income Level	208,234	22.6	16.1	16.5	44.8	0.0
Median Family Income MSA - 24660 Greensboro-High Point, NC MSA		\$65,831	Median Housing Value			\$171,355
			Median Gross Rent			\$898
			Families Below Poverty Level		11.2%	
Source: 2020 Census data and 2024 D&B data (*) The NA category consists of geographies that have not been assigned an income classification Due to rounding, totals may not equal 100 percent						

Unemployment data obtained from the Bureau of Labor Statistics indicates the unemployment rate for the Guilford County was consistently above State and national averages. The following table reflects unemployment rates and trends for Guilford County, North Carolina, and the national average.

<b>Unemployment Rates</b>				
<b>Area</b>	<b>2022</b>	<b>2023</b>	<b>2024</b>	<b>July 2025</b>
	<b>%</b>	<b>%</b>	<b>%</b>	<b>%</b>
Guilford County	4.1	3.9	4.2	4.4
North Carolina	3.7	3.5	3.6	3.7
National Average	3.6	3.6	4.0	4.2
<i>Source: Bureau of Labor Statistics</i>				

The top industries in the Greensboro MSA Assessment Area are nonclassifiable establishments; professional, scientific, and technical services; and other services (except public administration). Approximately 75.4 percent of businesses operate with 4 or fewer employees, and 93.1 percent operate from a single location.

According to the North Carolina Department of Commerce, the largest employers in the Greensboro

MSA Assessment Area County are the Guilford County Board of Education, Moses H. Cone Memorial Hospital Operating Corporation, City of Greensboro, U.S. Postal Service, and Guilford County Government.

### **Competition**

According to the FDIC Deposit Market Share data as of June 30, 2024, 21 financial institutions operate 100 offices within the Greensboro MSA Assessment Area. Triad Business Bank is ranked 8th with a 3.0 percent market share. The primary competitors for deposits include Wells Fargo Bank, N.A. (21.8 percent); Truist Bank (21.7 percent); and Bank of America, N.A. (14.8 percent), accounting for 58.3 percent of the market share.

The bank is not required to report its small business loan data, and it has not elected to do so. The aggregate data, however, indicates a high level of demand for small business loans. Aggregate data for 2023, the most recent year of available data, shows 105 lenders reported 13,103 small business loans originated or purchased in the Greensboro MSA Assessment Area. The top 3 lenders include American Express National Bank (27.6 percent); Bank of America, N.A. (10.2 percent); and JPMorgan Chase Bank, N.A. (10.2 percent), accounting for 48.0 percent by number and 17.7 percent of the dollar volume.

As stated previously, the bank is not subject to the data collection and reporting requirements of HMDA and it has not elected to do so. The aggregate data, however, indicates a high level of demand for home mortgage loans. In 2024, 434 lenders reported 12,879 home mortgage loans originated or purchased in the Greensboro MSA Assessment Area. The 3 most prominent home mortgage lenders include State Employees' Credit Union (11.1 percent); Rocket Mortgage, LLC (5.7 percent); and Truiliant Federal Credit Union (5.4 percent), accounting for 22.2 percent by number and 13.5 percent of dollar volume.

### **Community Contact**

As part of the CRA evaluation process, examiners contact organizations active in the assessment area to assist in identifying credit and community development needs and to help determine whether local financial institutions are responsive to those needs. It also shows what credit and community development opportunities are available.

Examiners contacted a community member who works for a local economic development department. The contact stated the area has been seeing a period of economic growth. As a result, several new large businesses have been entering the area and this has, in turn, resulted in growth and development opportunities for smaller businesses. There has been significant increase in the demand for commercial real estate in the area and the contact anticipates this growth will continue. The contact stated small businesses need assistance with funding and additional options when it comes to funding. Additionally, financial literacy workshops would greatly benefit small businesses in the area. The contact indicated many small businesses need additional knowledge to appropriately navigate the available funding resources and the regulatory environment.

### **Credit and Community Development Needs and Opportunities**

Considering information from the community contact and demographic and economic data, examiners determined small business lending continues to represent a major credit need for the

Greensboro MSA Assessment Area. Examiners also determined that the community development needs of the assessment area include economic development based on the level of businesses operating with four or fewer employees and operating from a single location; affordable housing based on the level of low- and moderate-income families and families below the poverty level.

## **CONCLUSIONS ON PERFORMANCE CRITERIA IN THE GREENSBORO MSA ASSESSMENT AREA**

### **LENDING TEST**

Triad Business Bank demonstrated adequate performance under the Lending Test in the Greensboro MSA Assessment Area. The reasonable geographic distribution outweighed the poor borrower profile to support this conclusion.

#### **Geographic Distribution**

The geographic distribution of loans reflects reasonable dispersion throughout the Greensboro MSA Assessment Area. The reasonable performance for small business loans outweighed the poor performance for home mortgage loans to support this conclusion.

#### *Small Business Loans*

The geographic distribution of small business loans reflects reasonable dispersion throughout the Greensboro MSA Assessment Area. Reasonable 2024 lending performances in low- and moderate-income census tracts and a reasonable 2023 lending performance in moderate-income census tracts outweighs the excellent 2023 lending performance in low-income census tracts to support this conclusion.

The following table shows that lending in low-income census tracts exceeds demographic data by 2.3 percentage points, reflecting reasonable performance. In moderate-income census tracts, the lending trails demographic data by 3.3 percentage points, also reflecting reasonable performance. In 2023, the bank originated 25.0 percent of small business loans in low-income census tracts compared to 10.3 percent of businesses within those tracts, reflecting excellent performance, and 25.0 percent in moderate-income census tracts compared to 15.8 percent of businesses in those tracts, reflecting reasonable performance.

<b>Geographic Distribution of Small Business Loans Guilford County Assessment Area</b>					
<b>Tract Income Level</b>	<b>% of Businesses</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low	10.2	2	12.5	1,413	23.6
Moderate	15.8	2	12.5	494	8.2
Middle	30.7	7	43.8	2,072	34.6
Upper	42.7	5	31.3	2,016	33.6
Not Available	0.6	0	0.0	0	0.0
<b>Totals</b>	<b>100.0</b>	<b>16</b>	<b>100.0</b>	<b>5,995</b>	<b>100.0</b>
<i>Source: 2024 D&amp;B data and 2024 Bank data Due to rounding, totals may not equal 100.0 percent</i>					

### ***Home Mortgage Loans***

The geographic distribution of home mortgage loans reflects poor dispersion throughout the Greensboro MSA Assessment Area. Poor performances in moderate-income census tracts outweighed reasonable performances in low-income census tracts to support this conclusion.

The following table shows that the bank did not originate any loans in low- or moderate-income census tracts. In low-income census tracts, performance trails demographic data by only 5.5 percentage points, reflecting reasonable performance. In moderate-income census tracts, performance trails demographic data by 12.4 percentage points, reflecting poor performance. In 2023, examiners noted similar performances to 2024. Examiners placed more weight on conclusions in moderate-income census tracts as these tracts have a higher level of owner-occupied housing units, reflecting more opportunities for lending.

Finally, examiners considered that the bank's home mortgage loans are primarily originated to business entities to finance rental properties and comparing these loans to owner-occupied housing units will not provide a meaningful analysis. Therefore, examiners placed less weight on home mortgage loans in drawing an overall conclusion for geographic distribution in the Greensboro MSA Assessment Area.

<b>Geographic Distribution of Home Mortgage Loans Greensboro 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	5.5	0	0.0	0	0.0
Moderate	12.4	0	0.0	0	0.0
Middle	33.5	5	41.7	1,191	29.7
Upper	48.1	7	58.3	2,822	70.3
NA	0.5	0	0.0	0	0.0
<b>Total</b>	<b>100.0</b>	<b>12</b>	<b>100.0</b>	<b>4,013</b>	<b>100.0</b>
<i>Source: 2020 Census data and 2024 Bank data Due to rounding, totals may not equal 100.0 percent</i>					

### **Borrower Profile**

The distribution of borrowers reflects, given the demographics of the Greensboro MSA Assessment Area, poor penetration among businesses of different sizes. The poor performance for small business loans supports this conclusion.

#### ***Small Business Loans***

The distribution of borrowers in the Greensboro MSA Assessment Area reflects poor penetration among businesses of different sizes. The poor performance of small business loans to businesses with gross annual revenues of \$1.0 million or less supports this conclusion.

The following table shows that the bank originated less than 4 out of every 10 loans to businesses with gross annual revenues of \$1.0 million or less, reflecting poor performance. This trails demographic data by 52.7 percentage points, further supporting poor performance. Examiners noted similar performance in 2023.

<b>Distribution of Small Business Loans by Gross Annual Revenue Category Greensboro MSA Assessment Area</b>					
<b>Gross Revenue Level</b>	<b>% of Businesses</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
<=\$1,000,000	90.2	6	37.5	2,963	49.4
>\$1,000,000	2.7	10	62.5	3,032	50.6
Revenue Not Available	7.1	0	0.0	0	0.0
<b>Total</b>	<b>100.0</b>	<b>16</b>	<b>100.0</b>	<b>5,995</b>	<b>100.0</b>
<i>Source: 2024 D&amp;B data and 2024 Bank data Due to rounding, totals may not equal 100.0 percent</i>					

### **COMMUNITY DEVELOPMENT TEST**

Triad Business Bank demonstrated adequate performance under the Community Development Test. The community development performance demonstrates adequate responsiveness to community development needs through community development loans, qualified investments, and community development

services, as appropriate, considering the bank's capacity and the need and availability of such opportunities in the Greensboro MSA Assessment Area.

### **Community Development Loans**

Triad Business Bank originated 2 community development loans totaling \$3.3 million in the Greensboro MSA Assessment Area. This represents 50.2 percent of the dollar volume and 66.7 percent by number of community development loans as compared to 75.4 percent of total loans.

Additionally, both community development loans in the Greensboro MSA Assessment Area benefited affordable housing efforts, reflecting responsiveness in addressing an identified need of the assessment area.

Below are the community development loans in the Greensboro MSA Assessment Area.

- In 2023, the bank originated a \$325,000 loan to a housing developer for the renovation and modernization of several affordable housing units for low- and moderate-income individuals.
- In 2024, the bank originated a \$3.0 million loan to an affordable housing organization for the construction of 15 homes for low- and moderate-income families.

### **Qualified Investments**

Triad Business Bank made 12 qualified investments totaling approximately \$386,000 in the Greensboro MSA Assessment Area. This represents 4.6 percent by dollar volume and 50.0 percent by number, or 7.2 percent by dollar volume and 60.0 percent by number volume when excluding statewide and regional activities, of qualified investments as compared to 89.6 percent of deposits in this assessment area.

Additionally, the qualified investments in the Greensboro MSA Assessment Area benefited economic development and affordable housing efforts, reflecting responsiveness in addressing identified needs of the assessment area.

Below are notable qualified investments in the Greensboro MSA Assessment Area.

- The bank invested in a certificate of deposit totaling \$50,000 in a Community Development Financial Institution.
- The bank made 2 donations totaling \$4,000 to an organization that specializes in counseling and education in homeownership for low- and moderate-income individuals and families.
- The bank made 3 donations totaling \$20,000 to a local chamber of commerce for a small business development program.

### **Community Development Services**

Triad Business Bank provided 32 community development services totaling 243 hours in the Greensboro MSA Assessment Area. This level of activity represents 80.0 percent of community development services by number and 70.2 percent of community development service hours as compared to 66.7 percent of branches in this assessment area.

Additionally, the community development services in the Greensboro MSA Assessment Area benefited affordable housing efforts, reflecting responsiveness in addressing an identified need of the assessment area.

Below are notable community development services in the Greensboro MSA Assessment Area.

- A bank employee is a Board member for an organization that builds affordable housing for low- and moderate-income families.
- A bank employee taught a financial literacy class to a school that primarily serves students from low- and moderate-income households.

### **WINSTON-SALEM MSA ASSESSMENT AREA - Limited-scope Review**

#### **DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE WINSTON-SALEM MSA ASSESSMENT AREA**

The Winston-Salem MSA Assessment Area includes all of Forsyth County which makes up a portion of the Winston-Salem, North Carolina MSA. The bank operates one branch within this assessment area.

According to the 2020 Census data, the Winston-Salem MSA Assessment Area consists of 95 census tracts with the following income designations: 12 low-income, 15 moderate-income, 37 middle-income, and 31 upper-income. This is an increase from the 93 census tracts in the assessment area at the previous evaluation based on ACS data, and includes decreases from 13 low-income census tracts, 17 moderate-income census tracts, and 2 census tracts without an income designation. The following table presents additional demographic information from 2020 Census data and 2024 D&B data.

<b>Demographic Information for the Winston-Salem 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>% of #</b>
Geographies (Census Tracts)	95	12.6	15.8	39.0	32.6	0.0
Population by Geography	382,590	8.5	17.9	38.3	35.3	0.0
Housing Units by Geography	166,765	8.4	18.4	40.0	33.2	0.0
Owner-Occupied Units by Geography	92,746	4.2	12.5	41.6	41.6	0.0
Occupied Rental Units by Geography	56,144	14.2	26.1	37.2	22.6	0.0
Vacant Units by Geography	17,875	11.8	25.0	40.2	23.1	0.0
Businesses by Geography	43,688	5.7	16.7	35.5	42.1	0.0
Farms by Geography	400	1.5	8.3	38.5	51.8	0.0
Family Distribution by Income Level	92,950	21.1	16.3	19.2	43.3	0.0
Household Distribution by Income Level	148,890	23.8	16.2	16.9	43.1	0.0
2021 Median Family Income	\$66,563	Median Housing Value				\$170,879
		Median Gross Rent				\$849
		Families Below Poverty Level				11.0%
<i>Source: 2020 Census data and 2024 D&amp;B data</i>						
<i>(*) The NA category consists of geographies that have not been assigned an income classification</i>						
<i>Due to rounding, totals may not equal 100 percent</i>						

Unemployment data obtained from the Bureau of Labor Statistics indicates the unemployment rates for Forsyth County have remained relatively stable since 2022. Rates are comparable to the State rate and below the national average as of 2024. The table below reflects unemployment rates and trends for Forsyth County, North Carolina, and the national average.

<b>Unemployment Rates</b>				
Area	2022	2023	2024	July 2025
	%	%	%	%
Forsyth County	3.8	3.7	3.8	3.7
North Carolina	3.7	3.5	3.6	3.7
National Average	3.6	3.6	4.0	4.2
<i>Source: Bureau of Labor Statistics</i>				

According to the North Carolina Department of Commerce, the largest employers in Forsyth County are Wake Forest University Baptist Medical Center, Winston-Salem Forsyth County Schools, Forsyth Memorial Hospital Inc., Novant Health, Inc., and Wake Forest University.

## CONCLUSIONS ON PERFORMANCE CRITERIA IN THE WINSTON-SALEM MSA ASSESSMENT AREA

### LENDING TEST

The institution's lending performance in the Winston-Salem MSA Assessment Area is consistent with the institution's lending performance in the Greensboro MSA Assessment Area that were reviewed using full-scope examination procedures.

#### Geographic Distribution

##### *Small Business Loans*

<b>Geographic Distribution of Small Business Loans Winston Salem MSA Assessment Area</b>					
Tract Income Level	% of Owner-Occupied Housing Units	#	%	\$(000s)	%
Low	5.7	2	40.0	990	33.1
Moderate	16.7	2	40.0	1,500	50.2
Middle	35.5	1	20.0	500	16.7
Upper	42.1	0	0.0	0	0.0
NA	0.0	0	0.0	0	0.0
<b>Total</b>	<b>100.0</b>	<b>5</b>	<b>100.0</b>	<b>2,990</b>	<b>100.0</b>

*Source: 2024 D&B data and 2024 Bank data  
Due to rounding, totals may not equal 100.0 percent*

##### *Home Mortgage Loans*

<b>Geographic Distribution of Home Mortgage Loans Winston Salem MSA Assessment Area</b>					
Tract Income Level	% of Owner-Occupied Housing Units	#	%	\$(000s)	%
Low	4.2	0	0.0	0	0.0
Moderate	12.5	0	0.0	0	0.0
Middle	41.6	1	33.3	100	4.3
Upper	41.6	2	66.7	2,240	95.7
NA	0.0	0	0.0	0	0.0
<b>Total</b>	<b>100.0</b>	<b>3</b>	<b>100.0</b>	<b>2,340</b>	<b>100.0</b>

*Source: 2020 Census data and 2024 Bank data  
Due to rounding, totals may not equal 100.0 percent*

## **Borrower Profile**

### *Small Business Loans*

<b>Distribution of Small Business Loans by Gross Annual Revenue Category</b>					
<b>Winston Salem MSA Assessment Area</b>					
Gross Revenue Level	% of Businesses	#	%	<b>\$(000s)</b>	%
<= \$1,000,000	90.0	2	40.0	990	33.1
> \$1,000,000	2.8	3	60.0	2,000	66.9
Revenue Not Available	7.2	0	0.0	0	0.0
<b>Total</b>	100.0	5	100.0	2,990	100.0

*Source: 2024 D&B data and 2024 Bank data  
Due to rounding, totals may not equal 100.0 percent*

## **COMMUNITY DEVELOPMENT TEST**

Triad Business Bank's community development performance in the Winston-Salem MSA Assessment Area is consistent with the community development performance overall.

**APPENDICES**  
**INTERMEDIATE SMALL 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) by considering the following criteria:

- 1) The bank's loan-to-deposit ratio, adjusted for seasonal variation, and, as appropriate, other lending-related activities, such as loan originations for sale to the secondary markets, community development loans, or qualified investments;
- 2) The percentage of loans, and as appropriate, other lending-related activities located in the bank's assessment area(s);
- 3) The geographic distribution of the bank's loans;
- 4) The institution's record of lending to and, as appropriate, engaging in other lending-related activities for borrowers of different income levels and businesses and farms of different sizes; and
- 5) The bank's record of taking action, if warranted, in response to written complaints about its performance in helping to meet credit needs in its assessment area(s).

**Community Development Test**

The Community Development Test considers the following criteria:

- 1) The number and amount of community development loans;
- 2) The number and amount of qualified investments;
- 3) The extent to which the bank provides community development services; and
- 4) The bank's responsiveness through such activities to community development lending, investment, and service needs.

## 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.

**American Community Survey (ACS):** A nationwide United States Census survey that produces demographic, social, housing, and economic estimates in the form of five year estimates based on population thresholds.

**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 institution 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. Institution CDCs can develop innovative debt instruments or provide near-equity investments tailored to the development needs of the community. Institution 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 institution:
  - (i) Has not been reported or collected by the institution or an affiliate for consideration in the institution'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 institution's assessment area(s) or a broader statewide or regional area including the institution'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 institution'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 (e.g, geographic distribution, borrower profile, and total number and dollar amount of investments), and qualitative factors (e.g, innovativeness, complexity, and responsiveness).

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

**Home Mortgage Disclosure Act (HMDA):** The statute that requires certain mortgage lenders that 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 (e.g, 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.

**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.