



PUBLIC DISCLOSURE

December 5, 2022

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

FirstBank
RSSD# 296456

100 North High Street
Antlers, Oklahoma 74523

Federal Reserve Bank of Kansas City
1 Memorial Drive
Kansas City, Missouri 64198

NOTE: This document is an evaluation of this bank'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 bank. This evaluation is not, nor should it be construed as, an assessment of the financial condition of this bank. The rating assigned to this bank does not represent an analysis, conclusion or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial bank.

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INSTITUTION'S COMMUNITY REINVESTMENT ACT RATING

This institution is rated: ***Satisfactory.***
The Lending Test is rated: ***Satisfactory.***
The Community Development Test is rated: ***Outstanding.***

FirstBank (the bank) is rated Satisfactory. This rating is based on the following conclusions with respect to the performance criteria under the Lending and Community Development Tests:

- The bank's net loan-to-deposit ratio (NLTD) is reasonable given the bank's size, financial condition, and assessment area (AA) credit needs.
- A substantial majority of the bank's loans are originated inside the AA.
- An excellent distribution of loans occurs throughout the bank's AA.
- Lending reflects a reasonable distribution among individuals of different income levels, including low- and moderate-income (LMI), and businesses and farms of different sizes.
- Neither the bank nor the Federal Reserve Bank of Kansas City (Reserve Bank) received any Community Reinvestment Act (CRA)-related complaints since the previous evaluation.
- Community development (CD) activity reflects excellent responsiveness to CD needs of its AA.

SCOPE OF EXAMINATION

Examiners utilized the Federal Financial Institutions Examination Council's (FFIEC's) *Interagency Examination Procedures for Intermediate Small Institutions* to evaluate the bank's CRA performance. The evaluation considered CRA performance context, including the bank's asset size, financial condition, business strategy and market competition, as well as AA demographic and economic characteristics, and credit needs. In addition, available aggregate data for the most recent three years 2018, 2019, and 2020 was referenced for additional perspective to gauge credit demand within the bank's AA. The Southeast Oklahoma AA was assessed using a full-scope review. Examiners reviewed the following data:

- The bank's 20-quarter average NLTD ratio.
- A statistical sample of 121 small business loans from a universe of 300 loans originated from January 1, 2021, through December 31, 2021.
- A statistical sample of 108 small farm loans from a universe of 229 loans originated from January 1, 2021, through December 31, 2021.
- A statistical sample of 108 residential loans from a universe of 232 loans originated from January 1, 2021, through December 31, 2021.

- All products were weighted equally, given the bank's overall strategic focus among these three loan products.
- CD loans, qualified investments, and CD services from February 13, 2018, to July 1, 2022.

DESCRIPTION OF INSTITUTION

FirstBank is a community bank headquartered in Antlers, Oklahoma. Although the bank is chartered in Antlers, Oklahoma, the Atoka branch serves as the bank’s main office due to its central location to the other eight branch offices. The bank’s characteristics include:

- The bank is a wholly owned subsidiary of First Antlers Bancorporation, Inc.
- The bank has total assets of \$622 million as of June 30, 2022.
- The bank has one subsidiary, First Antlers Insurance Agency.
- In addition to its main office in Atoka, the bank operates branches in Antlers, Coal, Kiowa, and Hugo, Oklahoma. In addition, the bank acquired 1st Bank and Trust of Broken Bow on January 1, 2020, with four new locations in Broken Bow, Wright City, Hochatown, and Idabel, Oklahoma, for a total of nine locations.
- The bank operates fourteen full-service automated teller machines (ATMs); located in each of the bank’s locations, with additional stand-alone, full-service ATMs located in Antlers, Atoka, Broken Bow, Rattan, and Smithville.
- As shown in the table below, the bank’s primary business focus is residential real estate.

Table 1

Composition of Loan Portfolio as of June 30, 2022		
Loan Type	\$(000)	%
Construction and Land Development	37,613	9.9
Farmland	58,069	15.2
1-4 Family Residential Real Estate	135,133	35.5
Multifamily Residential Real Estate	2,791	0.7
Non-Farm Non-Residential Real Estate	43,760	11.5
Agricultural	13,464	3.5
Commercial and Industrial	25,492	6.7
Consumer	62,869	16.5
Other	1,689	0.4
Gross Loans	380,880	100.0
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>		

The bank was rated Satisfactory under the CRA at its February 12, 2018 performance evaluation. There are no known legal, financial, or other factors impeding the bank’s ability to help meet the credit needs in its communities.

DESCRIPTION OF ASSESSMENT AREA

The bank’s Southeast Oklahoma AA consists of Atoka, Bryan, Choctaw, Coal, McCurtain, Pittsburg, and Pushmataha Counties in their entireties (see Appendix A for an AA map and Appendix B for additional demographic data).

- The AA is comprised of 13 moderate-, 29 middle-, and 4 upper-income census tracts. At the previous evaluation on February 12, 2018, the AA contained 2 low-, 10 moderate-, 30 middle-, 3 upper-, and 1 unknown-income census tracts.
- The AA contains several census tracts in the counties of Choctaw, Coal, and McCurtain that have been designated as distressed and/or underserved.
- According to the June 30, 2021 Federal Deposit Insurance Corporation (FDIC) Deposit Market Share Report, the bank has a market share of 9.4 percent, which ranked second out of 19 FDIC-insured depository institutions operating in the AA.
- Two interviews with members of the communities within the bank’s AA were conducted to ascertain the credit needs of the communities, the responsiveness of area banks in meeting those credit needs, and the local economic conditions. The community members represented organizations that support local businesses and economic development and affordable housing programs within the AA.

Table 2

Population Change			
Assessment Area: Southeast Oklahoma			
Area	2010 Population	2015 Population	Percent Change
Southeast Oklahoma AA	168,288	168,171	(0.1)
Atoka County, OK	14,182	13,906	(1.9)
Bryan County, OK	42,416	44,003	3.7
Choctaw County, OK	15,205	15,120	(0.6)
Coal County, OK	5,925	5,812	(1.9)
McCurtain County, OK	33,151	33,143	0.0
Pittsburg County, OK	45,837	44,961	(1.9)
Pushmataha County, OK	11,572	11,226	(3.0)
NonMSA Oklahoma	1,327,624	1,333,350	0.4
Oklahoma	3,751,351	3,849,733	2.6

*Source: 2010 U.S. Census Bureau: Decennial Census
2011 – 2015 U.S. Census Bureau: American Community Survey*

- According to the 2015 American Community Survey (ACS) 5-year average, the AA's population of 168,171 residents, accounts for 12.6 percent of the nonmetropolitan area and 4.4 percent of the statewide population.
- The age of residents in the AA is comparable to the age of residents in the nonmetropolitan area and the overall state of Oklahoma. Residents under the age of 18 account for 23.5 percent of the AA's population, while residents aged 65 years or older accounts for 17.7 percent of the AA's population.

Table 3

Median Family Income Change			
Assessment Area: Southeast Oklahoma			
Area	2010 Median Family Income	2015 Median Family Income	Percent Change
Southeast Oklahoma AA	47,237	46,974	(0.6)
Atoka County, OK	46,301	42,605	(8.0)
Bryan County, OK	48,933	49,229	0.6
Choctaw County, OK	39,723	43,750	10.1
Coal County, OK	45,061	48,899	8.5
McCurtain County, OK	46,176	40,936	(11.3)
Pittsburg County, OK	53,683	53,670	0.0
Pushmataha County, OK	40,836	41,591	1.8
NonMSA Oklahoma	51,664	51,491	(0.3)
Oklahoma	58,375	58,029	(0.6)

*Source: 2006 – 2010 U.S. Census Bureau: American Community Survey
2011 – 2015 U.S. Census Bureau: American Community Survey*

Note: Median family incomes have been inflation-adjusted and are expressed in 2015 dollars.

- According to the 2015 ACS, the percentage of families living below the poverty line at 16.5 percent is above both the statewide and nonmetropolitan figures at 12.4 percent and 14.2 percent, respectively.
- 43.8 percent of AA families are considered LMI which is above both the nonmetropolitan figure of 39.3 percent and the statewide figure of 39.2 percent.

Table 4

Housing Cost Burden						
Assessment Area: Southeast Oklahoma						
Area	Cost Burden - Renters			Cost Burden - Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Southeast Oklahoma AA	62.2	35.9	35.2	49.4	21.5	16.1
Atoka County, OK	56.7	32.4	35.1	53.1	22.2	17.5
Bryan County, OK	73.7	47.9	37.3	54.3	29.1	17.1
Choctaw County, OK	60.5	33.8	42.4	45.9	15.9	16.6
Coal County, OK	57.4	26.1	30.7	50.0	22.6	16.2
McCurtain County, OK	57.2	18.5	31.5	43.2	14.7	15.3
Pittsburg County, OK	61.4	40.0	34.2	52.4	23.4	15.7
Pushmataha County, OK	47.9	16.7	29.2	48.5	18.3	14.8
NonMSA Oklahoma	64.3	33.4	34.7	50.9	23.8	16.0
Oklahoma	72.2	37.1	38.1	55.1	28.2	16.6

Cost Burden is housing cost that equals 30 percent or more of household income.
Source: U.S. Department of Housing and Urban Development (HUD), 2014-2018 Comprehensive Housing Affordability Strategy

- The median housing value in the AA of \$85,109 is below the statewide figure of \$117,900 and the nonmetropolitan figure of \$91,490.
- The AA median gross rent of \$624 is also below the statewide figure of \$727, and comparable to the nonmetropolitan area figure of \$634.
- In the moderate-income tracts, approximately 53.7 percent of the tract's housing stock is either rental (36.2 percent) or vacant (17.5 percent). The median age of housing stock in the AA's moderate-income tracts is also older at 46 years compared to housing stock in the middle-income tracts at 40 years, and upper-income tracts at 43 years.

Table 5

Unemployment Rates					
Assessment Area: Southeast Oklahoma					
Area	2017	2018	2019	2020	2021
Southeast Oklahoma AA	4.9	4.0	4.0	6.6	4.3
Atoka County, OK	5.0	4.0	4.1	7.2	4.7
Bryan County, OK	3.6	3.0	2.9	5.2	3.3
Choctaw County, OK	5.8	4.8	4.6	7.6	5.2
Coal County, OK	5.1	3.5	3.7	6.9	4.5
McCurtain County, OK	6.0	5.3	5.4	6.8	4.4
Pittsburg County, OK	5.0	3.7	4.0	7.7	5.2
Pushmataha County, OK	5.9	5.0	4.7	6.8	4.2
NonMSA Oklahoma	4.3	3.5	3.4	6.0	3.8
Oklahoma	4.0	3.3	3.1	6.2	3.8

Source: Bureau of Labor Statistics: Local Area Unemployment Statistics

- According to a community member, the area has not experienced major layoffs, and in fact there is anticipation of many job opportunities in McCurtain County, specifically in Hochatown, due to increased development.
- Major industries in the AA include aerospace and defense, food processing, logistics and distribution, materials processing & remanufacturing, natural resources/value chain, and tourism.
- Major employers in the AA are Choctaw Nation of Oklahoma (11,000 employees), McAlester Army Ammunition (2,000), Tyson Foods (1,250), International Paper (700), Alorica (520), JM Huber Engineered Woods (500), OK Foods (500), Sundown Trailer (450), Little Dixie Community Action Agency (375), and Weyerhaeuser (360).
- Another community member stated the city of Choctaw is experiencing growth due to the completion of the Kickapoo Turnpike which is giving people the ability to commute to jobs more conveniently in Oklahoma City from Choctaw and other surrounding areas.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

LENDING TEST

The bank's overall performance under the lending test is satisfactory based on a reasonable NLTD ratio, a substantial majority of loans originated within the bank's AA, an excellent geographic distribution, and a reasonable borrower distribution of loans within the AA.

Net Loan-to-Deposit Ratio

This performance criterion evaluates the bank's average NLTD ratio to determine the reasonableness of lending in light of performance context, such as the bank's capacity to lend, the availability of lending opportunities, the demographic and economic factors present in the AA, and in comparison, to similarly situated FDIC-insured institutions. The similarly situated institutions were selected based on similar lending portfolio compositions and geographic proximity to the bank. The bank's NLTD ratio is reasonable. The bank's NLTD ratio of 81.6 percent is above the similarly situated banks.

Table 6

Comparative NLTD Ratios September 30, 2017 – June 30, 2022			
Institution	Location	Asset Size \$(000)	NLTD Ratio (%)
			20-Quarter Average
FirstBank	Antlers, Oklahoma	622,167	81.6
Similarly Situated Institutions			
Vision Bank	Ada, Oklahoma	856,200	80.3
Shamrock Bank, N.A.	Coalgate, Oklahoma	420,161	68.8
Ameristate Bank	Atoka, Oklahoma	436,184	78.0
American Nation Bank	Ardmore, Oklahoma	602,717	67.3

Assessment Area Concentration

This performance criterion evaluates the percentage of lending extended inside and outside of the AA. The bank originated a substantial majority of loans, by number and dollar, inside the AA.

Table 7

Lending Inside and Outside the Assessment Area								
Loan Type	Inside				Outside			
	#	#%	\$(000)	%	#	#%	\$(000)	%
Residential Loans	101	93.5	13,409	91.4	7	6.5	1,259	8.6
Small Business	114	94.2	9,943	95.5	7	5.8	466	4.5
Small Farm	102	94.4	7,163	97.3	6	5.6	196	2.7
Total Loans	317	94.1	30,515	94.1	20	5.9	1,921	5.9

Note: Percentages may not total 100.0 percent due to rounding.

Geographic Distribution of Loans

This performance criterion evaluates the bank’s distribution of lending within its AA by income level of census tracts with consideration given to the dispersion of loans throughout the AA. The bank’s overall geographic distribution of loans reflects excellent distribution among the different census tracts and dispersion throughout the AA.

Home Mortgage Lending

The geographic distribution of home mortgage lending is excellent. The distribution of total home mortgage loans in the moderate-income census tracts was above the demographic figure. In addition, an evaluation of the bank’s dispersion of home mortgage lending revealed no material gaps or lapses throughout the AA.

Table 8

Distribution of 2021 Residential Lending By Income Level of Geography					
Assessment Area: Southeast Oklahoma					
Geographic Income Level	Bank Loans				Owner Occupied Units %
	#	#%	\$(000)	\$%	
Low	0	0.0	0	0.0	0.0
Moderate	43	42.6	5,071	37.8	21.5
Middle	54	53.5	7,413	55.3	70.5
Upper	4	4.0	926	6.9	8.0
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	
Total	101	100.0	13,409	100.0	100.0

*Source: 2021 FFIEC Census Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.*

Small Business Lending

The geographic distribution of small business lending is reasonable. The bank’s performance in the moderate-income census tracts was comparable to the percentage of total businesses operating within the moderate-income census tracts. In addition, an evaluation of the bank’s dispersion of small business lending revealed no material gaps or lapses throughout the AA.

Table 9

Distribution of 2021 Small Business Lending By Income Level of Geography					
Assessment Area: Southeast Oklahoma					
Geographic Income Level	Bank Loans				Total Businesses %
	#	#%	\$(000)	\$%	
Low	0	0.0	0	0.0	0.0
Moderate	34	29.8	4,529	45.5	32.7
Middle	72	63.2	5,111	51.4	59.4
Upper	8	7.0	302	3.0	7.9
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	
Total	114	100.0	9,943	100.0	100.0

*Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.*

Small Farm Lending

The geographic distribution of small farm lending is excellent. The bank’s performance in the moderate-income census tracts was above the percentage of small farms operating within the moderate-income census tracts. In addition, an evaluation of the bank’s dispersion of small farms revealed no significant lending gaps or lapses throughout the AA.

Table 10

Distribution of 2021 Small Farm Lending By Income Level of Geography					
Assessment Area: Southeast Oklahoma					
Geographic Income Level	Bank Loans				Total Farms %
	#	#%	\$(000)	\$%	
Low	0	0.0	0	0.0	0.0
Moderate	28	27.5	3,256	45.5	19.4
Middle	71	69.6	3,458	48.3	76.4
Upper	3	2.9	449	6.3	4.2
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	
Total	102	100.0	7,163	100.0	100.0

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Lending to Borrowers of Different Income Levels and to Businesses and Farms of Different Sizes

This performance criterion evaluates the bank’s lending to borrowers of different income levels and businesses and farms of different revenue sizes. The bank’s lending has a reasonable distribution among individuals of different income levels and businesses and farms of different sizes.

Home Mortgage Lending

The borrower distribution of home mortgage lending is reasonable. The bank’s lending to both LMI borrowers is below the demographic figure. However, performance is reasonable due to the rising home values, limited volume of affordable housing stock, and dilapidated housing in the area, as noted by community members; each of these factors are likely to reduce the credit demand and opportunity to lend home mortgage loans to LMI borrowers.

Table 11

Distribution of 2021 Residential Lending By Borrower Income Level					
Assessment Area: Southeast Oklahoma					
Borrower Income Level	Bank Loans				Families by Family
	#	#%	\$(000)	\$%	Income %
Low	2	2.0	110	0.8	24.8
Moderate	12	11.9	853	6.4	19.0
Middle	21	20.8	2,740	20.4	19.9
Upper	66	65.3	9,705	72.4	36.3
Unknown	0	0.0	0	0.0	0.0
Total	101	100.0	13,409	100.0	100.0
<i>Source: 2021 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey</i>					
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>					

Small Business Lending

The borrower distribution of small business lending is reasonable. The bank’s lending to businesses with revenues of \$1.0 million or less was comparable to the percentage of total businesses operating in the AA with revenues of \$1.0 million or less. Additionally, reviewing small business lending by loan amount, 88.7 percent of the bank’s loans to small businesses were originated in amounts of \$250,000 or less, which reflects the bank’s willingness to meet the credit needs of small businesses in the AA.

Table 12

Distribution of 2021 Small Business Lending By Revenue Size of Businesses					
Assessment Area: Southeast Oklahoma					
	Bank Loans				Total Businesses
	#	#%	\$(000)	%	
By Revenue					
\$1 Million or Less	88	77.2	8,426	84.7	89.9
Over \$1 Million	5	4.4	558	5.6	7.7
Revenue Unknown	21	18.4	958	9.6	2.4
Total	114	100.0	9,943	100.0	100.0
By Loan Size					
\$100,000 or Less	91	79.8	3,367	33.9	
\$100,001 - \$250,000	13	11.4	2,065	20.8	
\$250,001 - \$1 Million	10	8.8	4,510	45.4	
Total	114	100.0	9,943	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	71	80.7	2,743	32.6	
\$100,001 - \$250,000	7	8.0	1,173	13.9	
\$250,001 - \$1 Million	10	11.4	4,510	53.5	
Total	88	100.0	8,426	100.0	
<i>Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i>					
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>					

Small Farm Lending

The borrower distribution of small farm lending is reasonable. The bank's lending to small farms was comparable to the percentage of small farms operating in the AA with revenues of \$1.0 million or less. Additionally, reviewing small farm lending by loan amount, 91.3 percent of the bank's loans to small farms were originated in amounts of \$250,000 or less, which reflects the bank's willingness to meet the credit needs of small farms in the AA.

Table 13

Distribution of 2021 Small Farm Lending By Revenue Size of Farms					
Assessment Area: Southeast Oklahoma					
	Bank Loans				Total Farms
	#	#%	\$(000)	%	%
By Revenue					
\$1 Million or Less	81	79.4	5,686	79.4	98.2
Over \$1 Million	1	1.0	26	0.4	1.4
Revenue Unknown	20	19.6	1,451	20.3	0.4
Total	102	100.0	7,163	100.0	100.0
By Loan Size					
\$100,000 or Less	83	81.4	2,360	32.9	
\$100,001 - \$250,000	10	9.8	1,660	23.2	
\$250,001 - \$500,000	9	8.8	3,142	43.9	
Total	102	100.0	7,163	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	65	80.2	1,895	33.3	
\$100,001 - \$250,000	9	11.1	1,509	26.5	
\$250,001 - \$500,000	7	8.6	2,282	40.1	
Total	81	100.0	5,686	100.0	
<i>Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i>					
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>					

COMMUNITY DEVELOPMENT TEST

The CD test evaluates the bank’s responsiveness to CD needs of its AA through CD loans, qualified investments, and CD services, considering the bank’s capacity and the need and availability of such opportunities in the bank’s AA.

The bank’s overall CD test performance is Outstanding and demonstrates excellent responsiveness. Performance was driven primarily by the level of CD activities provided by the bank and the overall responsiveness to area credit needs. For this evaluation, examples of qualified CD activities included:

- The bank originated 226 of 236 CD loans through the Small Business Administration Paycheck Protection Program totaling \$9.3MM, helping to revitalize or stabilize LMI geographies and distressed/underserved middle-income tracts or support small businesses and LMI jobs.

- The bank made 36 donations totaling \$58.9M demonstrating support to various organizations focused on providing services to LMI families and individuals. This included donations to a women’s pregnancy center, math and literacy programs at Title I schools, and the Oklahoma Childcare Assistance Program. Included in the total donations is one donation made outside the bank’s AA to an organization that benefits the broader regional area.
- Many bank employees serve on the Board of Directors for various organizations and provided financial expertise to organizations such as the local Lions Club, Health Authority, and the Chamber of Commerce.

Table 14

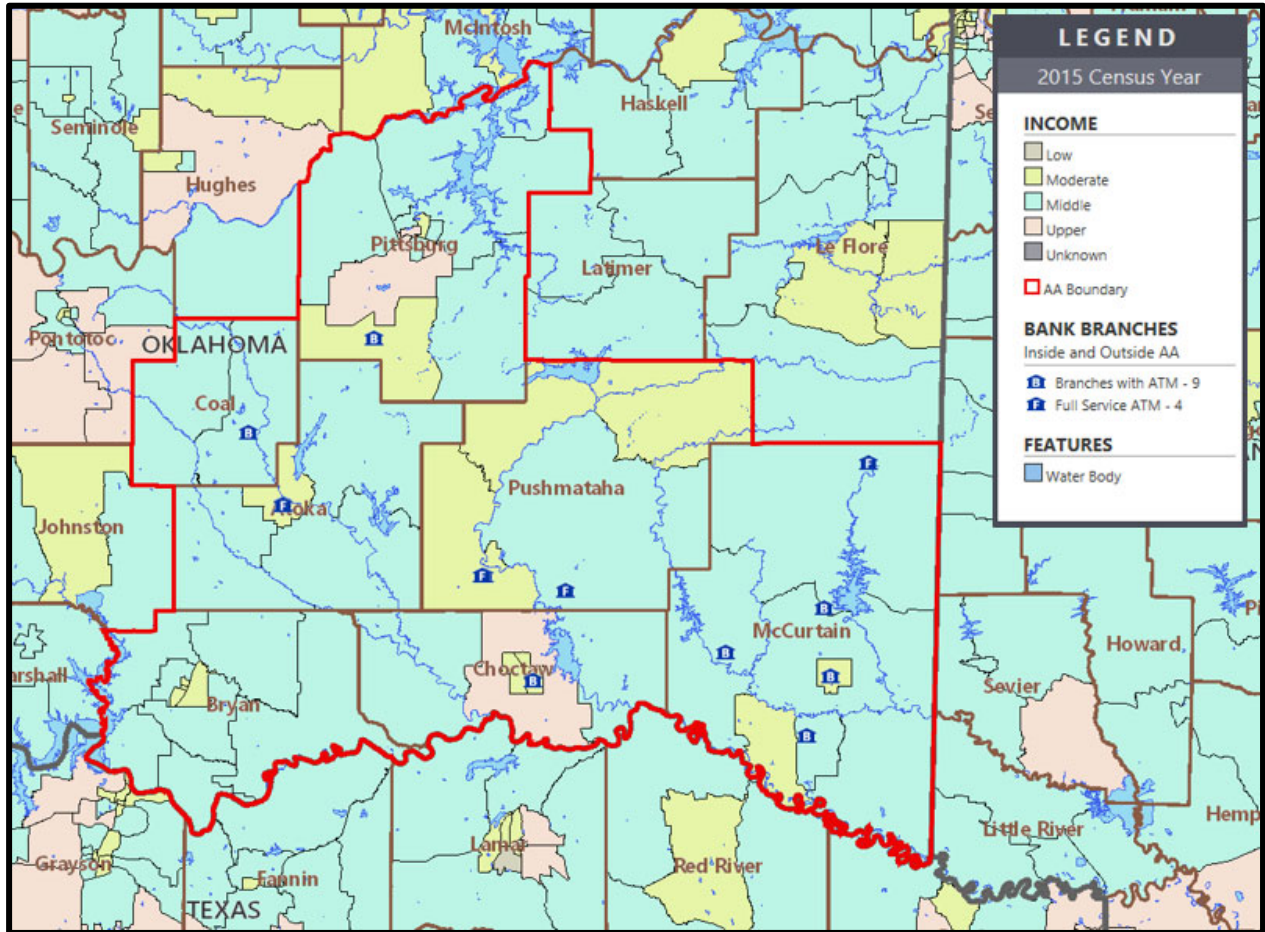
Community Development Activity									
Assessment Area: Southeast Oklahoma AA									
Community Development Purpose	Community Development Loans		Qualified Investments						Community Development Services
			Investments		Donations		Total Investments		
	#	\$(000)	#	\$(000)	#	\$(000)	#	\$(000)	#
Affordable Housing	0	0	0	0	0	0	0	0	0
Community Services	6	436	6	6,491	34	58	40	6,549	17
Economic Development	0	0	0	0	0	0	0	0	9
Revitalization and Stabilization	230	10,819	0	0	1	1	1	1	0
Totals	236	11,255	6	6,491	35	59	41	6,550	26

FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

Compliance with the substantive provisions of antidiscrimination and other consumer protection laws and regulations, including the Equal Credit Opportunity Act and the Fair Housing Act, was considered as part of this CRA evaluation. No evidence of a pattern or practice of discrimination on a prohibited basis or of other illegal credit practices inconsistent with helping to meet community credit needs was identified.

APPENDIX A – MAP OF THE ASSESSMENT AREA

Southeast Oklahoma AA



**APPENDIX B – DEMOGRAPHIC INFORMATION
Table B-1**

2021 Southeast Oklahoma AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	10,886	24.8
Moderate	13	28.3	10,946	25.0	2,714	24.8	8,318	19.0
Middle	29	63.0	29,418	67.2	4,139	14.1	8,706	19.9
Upper	4	8.7	3,444	7.9	387	11.2	15,898	36.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	46	100.0	43,808	100.0	7,240	16.5	43,808	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	21,394	9,906	21.5	46.3	7,735	36.2	3,753	17.5
Middle	54,032	32,398	70.5	60.0	10,952	20.3	10,682	19.8
Upper	5,615	3,681	8.0	65.6	1,174	20.9	760	13.5
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	81,041	45,985	100.0	56.7	19,861	24.5	15,195	18.7
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	1,792	32.7	1,615	32.8	148	34.9	29	22.1
Middle	3,250	59.4	2,923	59.4	229	54.0	98	74.8
Upper	432	7.9	381	7.7	47	11.1	4	3.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	5,474	100.0	4,919	100.0	424	100.0	131	100.0
Percentage of Total Businesses:				89.9		7.7		2.4
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	55	19.4	53	19.0	1	25.0	1	100.0
Middle	217	76.4	214	76.7	3	75.0	0	0.0
Upper	12	4.2	12	4.3	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	284	100.0	279	100.0	4	100.0	1	100.0
Percentage of Total Farms:				98.2		1.4		0.4
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

APPENDIX C – 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.

Census tract: A small subdivision of metropolitan and other densely populated counties. Census tract boundaries do not cross county lines; however, they may cross the boundaries of metropolitan statistical areas. Census tracts usually have between 2,500 and 8,000 persons, and their physical size varies widely depending upon population density. Census tracts are designed to be homogeneous with respect to population characteristics, economic status, and living conditions to allow for statistical comparisons.

Community development: Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet the size eligibility standards of the Small Business Administration's Development Company or Small Business Investment Company programs (13 CFR 121.301) or have gross annual revenues of \$1 million or less; or, activities that revitalize or stabilize low- or moderate-income geographies, designated disaster areas; or designated distressed or underserved nonmetropolitan middle-income geographies.

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, other secured consumer loans, and other unsecured consumer loans.

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 nonrelatives living with the family. Families are classified by type as either a married-couple family or other family, which 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).

Full-scope review: Performance is analyzed considering performance context, quantitative factors (for example, geographic distribution, borrower distribution, 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 applications, the amount of loan requested, and the disposition of the application (for example, approved, denied, and withdrawn).

Home mortgage loans: Includes home purchase and home improvement loans as defined in the HMDA regulation. This definition also includes multifamily (five or more families) dwelling loans, loans for the purchase of manufactured homes and refinancing of home improvement and home purchase loans.

Household: Includes all persons occupying a housing unit. Persons not living in households are classified as living in group quarters. In 100 percent tabulations, the count of households always equals the count of occupied housing units.

Limited-scope review: Performance is analyzed using only quantitative factors (for example, geographic distribution, borrower distribution, 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.

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.

Metropolitan area (MA): A metropolitan statistical area (MSA) or a metropolitan division (MD) as defined by the Office of Management and Budget. A MSA is a core area containing at least one urbanized area of 50,000 or more inhabitants, together with adjacent communities having a high degree of economic and social integration with that core. A MD is a division of a MSA based on specific criteria including commuting patterns. Only a MSA that has a population of at least 2.5 million may be divided into MDs.

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 percent 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 percent and less than 80 percent, in the case of a geography.

Multifamily: Refers to a residential structure that contains five or more units.

Nonmetropolitan area (NonMSA): Any area that is not located within an MSA.

Other products: Includes any unreported optional category of loans for which the institution collects and maintains data for consideration during a CRA examination. Examples of such activity include consumer loans and other loan data an institution may provide concerning its lending performance.

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 qualified investment is defined as any 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. For these institutions, no state ratings will be received unless the bank also maintains deposit facilities outside of the multistate metropolitan area. CRA activity is captured in either a state rating or a multistate metropolitan area rating, but not both.

Small loan(s) to business(es): A loan included in 'loans to small businesses' as defined in the Consolidated Report of Condition and Income (Call Report) instructions. These loans have original amounts of \$1 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans. However, thrift institutions may also exercise the option to report loans secured by nonfarm residential real estate as 'small business loans' if the loans are reported on the TFR as nonmortgage, commercial loans.

Small loan(s) to farm(s): A loan included in 'loans to small farms' as defined in the Consolidated Reports of Condition and Income (Call Report) instructions. These loans have original amounts of \$500,000 or less and are either secured by farmland or are classified as loans to finance agricultural production and other loans to farmers.

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