

PUBLIC DISCLOSURE

June 6, 2022

**COMMUNITY REINVESTMENT ACT
PERFORMANCE EVALUATION**

Origin Bank
RSSD # 667757
3921 Elm Street
Choudrant, Louisiana 71227

Federal Reserve Bank of Dallas
2200 North Pearl Street
Dallas, Texas 75201

NOTE: 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.

TABLE OF CONTENTS

INSTITUTION RATING	1
Summary of Major Factors Supporting Rating	1
INSTITUTION	2
Description of the Institution	2
Scope of the Evaluation	3
Conclusions With Respect to Performance Tests	4
Fair Lending or Other Illegal Credit Practices Review	9
STATE OF LOUISIANA	10
CRA Rating for Louisiana	10
Scope	10
Description of the Institution's Operations in Louisiana	11
Conclusions with Respect to Performance Tests in Louisiana	11
METROPOLITAN AREAS (Full-Scope Review)	15
Description of the Institution's Operations in the Monroe, LA MSA Assessment Area	15
Conclusions With Respect to Performance Tests	19
METROPOLITAN AREA (Limited-Scope Review)	28
Description of the Institution's Operations	28
Conclusions With Respect to Performance Tests	28
NONMETROPOLITAN AREA (Limited-Scope Review)	28
Description of the Institution's Operations	28
Conclusions With Respect to Performance Tests	28
STATE OF MISSISSIPPI	29
CRA Rating for Mississippi	29
Scope	29
Description of the Institution's Operations in Mississippi	30
Conclusions with Respect to Performance Tests in Mississippi	30
METROPOLITAN AREAS (Full-Scope Review)	34
Description of the Institution's Operations in the Jackson, MS Metropolitan AA	34
Conclusions With Respect to Performance Tests	38
NONMETROPOLITAN AREA (Limited-Scope Review)	48
Description of the Institution's Operations	48
Conclusions With Respect to Performance Tests	48
STATE OF TEXAS	49
CRA Rating for Texas	49
Scope	49
Description of the Institution's Operations in Texas	50
Conclusions with Respect to Performance Tests in Texas	50
METROPOLITAN AREAS (Full-Scope Review)	54
Description of the Institution's Operations in the Dallas-Fort Worth, TX Metropolitan AA	54
Conclusions With Respect to Performance Tests	58
Description of the Institution's Operations in the Houston, TX Metropolitan AA	67
Conclusions With Respect to Performance Tests	71

APPENDIX A – MAPS OF THE ASSESSMENT AREAS	81
APPENDIX B – FULL-SCOPE ASSESSMENT AREAS DEMOGRAPHIC INFORMATION	85
APPENDIX C – FULL-SCOPE ASSESSMENT AREAS LENDING TABLES	93
APPENDIX D – METROPOLITAN LIMITED-SCOPE ASSESSMENT AREAS	105
APPENDIX E – NONMETROPOLITAN LIMITED-SCOPE ASSESSMENT AREAS	115
APPENDIX F – GLOSSARY	135

INSTITUTION RATING

Institution’s Community Reinvestment Act Rating: Origin Bank is rated Satisfactory.

The following table indicates the Community Reinvestment Act (CRA) performance level of Origin Bank (Origin or bank) with respect to the Lending, Investment, and Service Tests.

Performance Levels	Origin Bank Performance Tests		
	Lending Test*	Investment Test	Service Test
Outstanding			
High Satisfactory	X	X	
Low Satisfactory			X
Needs to Improve			
Substantial Non-Compliance			

* The Lending Test is weighted more heavily than the Investment Test and Service Test when arriving at an overall rating.

SUMMARY OF MAJOR FACTORS SUPPORTING RATING

Major factors supporting the institution’s rating include:

- Lending activity reflects good responsiveness to the credit needs of the assessment areas (AAs).
- A substantial majority of loans is made in the bank’s AAs.
- The geographic distribution of loans reflects good penetration throughout the AAs.
- The distribution of the bank’s small business and residential real estate lending, also referred as Home Mortgage Disclosure Act (HMDA) lending, reflects good penetration among businesses of different revenue sizes and borrowers of different income levels, respectively.
- Origin has a good record of servicing the credit needs of low-income individuals and areas and very small businesses.
- The bank makes a relatively high level of community development (CD) loans.
- Origin makes use of innovative and/or flexible lending practices in serving AAs’ needs.
- The bank has a significant level of qualified CD investments and grants, particularly those not routinely provided by private investors and is occasionally in a leadership position.
- The bank makes occasional use of innovative and/or complex investments to support CD initiatives.
- Origin exhibits good responsiveness to credit and CD needs.
- Delivery systems are reasonably accessible to individuals of different income levels throughout the bank’s AAs.
- The record of opening and closing of branches has not adversely affected the accessibility of its delivery systems, particularly low- and moderate-income (LMI) geographies and/or LMI individuals.
- Services do not vary in a way that inconveniences the bank’s AAs, particularly LMI geographies and/or LMI individuals.
- The bank provides a relatively high level of CD services.

INSTITUTION

DESCRIPTION OF THE INSTITUTION

Origin, an interstate financial institution headquartered in Choudrant, Louisiana, has the following characteristics:

- As of March 31, 2022, the bank reported total assets of approximately \$8.1 billion and gross loans of approximately \$5.3 billion.
- Origin Bancorp, Inc, headquartered in Ruston, Louisiana, wholly owns the bank.
- The bank operates 47 branch offices across its seven AAs in three states.
- Since the previous CRA performance evaluation, the bank closed six branch locations, opened two locations, and relocated four branches.
- The bank offers traditional deposit and loan products to meet the needs of the communities it serves.
 - Origin is predominately a commercial lender, with commercial loans¹ approximately 66.3 percent of the bank's loan portfolio as of March 31, 2022.
 - Commercial loans are made for a variety of business purposes, including financing for interim construction of industrial and commercial properties; financing for equipment, inventories, and accounts receivable; and acquisition financing.
 - Residential real estate loans are a major product even if they comprise a smaller portion of the total loan portfolio, as the bank sells the majority of these loans in the secondary market while retaining the servicing rights.

Table 1 below reflects Origin's loan portfolio mix as of March 31, 2022.

Table 1

Composition of Loan Portfolio as of March 31, 2022		
Loan Type	\$(000)	Percent (%)
Construction and Land Development	472,713	9.0
Farmland	120,637	2.3
1-4 Family Residential Real Estate	780,751	14.8
Multifamily Residential Real Estate	221,598	4.2
Non-Farm Non-Residential Real Estate	1,801,381	34.2
Agricultural	2,593	0.0
Commercial and Industrial	1,219,512	23.1
Consumer	15,773	0.3
Other	639,742	12.1
Gross Loans	5,274,700	100.0

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

The Federal Reserve Bank of Dallas (Reserve Bank) rated the bank's CRA performance as Satisfactory at the previous performance evaluation dated November 4, 2019. The bank received a High Satisfactory rating under the Lending Test, a High Satisfactory rating under the Investment Test, and a High Satisfactory rating under the Service Test.

¹ The commercial lending is comprised by construction and land development; non-farm, non-residential real estate; and commercial and industrial loans.

The bank’s ability to meet various credit needs of the communities it serves has not been hampered by Origin’s capacity to lend, financial condition and size, product offerings, prior performance, legal impediments, or other factors.

SCOPE OF THE EVALUATION

The bank’s CRA performance was evaluated using the *Interagency Examination Procedures for Large Retail Institutions*, developed by the Federal Financial Institutions Examination Council (FFIEC), considering Origin’s CRA performance through the Lending, Investment, and Service Tests. Four of the bank’s seven delineated AAs received a full-scope review given the level of Origin’s lending, investment, and service activities as well as the availability of opportunities in AAs; comments received from community groups and the public regarding the institution’s CRA performance; population density; number of other institutions in the AAs; and the length of time since the most recent full-scope review. Overall, approximately 68.2 percent of Origin’s total lending activity (by number of loans), 72.9 percent of total deposits, and 77.8 percent of total branches were evaluated through the full-scope reviews.

Table 2 depicts the bank’s AAs and the scope of the review received.

Table 2

Assessment Areas	Scope of Review Received
Louisiana	
Monroe, LA MSA	Full-Scope
Shreveport, LA Metropolitan	Limited-Scope
Lincoln Parish, LA Nonmetropolitan	Limited-Scope
Mississippi	
Jackson, MS Metropolitan	Full-Scope
Oxford, MS Nonmetropolitan	Limited-Scope
Texas	
Dallas-Fort Worth, TX Metropolitan	Full-Scope
Houston, TX Metropolitan	Full-Scope

This evaluation consists of a review of the bank’s 2019, 2020, and 2021 HMDA and CRA reported small business lending data, as well as the CD loans, investments, and services extended between November 4, 2019, and June 6, 2022, including the prior period’s CD investments. Given that small business lending represents a larger portion of the bank’s loan portfolio, it carried a heavier weight when assessing Origin’s CRA performance.

Evaluation Analysis

The evaluation of the bank’s lending record in the individual AAs includes the use of and comparison to demographic characteristics. The primary sources for the demographic information are the 2015 American Community Survey (ACS) and 2019, 2020, and 2021 Dun & Bradstreet (D&B) data. Demographic characteristics of a particular AA are useful in analyzing the bank’s record of lending, as they provide a means of estimating loan demand and identifying lending opportunities. To understand small businesses, examiners relied on D&B data, which consists of self-reported data of revenue size and geographical location by businesses entities. The demographic data should not be construed as defining an expected level of lending in a

particular area or to a particular group of borrowers. The information is used to understand the bank's performance context.

In conjunction with the evaluation, examiners relied on information provided by community leaders serving the bank's AAs receiving a full-scope review. Community contacts included representatives of community organizations, municipalities, and quasi-government agencies.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Conclusions with respect to the lending performance for AAs that received a full-scope review are reflected in the body of this report. Lending data for AAs that received limited-scope reviews can be found in Appendix E. The performance evaluation first discusses the bank's overall performance, followed by an in-depth analysis of the bank's record of lending, investment, and service activities in each state and specific AA.

For this evaluation, Origin's performance in the state of Louisiana was given the greatest weight in determining the overall performance rating, followed by the state of Texas, given the significant proportion of banking offices, loans, and deposits located within each of these states. The bank's performance in the state of Mississippi is detailed in the respective section of this report, although less consideration was given to the conclusions in that state in determining the overall performance rating.

LENDING TEST

The bank's overall lending performance is High Satisfactory. The Lending Tests performed for the states of Louisiana, Mississippi, and Texas are similarly rated as high satisfactory.

Lending Activity

This performance criterion evaluates the bank's lending volume considering the institution's resources and business strategy and other information from the performance context. The bank's overall lending activities reflect good responsiveness to AA credit needs. While the total number and dollar amount of loans is used to assess lending activity, additional consideration was given to lending performance in light of competitive factors and AA needs.

Table 3

Summary of Lending Activity				
Loan Type	#	%	\$(000s)	%
HMDA Home Purchase	3,936	21.7	1,086,723	29.2
HMDA Home Refinancing	3,645	20.1	975,900	26.3
HMDA Home Improvement	36	0.2	4,417	0.1
HMDA Multi-Family Housing	163	0.9	227,067	6.1
Other HMDA related	21	0.1	1,220	0.1
Total HMDA related	7,801	43.1	2,295,327	61.8
Small Business	10,119	55.9	1,398,184	37.6
Small Farm	183	1.0	22,539	0.6
TOTAL LOANS	18,103	100.0	3,716,050	100.0

Origin makes use of innovative and/or flexible lending programs to serve AA credit needs, including LMI borrowers. The bank participates in numerous industry-recognized, government-guaranteed lending programs, displaying flexibility in serving the credit needs of its communities. Specific lending programs offered by the bank include Federal Housing Administration (FHA), Veterans Administration (VA), and United States Department of Agriculture (USDA) loans for consumers seeking residential real estate loans. Additionally, Small Business Administration (SBA) loans are available for the bank’s commercial customers. All flexible lending programs are offered and available throughout each of the bank’s AAs.

During the review period, the bank originated 129 VA loans and 693 FHA loans throughout its seven AAs. Included within the bank’s reported SBA loans are approximately 3,300 loans originated through participation in the SBA’s Paycheck Protection Program (PPP), which centered on extending loans to help businesses to keep their workforce employed during the COVID-19 pandemic. The bank’s substantial participation in this program highlights Origin’s utilization of flexible lending programs to serve the credit needs of its AAs and is considered particularly responsive to the financial burden placed on consumers, small businesses, and small farms related to the pandemic.

Assessment Area Concentration

This performance criterion evaluates the percentage of lending extended inside and outside of the bank’s delineated AAs. As illustrated in Table 4, a substantial majority of Origin’s total loans, by number and dollar volume, was originated inside the bank’s AAs. All loan products reflect a high percentage of originations within the delineated AAs.

Table 4

Assessment Area Concentration								
Loan Types	Inside				Outside			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Improvement	34	94.4	\$4,357	98.6	2	5.6	\$60	1.4
Home Purchase - Conventional	2,094	73.1	\$611,669	70.3	769	26.9	\$258,586	29.7
Home Purchase - FHA	693	77.3	\$132,719	77.6	204	22.7	\$38,289	22.4
Home Purchase - VA	129	73.3	\$33,532	73.8	47	26.7	\$11,928	26.2
Loan Purpose Not Applicable	1	100	\$101	100	0	0	\$0	0
Multi-Family Housing	124	76.1	\$135,912	59.9	39	23.9	\$91,155	40.1
Other Purpose Closed-End	20	100	\$1,119	100	0	0	\$0	0
Refinancing	2,621	71.9	\$697,482	71.5	1,024	28.1	\$278,418	28.5
Total HMDA	5,716	73.3	\$1,616,891	70.4	2,085	26.7	\$678,436	29.6
Total Small Business	8,818	87.1	\$1,165,297	83.3	1,301	12.9	\$232,887	16.7
Total Small Farm	151	82.5	\$15,461	68.6	32	17.5	\$7,078	31.4
TOTAL LOANS	14,685	81.1	\$2,797,649	75.3	3,418	18.9	\$918,401	24.7

Geographic Distribution and Distribution by Borrower Income and Business Revenue Size

Consistent with the performance standards for a large bank, the geographic lending distribution considers the number and amount of loans extended in low-, moderate-, middle-, and upper-income geographies within Origin’s AAs while the lending distribution considers the number of HMDA loans extended to low-, moderate-, middle-, and upper-income individuals and small business loans extended to businesses of different revenue sizes.

The geographic distribution of loans reflects good dispersion throughout the AAs. The bank’s borrower lending distribution reflects good penetration among individuals of different income levels and businesses of different revenue sizes. A detailed discussion of the facts and data supporting the overall conclusions are presented in the Conclusions with Respect to Performance Criteria section for each AA.

Community Development Lending

This performance criterion evaluates the bank’s level of CD lending. The bank makes a relatively high level of CD loans when considering Origin’s capacity and the need and availability of such opportunities. The state ratings for the states of Louisiana and Texas are consistent with the overall rating. While the state rating for Mississippi reflects an adequate level of CD lending.

Table 5 illustrates the bank’s total volume of CD loans by number and dollar volume based on the respective CD purpose. The bank’s overall CD lending reflects a 48.8 percent increase by number of loans and a 93.8 percent increase by dollar volume when compared to the bank’s CD lending at the prior evaluation. Lending for all CD purposes increased since the previous evaluation except for economic development lending, which decreased significantly (84.3 percent by number and 64.6 percent by dollar volume).

Origin’s volume of CD lending includes a large number of qualified loans originated in participation with the SBA’s PPP, which also reflects favorably on the responsiveness to the credit needs within the bank’s delineated AAs. Specific details regarding the CD lending can be found in the Conclusions with Respect to Performance Tests section for each AA.

Table 5
Community Development Lending
Assessment Area: All

Purpose	Number	\$(000s)
Affordable Housing	44	185,262
Community Services	30	75,270
Economic Development	8	21,033
Revitalization and Stabilization	110	390,875
Total	192	672,440

INVESTMENT TEST

The bank’s overall performance under the Investment Test is High Satisfactory. The state ratings for Louisiana, Mississippi, and Texas are all consistent with the overall rating.

This performance criterion evaluates the bank’s level of qualifying investments, grants, donations, or in-kind contributions of property made since the prior evaluation that have a primary purpose of community development. Overall, the bank has a significant level of qualified CD investments and grants and is occasionally in a leadership position. While the bank makes rare use of innovative and/or complex investments, it exhibits good responsiveness to the credit and CD needs of its AAs. Consistent with prior performance evaluations, the bank’s strategy continues to focus on selecting CD investments that are comprised primarily of mortgage-backed securities (MBS) that contain residential mortgages originated to LMI borrowers or for residential real estate located in LMI geographies, and municipal bonds supporting school districts with a majority of students qualifying for free or reduced-price lunches. For purposes of illustrating a concise

representation of the bank’s overall level of CD investments, refer to Table 6 for the total number of investments.

In addition to the CD investments, the bank’s level of CD donations was particularly responsive to area organizations that provide community services for LMI individuals and families. The bank’s philanthropic activities included donations to 262 different area organizations, including well-known, non-profit entities and local grassroots agencies, as well as organizations that promote and support economic development activities. While the number of CD donations made by the bank decreased by 23.0 percent from the previous evaluation, the overall dollar volume of donations increased significantly, with an annual increase of 70.4 percent when compared to the prior evaluation.

Specific details regarding investments, grants, and donations can be found in the Conclusions with Respect to Performance Tests section for each AA.

Table 6

Investments, Grants, and Donations Assessment Area: All								
Community Development Purpose	Prior Period Investments ¹		Current Investments ²		Donations		Total	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Affordable Housing	64	37,882	14	23,254	24	76	102	61,212
Community Services	8	29,756	6	19,371	352	1,654	366	50,781
Economic Development	23	45,518	2	5,247	26	36	51	50,801
Revitalization and Stabilization	17	29,651	6	3,126	63	1,055	86	33,832
Total	112	142,807	28	50,998	465	2,821	604	196,288

1 Book value of investment
2 Original market value of investment

Service Test

The bank’s overall Service Test rating is Low Satisfactory. The state ratings for Mississippi and Texas are consistent with the overall rating. The state rating for Louisiana is considered High Satisfactory.

Retail Services

This performance criterion evaluates the bank’s level of service-delivery systems provided in each geography classification. Refer to Table 7 for the distribution of banking offices and full-service automated teller machines (ATMs) by income level of geographies.

Branch locations and alternative delivery systems, such as drive-through facilities and online and mobile banking, are reasonably accessible to the bank’s various geographies and to individuals of different income levels in each AA. The overall distribution of the bank’s branch offices and full-service ATMs generally favor upper-income census tracts, though branches are distributed among census tracts of all income levels throughout its AAs. Additionally, the bank’s record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly in LMI areas or to LMI individuals.

The bank’s products, services, and business hours do not vary in a way that inconveniences its AAs, particularly LMI geographies and/or LMI individuals. Lobby hours and drive-through services vary by branch location, with branch lobbies generally operating seven-to-nine hours per day Monday through Friday and offering extended drive-through hours daily. Additionally, Saturday drive-through hours are available at many bank locations.

Table 7

Branch and Full-Service ATM Locations							
Assessment Area: All							
Tract Income	% of Geographies	% of Households	% of Businesses	Branches		Full-service ATMs	
				#	%	#	%
Low	16.2	12.9	10.3	5	11.1	5	13.9
Moderate	28.5	25.9	21.0	3	6.7	2	5.6
Middle	24.0	26.6	24.3	13	28.9	10	27.8
Upper	30.5	34.3	43.9	24	53.3	19	52.8
Unknown	0.8	0.3	0.5	0	0.0	0	0.0
Total	100.0	100.0	100.0	45	100.0	36	100.0

Community Development Services

Overall, the bank provides a relatively high level of CD services, with the largest emphasis on community services targeted to LMI individuals. The state ratings for Louisiana and Texas are consistent with the overall rating, while the state rating for Mississippi reflects an adequate level of CD services. Additionally, the volume of qualified CD services provided by the bank has grown notably since the previous evaluation.

As illustrated in Table 8, bank representatives provided 285 total services to 112 organizations, with a significant portion of services provided to local grassroots and well-known organizations that provide varying levels of community services to LMI individuals and families in the bank’s AAs. Examples of the bank’s CD services that were considered responsive include bank representatives participating in an entrepreneurship and financial education program provided to inner city and low-income schools in the bank’s AAs and a bank representative serving on the board of directors of an organization that targets low-income, unbanked individuals in the bank’s AAs.

Table 8

Community Development Services			
Assessment Area: All			
Purpose	Total Services	Total Hours	Total Organizations
Affordable Housing	42	739	18
Community Services	150	2,258	60
Economic Development	53	923	19
Revitalization and Stabilization	40	790	15
Total	285	4,710	112

FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

No evidence of discriminatory or other illegal credit practices inconsistent with helping to meet community credit needs was identified. The bank is in compliance with the substantive provisions of the anti-discrimination laws and regulations. Established policies and procedures are designed to ensure ongoing compliance with applicable laws and regulations.

STATE OF LOUISIANA

CRA RATING FOR LOUISIANA: Satisfactory

The Lending Test is rated: High Satisfactory

The Investment Test is rated: High Satisfactory

The Service Test is rated: High Satisfactory

Major factors supporting the institution's rating include:

- Lending activity reflects good responsiveness to the credit needs of the AAs.
- The geographic distribution of loans reflects good penetration throughout the AAs.
- The distribution of the bank's HMDA and small business lending reflects good penetration among borrowers of different income levels and businesses of different revenue sizes, respectively.
- The bank has a good record of servicing the credit needs of low-income individuals and areas and very small businesses.
- Origin makes a relatively high level of CD loans.
- The bank makes use of innovative and/or flexible lending practices in serving AAs' needs.
- Origin has a significant level of qualified CD investments and grants, which occasionally puts the bank in a leadership position.
- While the bank makes rare use of innovative and/or complex investments to support CD initiatives, Origin exhibits good responsiveness to credit and CD needs.
- Delivery systems are accessible to individuals of different income levels throughout the AAs, which have not been adversely affected by Origin's opening and closing of branches.
- The record of opening and closing of branches has not adversely affected the accessibility of its delivery systems, particularly LMI geographies and/or LMI individuals.
- Services do not vary in a way that inconveniences the bank's AAs, particularly LMI geographies and/or LMI individuals.
- Origin provides a relatively high level of CD services.

SCOPE

The Monroe, LA Metropolitan Statistical Area (MSA) AA within the state of Louisiana received a full-scope review based upon the volume of lending, number of branches, and percent of total deposits, as well as the length of time since the previous full-scope review. Overall, approximately 48.3 percent of lending activity (by number of loans), 40.1 percent of the total deposits, and 47.6 percent of total branches within the state of Louisiana were evaluated through the full-scope review. A description of this AA can be found in the applicable Monroe, LA MSA AA section of this report. Examiners conducted limited-scope reviews for the remaining Louisiana AAs: Lincoln Parish Nonmetropolitan AA and Shreveport Metropolitan AA.

The time period, products, and affiliates evaluated for this state are consistent with the scope discussed in the Institution section of this report. The bank's performance in the Monroe, LA MSA AA was given the greatest consideration when assessing the bank's statewide performance; however, Origin's performance in all AAs was reviewed for consistency.

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN LOUISIANA

The bank operates 19 branch offices in its AAs in Louisiana, representing 42.2 percent of total branches. Despite having two limited-service mobile branches that are registered to addresses within Louisiana, these branches operate outside of the state. Therefore, Origin's limited-service mobile branches did not impact the bank's performance in Louisiana.

As of June 30, 2021, the bank had \$2.7 billion in deposits in the state, representing 44.1 percent of Origin's total deposits. According to the FDIC's Summary of Deposits Reports as of June 30, 2021, the bank had a deposit market share of 1.9 percent and ranked 7th out of 124 FDIC-insured financial institutions across the state. Of the 5,497 HMDA loans originated and purchased by the bank, 3,105 (56.5 percent) were in the Louisiana AAs. Further, of the 8,395 small business loans originated and purchased by the bank, 5,191 (61.8 percent) were in the Louisiana AAs.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN LOUISIANA

LENDING TEST

The bank's performance under the Lending Test in the state of Louisiana is High Satisfactory. The Lending Test conclusion in the Monroe, LA MSA AA is considered good, which is consistent with the overall state rating. Overall, the bank's performance in the AAs receiving a limited-scope review supported the bank's high satisfactory rating for the state.

The bank is a small business and HMDA lender. Of the 8,296 loans originated in the bank's Louisiana AAs during the review period, 5,057 (61.3 percent) are small business loans. As a result, small business lending was given more weight than HMDA lending in determining the bank's Lending Test rating in the state.

Lending Activity

The bank's lending activities in the state of Louisiana reflect good responsiveness to the credit needs of its AAs. The bank makes use of innovative and/or flexible lending programs to serve credit needs in its AAs, including LMI borrowers. During the review period, the bank demonstrated flexible lending practices through its participation in numerous industry-recognized, government-guaranteed lending programs, including 2,511 loans originated through the SBA's PPP in the state of Louisiana.

As outlined in Table 9, this evaluation considered 8,296 loans. The loan products and origination volumes appear consistent with the credit needs of the bank's Louisiana AAs. The number of small business and HMDA loans extended by the bank was compared against the number of loans made by aggregate lenders in the area during the review period. The bank ranked second of 119 CRA-reporting lenders in its Louisiana AAs and second of 377 HMDA-reporting lenders.

Due to the limited volume of small farm loans originated in the bank's Louisiana AAs during the review period, Origin's performance related to this product was not evaluated.

Table 9

Summary of Lending Activity in Louisiana Assessment Areas January 1, 2019 through December 31, 2021				
Loan Type	#	%	\$(000s)	%
HMDA Home Purchase	1,511	18.2	303,894	24.8
HMDA Refinancing	1,466	17.7	302,405	24.7
HMDA Home Improvement	29	0.3	1,809	0.1
HMDA Multifamily	81	1.0	42,775	3.5
Other HMDA related	18	0.2	930	0.1
Total HMDA-related	3,105	37.4	651,813	53.1
Total Small Business	5,057	61.0	561,897	45.8
Total Small Farm	134	1.6	13,080	1.1
Total Loans	8,296	100.0	1,226,790	100.0

Geographic Distribution and Distribution by Borrower Income and Business Revenue Size

The geographic distribution of loans reflects good penetration throughout the AAs. The bank's borrower lending distribution reflects good penetration among individuals of different income levels and businesses of revenue different sizes. A detailed discussion of the facts and data supporting the overall conclusions are presented in the Conclusions with Respect to Performance Criteria section for each AA.

Community Development Lending

The bank makes a relatively high level of CD loans in the state of Louisiana. As reflected in Table 10, the bank originated 70 CD loans totaling \$158.1 million within the state, which comprises 36.5 percent of overall bank-wide CD loan volume by number and 23.5 percent by dollar volume. The level of CD lending was adequate in the Monroe, LA MSA AA. Additionally, it is noted that more than 20 percent of the bank's CD lending occurred in the Louisiana AAs that received a limited-scope review at this evaluation.

CD loans originated during the evaluation period were extended for a variety of purposes, as noted in the table below. Moreover, a large portion of Origin's CD lending is associated with the bank's participation in the SBA's PPP, which also reflects the responsiveness to the credit needs within the delineated AAs. Specific details regarding the CD lending can be found in the Conclusions with Respect to Performance Tests section for each AA.

Table 10

Community Development Lending Louisiana Assessment Areas		
Purpose	Number	\$(000s)
Affordable Housing	10	32,037
Community Services	15	12,882
Economic Development	5	16,355
Revitalization and Stabilization	40	96,792
Total	70	158,066

INVESTMENT TEST

The bank's performance under the Investment Test in the state of Louisiana is High Satisfactory. The Investment Test conclusion in the Monroe, LA MSA AA is considered good, which is consistent with the overall state rating.

The bank has a significant level of qualified CD investments and grants and is occasionally in a leadership position. While Origin makes rare use of innovative and/or complex investments, the bank exhibits good responsiveness to the credit and CD needs of its AAs. As illustrated in Table 11, the bank maintains an increased balanced of prior period investments compared to current period investments. The level of the bank's CD investments and donations are particularly responsive to area organizations that support community services for LMI individuals.

Details regarding investments and donations can be found in the Conclusions with Respect to Performance Tests section for each AA.

Table 11

Investments, Grants, and Donations Louisiana Assessment Areas								
Community Development Purpose	Prior Period Investments ¹		Current Investments ²		Donations		Total	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Affordable Housing	14	3,337	1	422	13	45	28	3,804
Community Services	8	29,756	6	19,371	162	508	176	49,635
Economic Development	3	3,480	0	0	19	20	22	3,500
Revitalization and Stabilization	7	24,109	6	3,126	38	879	51	28,114
Total	32	60,682	13	22,919	232	1,452	277	85,053
¹ Book value of investment ² Original market value of investment								

SERVICE TEST

The bank's performance under the Service Test in the state of Louisiana is High Satisfactory. The Service Test conclusions in the Monroe, LA MSA AA is considered good, which is consistent with the overall state rating. Origin performs a variety of services to a large number of organizations across Louisiana, including serving on the boards of directors for organizations that specifically target their services to LMI individuals and geographies, as well as providing financial literacy training to LMI individuals. Generally, the bank's performance in the AAs that received limited-scope reviews was consistent with the performance in the state.

Retail Services

Branch locations and alternative delivery systems, such as drive-through facilities and online and mobile banking, are accessible to the bank's various geographies and to individuals of different income levels in each AA. Of the bank's 19 full-service offices in the state of Louisiana, five are located in LMI tracts. Additionally, the bank operates five of its 18 full-service ATMs in LMI tracts. The bank's record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly in LMI areas or to LMI individuals.

The bank's products, services, and business hours do not vary in a way that inconveniences its AAs, particularly LMI geographies and/or LMI individuals. The bank's operations and product and service

offerings in the state generally mirror that of the overall institution, which is described in the overall Retail Banking Services section of this evaluation.

Table 12

Branch and Full-Service ATM Locations Louisiana Assessment Areas							
Tract Income	% of Geographies	% of Households	% of Businesses	Branches		Full-service ATMs	
				#	%	#	%
Low	19.3	13.4	16.3	4	21.1	4	22.2
Moderate	20.0	17.6	17.0	1	5.3	1	5.6
Middle	31.3	30.9	26.9	7	36.8	7	38.9
Upper	28.0	38.1	39.7	7	36.8	6	33.3
Unknown	1.3	0.0	0.1	0	0.0	0	0.0
Total	100.0	100.0	100.0	19	100.0	18	100.0

Note: Percentages may not total 100.0 percent due to rounding

Community Development Services

The bank provides a relatively high level of CD services in its Louisiana AAs. This conclusion is consistent across all the bank’s AAs in the state of Louisiana. Despite the substantial limitations on in-person services during a large portion of the review period due to the COVID-19 pandemic, Origin’s total qualified CD service hours in the state of Louisiana increased since the previous evaluation. As outlined in Table 13, the largest portion of the bank’s CD service hours focused on community services targeted to LMI individuals, including bank representatives serving on the boards of trustees for organizations providing services to very low-income individuals and families.

Table 13

Community Development Services Louisiana Assessment Areas			
Purpose	Total Services	Total Hours	Total Organizations
Affordable Housing	24	442	10
Community Services	104	1,334	36
Economic Development	33	612	11
Revitalization and Stabilization	32	684	12
Total	193	3,072	69

METROPOLITAN AREAS (Full-Scope Review)

Description of the Institution’s Operations in the Monroe, LA MSA Assessment Area

The Monroe, LA MSA AA consists of the entirety of the Monroe, LA MSA, which includes the parishes of Morehouse, Ouachita, and Union in North Louisiana. Refer to Appendix A for a map of the AA and Appendix B for additional demographic data. No changes were made to the delineation of this AA since the previous evaluation.

- According to the 2015 ACS data, the AA consists of 13 low-, seven moderate-, 18 middle-, and 15 upper-income census tracts, as well as one tract classified as unknown-income. Additional census tracts have been defined within the AA since the previous evaluation, reflecting the increase in the MSA population. The percentage of tracts designated as LMI (37.1 percent) has increased since the previous evaluation (24.8 percent).
- As of June 30, 2021, 18 financial institutions held approximately \$4.6 billion in deposits in the AA. Origin ranks first among these institutions, with \$1.1 billion in deposits, constituting a market share of 23.4 percent.
- In 2021, 239 financial institutions reported a total of 6,758 HMDA-reportable loan originations or purchases in the AA. Origin led all institutions, accounting for 8.6 percent of the reported loans.
- In 2021, 82 institutions reported CRA small business and small farm loan data in the AA. Origin ranked second among all reporters, accounting for approximately 13.9 percent of the reported loans.
- Information provided by a representative of an area organization that promotes economic development by providing support to small businesses was considered in ascertaining the local economic conditions, as well as the AA characteristics, credit needs, and the area banks’ responsiveness to such needs.

Table 14

Population Change			
Assessment Area: Monroe, LA MSA			
Area	2010 Population	2015 Population	Percent Change
Monroe, LA MSA AA	204,420	205,314	0.4
Morehouse Parish, LA	27,979	27,012	-3.5
Ouachita Parish, LA	153,720	155,769	1.3
Union Parish, LA	22,721	22,533	-0.8
State of Louisiana	4,533,372	4,625,253	2.0

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

- As highlighted in Table 14, the AA has not experienced significant population change over the previous decade. According to the United States Census Bureau, the population grew slightly between 2010 and 2015, and then decreased by approximately 1.5 percent between 2015 and 2020.
- Only Ouachita Parish, the largest of the three parishes that comprise the AA, experienced population growth between 2010 and 2015, while the populations in the remaining portions of the AA declined. Further, the populations of all three parishes declined between 2015 and 2020.
- Based upon 2015 ACS data, Ouachita Parish, with approximately 262 persons per square mile, is more than twice as densely populated than the state of Louisiana, at 108 persons

per square mile. Meanwhile the parishes of Morehouse and Union are significantly less densely populated at 32.2 and 24.1 persons per square mile, respectively.

Table 15

Median Family Income Change			
Assessment Area: Monroe, LA MSA			
Area	2010 Median Family Income (\$)	2015 Median Family Income (\$)	Percent Change
Monroe, LA MSA AA	50,935	48,173	-5.4
Morehouse Parish, LA	43,364	37,171	-14.3
Ouachita Parish, LA	54,451	50,538	-7.2
Union Parish, LA	52,699	47,372	-10.1
State of Louisiana	58,479	57,144	-2.3

*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.

- Approximately 20.4 percent of the total families domiciled within the AA report annual income levels below the poverty level, which exceeds the statewide rate of 15.2 percent. Morehouse Parish had the highest portion of families living below the poverty level, at 24.4 percent, though all three parishes had rates above the statewide figure.
- According to the 2015 ACS, 41.5 percent of AA families were LMI, which is slightly above the state of Louisiana, at 40.7 percent.
- The AA’s median family income decreased at a higher rate than the state of Louisiana, with Morehouse Parish and Union Parish exhibiting the largest decrease, as reflected in Table 15.

Table 16

Housing Cost Burden						
Assessment Area: Monroe, LA MSA						
Area	Cost Burden - Renters			Cost Burden - Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Monroe, LA MSA AA	69.2	48.7	45.4	46.9	29.1	15.5
Morehouse Parish, LA	65.2	36.5	43.4	48.2	16.2	15.8
Ouachita Parish, LA	71.6	51.4	46.3	51.2	35.4	16.2
Union Parish, LA	50.8	26.8	37.1	29.4	16.5	11.5
State of Louisiana	72.4	50.4	44.5	51.1	29.2	17.8

Cost burden is housing cost that equals 30 percent or more of household income.

Source: U.S. Department of Housing and Urban Development (HUD), 2013-2017 Comprehensive Housing Affordability Strategy

- Of the housing units in the AA, 53.6 percent are owner-occupied, 31.8 percent are rental, and 14.6 percent are vacant. Notably, 25.4 percent of housing units in Union Parish are vacant.
- The housing affordability ratio² in the Monroe, LA MSA AA is 32.4, slightly lower than the affordability ratio of the state of Louisiana, at 31.3. Housing affordability ratios varied among the three AA parishes, with Union Parish having the highest at 39.8 and Ouachita Parish the lowest at 30.6.

² The housing affordability ratio is calculated by dividing the median household income by the median housing value. A lower ratio reflects less affordable housing.

- The housing cost burden in the AA (presented in Table 16) is comparable to the state of Louisiana's for both renters and homeowners. The housing burden for LMI renters is particularly high in Ouachita Parish, which aligns with the elevated housing burden for LMI renters in the state of Louisiana.

Table 17

Unemployment Rates					
Assessment Area: Monroe, LA MSA					
Area	2016	2017	2018	2019	2020
Monroe, LA MSA AA	6.6	5.6	5.5	5.5	7.6
Morehouse Parish, LA	9.7	8.0	8.1	8.0	9.8
Ouachita Parish, LA	6.1	5.3	5.1	5.1	7.4
Union Parish, LA	6.6	5.6	5.6	5.6	7.1
State of Louisiana	6.1	5.1	4.8	4.7	8.3

Source: Bureau of Labor Statistics: Local Area Unemployment Statistics

- The most common occupations in the AA are office and administrative support, sales and related occupations, and management occupations. Some of the largest employers in the AA include the Morehouse Parish School Board (education), Wal-Mart (retail), and Morehouse General and Sterling Rehab Hospitals (health care).
- The industries that have the highest number of employees in the Monroe, LA MSA AA are health care and social assistance, retail trade, and educational services.
- The increase in unemployment during 2020, reflected in Table 17, is attributable to the COVID-19 pandemic that began in March 2020, and the restrictions put in place to minimize contagion, such as the statewide Stay-At-Home order for “non-essential businesses” declared for the state of Louisiana on March 23, 2020.
- A representative of an area organization that promotes economic development stated that very small businesses and start-ups in the AA were impacted significantly more by the COVID-19 pandemic than large businesses, with many being forced to shut their doors. Though the area has largely bounced back, the contact highlighted the need for increased lending and services targeted at the smallest businesses in the AA.

Selected demographic characteristics of the AA are detailed in Table 18.

Table 18

2021 LA Monroe Metropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	13	24.1	8,258	16.5	3,896	47.2	12,902	25.8
Moderate	7	13.0	6,094	12.2	1,832	30.1	7,881	15.8
Middle	18	33.3	15,813	31.6	2,754	17.4	7,872	15.7
Upper	15	27.8	19,869	39.7	1,731	8.7	21,379	42.7
Unknown	1	1.9	0	0.0	0	0.0	0	0.0
Total AA	54	100.0	50,034	100.0	10,213	20.4	50,034	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	16,472	5,591	11.6	33.9	8,154	49.5	2,727	16.6
Moderate	11,818	5,907	12.3	50.0	4,025	34.1	1,886	16.0
Middle	28,911	16,139	33.5	55.8	7,477	25.9	5,295	18.3
Upper	32,516	20,470	42.6	63.0	8,891	27.3	3,155	9.7
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	89,717	48,107	100.0	53.6	28,547	31.8	13,063	14.6
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	1,852	20.3	1,634	19.6	185	25.7	33	31.1
Moderate	1,027	11.2	896	10.8	120	16.7	11	10.4
Middle	2,330	25.5	2,166	26.0	139	19.3	25	23.6
Upper	3,919	42.9	3,610	43.4	272	37.8	37	34.9
Unknown	15	0.2	11	0.1	4	0.6	0	0.0
Total AA	9,143	100.0	8,317	100.0	720	100.0	106	100.0
Percentage of Total Businesses:				91.0	7.9		1.2	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	17	5.5	17	5.6	0	0.0	0	0.0
Moderate	49	15.8	46	15.2	3	37.5	0	0.0
Middle	146	47.1	142	47.0	4	50.0	0	0.0
Upper	97	31.3	96	31.8	1	12.5	0	0.0
Unknown	1	0.3	1	0.3	0	0.0	0	0.0
Total AA	310	100.0	302	100.0	8	100.0	0	0.0
Percentage of Total Farms:				97.4	2.6		0.0	
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.								

Conclusions With Respect to Performance Tests

Lending Test

The bank's performance under the Lending Test in the Monroe, LA MSA AA is good. For this evaluation, the bank's small business lending generally carried more weight, as it comprised a larger volume of lending and was a strategic emphasis in the AA, followed by home mortgage lending.

Lending Activity

The bank's lending activity reflects good responsiveness to the AA credit needs. The bank makes use of innovative and/or flexible lending programs to serve the AA communities, including LMI borrowers and geographies.

During the review period, the bank demonstrated flexible lending practices through its participation in numerous industry-recognized, government-guaranteed lending programs, including, notably, the SBA's Paycheck Protection Program. During the review period, the bank originated 1,094 loans through the PPP in the AA, representing more than half of the total CRA-reportable small business loans originated by the bank in 2020 and 2021.

For this evaluation, the total loans in the AA included 1,570 home mortgage and 2,351 small business loans originated during the three-year period between January 1, 2019, and December 31, 2021. The loan products and origination volumes appear consistent with the general credit needs of the AA and align with the bank's strategic focus in the area as a commercial and residential real estate lender.

Geographic Distribution of Loans

The geographic distribution of lending reflects good penetration throughout the AA. The bank's small business lending reflects good penetration among geographies of different income levels, especially LMI geographies, while home mortgage lending reflects adequate penetration. The distribution of the bank's lending in middle- and upper-income geographies did not affect conclusions about the Origin's performance considering its lending in LMI geographies.

Home Mortgage Lending

The geographic distribution of home mortgage loans is adequate. The distribution of 2020 and 2021 HMDA loans among low-income census tracts is comparable to aggregate lending data, though below the percentage of owner-occupied units in these tracts. Similarly, the penetration of HMDA loans among moderate-income census tracts is comparable to aggregate lending data and below the demographic figure. It is noted that lending in low-income census tracts had larger volume, which positively impacts the overall conclusion for this product, as well as the analysis for each of the bank's home mortgage lending sub-products.

The bank's lending performance for 2019 reflected penetration levels greater than those of 2020 and 2021, with a distribution of loans to low-income tracts that was greater than aggregate lending data, and a distribution of loans to moderate-income tracts that was comparable to aggregate lending data.

Furthermore, the bank's loan dispersion among geographies of different income levels did not reveal any notable gaps or lapses.

For this evaluation, home improvement and multifamily lending was not evaluated due to insufficient volume to conduct a meaningful analysis.

Home Purchase Lending

The geographic distribution of home purchase lending is adequate. As illustrated in Table 19, the distribution of home purchase loans among LMI census tracts in 2020 and 2021 is comparable to aggregate lending data, and neither the bank nor the aggregate performed at the level of the demographic figure. The level of aggregate lending in these tracts is used as a proxy of demand, indicating that qualified borrowers did not seek mortgages for homes located in LMI tracts at the same rate as they did for homes in middle- and upper-income tracts. Housing in LMI tracts was notably older than homes in middle- and upper-income tracts, which may make these homes less attractive to qualified buyers. Additionally, with mortgage rates lower in 2020 and 2021 than they had been in the previous 30 years, many qualified buyers were able to afford more expensive homes than previously possible, drawing them away from LMI geographies.

The bank's lending performance for 2019 reflected penetration levels greater than those of 2020 and 2021, with a distribution of home purchase loans to low-income tracts that was greater than aggregate lending data, and a distribution of loans to moderate-income tracts that was comparable to aggregate lending data.

Home Refinance Lending

The geographic distribution of home refinance lending in the AA is good. The bank's performance, compared to that of aggregate lenders, reflects a level of penetration that is commensurate with the demand for these products. The distribution of 2020 home refinance loans among low-income census tracts is slightly above aggregate lending data but below the demographic figure. The bank's lending in moderate-income census tracts is also below the demographic figure but comparable to aggregate lending data. The level of aggregate lending is used as a proxy of demand for these loan products, indicating that qualified borrowers did not seek home refinance loans in LMI tracts at the same rate as they did in middle- and upper-income tracts. As homes in middle- and upper-income tracts had median values more than \$30,000 higher than the median values of homes in LMI tracts, refinance loans at lower interest rates would have much larger impacts on mortgages in middle- and upper-income tracts, increasing the demand for these loans in middle- and upper-income tracts.

As illustrated in Table 19, the bank's lending performance in 2021 is consistent with the bank's performance in 2020. The bank's activity reflects penetration levels that are slightly above aggregate lending data in low-income census tracts and comparable to the aggregate in moderate-income tracts. Furthermore, the bank's loan dispersion among middle- and upper-income geographies did not impact the overall conclusion.

The bank's lending performance in 2019 is consistent with the bank's performance in 2020 and 2021.

Table 19

Distribution of 2020 and 2021 Home Mortgage Lending By Income Level of Geography													
Assessment Area: LA Monroe Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	#%	\$(000)	\$%	\$%	#	%	#%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	6	1.8	4.2	594	0.9	2.6	9	2.8	4.7	655	1.0	2.9	11.6
Moderate	7	2.1	5.4	1,480	2.3	4.0	13	4.0	5.3	2,274	3.5	4.0	12.3
Middle	97	28.8	30.1	16,466	25.3	25.3	58	18.0	30.6	10,296	15.7	27.8	33.5
Upper	227	67.4	60.2	46,512	71.5	68.1	243	75.2	59.4	52,346	79.8	65.3	42.6
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	337	100.0	100.0	65,052	100.0	100.0	323	100.0	100.0	65,571	100.0	100.0	100.0
Refinance Loans													
Low	18	5.9	3.6	1,267	2.0	1.7	12	5.0	4.3	827	1.8	2.2	11.6
Moderate	10	3.3	4.7	1,928	3.0	3.5	10	4.2	5.8	1,341	3.0	4.6	12.3
Middle	85	27.8	28.2	14,619	22.6	29.2	61	25.6	29.5	9,113	20.3	25.2	33.5
Upper	193	63.1	63.4	46,834	72.4	65.6	155	65.1	60.5	33,654	74.9	68.1	42.6
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	306	100.0	100.0	64,648	100.0	100.0	238	100.0	100.0	44,935	100.0	100.0	100.0
Home Improvement Loans													
Low	1	12.5	10.3	10	2.3	6.3	1	25.0	8.5	12	8.4	8.5	11.6
Moderate	0	0.0	9.3	0	0.0	9.5	0	0.0	9.9	0	0.0	4.4	12.3
Middle	4	50.0	36.1	231	52.7	31.1	3	75.0	21.1	131	91.6	18.2	33.5
Upper	3	37.5	44.3	197	45.0	53.0	0	0.0	60.6	0	0.0	68.9	42.6
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	8	100.0	100.0	438	100.0	100.0	4	100.0	100.0	143	100.0	100.0	100.0
Multifamily Loans													Multi-family Units %
Low	4	50.0	26.4	2,012	26.8	14.1	10	66.7	33.6	3,279	55.9	20.7	18.3
Moderate	0	0.0	15.7	0	0.0	11.1	0	0.0	10.7	0	0.0	4.9	5.8
Middle	3	37.5	26.4	2,115	28.2	21.6	3	20.0	25.7	1,689	28.8	28.8	24.7
Upper	1	12.5	31.4	3,368	44.9	53.3	2	13.3	30.0	894	15.3	45.6	51.2
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	8	100.0	100.0	7,495	100.0	100.0	15	100.0	100.0	5,862	100.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Low	29	4.4	4.4	3,883	2.8	2.9	32	5.5	5.2	4,773	4.1	4.2	11.6
Moderate	17	2.6	5.4	3,408	2.5	4.4	23	4.0	5.8	3,615	3.1	4.4	12.3
Middle	191	28.8	29.1	33,482	24.3	27.0	125	21.5	29.8	21,229	18.2	26.7	33.5
Upper	427	64.3	61.0	97,078	70.4	65.6	401	69.0	59.3	87,037	74.6	64.7	42.6
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	664	100.0	100.0	137,851	100.0	100.0	581	100.0	100.0	116,654	100.0	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 loans reflects good penetration throughout the AA when compared to demographics and the performance of the aggregate lenders. The distribution of 2020 small business loans among low-income census tracts is greater than aggregate lending data as well as the percentage of businesses in these tracts (the demographic figure). Lending in moderate-income census tracts is below aggregate data and the demographic figure by number of loans, but comparable to aggregate and the demographic figure in terms of dollar volume of lending. However, as almost twice as many AA businesses are located in low-income census tracts as moderate-income census tracts, the bank’s performance in low-income tracts is given more weight in this analysis.

The bank’s lending performance in 2021 is consistent with Origin’s performance in 2020, with the bank’s small business lending in low-income census tracts outperforming aggregate lending data and the demographic figure. Additionally, the bank’s performance in moderate-income tracts is below both aggregate lending data and the demographic figure.

The bank’s lending performance in 2019 reflected penetration levels that were consistent with 2020 and 2021.

Furthermore, the bank’s loan dispersion among geographies of different income levels did not reveal any notable gaps or lapses.

Table 20

Distribution of 2020 and 2021 Small Business Lending By Income Level of Geography													
Assessment Area: LA Monroe Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Low	250	23.5	21.1	39,466	36.8	34.9	194	24.0	20.5	27,591	33.6	29.4	20.3
Moderate	60	5.6	10.2	11,034	10.3	12.1	44	5.4	10.9	7,402	9.0	11.5	11.2
Middle	227	21.4	23.8	15,387	14.4	18.1	205	25.3	24.5	13,967	17.0	19.1	25.5
Upper	525	49.4	44.3	41,227	38.5	34.7	366	45.2	43.3	33,079	40.3	39.8	42.9
Unknown	0	0.0	0.1	0	0.0	0.0	0	0.0	0.1	0	0.0	0.1	0.2
Total	1,062	100.0	100.0	107,114	100.0	100.0	809	100.0	100.0	82,039	100.0	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 Businesses of Different Sizes

The bank’s distribution of lending reflects good penetration among individuals of different income levels and businesses of different revenue sizes. The distribution of the bank’s lending to middle- and upper-income borrowers did not affect conclusions about Origin’s performance to LMI borrowers.

Home Mortgage Lending

The borrower distribution of home mortgage lending is good. The penetration of 2020 and 2021 home mortgage loan originations to low-income borrowers is comparable to aggregate lending data, though below the percentage of low-income families (the demographic figure) within the AA. Lending to moderate-income borrowers is comparable to both aggregate lending data and the demographic figure. The level of aggregate lending to LMI borrowers helps identify the level of demand for these products. Aggregate home mortgage lending to LMI borrowers was below the demographic figure, indicating lower demand for these loans by qualified LMI borrowers.

The bank's lending performance in 2019 is consistent with that of 2020 and 2021, with a distribution of loans to LMI borrowers that is comparable to aggregate lending data but below the demographic figure.

During the review period, the bank did not originate a sufficient volume of home improvement loans for separate analysis to be conducted on this subproduct.

Home Purchase Lending

The borrower distribution of home purchase lending is good. The distribution of home purchase loans among low-income borrowers in 2020 and 2021 is comparable to the aggregate lending data, and neither the bank nor the aggregate reached the demographic figure. Demand for home purchase loans among low-income borrowers is typically lower than among borrowers of higher income levels, as low-income borrowers may find it more difficult to qualify for a mortgage based upon their income. The bank's performance in lending to moderate-income borrowers in the Monroe, LA MSA AA is comparable to both the demographic figure and aggregate lending data.

The bank's lending performance in 2019 is consistent with that of 2020 and 2021, with a distribution of loans to LMI borrowers that is comparable to aggregate lending.

Home Refinance Lending

The borrower distribution of home refinance lending in the AA is good. The bank's performance is comparable to aggregate lenders in originating home refinance loans to LMI borrowers in both 2020 and 2021. The bank and aggregate lenders reported low volumes of home refinance loans among low-income borrowers, reflecting generally low demand for this product.

The bank's lending performance in 2019 is consistent with that of 2020 and 2021, with a distribution of loans to LMI borrowers that is comparable to aggregate lending.

Table 21

Distribution of 2020 and 2021 Home Mortgage Lending By Borrower Income Level													
Assessment Area: LA Monroe Metropolitan													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	#%	\$(000)	\$%	\$%	#	%	#%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	5	1.5	2.7	501	0.8	1.3	9	2.8	3.9	1,035	1.6	1.9	25.8
Moderate	47	13.9	13.9	6,161	9.5	9.2	48	14.9	14.8	7,176	10.9	10.4	15.8
Middle	85	25.2	21.8	14,488	22.3	18.5	70	21.7	19.1	13,200	20.1	17.1	15.7
Upper	181	53.7	42.1	41,792	64.2	53.5	160	49.5	36.8	38,959	59.4	46.6	42.7
Unknown	19	5.6	19.5	2,117	3.3	17.6	36	11.1	25.5	5,201	7.9	24.1	0.0
Total	337	100.0	100.0	65,052	100.0	100.0	323	100.0	100.0	65,571	100.0	100.0	100.0
Refinance Loans													
Low	3	1.0	2.0	162	0.3	0.7	2	0.8	2.6	162	0.4	1.3	25.8
Moderate	22	7.2	6.4	2,332	3.6	3.4	22	9.2	8.0	2,484	5.5	4.8	15.8
Middle	38	12.4	12.3	5,292	8.2	8.2	42	17.6	15.2	6,901	15.4	11.8	15.7
Upper	201	65.7	50.9	48,491	75.0	55.8	138	58.0	45.5	31,454	70.0	53.8	42.7
Unknown	42	13.7	28.4	8,371	12.9	31.6	34	14.3	28.7	3,934	8.8	28.3	0.0
Total	306	100.0	100.0	64,648	100.0	100.0	238	100.0	100.0	44,935	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	9.9	0	0.0	4.6	25.8
Moderate	1	12.5	13.4	18	4.1	9.5	1	25.0	8.5	60	42.0	5.9	15.8
Middle	2	25.0	16.5	137	31.3	14.2	1	25.0	16.9	42	29.4	15.4	15.7
Upper	2	25.0	56.7	25	5.7	61.3	2	50.0	52.1	41	28.7	56.5	42.7
Unknown	3	37.5	13.4	258	58.9	14.9	0	0.0	12.7	0	0.0	17.6	0.0
Total	8	100.0	100.0	438	100.0	100.0	4	100.0	100.0	143	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	8	1.2	2.3	663	0.5	0.9	12	2.1	3.3	1,340	1.2	1.6	25.8
Moderate	70	10.7	9.5	8,511	6.5	5.7	71	12.5	11.4	9,720	8.8	7.7	15.8
Middle	127	19.4	16.1	19,988	15.3	12.3	113	20.0	16.9	20,143	18.2	14.4	15.7
Upper	387	59.0	45.7	90,448	69.4	53.7	300	53.0	41.0	70,454	63.6	49.9	42.7
Unknown	64	9.8	26.4	10,746	8.2	27.4	70	12.4	27.4	9,135	8.2	26.5	0.0
Total	656	100.0	100.0	130,356	100.0	100.0	566	100.0	100.0	110,792	100.0	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.													
Multifamily loans are not included in the borrower distribution analysis.													

Small Business Lending

The borrower distribution of small business loans is good. The significant majority of small business loans originated by the bank during the review period was extended to borrowers for which revenue information was not collected, which negatively skews the analysis of the distribution of lending by business revenue. During the review period, 9 percent of the bank's small business loans were originated to businesses with reported revenues of \$1 million or more, which is comparable to the percentage of total AA businesses.

Of note, the bank originated many PPP loans in the Monroe, LA MSA AA in 2020 and 2021, 1,077 of which were in dollar amounts of less than \$1 million and, therefore, included in the total loans reflected in Table 22. Limited borrower information was collected for these loans due to the program's requirements; as such, reported revenue was not available for most PPP loans. Though this program is not limited to or expressly targeted at small businesses, the bank's participation in the program reflects favorably on the bank's responsiveness to need in the AA.

This responsiveness is also reflected in the significant majority of the bank's loans being originated in amounts of \$100,00 or less, as smaller businesses typically require smaller dollar loans.

Table 22

Distribution of 2020 and 2021 Small Business Lending By Revenue Size of Businesses													Total Businesses %
Assessment Area: LA Monroe Metropolitan													
Bank And Aggregate Loans By Year													
2020						2021							
Bank		Agg		Bank		Agg		Bank		Agg			
#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%		
By Revenue													
\$1 Million or Less	124	11.7	23.3	18,011	16.8	22.9	155	19.2	26.2	21,436	26.1	26.0	91.0
Over \$1 Million	96	9.0		23,165	21.6		71	8.8		22,028	26.9		7.9
Revenue Unknown	842	79.3		65,938	61.6		583	72.1		38,575	47.0		1.2
Total	1,062	100.0		107,114	100.0		809	100.0		82,039	100.0		100.0
By Loan Size													
\$100,000 or Less	776	73.1	85.6	23,921	22.3	28.4	594	73.4	90.5	17,864	21.8	33.6	
\$100,001 - \$250,000	161	15.2	8.7	24,617	23.0	24.1	124	15.3	5.3	20,627	25.1	19.7	
\$250,001 - \$1 Million	125	11.8	5.7	58,576	54.7	47.5	91	11.2	4.2	43,548	53.1	46.7	
Total	1,062	100.0	100.0	107,114	100.0	100.0	809	100.0	100.0	82,039	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	73	58.9		2,359	13.1		96	61.9		3,657	17.1		
\$100,001 - \$250,000	26	21.0		4,501	25.0		38	24.5		6,765	31.6		
\$250,001 - \$1 Million	25	20.2		11,151	61.9		21	13.5		11,014	51.4		
Total	124	100.0		18,011	100.0		155	100.0		21,436	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.													

Community Development Lending

The bank makes an adequate level of CD loans in the Monroe, LA MSA AA. The bank originated 28 CD loans totaling \$41.1 million in the AA, as reflected in Table 23. The composition of CD loans was primarily responsive to revitalization and stabilization activities in the area, including several PPP loans originated in response to the effects of the COVID-19 pandemic on the AA. Additionally, the bank made a \$7.3 million CD loan to a skilled nursing facility in the AA that serves primarily low- and very low-income, Medicaid-recipient patients, as well as extending a \$3.5 million line of credit supporting a Section 8 multi-family housing community in the AA.

Table 23

Community Development Lending Assessment Area: Monroe, LA MSA		
Purpose	#	\$000s
Affordable Housing	5	6,523
Community Services	9	10,679
Economic Development	1	800
Revitalization and Stabilization	13	23,104
Total	28	41,106

INVESTMENT TEST

The bank’s performance under the Investment Test in the Monroe, LA MSA AA is good. The bank has a significant level of qualified CD investments and grants, which occasionally puts it in a leadership position. While the bank makes rare use of innovative and/or complex investments, Origin exhibits good responsiveness to the credit and CD needs of its AA. The bank’s investments were primarily focused in community services, such as qualified school bonds; however, Origin’s current period investments are exclusively municipal bonds benefitting the parish hospital, which serves the entirety of Morehouse Parish, including LMI residents. The bank’s level of qualified CD investments, grants, and donations have increased moderately since the previous evaluation. Additionally, a large portion of the bank’s qualified donations in the Monroe, LA MSA AA were provided for the expressed purpose of financing the provision of civil legal services to very low-income persons.

Table 24

Investment, Grants, and Donations Assessment Area: Monroe, LA MSA								
Community Development Purpose	Prior Period Investments¹		Current Investments²		Donations		Total	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Affordable Housing	2	338	0	0	7	11	9	349
Community Services	2	15,100	0	0	99	203	101	15,303
Economic Development	1	3,000	0	0	13	14	14	3,014
Revitalization and Stabilization	4	2,804	5	1,376	27	25	36	4,205
Total	9	21,242	5	1,376	146	253	160	22,871

1 Book value of investment
2 Original market value of investment

SERVICE TEST

The bank’s Service Test performance in the AA is good.

Retail Services

Branch locations and alternative delivery systems, such as drive-through facilities and online and mobile banking, are accessible to the bank’s various geographies and to individuals of different income levels in the AA. As displayed in Table 25, the bank operates 10 full-service offices in the AA, with three of them located in low-income census tracts. Additionally, the bank operates 10 full-service ATMs throughout the AA, including three of them in moderate-income census tracts.

The bank’s record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly in LMI areas or to LMI individuals. The bank did not open or close any branches in the Monroe, LA MSA AA during the evaluation period.

The bank’s products, services, and business hours do not vary in a way that inconveniences its AA, particularly LMI geographies and/or LMI individuals. The bank’s hours of operation and product and service offerings in the AA generally mirror that of the overall institution, which are described in the overall Retail Banking Services section of this evaluation.

Table 25

Branch and Full-Service ATM Locations							
Assessment Area: Monroe, LA MSA							
Tract Income	% of Geographies	% of Households	% of Businesses	Branches		Full-service ATMs	
				#	%	#	%
Low	24.1	17.9	20.3	3	30.0	3	30.0
Moderate	13.0	13.0	11.2	0	0.0	0	0.0
Middle	33.3	30.8	25.5	4	40.0	4	40.0
Upper	27.8	38.3	42.9	3	30.0	3	30.0
Unknown	1.9	0.0	0.2	0	0.0	0	0.0
Total	100.0	100.0	100.0	10	100.0	10	100.0

Note: Percentages may not total 100.0 percent due to rounding

Community Development Services

The bank is a leader in providing CD services in the AA. As illustrated in Table 26, bank employees supported 36 organizations in the AA by providing 112 total CD services. The services supported agencies that provide community services to LMI individuals and families, as well as organizations that support area economic development efforts.

An example of the CD services provided by Origin include bank representatives serving in various capacities with a local foundation that has an express purpose of serving as a small business incubator, providing essential services and education to area small businesses. Several bank representatives also served on the boards of local organizations providing services to LMI youth and their families.

Table 26

Community Development Services			
Assessment Area: Monroe, LA MSA			
Purpose	Total Services	Total Hours	Total Organizations
Affordable Housing	7	78	4
Community Services	66	840	22
Economic Development	26	535	6
Revitalization and Stabilization	13	349	4
Total	112	1,802	36

METROPOLITAN AREA (Limited-Scope Review)

Description of the Institution's Operations

Shreveport-Bossier City, LA MSA Assessment Area

- As of December 31, 2021, the bank operated three branches in the AA, representing 5.9 percent of its branches.
- As of June 30, 2021, the bank had \$555.2 million in deposits in the AA, representing a market share of 5.8 percent and 9.1 percent of the bank's total deposits.

Conclusions With Respect to Performance Tests

Facts and data reviewed, including Origin's HMDA and CRA lending performance and AA demographic information, can be found in Appendix D. Conclusions regarding Origin's performance are as follows:

Table 27

Assessment Area	Lending Test	Investment Test	Service Test
Shreveport-Bossier City, LA MSA	Consistent	Consistent	Consistent

The bank's lending, investment, and service performance in the AA is consistent with Origin's overall performance.

NONMETROPOLITAN AREA (Limited-Scope Review)

Description of the Institution's Operations

Lincoln Parish, LA Nonmetropolitan Assessment Area

- As of December 31, 2021, the bank operated 6 branches in the AA, representing 11.8 percent of its branches.
- As of June 30, 2021, the bank had \$1.04 billion in deposits in this AA, representing a market share of 59.3 percent. The \$1.04 billion also represents 17.1 percent of the bank's total deposits.

Conclusions With Respect to Performance Tests

Facts and data reviewed, including performance and demographic information can be found in Appendix E for information regarding these areas. Additional information regarding detailed demographic information and the HMDA and CRA lending for the limited-scope AAs can be found in Appendix E. Conclusions regarding performance are as follows:

Table 28

Assessment Area	Lending Test	Investment Test	Service Test
Lincoln Parish, LA Nonmetropolitan	Consistent	Consistent	Consistent

The institution's lending, investment, and service performance in the area is consistent with Origin's overall performance.

STATE OF MISSISSIPPI

CRA RATING FOR MISSISSIPPI: Satisfactory

The Lending Test is rated: High Satisfactory

The Investment Test is rated: High Satisfactory

The Service Test is rated: Low Satisfactory

Major factors supporting the institution's rating include:

- Lending activity reflects good responsiveness to the credit needs of the AAs.
- The geographic distribution of loans reflects good penetration throughout the AAs.
- The distribution of the bank's HMDA and small business lending reflects good penetration among borrowers of different income levels and businesses of different revenue sizes.
- The bank has a good record of servicing the credit needs of low-income individuals and areas and very small businesses.
- Origin makes an adequate level of CD loans.
- The bank makes use of innovative and/or flexible lending practices in serving AAs' needs.
- Origin has a significant level of qualified CD investments and grants, which occasionally puts the bank in a leadership position.
- While the bank makes rare use of innovative and/or complex investments to support CD initiatives, Origin exhibits good responsiveness to credit and CD needs.
- Delivery systems are reasonably accessible to individuals of different income levels throughout Origin's AAs, which have not been adversely affected by the bank's opening and closing of branches.
- The record of opening and closing of branches has not adversely affected the accessibility of its delivery systems, particularly to LMI geographies and/or LMI individuals.
- Services do not vary in a way that inconveniences the bank's AAs, particularly LMI geographies and/or LMI individuals.
- Origin provides an adequate level of CD services.

SCOPE

Origin has two AAs in the state of Mississippi: Jackson, MS Metropolitan AA and Oxford, MS Nonmetropolitan AA. The Jackson, MS Metropolitan AA was selected for full-scope review based on the volume of lending, number of branches, and percent of total deposits, as well as the length of time since the last full-scope review. Approximately 10.8 percent of lending activity (by number of loans), 8.5 percent of the total deposits, and 71.4 percent of total branches within Mississippi were evaluated through the full-scope review of the Jackson, MS Metropolitan AA. Additionally, a limited-scope review of the bank's Oxford, MS Nonmetropolitan AA was conducted. Descriptions of the AAs can be found in the applicable AA section of this report.

The time period, products, and affiliates evaluated for this state are consistent with the scope discussed in the Institution section of this report. The bank's performance in the Jackson, MS Metropolitan AA was given the greatest consideration because this AA contains the majority of the bank's branches and 89.3 percent of deposits in the state of Mississippi.

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN MISSISSIPPI

The bank operates seven branch offices in the AAs within the state of Mississippi, representing 13.7 percent of total branches. As of June 30, 2021, the bank had \$518.3 million in deposits in the state, representing 8.5 percent of its total deposits. According to the FDIC's Summary of Deposits Report as of June 30, 2021, the bank ranked 26th out of 91 FDIC-insured financial institutions across the state, with a deposit market share of 0.7 percent. Of the 5,497 HMDA loans and 8,245 small business and small farm loans reported by the bank in 2019, 2020, and 2021, 641 (11.7 percent) and 851 (10.3 percent) were originated or purchased in the AAs within the state of Mississippi, respectively.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN MISSISSIPPI

LENDING TEST

The bank's performance under the Lending Test in the state of Mississippi is High Satisfactory. The Lending Test conclusion in the Jackson, MS Metropolitan AA is considered good, which is consistent with the overall state rating. Overall, the bank's performance in the AA that received a limited-scope review supported the high satisfactory rating for the state.

The bank is both a small business and HMDA lender. Of the 1,504 loans originated in the bank's Mississippi AAs during the review period, 851 (56.6 percent) are small business loans. As a result, small business lending was given more weight than HMDA lending in determining the bank's Lending Test rating in the state.

Lending Activity

The bank's lending activities in the state of Mississippi reflect good responsiveness to credit needs of Origin's AAs. The bank makes use of innovative and/or flexible lending programs to serve credit needs in its AA, including LMI borrowers. During the review period, the bank demonstrated flexible lending practices through its participation in numerous industry-recognized, government-guaranteed lending programs, including 225 loans totaling \$23.5 million originated through the SBA's PPP in the state of Mississippi.

As outlined in Table 29, 1,504 loans were reviewed for this evaluation. The loan products and origination volumes appear consistent with the credit needs of the bank's Mississippi AAs. The bank's number of small business and HMDA loans was compared against the number of loans made by aggregate lenders in the area during the review period. Of the 121 CRA-reporting lenders in the bank's Mississippi AAs, Origin ranked 16th for CRA-reported originations and purchases. Additionally, the bank ranked 25th out of 400 HMDA-reporting lenders.

Due to the limited volume of small farm loans originated in the bank's Mississippi AAs during the review period, the bank's performance related to this product was not evaluated.

Table 29

Summary of Lending Activity in Mississippi AAs January 1, 2019 through December 31, 2021				
Loan Type	#	%	\$000s	%
HMDA Home Purchase	316	21.0	85,912	31.0
HMDA Refinancing	317	21.1	84,489	30.5
HMDA Home Improvement	0	0.0	0	0.0
HMDA Multifamily	6	0.4	4,845	1.8
Total HMDA-related	639	42.5	175,246	63.3
Total Small Business	851	56.6	99,675	36.0
Total Small Farm	12	0.8	1,607	0.6
Total Loans	1,502	100.0	276,528	100.0

Geographic Distribution and Distribution by Borrower Income and Business Revenue Size

The geographic distribution of loans reflects good penetration throughout the Mississippi AAs. The bank's borrower lending distribution reflects good penetration among individuals of different income levels and businesses of different revenue sizes. A detailed discussion of the facts and data supporting the overall conclusions are presented in the Conclusions with Respect to Performance Criteria section for each AA.

Community Development Lending

The bank makes an adequate level of CD loans in the state of Mississippi. As reflected in Table 30, the bank originated 15 CD loans totaling \$34.6 million within the state, which comprises 7.8 percent of overall bank-wide CD loan volume by number and 5.2 percent by dollar volume. The level of CD lending was adequate in the Jackson, MS Metropolitan AA. CD loans originated during the evaluation period were extended for a variety of purposes, as noted in Table 30. Specific details regarding the CD lending can be found in the Conclusions with Respect to Performance Tests section for each AA.

Table 30

Community Development Lending Mississippi Assessment Areas		
Purpose	Number	\$(000s)
Affordable Housing	6	12,467
Community Services	0	0
Economic Development	1	2,000
Revitalization and Stabilization	8	20,154
Total	15	34,621

INVESTMENT TEST

The bank's performance under the Investment Test in the state of Mississippi is High Satisfactory. The Investment Test conclusion in the Jackson, MS Metropolitan AA is considered good, which is consistent with the overall state rating.

The bank has a significant level of qualified CD investments and grants and is occasionally in a leadership position. While the bank makes rare use of innovative and/or complex investments, Origin exhibits good responsiveness to the credit and CD needs of its AAs. As illustrated in Table 31, the bank maintains substantially more prior period investments compared to current period investments. The level of the bank's CD investments and donations are particularly responsive to area affordable housing projects as well as organizations that focus on economic development through the financing of small businesses.

Details regarding investments and donations can be found in the Conclusions with Respect to Performance Tests section for each AA.

Table 31

Investments, Grants, and Donations Mississippi Assessment Areas								
Community Development Purpose	Prior Period Investments ¹		Current Investments ²		Donations		Total	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Affordable Housing	12	5,818	3	589	7	20	22	6,427
Community Services	0	0	0	0	67	178	67	178
Economic Development	3	19,482	0	0	3	5	6	19,487
Revitalization and Stabilization	7	4,330	0	0	12	54	19	4,384
Total	22	29,630	3	589	89	257	113	30,476

1 Book value of investment
2 Original market value of investment

SERVICE TEST

The bank's performance under the Service Test in the state of Mississippi is Low Satisfactory. The Service Test conclusions in the Jackson, MS Metropolitan AA is considered adequate, which is consistent with the overall state rating. Origin performs a variety of services with organizations across Mississippi, including providing assistance in the pursuit of affordable housing as well as serving on committees for organizations that specifically target their services to LMI individuals and geographies. Generally, the bank's performance in the AA that received limited-scope review was consistent with the performance in the state.

Retail Services

Branch locations and alternative delivery systems, such as drive-through facilities and online and mobile banking, are reasonably accessible to the bank's various geographies and to individuals of different income levels in each AA. As noted on Table 32, none of the bank's six full-service offices or six full-service ATMs in the state of Mississippi, are located in LMI tracts. The bank closed one branch and relocated another within its Mississippi AAs, though Origin's record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly in LMI areas or to LMI individuals.

The bank's products, services, and business hours do not vary in a way that inconveniences its AAs, particularly LMI geographies and/or LMI individuals. The bank's operations and product and service offerings in the state generally mirror that of the overall institution, which are described in the overall Retail Banking Services section of this evaluation.

Table 32

Branch and Full-Service ATM Locations Mississippi Assessment Areas							
Tract Income	% of Geographies	% of Households	% of Businesses	Branches		Full-service ATMs	
				#	%	#	%
Low	13.1	7.9	5.9	0	0.0	0	0.0
Moderate	23.0	16.3	15.9	0	0.0	0	0.0
Middle	27.9	34.4	32.6	2	33.3	1	20.0
Upper	34.4	41.0	45.1	4	66.7	4	80.0
Unknown	1.6	0.3	0.4	0	0.0	0	0.0
Total	100.0	100.0	100.0	6	100.0	5	100.0

Community Development Services

The bank provides an adequate level of CD services in its Mississippi AAs. This conclusion is consistent across the bank’s Mississippi AAs. Origin’s total qualified CD service hours in the state of Mississippi decreased since the previous evaluation, which is attributable to the substantial limitations on in-person services during a large portion of the review period due to the COVID-19 pandemic. As outlined in Table 33, the largest portion of the bank’s CD service hours focused on providing affordable housing throughout the bank’s AAs, including bank representatives providing technical assistance to LMI applicants seeking to qualify for home loans.

Table 33

Community Development Services Mississippi Assessment Areas			
Purpose	Total Services	Total Hours	Total Organizations
Affordable Housing	11	142	5
Community Services	8	36	6
Economic Development	4	63	2
Revitalization and Stabilization	0	0	0
Total	23	241	13

METROPOLITAN AREAS (Full-Scope Review)

Description of the Institution’s Operations in the Jackson, MS Metropolitan AA

The Jackson, MS Metropolitan AA consists of the counties of Rankin, Madison, and Hinds. These counties represent a portion of the Jackson, MS MSA, with the remaining counties (Copiah, Holmes, Simpson, and Yazoo) excluded from the bank’s delineated AA. No changes were made to the delineation of this AA since the previous evaluation. Refer to Appendix A for an AA map and Appendix B for additional demographic data.

- According to the 2015 ACS data, the AA consists of 16 low-, 28 moderate-, 31 middle-, and 36 upper-income census tracts, as well as one tract classified as unknown-income. Since the previous evaluation, the distribution of tracts by income level has shifted slightly toward upper-income tracts, with the AA containing one fewer moderate-income tract and one fewer middle-income tract, as well as two more upper-income tracts since the previous evaluation. Additionally, the percentage of tracts designated as LMI (39.3 percent) has decreased slightly since the previous evaluation (40.2 percent).
- As of June 30, 2021, 30 FDIC-insured institutions held approximately \$16.7 billion in deposits. Origin ranked 9th, with \$463 million in deposits, constituting a 2.7 percent market share.
- In 2021, 335 financial institutions reported 21,737 HMDA-reportable loan originations or purchases in the AA. The bank ranked 26th, accounting for 0.9 percent of the reported loans.
- In 2021, 113 institutions reported CRA small business and small farm loan data in the AA. Origin ranked 15th, originating 1.8 percent of reported loans.
- Information provided by a representative of an area organization that promotes economic development by providing support to small businesses was considered in ascertaining the local economic conditions as well as the AA characteristics, credit needs, and responsiveness of the area banks to such needs. The interviewee mentioned that many traditional lenders in the area do not routinely lend to start-up businesses. In addition, the local Small Business Development Center holds regular workshops for area businesses that would benefit from the participation of financial institutions.

Table 34

Population Change			
Assessment Area: Jackson, MS Metropolitan			
Area	2010 Population	2015 Population	Percent Change
Jackson, MS Metropolitan	482,105	492,837	2.2
Hinds County, MS	245,285	245,874	0.2
Madison County, MS	95,203	100,202	5.3
Rankin County, MS	141,617	146,761	3.6
Jackson, MS MSA	586,320	595,842	1.6
Mississippi	2,967,297	2,988,081	0.7
<i>Source: 2010 U.S. Census Bureau Decennial Census 2011-2015 U.S. Census Bureau: American Community Survey</i>			

- As highlighted in Table 34, the AA has not experienced significant population change over the previous decade. The overall population of the AA grew slightly between 2010 and 2015, but stagnated between 2015 and 2020, growing less than 0.5 percent, according to the U.S. Census Bureau.

- Hinds County is the most populous county in the AA, accounting for 49.9 percent of the population, though it also experienced the slightest increase of any AA county until 2015. Further, the population of the county declined by 4.2 percent between 2015 and 2020.
- Hinds County, with approximately 282 persons per square mile, is significantly more densely populated than the state of Mississippi, at 63 persons per square mile. Meanwhile, the population densities of Rankin County and Madison County are moderate, at 182 and 133 persons per square mile, respectively.

Table 35

Median Family Income Change			
Assessment Area: Jackson, MS Metropolitan			
Area	2010 Median Family Income (\$)	2015 Median Family Income (\$)	Percent Change
Jackson, MS Metropolitan	62,167	60,118	-3.3
Hinds County, MS	51,942	47,739	-8.1
Madison County, MS	79,646	78,349	-1.6
Rankin County, MS	71,532	67,837	-5.2
Jackson, MS MSA	55,913	55,459	-0.8
Mississippi	51,214	49,274	-3.8
<i>Source: 2006-2010 U.S. Census Bureau: American Community Survey 2011-2015 U.S. Census Bureau: American Community Survey</i>			
<i>Note: Median family incomes have been inflation-adjusted and are expressed in 2015 dollars.</i>			

- Approximately 13.8 percent of the total families domiciled within the AA report annual income levels below the poverty level, which is below the statewide rate of 17.6 percent. Hinds County had a significantly larger portion of families living below the poverty level, at 20.3 percent, than either Madison County or Rankin County, at 9.8 percent and 7.0 percent, respectively.
- According to 2015 ACS data, 38.1 percent of households in the AA are LMI, which is slightly below the state’s level of 40.6 percent.
- The AA’s median family income has decreased at a similar rate as the state of Mississippi, with Hinds County experiencing the largest decrease of 8.1 percent.

Table 36

Housing Cost Burden						
Assessment Area: Jackson, MS Metropolitan						
Area	Cost Burden - Renters			Cost Burden - Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Jackson, MS Metropolitan	72.8	50.1	43.9	58.8	36.5	18.6
Hinds County, MS	74.5	49.1	48.9	62.7	36.0	22.4
Madison County, MS	76.1	61.3	41.7	64.3	45.8	17.8
Rankin County, MS	63.2	44.8	32.8	47.2	33.4	14.4
Jackson, MS MSA	68.4	48.3	42.6	57.5	34.5	19.2
Mississippi	67.2	48.2	40.7	56.2	30.8	19.4
<i>Cost burden is housing cost that equals 30 percent or more of household income.</i>						
<i>Source: U.S. Department of Housing and Urban Development (HUD), 2013-2017 Comprehensive Housing Affordability Strategy</i>						

- Of the housing units in the AA, 59.0 percent are owner-occupied, 29.8 percent are rentals, and 11.1 percent are vacant. Notably, 34.7 percent of housing units in Hinds County are rentals.

- The affordability ratio in the Jackson, MS Metropolitan AA, at 33.3 percent, is lower than the state of Mississippi, at 38.5 percent. Housing affordability ratios vary throughout the counties, with Rankin County having the most affordable housing at 38.4 percent and Madison County having the least affordable housing at 31.2 percent.
- The housing cost burden in the AA and the state of Louisiana, as illustrated in Table 36, are comparable. The burden for homeowners indicates that the most affordable housing options for LMI individuals are in Rankin County.

Table 37

Unemployment Rates					
Assessment Area: Jackson, MS Metropolitan					
Area	2016	2017	2018	2019	2020
Jackson, MS Metropolitan	4.8	4.3	4.2	4.7	7.4
Hinds County, MS	5.6	5.0	4.8	5.4	9.3
Madison County, MS	4.4	4.0	3.8	4.5	6.6
Rankin County, MS	4.0	3.7	3.6	4.0	5.3
Jackson, MS MSA	5.2	4.6	4.4	5.0	7.7
Mississippi	5.9	5.2	5.0	5.5	8.1

Source: Bureau of Labor Statistics: Local Area Unemployment Statistics

- The most common industries of employment in the AA are health care and social assistance, retail trade, and educational services. The largest employers in the AA are Health Mississippi Organization (health care), Jackson Public School (education), and Ergon Logistics (retail trade).
- The increase in unemployment during 2020, reflected in Table 37, is attributable to the COVID-19 pandemic that began in March 2020 and the restrictions put in place to minimize contagion]. Hinds County was particularly impacted by the restrictions, with the county’s unemployment increasing almost four percent.

The following table details selected characteristics of the AA.

Table 38

2021 MS Jackson Metropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	16	14.3	9,688	7.8	4,217	43.5	26,177	21.2
Moderate	28	25.0	20,549	16.6	5,855	28.5	19,697	15.9
Middle	31	27.7	43,154	34.9	4,643	10.8	21,852	17.7
Upper	36	32.1	50,330	40.7	2,342	4.7	55,995	45.3
Unknown	1	0.9	0	0.0	0	0.0	0	0.0
Total AA	112	100.0	123,721	100.0	17,057	13.8	123,721	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	20,302	6,061	5.1	29.9	9,549	47.0	4,692	23.1
Moderate	38,348	15,368	12.9	40.1	16,737	43.6	6,243	16.3
Middle	69,401	42,007	35.2	60.5	20,953	30.2	6,441	9.3
Upper	74,100	55,884	46.8	75.4	13,106	17.7	5,110	6.9
Unknown	25	0	0.0	0.0	4	16.0	21	84.0
Total AA	202,176	119,320	100.0	59.0	60,349	29.8	22,507	11.1
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	1,471	6.5	1,341	6.4	122	7.3	8	3.6
Moderate	3,924	17.2	3,499	16.7	363	21.6	62	28.1
Middle	7,481	32.8	6,824	32.7	594	35.4	63	28.5
Upper	9,912	43.5	9,228	44.2	596	35.5	88	39.8
Unknown	9	0.0	7	0.0	2	0.1	0	0.0
Total AA	22,797	100.0	20,899	100.0	1,677	100.0	221	100.0
Percentage of Total Businesses:				91.7	7.4		1.0	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	6	1.5	5	1.2	1	14.3	0	0.0
Moderate	32	7.8	32	7.9	0	0.0	0	0.0
Middle	172	41.7	167	41.2	5	71.4	0	0.0
Upper	202	49.0	201	49.6	1	14.3	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	412	100.0	405	100.0	7	100.0	0	0.0
Percentage of Total Farms:				98.3	1.7		0.0	
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.								

Conclusions With Respect to Performance Tests

LENDING TEST

The bank's performance under the Lending Test in the Jackson, MS Metropolitan AA is good. For this evaluation, the bank's small business lending generally carried more weight as it comprised a larger volume of lending and was a strategic emphasis in the AA, followed by home mortgage lending.

Lending Activity

The bank's lending activity reflects good responsiveness to AA credit needs. The bank makes use of innovative and/or flexible lending programs to serve AA credit needs, including LMI borrowers.

The bank demonstrated flexible lending practices through its participation in numerous industry-recognized, government-guaranteed lending programs, including, notably, the PPP. During the review period, Origin originated 225 PPP loans totaling \$23.5 million in the AA.

For this evaluation, the total loans in the AA included 571 home mortgage and 786 small business loans originated during the three-year period between January 1, 2019, and December 31, 2021. The loan products and origination volumes appear consistent with the general credit needs of the AA and align with the bank's strategic focus in the area as a commercial and residential real estate lender.

Geographic Distribution of Loans

The geographic distribution of lending reflects good penetration throughout the AA. The bank's small business lending reflects good penetration among geographies of different income levels, especially LMI geographies, while home mortgage lending reflects adequate penetration.

Home Mortgage Lending

The geographic distribution of home mortgage loans is adequate. The distribution of 2020 and 2021 home mortgage loans among low-income census tracts is comparable to aggregate lending data, though below the percentage of owner-occupied units in these tracts (the demographic figure). The limited level of aggregate lending activity in low-income census tracts reflects low demand for home mortgage products in these tracts despite the tracts containing 5.1 percent of AA owner-occupied units. Similarly, the penetration of home mortgage loans among moderate-income census tracts is comparable to aggregate lending data and below the demographic figure.

Home mortgage lending by the bank and aggregate lenders represent penetration levels below the demographic figure in LMI tracts. The bank's lending distribution in the remaining census tracts skews more heavily toward upper-income tracts than aggregate lending.

The bank's lending performance for 2019 reflected penetration levels greater than those of 2020 and 2021, with a distribution of loans to low-income tracts that was above aggregate lending performance and comparable to the demographic figure, and a distribution of loans to moderate-income tracts that above aggregate lending data, though below the demographic figure.

For this evaluation, home improvement and multifamily lending was not evaluated due to insufficient volume to conduct a meaningful analysis.

Home Purchase Lending

The geographic distribution of home purchase lending is adequate. As illustrated in Table 39, the bank originated very few home purchase loans in LMI census tracts in 2020 and 2021; however, this low level of activity is also reflected in the aggregate lending data. In 2020, the bank originated no home purchase loans in low-income census tracts within the AA, yet the bank's performance is comparable to aggregate lending data. The distribution of home purchase loans among moderate-income census tracts in 2020 is slightly below the performance of aggregate lenders, which was also below the demographic figure.

In 2021, Origin's performance in originating home purchase loans among low-income census tracts is slightly above the aggregate lending level despite the bank originating a single loan in these tracts. The distribution of the bank's 2021 home purchase lending in the AA among moderate-income census tracts is below aggregate lending data. The low level of activity by lenders in LMI census tracts during the review period is attributable, in part, to the relatively low level of owner-occupied units located in LMI tracts and low demand for home purchase loans among these tracts.

Home Refinance Lending

The geographic distribution of home refinance loans among LMI census tracts in the AA is adequate. The bank originated no home refinance loans in low-income census tracts in 2020 or 2021; however, this low level of activity is also reflected by aggregate lending data. As aggregate lending data reflected less than one percent of home refinance loans originated in low-income census tracts in both 2020 and 2021, the bank's lack of lending is reasonable.

The bank's distribution of home refinance loans in moderate-income census tracts in 2020 is comparable to the aggregate lending performance. Neither the bank nor aggregate lending performed to the level of the demographic figure; however, the percentage of owner-occupied housing units in moderate-income census tracts is not a prescriptive benchmark for adequate performance. In 2021, the bank did not originate any home refinance loans in moderate-income census tracts in the AA, though this is only slightly below the performance level of aggregate lending data.

Table 39

Distribution of 2020 and 2021 Home Mortgage Lending By Income Level of Geography													
Assessment Area: MS Jackson Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	#%	\$(000)	\$%	\$%	#	%	#%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	0	0.0	0.5	0	0.0	0.3	1	0.9	0.6	83	0.3	0.3	5.1
Moderate	1	0.9	3.3	28	0.1	1.6	2	1.8	4.2	224	0.8	2.1	12.9
Middle	14	12.2	27.0	2,563	8.8	20.5	29	25.9	28.9	7,023	23.8	22.6	35.2
Upper	100	87.0	69.2	26,497	91.1	77.7	80	71.4	66.3	22,225	75.2	75.0	46.8
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	115	100.0	100.0	29,088	100.0	100.0	112	100.0	100.0	29,555	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	0.3	0	0.0	0.1	0	0.0	0.5	0	0.0	0.4	5.1
Moderate	4	2.6	2.7	432	1.5	1.4	0	0.0	3.4	0	0.0	1.6	12.9
Middle	20	13.1	23.6	4,028	10.4	18.7	13	16.9	27.0	2,150	11.0	20.9	35.2
Upper	129	84.3	73.4	34,121	88.4	79.8	64	83.1	69.1	17,390	89.0	77.1	46.8
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	153	100.0	100.0	38,581	100.0	100.0	77	100.0	100.0	19,540	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	5.1	0	0.0	0.7	0	0.0	6.5	0	0.0	1.3	5.1
Moderate	0	0.0	16.2	0	0.0	6.6	0	0.0	17.0	0	0.0	5.2	12.9
Middle	0	0.0	26.2	0	0.0	21.7	0	0.0	23.5	0	0.0	20.5	35.2
Upper	0	0.0	52.4	0	0.0	70.9	0	0.0	52.9	0	0.0	73.0	46.8
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Multifamily Loans													Multi-family Units %
Low	1	50.0	9.2	1,279	62.8	5.9	0	0.0	7.4	0	0.0	3.3	
Moderate	0	0.0	34.2	0	0.0	11.3	1	33.3	24.2	525	25.1	6.6	26.4
Middle	0	0.0	27.6	0	0.0	53.0	0	0.0	34.7	0	0.0	73.4	39.9
Upper	1	50.0	28.9	758	37.2	29.8	2	66.7	33.7	1,565	74.9	16.7	18.3
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	2	100.0	100.0	2,037	100.0	100.0	3	100.0	100.0	2,090	100.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Low	1	0.4	0.6	1,279	1.8	0.4	1	0.5	0.8	83	0.2	0.6	
Moderate	5	1.9	3.7	460	0.7	1.9	3	1.6	4.3	749	1.5	2.3	12.9
Middle	34	12.6	26.0	6,591	9.5	21.1	42	21.9	28.0	9,173	17.9	26.2	35.2
Upper	230	85.2	69.7	61,376	88.0	76.6	146	76.0	67.0	41,180	80.5	70.9	46.8
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	270	100.0	100.0	69,706	100.0	100.0	192	100.0	100.0	51,185	100.0	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 bank’s geographic distribution of small business loans reflects good penetration throughout the AA when compared to demographics and the performance of the aggregate lenders. In low-income census tracts, Origin performed below the level of aggregate lending data and below the percentage of AA businesses located in these tracts. In 2020, the bank did not originate any small business loans in low-income census tracts. The bank’s performance improved only slightly in 2021. The bank’s physical branch locations in the AA are in the general proximity of the intersection of the three counties making up the AA, which is distant from the majority of the clusters of low-income census tracts in the AA. Additionally, low-income census tracts contained significantly fewer businesses than any of the other income levels of the geography. While the bank’s distribution of small business loans to businesses in low-income census tracts is weak, the bank performed substantially better in moderate-income census tracts.

In moderate-income census tracts, Origin significantly outperformed aggregate lending data and the demographic figure in 2020 and 2021. In 2020, the bank originated more than twice the percentage of small business loans in moderate-income census tracts than aggregate lenders. In 2021, the bank’s performance was more than triple the performance of aggregate lenders. Origin’s substantial performance in moderate-income tracts serves to increase the bank’s overall performance, despite the bank’s weak performance in low-income tracts.

The bank’s lending performance in 2019 reflected penetration levels that were consistent with 2020 and 2021.

Furthermore, the bank’s loan dispersion among geographies of different income levels did not reveal any notable gaps or lapses.

Table 40

Distribution of 2020 and 2021 Small Business Lending By Income Level of Geography													
Assessment Area: MS Jackson Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Low	0	0.0	4.6	0	0.0	4.6	2	0.6	5.4	513	1.4	5.0	6.5
Moderate	124	37.1	13.6	10,794	31.2	13.8	141	45.5	14.5	11,507	31.9	14.7	17.2
Middle	48	14.4	30.6	7,467	21.6	34.1	23	7.4	31.9	3,224	8.9	33.6	32.8
Upper	162	48.5	50.8	16,376	47.3	47.4	144	46.5	47.5	20,834	57.7	46.4	43.5
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	334	100.0	100.0	34,637	100.0	100.0	310	100.0	100.0	36,078	100.0	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 Businesses of Different Sizes

The bank's distribution of lending reflects good penetration among individuals of different income levels and businesses of different revenue sizes. The distribution of the remainder of bank lending to middle- and upper-income borrowers did not affect conclusions about the bank's performance considering its lending to LMI borrowers.

Home Mortgage Lending

The borrower distribution of home mortgage lending is good. The penetration of 2020 and 2021 home mortgage loan originations to low-income borrowers is comparable to aggregate lending data, though below the percentage of low-income families (the demographic figure) within the AA. Lending to moderate-income borrowers is similar to aggregate lending data in 2020, but below the demographic figure. Notably, the bank's performance improved in 2021, outperforming aggregate lending data, while remaining below the demographic figure.

The bank's lending performance in 2019 is below that of 2020 and 2021, with a distribution of loans to LMI borrowers that is below aggregate lending data and the demographic figure.

During the review period, the bank did not originate a sufficient volume of home improvement loans for separate analysis to be conducted on this subproduct.

Home Purchase Lending

The borrower distribution of home purchase lending is good. The distribution of home purchase loans among low-income borrowers in 2020 is comparable to aggregate lending data. In 2021, the bank's lending to low-income borrowers decreased slightly below aggregate lending. Neither the bank nor aggregate lenders reached the demographic figure in either year. This is reasonable as low-income families make up a large percentage of the AA population and often experience more difficulty in qualifying for home purchase loans, decreasing the demand for this product among this demographic.

The bank's performance in originating home purchase loans among moderate-income borrowers in the Jackson, MS Metropolitan AA is slightly above aggregate lending data. Further, the bank's performance is notably above the percentage of AA families classified as moderate-income in both years.

The bank's lending performance in 2019 is below that of 2020 and 2021, with a distribution of loans to LMI borrowers that is below aggregate lending data and the demographic figure.

Home Refinance Lending

The borrower distribution of home refinance lending in the AA is good. In 2020, the bank originated a very small percentage of home refinance loans to low-income borrowers; however, this is comparable to aggregate lenders' performance and does not reflect poorly on the bank's performance. Origin also performed comparably to aggregate lending data in the distribution of home refinance loans to moderate-income borrowers in 2020.

The bank's 2021 distribution of home refinance loans to LMI borrowers improved its 2020 performance. The bank's performance did not reach the level of the demographic figure but

remained comparable to the performance of aggregate lenders, which serves as a better proxy for loan demand.

The bank's lending performance in 2019 is consistent with that of 2020 and 2021 in low-income census tracts, though below the presented years in moderate-income census tracts.

Table 41

Distribution of 2020 and 2021 Home Mortgage Lending By Borrower Income Level													
Assessment Area: MS Jackson Metropolitan													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	#%	\$(000)	\$%	\$%	#	%	#%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	4	3.5	3.9	552	1.9	1.8	2	1.8	4.6	211	0.7	2.2	21.2
Moderate	24	20.9	18.8	4,598	15.8	12.7	24	21.4	17.6	4,654	15.7	12.0	15.9
Middle	29	25.2	20.7	6,843	23.5	18.3	29	25.9	20.9	6,645	22.5	18.8	17.7
Upper	47	40.9	42.1	14,841	51.0	54.5	45	40.2	36.6	14,284	48.3	47.9	45.3
Unknown	11	9.6	14.6	2,254	7.7	12.7	12	10.7	20.3	3,761	12.7	19.2	0.0
Total	115	100.0	100.0	29,088	100.0	100.0	112	100.0	100.0	29,555	100.0	100.0	100.0
Refinance Loans													
Low	1	0.7	2.1	56	0.1	0.9	4	5.2	4.0	338	1.7	2.0	21.2
Moderate	10	6.5	7.9	1,655	4.3	4.6	6	7.8	9.9	923	4.7	6.0	15.9
Middle	26	17.0	13.9	4,563	11.8	10.4	10	13.0	17.6	1,601	8.2	13.4	17.7
Upper	104	68.0	52.7	29,737	77.1	62.2	52	67.5	44.4	15,581	79.7	53.3	45.3
Unknown	12	7.8	23.3	2,570	6.7	21.9	5	6.5	24.2	1,097	5.6	25.3	0.0
Total	153	100.0	100.0	38,581	100.0	100.0	77	100.0	100.0	19,540	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	5.1	0	0.0	2.0	0	0.0	6.1	0	0.0	3.2	21.2
Moderate	0	0.0	12.8	0	0.0	7.5	0	0.0	7.7	0	0.0	3.6	15.9
Middle	0	0.0	13.2	0	0.0	10.9	0	0.0	15.8	0	0.0	13.6	17.7
Upper	0	0.0	47.6	0	0.0	66.8	0	0.0	50.9	0	0.0	69.9	45.3
Unknown	0	0.0	21.3	0	0.0	12.8	0	0.0	19.5	0	0.0	9.7	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans													
Low	5	1.9	2.9	608	0.9	1.3	6	3.2	4.3	549	1.7	2.1	21.2
Moderate	34	12.7	12.5	6,253	9.2	8.2	30	15.9	13.3	5,577	11.4	9.0	15.9
Middle	55	20.5	16.4	11,406	16.9	13.8	39	20.6	18.8	8,246	16.8	16.0	17.7
Upper	151	56.3	46.5	44,578	65.9	57.7	97	51.3	41.3	29,865	60.8	50.8	45.3
Unknown	23	8.6	21.7	4,824	7.1	19.1	17	9.0	22.3	4,858	9.9	22.0	0.0
Total	268	100.0	100.0	67,669	100.0	100.0	189	100.0	100.0	49,095	100.0	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.
Multifamily loans are not included in the borrower distribution analysis.

Small Business Lending

The borrower distribution of small business loans is good. The significant majority of small business loans originated by the bank during the review period was extended to borrowers for

which revenue information was not collected, which negatively skews the analysis of the distribution of lending by business revenue. During the review period, six percent of the bank's small business loans were originated to businesses with reported revenues of \$1 million or more, which is comparable to the percentage of total AA businesses.

While the bank's lending to businesses with annual revenues of \$1 million or less was significantly below the percentage of AA businesses reporting revenues in this range and lower than the level of aggregate lenders, this is attributable to the bank's participation in the SBA's PPP. As a result of the bank's participation in the SBA's PPP during the review period, more than 70 percent of small business loans extended by Origin did not include revenue information, as illustrated in Table 42. Limited borrower information was collected due to the nature of the PPP; therefore, the reported revenue was not available for most of the PPP loans originated by Origin.

Although the 2020 and 2021 distribution of borrowers appears unfavorable to small businesses in the AA, the significant majority of small business loans originated in the AA during the review period was smaller dollar loans. While loan size is not a proxy for the revenue size of a business, it does supplement the analysis by indicating that the bank continued to originate a large number of small dollar business loans, the type of loan most likely to be needed by smaller businesses. This performance indicates that the bank continued to help serve the credit needs of small businesses in the AA.

Table 42

Distribution of 2020 and 2021 Small Business Lending By Revenue Size of Businesses													
Assessment Area: MS Jackson Metropolitan													
	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	35	10.5	35.0	6,090	17.6	28.8	40	12.9	32.9	7,399	20.5	30.7	91.7
Over \$1 Million	20	6.0		6,324	18.3		38	12.3		8,798	24.4		7.4
Revenue Unknown	279	83.5		22,223	64.2		232	74.8		19,881	55.1		1.0
Total	334	100.0		34,637	100.0		310	100.0		36,078	100.0		100.0
By Loan Size													
\$100,000 or Less	244	73.1	86.8	9,748	28.1	31.3	228	73.5	89.4	10,705	29.7	32.9	
\$100,001 - \$250,000	61	18.3	7.7	9,741	28.1	20.9	49	15.8	5.8	8,149	22.6	19.2	
\$250,001 - \$1 Million	29	8.7	5.6	15,148	43.7	47.8	33	10.6	4.7	17,224	47.7	47.9	
Total	334	100.0	100.0	34,637	100.0	100.0	310	100.0	100.0	36,078	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	17	48.6		877	14.4		23	57.5		874	11.8		
\$100,001 - \$250,000	12	34.3		2,096	34.4		4	10.0		648	8.8		
\$250,001 - \$1 Million	6	17.1		3,117	51.2		13	32.5		5,877	79.4		
Total	35	100.0		6,090	100.0		40	100.0		7,399	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.													

Community Development Lending

The bank makes an adequate level of CD loans in the AA. During the reporting period, the bank originated three CD loans totaling \$8.2 million in the Jackson, MS Metropolitan AA. The composition of CD loans was most responsive to area affordable housing needs, with two loans totaling \$6.2 million related to the provision of affordable housing in the area, including a 60-unit low-income housing tax credit-qualified project in a low-income area within the AA. The bank also made a \$2 million PPP loan to help an area business keep its workforce during the COVID-19 pandemic. Table 43 reflects Origin's qualified CD loan originations in the Jackson, MS Metropolitan AA during the review period.

Table 43

Community Development Lending Assessment Area: Jackson, MS Metropolitan		
Purpose	#	\$000s
Affordable Housing	2	6,229
Community Services	0	0
Economic Development	1	2,000
Revitalization and Stabilization	0	0
Total	3	8,229

INVESTMENT TEST

The bank's performance under the Investment Test in the Jackson, MS Metropolitan AA is good. Origin has a significant level of qualified CD investments and grants, illustrated in Table 44, and is occasionally in a leadership position. While the bank makes rare use of innovative and/or complex investments, Origin exhibits good responsiveness to the credit and CD needs of its AA. The bank's investments were primarily focused on municipal bonds benefitting the Jackson Public School District, where 73.8 percent of students qualify for free or reduced-price lunches. The bank's level of qualified CD investments, grants, and donations have increased slightly since the previous evaluation. The bank's qualified CD donations included four donations totaling \$40,000 to an organization providing health care services to under-served low-income patients, as well as a \$10,000 donation to a local food pantry.

Table 44

Investment, Grants, and Donations Assessment Area: Jackson, MS Metropolitan								
Community Development Purpose	Prior Period Investments¹		Current Investments²		Donations		Total	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Affordable Housing	11	5,738	1	139	7	20	19	5,897
Community Services	0	0	0	0	32	113	32	113
Economic Development	3	19,482	0	0	1	3	4	19,485
Revitalization and Stabilization	4	3,479	0	0	10	47	14	3,526
Total	18	28,699	1	139	50	183	69	29,021

1 Book value of investment
2 Original market value of investment

SERVICE TEST

Origin’s performance under the Service Test in the Jackson, MS Metropolitan AA is adequate.

Retail Services

Branch locations and alternative delivery systems, such as drive-through facilities and online and mobile banking, are reasonably accessible to the bank’s various geographies and to individuals of different income levels in the AA. As displayed in Table 45, the bank operates five full-service offices and four full-service ATMs in the AA. The bank’s branches are generally near the center of the AA, where the counties of Hinds, Madison, and Rankin meet, though none are located in LMI census tracts.

Origin’s record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly in LMI areas or to LMI individuals. The only branch closed in the AA during the review period was located in a middle-income census tract.

The bank’s products, services, and business hours do not vary in a way that inconveniences the AA, particularly LMI geographies and/or LMI individuals. Origin’s hours of operation and product and service offerings in the AA generally mirror that of the overall institution, which are described in the overall Retail Banking Services section of this evaluation.

Table 45

Branch and Full-Service ATM Locations							
Assessment Area: Jackson, MS Metropolitan							
Tract Income	% of Geographies	% of Households	% of Businesses	Branches		Full-service ATMs	
				#	%	#	%
Low	14.3	8.7	6.5	0	0.0	0	0.0
Moderate	25.0	17.9	17.2	0	0.0	0	0.0
Middle	27.7	35.0	32.8	1	20.0	0	0.0
Upper	32.1	38.4	43.5	4	80.0	4	100.0
Unknown	0.9	0.0	0.0	0	0.0	0	0.0
Total	100.0	100.0	100.0	5	100.0	4	100.0

Note: Percentages may not total 100.0 percent due to rounding

Community Development Services

The bank provides an adequate level of CD services in the AA. As illustrated in Table 46, bank employees supported 12 organizations in the AA, providing 21 total CD services. The services supported organizations focused on affordable housing within the AA as well agencies that provide community services to LMI individuals and families. Examples of the CD services provided by Origin include bank representatives lending their technical expertise to help low-income applicants through the Federal Home Loan Bank of Dallas’ Special Needs Assistance Program and bank representatives served with Housing Education and Economic Development, a certified housing counseling agency by the U.S. Department of Housing and Urban Development.

Table 46

Community Development Services			
Assessment Area: Jackson, MS Metropolitan			
Purpose	Total Services	Total Hours	Total Organizations
Affordable Housing	10	137	5
Community Services	7	32	5
Economic Development	4	63	2
Revitalization and Stabilization	0	0	0
Total	21	232	12

NONMETROPOLITAN AREA (Limited-Scope Review)

Description of the Institution's Operations

Oxford, MS Nonmetropolitan Assessment Area

- As of June 1, 2022, Origin operated one branch in the AA, representing 2.2 percent of its branches.
- As of June 30, 2021, the bank had \$55.2 million in deposits in this AA, representing a market share of 3.5 percent. The \$55.2 million also represents 0.9 percent of the bank's total deposits.

Conclusions With Respect to Performance Tests

Appendix E provides more details regarding the facts and data reviewed, including performance and demographic information. Appendix E also lists detailed demographic information and the HMDA and CRA lending for the AAs receiving a limited-scope review. Conclusions regarding performance are as follows:

Table 47

Assessment Area	Lending Test	Investment Test	Service Test
Oxford, MS Nonmetropolitan	Consistent	Consistent	Consistent

Origin's lending, investment, and service performance in the AA is consistent with the bank's lending, investment, and service performance in the state of Mississippi.

STATE OF TEXAS

CRA RATING FOR TEXAS: Satisfactory

The Lending Test is rated: High Satisfactory

The Investment Test is rated: High Satisfactory

The Service Test is rated: Low Satisfactory

Major factors supporting the institution's rating include:

- Lending activity reflects good responsiveness to the credit needs of the AAs.
- The geographic distribution of loans reflects good penetration throughout the AAs.
- The distribution of the bank's HMDA and small business lending reflects good penetration among borrowers of different income levels and businesses of different revenue sizes.
- The bank has a good record of servicing the credit needs of low-income individuals and areas and very small businesses.
- Origin is a leader in making CD loans.
- The bank makes use of innovative and/or flexible lending practices in serving the AAs' needs.
- Origin has a significant level of qualified CD investments and grants, which occasionally puts the bank in a leadership position.
- The bank makes rare use of innovative and/or complex investments to support CD initiatives.
- Origin exhibits adequate responsiveness to the AAs' credit and CD needs.
- Delivery systems are reasonably accessible to individuals of different income levels throughout the bank's AAs, which have not been adversely affected by its record of opening and closing of branches.
- Services do not vary in a way that inconveniences the bank's AAs, particularly LMI geographies and/or LMI individuals.
- Origin provides a relatively high level of CD services.

SCOPE

The bank delineates two AAs within the state of Texas, both of which received a full-scope review based on the volume of lending, number of branches, and percent of total deposits, as well as the length of time since each received a full-scope review. A description of the Dallas-Fort Worth, TX Metropolitan AA (DFW, TX Metropolitan AA) and the Houston, TX Metropolitan AA can be found in the applicable AA sections of this report.

The time period, products, and affiliates evaluated for this state are consistent with the scope discussed in the Institution section of this report. The bank's performance in the DFW, TX Metropolitan AA was given greater consideration because this AA contained the majority of Origin's branches and more than 60 percent of the bank's lending activity during the review period in the state of Texas.

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN TEXAS

Origin operates 20 branch offices within its AAs in the state of Texas, representing 44.4 percent of total branches. As of June 30, 2021, the bank had approximately \$2.9 billion in deposits in the state, representing 47.3 percent of total deposits. According to the FDIC's Summary of Deposits Report as of June 30, 2021, the bank had a deposit market share of 0.2 percent and ranked 41st out of 487 FDIC-insured financial institutions across the state of Texas. Of the 5,497 HMDA loans and 8,245 small business loans originated and purchased by Origin during the review period, 1,751 (31.9 percent) and 2,337 (28.3 percent) were extended in the Texas AAs, respectively.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN TEXAS

LENDING TEST

The bank's performance under the Lending Test in the state of Texas is High Satisfactory. The Lending Test conclusion in the DFW, TX Metropolitan AA and the Houston, TX Metropolitan AA are both good, which is consistent with the overall state rating.

The bank is both a small business and HMDA lender. Of the 4,885 loans originated in Origin's Texas AAs during the review period, 2,910 (59.6 percent) are small business loans. As a result, small business lending was given more weight than HMDA lending in determining the bank's Lending Test rating in the state.

Lending Activity

Origin's lending activities in the state of Texas reflect good responsiveness to credit needs of the AAs. The bank makes use of innovative and/or flexible lending programs to serve credit needs in its AAs, including LMI borrowers. During the review period, the bank demonstrated flexible lending practices through its participation in numerous industry-recognized, government-guaranteed lending programs. Notably, Origin extended 2,681 PPP loans in the state of Texas.

As outlined in Table 48, 4,885 loans were reviewed for this evaluation. The loan products and origination volumes appear consistent with the credit needs of the bank's Texas AAs. The bank's number of small business and HMDA loans was compared against the number of loans made by aggregate lenders in the area during the review period. The bank ranked 36th of 383 CRA-reporting lenders and 135th of 1,155 HMDA-reporting lenders.

Due to the limited volume of small farm loans originated in the bank's Texas AAs during the review period, the bank's performance related to this product was not evaluated.

Table 48

Summary of Lending Activity in Texas AAs January 1, 2019 through December 31, 2021				
Loan Type	#	%	\$000s	%
HMDA Home Purchase	1,089	22.3	388,114	30.0
HMDA Refinancing	838	17.2	310,588	24.0
HMDA Home Improvement	5	0.1	2,548	0.2
HMDA Multifamily	37	0.8	88,292	6.8
Other HMDA related	1	0.0	128	0.0
Total HMDA related	1,970	40.3	789,670	61.0
Total small business	2,910	59.6	503,725	38.9
Total small farm	5	0.1	774	0.1
Total Loans	4,885	100.0	1,294,169	100.0

Geographic Distribution and Distribution by Borrower Income and Business Revenue Size

The geographic distribution of loans reflects good penetration throughout the AAs. The bank's borrower lending distribution reflects adequate penetration among individuals of different income levels and businesses of different revenue sizes. A detailed discussion of the facts and data supporting the overall conclusions are presented in the Conclusions with Respect to Performance Criteria section for each AA.

Community Development Lending

Origin is a leader in making CD loans. As reflected in Table 49, the bank originated 96 CD loans totaling \$427.1 million within the state of Texas, which comprises 50.0 percent of overall bank-wide CD loan volume by number and 63.5 percent by dollar volume. Origin's increased volume of CD lending since the previous evaluation is partially attributed to its participation in the SBA's PPP, which reflects on the responsiveness to the credit needs within the delineated AAs. Additionally, the bank substantially increased affordable housing-related lending since the previous evaluation. Specific details regarding Origin's CD lending can be found in the Conclusions with Respect to Performance Tests section for each AA.

Table 49

Community Development Lending Texas Assessment Areas		
Purpose	Number	\$(000s)
Affordable Housing	27	110,963
Community Services	15	62,389
Economic Development	2	2,678
Revitalization and Stabilization	51	245,664
Total	95	427,694

INVESTMENT TEST

The bank's performance under the Investment Test in the state of Texas is High Satisfactory. The Investment Test conclusion in the DFW, TX Metropolitan AA and the Houston, TX Metropolitan AA are both considered good, which is consistent with the overall state rating.

The bank has a significant level of qualified CD investments and grants, occasionally puts Origin in a leadership position. While the bank makes rare use of innovative and/or complex investments, it exhibits good responsiveness to the credit and CD needs of its AAs. As illustrated in Table 50, Origin maintains an increased balanced of prior period investments compared to current period investments. The level of the bank’s CD investments and donations are particularly responsive to area organizations that support community services for LMI individuals.

Details regarding investments and donations can be found in the Conclusions with Respect to Performance Tests section for each AA.

Table 50

Investments, Grants, and Donations Texas Assessment Areas								
Community Development Purpose	Prior Period Investments ¹		Current Investments ²		Donations		Total	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Affordable Housing	38	28,727	10	22,243	4	10	52	50,980
Community Services	0	0	0	0	123	969	123	969
Economic Development	8	20,619	1	5,000	4	11	13	25,630
Revitalization and Stabilization	3	1,211	0	0	13	122	16	1,333
Total	49	50,557	11	27,243	144	1,112	204	78,912

1 Book value of investment
2 Original market value of investment

SERVICE TEST

The bank’s performance under the Service Test in the state of Texas is Low Satisfactory. The Service Test conclusions in the DFW, TX Metropolitan AA and the Houston, TX Metropolitan AA are considered adequate, which is consistent with the overall state rating. Origin performs a variety of services to a large number of organizations across Texas, including serving on the boards of directors for organizations that specifically target their services to LMI individuals and geographies, as well as providing financial literacy training to LMI individuals.

Retail Services

Branch locations and alternative delivery systems, such as drive-through facilities and online and mobile banking, are reasonably accessible to the bank’s various geographies and to individuals of different income levels in each AA. Of the bank’s 20 full-service offices in the state of Texas, three are located in LMI tracts. Additionally, Origin operates two of its 15 full-service ATMs in LMI tracts. The bank’s record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly in LMI areas or to LMI individuals. In addition to the bank’s brick and mortar locations, Origin operates two limited-service mobile branches and a loan production office in the state of Texas.

The bank’s products, services, and business hours do not vary in a way that inconveniences the AAs, particularly LMI geographies and/or LMI individuals. Origin’s operations and product and service offerings in the state generally mirror that of the overall institution, which is described in the overall Retail Banking Services section of this evaluation.

Table 51

Branch and Full-Service ATM Locations Texas Assessment Area							
Tract Income	% of Geographies	% of Households	% of Businesses	Branches		Full-service ATMs	
				#	%	#	%
Low	16.2	13.1	10.1	1	5.0	1	7.7
Moderate	29.5	27.0	21.4	2	10.0	1	7.7
Middle	23.2	25.9	23.9	4	20.0	2	15.4
Upper	30.4	33.7	44.1	13	65.0	9	69.2
Unknown	0.7	0.3	0.5	0	0.0	0	0.0
Total	100.0	100.0	100.0	20	100.0	13	100.0

Note: Percentages may not total 100.0 percent due to rounding

Community Development Services

The bank provides a relatively high level of CD services in its Texas AAs. Despite the substantial limitations on in-person services during a large portion of the review period due to the COVID-19 pandemic, Origin’s total qualified CD service hours in the state of Texas increased since the previous evaluation. As outlined in Table 52, the largest portion of the bank’s CD service hours focused on community services targeted to LMI individuals, including bank representatives serving on the boards of trustees for organizations providing services to very low-income individuals and families.

Table 52

Community Development Services Texas Assessment Areas			
Purpose	Total Services	Total Hours	Total Organizations
Affordable Housing	7	155	3
Community Services	38	888	18
Economic Development	16	248	6
Revitalization and Stabilization	8	106	3
Total	69	1,397	30

METROPOLITAN AREAS (Full-Scope Review)

Description of the Institution’s Operations in the Dallas-Fort Worth, TX Metropolitan AA

The bank’s DFW, TX Metropolitan AA is comprised of the counties of Collin, Dallas, and Tarrant. The DFW, TX Metropolitan AA is made up of a portion of the Dallas-Plano-Irving, TX and the Fort Worth-Arlington-Grapevine, TX Metropolitan Divisions, which together form the Dallas-Fort Worth-Arlington, TX MSA. See Appendix A for an AA map and Appendix B for additional demographic data.

- The DFW, TX Metropolitan AA contains 1,038 census tracts, of which 15.0 percent are low-income and 28.2 percent are moderate-income. Both figures represent increases since the previous evaluation when 13.6 percent of census tracts in the AA were low-income and 25.2 percent were moderate-income.
- As of June 30, 2021, 149 financial institutions held approximately \$398.4 billion in deposits in the DFW, TX Metropolitan AA. Origin ranks 21st, with \$1.8 billion in deposits in the AA, constituting a market share of 0.5 percent.
- In 2021, 994 financial institutions reported 256,850 HMDA-reportable loan originations or purchases in the DFW, TX Metropolitan AA. Only 0.1 percent of reported loans were originated or purchased by Origin, ranking 125th of the 994 reporters. Additionally, of the 329 institutions that reported CRA small business and small farm loan data in the AA in 2021, Origin ranked 33rd, extending approximately 0.3 percent of the reported loans.
- Two recently conducted interviews with members of the communities in which the bank operates were reviewed to help gain a better perspective of the local economic conditions, credit needs in the area, and the responsiveness of area banks in meeting such needs.
 - A representative of an area organization that provides housing assistance for LMI individuals and families, highlighted the exponential growth of the area and commensurate rise for affordable housing. The contact indicated banks should increase their risk appetites to meet the growing need and/or partner with local governments to provide homebuyer education, assistance programs, and/or credit counseling.
 - A representative of an organization that promotes economic development through various initiatives in the AA emphasized the need for banks to provide guarantees to CD financial institutions in assisting small businesses as well as for providing tailored technical assistance to small businesses in the DFW area.

Table 53

Population Change			
Assessment Area: DFW, TX Metropolitan			
Area	2010 Population	2015 Population	Percent Change
DFW, TX Metropolitan AA	4,959,514	5,261,744	6.1
Collin County, TX	782,341	862,215	10.2
Dallas County, TX	2,368,139	2,485,003	4.9
Tarrant County, TX	1,809,034	1,914,526	5.8
Dallas-Plano-Irving, TX MD	4,230,520	4,519,004	6.8
Fort Worth-Arlington-Grapevine, TX MD	2,136,022	2,252,637	5.5
Texas	25,145,561	26,538,614	5.5
<i>Source: 2010 U.S. Census Bureau Decennial Census 2011 - 2015 U.S. Census Bureau American Community Survey</i>			

- The DFW, TX Metropolitan AA has experienced significant, sustained growth since 2010, as highlighted in Table 53. According to the U.S. Census Bureau, the three AA counties, Tarrant, Dallas, and Collin, are among the top ten counties in the nation for population growth between 2010 and 2019, ranking 5th, 8th, and 9th, respectively.
- Based on 2015 ACS data, the Dallas-Fort Worth-Arlington, TX MSA is Texas' largest metropolitan area and the fourth largest metropolitan area in the United States. Furthermore, the Dallas-Fort Worth-Arlington, TX MSA reflected the largest population growth of any metropolitan area nationwide between 2010 and 2019.
- The AA's population is most heavily concentrated in Dallas County (47.2 percent), which contains the city of Dallas, though Tarrant County contains the city of Fort Worth and accounts for 36.4 percent of the AA's population.

Table 54

Median Family Income Change			
Assessment Area: DFW, TX Metropolitan			
Area	2010 Median Family Income (\$)	2015 Median Family Income (\$)	Percent Change
DFW, TX Metropolitan AA	69,654	67,333	-3.3
Collin County, TX	103,216	100,839	-2.3
Dallas County, TX	58,639	55,897	-4.7
Tarrant County, TX	71,164	69,896	-1.8
Dallas-Plano-Irving, TX MD	73,150	71,149	-2.7
Fort Worth-Arlington-Grapevine, TX MD	70,756	69,339	-2.0
Texas	63,314	62,717	-0.9

*Source: 2006 - 2010 U.S. Census Bureau American Community Survey
2011 - 2015 U.S. Census Bureau American Community Survey
Median Family Incomes have been inflation-adjusted and are expressed in 2015 dollars.*

- Approximately 12.5 percent of the total families domiciled within the DFW, TX Metropolitan AA report family income levels below the poverty level. While this is below the statewide poverty level of 13.5 percent, it represents an increase from the previous evaluation of approximately 11.4 percent.
- According to 2015 ACS data, 41.7 percent of families in the AA were LMI, which is slightly above the statewide rate of 40.0 percent.
- The median family income in the DFW, TX Metropolitan AA is below the median family income for the Dallas-Plano-Irving, TX MD and Fort Worth-Arlington-Grapevine, TX MD; however, it exceeds the median family income for the state of Texas. It is noteworthy that the median family incomes for the AA, the broader MSA, and the state of Texas have decreased.
- Collin County has the highest median family income, which is substantially higher than any of the other counties in the AA.

Table 55

Housing Cost Burden						
Assessment Area: DFW, TX Metropolitan						
Area	Cost Burden - Renters			Cost Burden - Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
DFW, TX Metropolitan AA	80.6	45.2	42.7	64.7	39.0	20.8
Collin County, TX	85.5	63.3	38.7	67.6	52.2	18.4
Dallas County, TX	79.4	38.6	43.3	63.3	34.7	23.1
Tarrant County, TX	81.5	49.3	43.3	65.9	40.3	19.4
Dallas-Plano-Irving, TX MD	80.5	44.5	42.4	64.6	39.2	20.9
Fort Worth-Arlington-Grapevine, TX MD	80.8	48.4	42.8	64.5	38.6	19.1
Texas	77.5	46.7	42.4	59.1	33.8	19.4

*Cost burden is housing cost that equals 30 percent or more of household income.
Source: U.S. Department of Housing and Urban Development (HUD), 2013-2017 Comprehensive Housing Affordability Strategy*

- The housing affordability ratio in the DFW, TX Metropolitan AA, at 37.8 percent, was lower than the state of Texas, at 39.1 percent. Housing affordability ratios varied among the three AA counties, with Tarrant County having the highest at 41.6 percent and Dallas County the lowest at 37.9 percent.
- The cost burden for renters, reflected in Table 55, indicates that the most affordable housing options for LMI individuals were in Dallas County.
- Overall, the cost burden for homeowners in the AA were higher than the statewide averages.

Table 56

Unemployment Rates					
Assessment Area: DFW, TX Metropolitan					
Area	2016	2017	2018	2019	2020
DFW, TX Metropolitan AA	3.9	3.8	3.6	3.4	7.3
Collin County, TX	3.5	3.5	3.3	3.1	6.3
Dallas County, TX	4.0	3.9	3.8	3.5	7.7
Tarrant County, TX	4.0	3.7	3.5	3.3	7.3
Dallas-Plano-Irving, TX MD	3.8	3.7	3.6	3.3	7.0
Fort Worth-Arlington-Grapevine, TX MD	4.0	3.7	3.5	3.3	7.2
Texas	4.6	4.3	3.9	3.5	7.6

Source: Bureau of Labor Statistics: Local Area Unemployment Statistics

- According to the Bureau of Economic Analysis, the Dallas-Fort Worth-Arlington, TX MSA had the sixth largest economy of any metropolitan area nationwide in 2020.
- Major industries in the AA are real estate, rental, and leasing, as well as finance and insurance, and professional, scientific, and technical services.
- Major employers in the AA include American Airlines Group (transportation), Dallas Independent School District (education), Texas Health Resources (health services), and Lockheed Martin Aeronautics (aerospace and defense).
- The AA's unemployment rate had been in a declining rate until 2020 when it more than doubled due to the COVID-19 pandemic. The AA unemployment rates have remained below the statewide unemployment rates since 2016.

Table 57 below details selected characteristics of the AA.

Table 57

2021 TX DFW Metropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	156	15.0	142,289	11.2	49,089	34.5	317,384	25.0
Moderate	293	28.2	331,556	26.1	63,613	19.2	212,480	16.7
Middle	251	24.2	331,389	26.1	28,330	8.5	227,338	17.9
Upper	331	31.9	462,614	36.4	17,227	3.7	512,134	40.3
Unknown	7	0.7	1,488	0.1	273	18.3	0	0.0
Total AA	1,038	100.0	1,269,336	100.0	158,532	12.5	1,269,336	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	266,141	67.092	6.3	25.2	162,832	61.2	36,217	13.6
Moderate	538,037	240,178	22.5	44.6	250,808	46.6	47,051	8.7
Middle	525,913	291,335	27.3	55.4	199,974	38.0	34,604	6.6
Upper	683,114	465,427	43.7	68.1	178,816	26.2	38,871	5.7
Unknown	4,922	1,248	0.1	25.4	3,133	63.7	541	11.0
Total AA	2,018,127	1,065,280	100.0	52.8	795,563	39.4	157,284	7.8
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	27,896	8.5	25,051	8.3	2,633	11.9	212	5.8
Moderate	70,123	21.3	63,847	21.0	5,771	26.2	505	13.9
Middle	81,864	24.9	75,895	25.0	5,212	23.6	757	20.9
Upper	146,787	44.6	136,816	45.1	7,856	35.6	2,115	58.3
Unknown	2,320	0.7	1,717	0.6	567	2.6	36	1.0
Total AA	328,990	100.0	303,326	100.0	22,039	100.0	3,625	100.0
Percentage of Total Businesses:				92.2	6.7		1.1	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	92	4.2	88	4.1	4	12.5	0	0.0
Moderate	283	12.8	280	12.9	3	9.4	0	0.0
Middle	543	24.6	538	24.8	5	15.6	0	0.0
Upper	1,276	57.9	1,255	57.9	19	59.4	2	100.0
Unknown	9	0.4	8	0.4	1	3.1	0	0.0
Total AA	2,203	100.0	2,169	100.0	32	100.0	2	100.0
Percentage of Total Farms:				98.5	1.5		0.1	
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.								

Conclusions With Respect to Performance Tests

LENDING TEST

The bank's performance under the Lending Test in the DFW, TX Metropolitan AA is good. For this evaluation, the bank's small business lending generally carried greater weight, as it comprised a larger volume of lending and is a strategic emphasis of the bank, followed by home mortgage lending.

Lending Activity

Origin's lending activity reflects good responsiveness to AA credit needs. The bank makes use of innovative and/or flexible lending programs to serve AA credit needs, including LMI borrowers.

During the review period, the bank demonstrated flexible lending practices through its participation in numerous industry-recognized, government-guaranteed lending programs, including, the SBA's PPP. During the review period, the bank originated 1,238 PPP loans totaling \$226.8 million within its DFW, TX Metropolitan AA.

For this evaluation, the total loans in the AA included 1,352 home mortgage and 1,676 small business loans originated during the three-year period between January 1, 2019, and December 31, 2021. The loan products and origination volumes are consistent with the general credit needs of the AA and align with the bank's strategic focus in the area as a commercial and residential real estate lender.

Geographic Distribution of Loans

The geographic distribution of lending reflects good penetration throughout the AA. The bank's small business lending reflects good penetration among geographies of different income levels, especially LMI geographies, while home mortgage lending reflects excellent penetration. The distribution of the bank's lending in middle- and upper-income geographies did not affect conclusions about the Origin's performance considering its lending in LMI geographies.

Home Mortgage Lending

The geographic distribution of home mortgage loans is excellent. As illustrated in Table 58, the distribution of 2020 and 2021 home mortgage loans among low-income census tracts is greater than the performance reflected in aggregate lending data and the percentage of owner-occupied units in these tracts. Similarly, the penetration of home mortgage loans among moderate-income census tracts is above aggregate lending and the demographic figure.

The bank's lending performance for 2019 is consistent with 2020 and 2021, with a distribution of loans in LMI tracts that was greater than aggregate lending data and the demographic figure.

Furthermore, the bank's loan dispersion among geographies of different income levels did not reveal any notable gaps or lapses.

For this evaluation, home improvement and multifamily lending was not evaluated due to insufficient volume to conduct a meaningful analysis.

Home Purchase Lending

The geographic distribution of home purchase lending is excellent. The distribution of home purchase loans among low-income census tracts in 2020 is significantly above aggregate lending data and the demographic figure. In moderate-income census tracts, the bank's 2020 home purchase lending was similarly above aggregate data and comparable to the demographic figure.

In 2021, the bank's home purchase lending reflected penetration levels that were consistent with the bank's performance in 2020. The bank outperformed aggregate lenders in LMI census tracts, and the bank's lending in low-income census tracts was above or comparable to the demographic figure. In moderate-income census tracts, the bank's dollar volume performance fell below demographics but remained above the performance of aggregate lender data.

Furthermore, the bank's loan dispersion among geographies of different income levels did not reveal any notable gaps or lapses.

The bank's lending performance in 2019 is consistent with the bank's performance in 2020 and 2021, with a distribution of loans greater than aggregate lending data.

Home Refinance Lending

The geographic distribution of home refinance lending in the DFW, TX Metropolitan AA is good. The distribution of 2020 home refinance loans among low-income census tracts is comparable to aggregate lending data but below the demographic figure. The bank's lending in moderate-income census tracts is also below the demographic figure but above aggregate lending data. The bank's lending performance in 2021 is consistent with the bank's performance in 2020 and reflects penetration levels that are above aggregate lending data but below demographic figures.

Furthermore, the bank's loan dispersion among geographies of different income levels did not reveal any notable gaps or lapses.

The bank's lending performance in 2019 is consistent with the bank's performance in 2020 and 2021.

Table 58

Distribution of 2020 and 2021 Home Mortgage Lending By Income Level of Geography													
Assessment Area: TX DFW Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	39	13.5	4.6	6,360	7.0	3.2	23	12.2	5.0	4,990	6.3	3.2	6.3
Moderate	82	28.5	16.1	20,121	22.1	11.5	47	25.0	17.2	11,061	14.0	12.2	22.5
Middle	75	26.0	30.0	16,493	18.1	24.5	42	22.3	29.1	12,722	16.1	23.4	27.3
Upper	91	31.6	49.0	48,014	52.7	60.5	76	40.4	48.3	50,213	63.6	60.8	43.7
Unknown	1	0.3	0.3	118	0.1	0.3	0	0.0	0.4	0	0.0	0.4	0.1
Total	288	100.0	100.0	91,106	100.0	100.0	188	100.0	100.0	78,986	100.0	100.0	100.0
Refinance Loans													
Low	11	3.7	2.3	2,041	2.1	1.9	7	4.2	2.5	1,269	2.1	1.9	6.3
Moderate	39	13.2	10.5	7,782	8.1	7.1	26	15.6	12.3	5,154	8.6	8.3	22.5
Middle	63	21.3	23.5	16,663	17.3	18.2	29	17.4	25.5	6,066	10.1	19.4	27.3
Upper	183	61.8	63.6	69,911	72.5	72.6	105	62.9	59.5	47,639	79.2	70.3	43.7
Unknown	0	0.0	0.1	0	0.0	0.1	0	0.0	0.1	0	0.0	0.1	0.1
Total	296	100.0	100.0	96,397	100.0	100.0	167	100.0	100.0	60,128	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	2.4	0	0.0	1.7	0	0.0	2.8	0	0.0	1.7	6.3
Moderate	0	0.0	10.7	0	0.0	7.8	0	0.0	11.1	0	0.0	7.7	22.5
Middle	0	0.0	21.6	0	0.0	17.6	0	0.0	21.1	0	0.0	15.8	27.3
Upper	0	0.0	65.2	0	0.0	72.7	0	0.0	64.9	0	0.0	74.7	43.7
Unknown	0	0.0	0.1	0	0.0	0.1	0	0.0	0.1	0	0.0	0.1	0.1
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Multifamily Loans													Multi-family Units %
Low	1	20.0	24.7	825	8.5	19.7	2	33.3	23.8	1,068	16.3	18.2	23.4
Moderate	1	20.0	38.2	5,288	54.4	27.3	0	0.0	34.4	0	0.0	26.3	28.4
Middle	1	20.0	21.0	1,207	12.4	24.8	2	33.3	25.3	1,132	17.3	30.7	23.7
Upper	2	40.0	15.8	2,400	24.7	28.2	2	33.3	16.1	4,347	66.4	23.9	24.0
Unknown	0	0.0	0.2	0	0.0	0.0	0	0.0	0.4	0	0.0	0.9	0.6
Total	5	100.0	100.0	9,720	100.0	100.0	6	100.0	100.0	6,547	100.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Low	51	8.7	3.4	9,226	4.7	3.5	32	8.9	3.7	7,327	5.0	3.7	6.3
Moderate	122	20.7	13.5	33,191	16.8	10.3	73	20.2	14.6	16,215	11.1	11.4	22.5
Middle	139	23.6	26.6	34,363	17.4	21.4	73	20.2	27.1	19,920	13.7	22.0	27.3
Upper	276	46.9	56.3	120,325	61.0	64.6	183	50.7	54.4	102,199	70.2	62.6	43.7
Unknown	1	0.2	0.2	118	0.1	0.2	0	0.0	0.2	0	0.0	0.3	0.1
Total	589	100.0	100.0	197,223	100.0	100.0	361	100.0	100.0	145,661	100.0	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 bank’s geographic distribution of small business loans reflects good penetration throughout the AA when compared to demographics and the performance of aggregate lenders. The distribution of 2020 small business loans among low-income census tracts is comparable to aggregate lending data but below the percentage of businesses in these tracts. Lending in moderate-income census tracts is comparable to both aggregate lending data and the demographic figure.

The bank’s lending performance in 2021 is consistent with its performance in 2020. Small business lending in low-income census tracts is comparable to aggregate lending data but below the demographic figure. Similarly, the bank’s lending in moderate-income census tracts is comparable to aggregate data and the demographic figure.

The bank’s lending performance in 2019 reflected penetration levels that were consistent with 2020 and 2021.

Furthermore, the bank’s loan dispersion among geographies of different income levels did not reveal any notable gaps or lapses.

Table 59

Distribution of 2020 and 2021 Small Business Lending By Income Level of Geography													
Assessment Area: TX DFW Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year											Total Businesses %	
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank			Agg
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%		\$%
Low	49	5.9	8.2	9,626	8.4	9.6	28	4.8	8.2	5,781	5.6	9.2	8.5
Moderate	159	19.0	21.1	21,388	18.6	23.0	122	21.1	21.1	25,179	24.4	23.2	21.3
Middle	168	20.1	23.1	26,996	23.5	22.3	119	20.6	23.4	22,085	21.4	21.9	24.9
Upper	444	53.1	46.3	54,719	47.6	43.1	295	50.9	46.0	46,290	44.8	43.8	44.6
Unknown	16	1.9	0.9	2,308	2.0	1.8	15	2.6	0.8	3,942	3.8	1.6	0.7
Total	836	100.0	100.0	115,037	100.0	100.0	579	100.0	100.0	103,277	100.0	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 Businesses of Different Sizes

The bank’s distribution of lending to borrowers reflects a good penetration among individuals of different income levels and businesses of different revenue sizes. The distribution of the bank’s lending to middle- and upper-income borrowers did not affect conclusions about the bank’s lending performance to LMI borrowers.

Home Mortgage Lending

The borrower distribution of home mortgage lending is excellent. In 2020 and 2021, neither the bank nor aggregate lenders reached the demographic figure of low-income families. However, the distribution of home mortgage loan originations to low-income borrowers in 2020 and 2021

was materially greater than aggregate lending data, with the bank originating more than double the percentage of loans to low-income borrowers than aggregate lending data in 2020 and 2021.

The bank's performance in originating home mortgage loans to moderate-income borrowers in 2020 and 2021 was similarly above the performance reflected in aggregate lending data. Additionally, the bank outpaced the demographic figure when originating loans to moderate-income borrowers in the DFW, TX Metropolitan AA in 2020 and 2021.

The bank's lending performance in 2019 is consistent with that of 2020 and 2021, with a distribution of loans to LMI borrowers that is above aggregate lending data and the demographic figure.

During the review period, the bank did not originate a sufficient volume of home improvement loans for separate analysis to be conducted on this subproduct.

Home Purchase Loans

The borrower distribution of home purchase lending is excellent. As reflected in Table 60, Origin's level of lending to low-income borrowers in 2020 falls short of demographics, with one quarter of AA families classified as low-income; however, the bank far outperformed aggregate lenders. The bank's penetration of loan originations to moderate-income borrowers is well above both aggregate lending and the demographic figure.

In 2021, Origin far outperformed aggregate lending data for originations to LMI borrowers. While the bank failed to meet the demographic figure for low-income families, its performance is well above the figure for moderate-income families. Furthermore, the bank's failure to meet the demographic figure for low-income families does not negatively impact its performance rating as low-income families generally have a more difficult time qualifying for a mortgage.

The bank's lending performance in 2019 is consistent with that of 2020 and 2021, with a distribution of loans to LMI borrowers that above aggregate lending data and the demographic figure.

Home Refinance Loans

The borrower distribution of home refinance lending is good. The bank's lending penetration to LMI borrowers in 2020 was below the demographic figure, but comparable to aggregate lending data. Similarly, Origin's lending penetration to LMI borrowers in 2021 is below the demographic figure but slightly above aggregate lending data.

The bank's lending performance in 2019 is below with that of 2020 and 2021, with a distribution of loans to LMI borrowers that is below aggregate lending data and the demographic figure.

Table 60

Distribution of 2020 and 2021 Home Mortgage Lending By Borrower Income Level													
Assessment Area: TX DFW Metropolitan													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	#%	\$(000)	\$%	\$%	#	%	#%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	36	12.5	4.4	5,460	6.0	2.2	18	9.6	3.3	3,055	3.9	1.6	25.0
Moderate	95	33.0	19.0	18,106	19.9	12.7	50	26.6	15.5	10,887	13.8	10.1	16.7
Middle	50	17.4	23.5	11,581	12.7	20.2	41	21.8	19.7	11,279	14.3	16.5	17.9
Upper	95	33.0	43.3	53,694	58.9	54.7	62	33.0	40.1	41,426	52.4	52.7	40.3
Unknown	12	4.2	9.8	2,265	2.5	10.2	17	9.0	21.3	12,339	15.6	19.2	0.0
Total	288	100.0	100.0	91,106	100.0	100.0	188	100.0	100.0	78,986	100.0	100.0	100.0
Refinance Loans													
Low	8	2.7	2.9	937	1.0	1.3	9	5.4	4.0	1,244	2.1	2.0	25.0
Moderate	35	11.8	9.4	6,140	6.4	5.6	21	12.6	11.4	3,601	6.0	6.9	16.7
Middle	66	22.3	17.1	14,502	15.0	13.1	35	21.0	17.3	8,606	14.3	13.2	17.9
Upper	155	52.4	52.2	62,727	65.1	62.0	95	56.9	45.9	44,655	74.3	56.5	40.3
Unknown	32	10.8	18.4	12,091	12.5	18.0	7	4.2	21.5	2,022	3.4	21.4	0.0
Total	296	100.0	100.0	96,397	100.0	100.0	167	100.0	100.0	60,128	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	4.2	0	0.0	2.2	0	0.0	4.7	0	0.0	2.5	25.0
Moderate	0	0.0	11.3	0	0.0	7.9	0	0.0	9.9	0	0.0	6.5	16.7
Middle	0	0.0	16.6	0	0.0	12.8	0	0.0	15.4	0	0.0	11.3	17.9
Upper	0	0.0	64.2	0	0.0	72.1	0	0.0	66.5	0	0.0	75.1	40.3
Unknown	0	0.0	3.7	0	0.0	5.1	0	0.0	3.6	0	0.0	4.4	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans													
Low	44	7.5	3.5	6,397	3.4	1.7	27	7.6	3.7	4,299	3.1	1.8	25.0
Moderate	130	22.3	13.1	24,246	12.9	8.6	71	20.0	13.1	14,488	10.4	8.3	16.7
Middle	116	19.9	19.1	26,083	13.9	15.9	76	21.4	18.1	19,885	14.3	14.6	17.9
Upper	250	42.8	46.8	116,421	62.1	57.9	157	44.2	43.4	86,081	61.9	54.8	40.3
Unknown	44	7.5	17.4	14,356	7.7	15.9	24	6.8	21.8	14,361	10.3	20.5	0.0
Total	584	100.0	100.0	187,503	100.0	100.0	355	100.0	100.0	139,114	100.0	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.													
Multifamily loans are not included in the borrower distribution analysis.													

Small Business Lending

The borrower distribution of small business loans is adequate. The significant majority of small business loans originated by the bank during the review period was to borrowers for which revenue information was not collected, which negatively skews the analysis of the distribution of lending by business revenue. Of note, the bank originated many PPP loans in the DFW, TX Metropolitan AA in 2020 and 2021, more than 1,000 of were in dollar amounts of less than \$1 million, which were included in the total loans reflected in Table 61. Limited borrower information was collected for these loans due to the program’s loan requirements; therefore, reported revenue was not available for most PPP loans. Though this program is not limited to or expressly targeted

at small businesses, the bank’s participation in the program reflects favorably on the bank’s responsiveness to need in the AA.

While overall lending levels were below the percentage of AA businesses reporting annual revenues of \$1 million or less and lower than the levels of aggregate lenders, the majority of the bank’s small business loans was originated in amounts of \$250,000 or less. Though the percentage of the bank’s AA small business loans originated in dollar volumes of \$100,000 or less was notably lower than that of aggregate lender data, the volume of smaller dollar loans reflects the bank’s willingness to serve the needs of small businesses.

Table 61

Distribution of 2020 and 2021 Small Business Lending By Revenue Size of Businesses													
Assessment Area: TX DFW Metropolitan													
	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
By Revenue													
\$1 Million or Less	52	6.2	37.5	10,205	8.9	24.0	56	9.7	41.0	13,443	13.0	27.1	92.2
Over \$1 Million	77	9.2		24,421	21.2		105	18.1		29,822	28.9		6.7
Revenue Unknown	707	84.6		80,411	69.9		418	72.2		60,012	58.1		1.1
Total	836	100.0		115,037	100.0		579	100.0		103,277	100.0		100.0
By Loan Size													
\$100,000 or Less	538	64.4	87.0	18,752	16.3	31.4	310	53.5	91.8	12,533	12.1	36.6	
\$100,001 - \$250,000	154	18.4	7.3	26,843	23.3	19.9	126	21.8	4.5	22,921	22.2	17.3	
\$250,001 - \$1 Million	144	17.2	5.7	69,442	60.4	48.7	143	24.7	3.7	67,823	65.7	46.1	
Total	836	100.0	100.0	115,037	100.0	100.0	579	100.0	100.0	103,277	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	26	50.0		1,380	13.5		24	42.9		1,290	9.6		
\$100,001 - \$250,000	12	23.1		2,035	19.9		13	23.2		2,436	18.1		
\$250,001 - \$1 Million	14	26.9		6,790	66.5		19	33.9		9,717	72.3		
Total	52	100.0		10,205	100.0		56	100.0		13,443	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.													

Community Development Lending

The bank makes a relatively high level of CD loans in the DFW, TX Metropolitan AA. During the review period, Origin extended 29 CD loans totaling \$115.8 million, as reflected in Table 62. This included 10 originations of more than \$1 million through the SBA’s PPP. The PPP was implemented to help businesses keep their workforce employed during the COVID-19 pandemic. These loans helped to revitalize and stabilize the bank’s AA during the pandemic and reflect Origin’s commitment to serving the AA needs. The bank also made a \$15 million loan for the

construction of multifamily housing in a low-income geography in accordance with a city plan for the revitalization and stabilization of the area.

Table 62

Community Development Lending Assessment Area: DFW, TX Metropolitan		
Purpose	#	\$(000s)
Affordable Housing	8	25,577
Community Services	5	627
Economic Development	0	0
Revitalization and Stabilization	16	89,551
Total	29	115,755

INVESTMENT TEST

Origin’s performance under the Investment Test in the DFW, TX Metropolitan AA is good. The bank has a significant level of qualified CD investments and grants, which occasionally puts it in a leadership position. While the bank makes rare use of innovative and/or complex investments, Origin exhibits good responsiveness to the credit and CD needs of its AA. The bank’s investments were primarily focused on affordable housing through CRA-specific mortgage-backed securities. The bank’s level of qualified CD investments, grants, and donations in the AA, illustrated in Table 63, have increased moderately since the previous evaluation. Additionally, a large portion of the bank’s qualified donations in the DFW, TX Metropolitan AA were provided for the expressed purpose of financing the provision of civil legal services to very low-income persons.

Table 63

Investment, Grants, and Donations Assessment Area: DFW, TX Metropolitan								
Community Development Purpose	Prior Period Investments¹		Current Investments²		Donations		Total	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Affordable Housing	22	22,383	6	15,760	2	2	30	38,145
Community Services	0	0	0	0	75	383	75	383
Economic Development	5	12,118	1	5,000	3	11	9	17,129
Revitalization and Stabilization	3	1,211	0	0	7	50	10	1,261
Total	30	35,712	7	20,760	87	446	124	56,918

1 Book value of investment
2 Original market value of investment

SERVICE TEST

In the DFW, TX Metropolitan AA, the bank’s Service Test performance is adequate.

Retail Services

Branch locations and alternative delivery systems, such as drive-through facilities and online and mobile banking, are reasonably accessible to the bank’s various geographies and to individuals of different income levels in the AA. As displayed in Table 64, the bank operates 11 full-service offices in the AA, with two of the offices located in LMI census tracts. Additionally, the bank operates seven full-service ATMs throughout the AA, including one in a low-income census tract.

The bank’s record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly in LMI areas or to LMI individuals. Origin opened two branches (one in a middle-income census tract and one in an upper-income tract) and closed three branches (all located in upper-income census tracts) in the AA since the prior evaluation. Additionally, the bank relocated one branch, which remained in an upper-income census tract.

The bank’s products, services, and business hours do not vary in a way that inconveniences the AA, particularly LMI geographies and/or LMI individuals. The bank’s hours of operation and product and service offerings in the AA generally mirror that of the overall institution, which are described in the overall Retail Banking Services section of this evaluation.

Table 64

Branch and Full-Service ATM Locations Assessment Area: DFW, TX Metropolitan							
Tract Income	% of Geographies	% of Households	% of Businesses	Branches		Full-service ATMs	
				#	%	#	%
Low	15.0	12.4	8.5	1	9.1	1	14.3
Moderate	28.2	26.4	21.3	1	9.1	0	0.0
Middle	24.2	26.4	24.9	2	18.2	2	28.6
Upper	31.9	34.6	44.6	7	63.6	4	57.1
Unknown	0.7	0.2	0.7	0	0.0	0	0.0
Total	100.0	100.0	100.0	11	100.0	7	100.0

Note: Percentages may not total 100.0 percent due to rounding

Community Development Services

The bank provides an adequate level of CD services in the AA. As illustrated in Table 65, bank employees supported 18 organizations in the AA by providing 36 total CD services. The services supported agencies that provide community services to LMI individuals and families, as well as organizations that support area economic development efforts.

An example of the CD services provided by Origin is a bank representative serving on the board of directors, providing budgeting and finance support, for an organization providing food and support to very low-income members of the communities. Additionally, bank employees served in various capacities, including as directors and trustees, for 18 organizations offering CD services that focused on community services and financial education that aided LMI individuals. Table 65 shows the bank served a total of 495 hours during the review period, as well as the number of hours by type of involvement.

Table 65

Community Development Services Assessment Area: DFW, TX Metropolitan			
Purpose	Total Services	Total Hours	Total Organizations
Affordable Housing	3	7	2
Community Services	19	256	10
Economic Development	10	146	4
Revitalization and Stabilization	4	86	2
Total	36	495	18

Description of the Institution’s Operations in the Houston, TX Metropolitan AA

The bank’s Houston, TX Metropolitan AA is comprised of the counties of Harris and Montgomery in their entirety. The AA represents a portion of the Houston-The Woodlands-Sugar Land, TX MSA. See Appendix A for an AA map and Appendix B for additional demographic data.

- The Houston, TX Metropolitan AA contains 845 census tracts, of which 17.6 percent are low-income tracts and 31.1 percent are moderate-income. Both of these figures represent increases since the previous evaluation when 14.4 percent of census tracts in the AA were low-income and 30.8 percent were moderate-income.
- As of June 30, 2021, 78 financial institutions held approximately \$297.7 billion in deposits in the Houston, TX Metropolitan AA. Origin ranks 22nd, with \$1.1 billion in deposits in the AA, constituting a market share of 0.4 percent.
- In 2021, 964 financial institutions reported 207,439 Home mortgage loan originations or purchases in the Houston, TX Metropolitan AA. Only 0.1 percent of reported loans were originated by Origin, which ranked 140th of the 964 reporters. Additionally, of the 309 institutions that reported CRA small business and small farm loan data in the AA in 2021, Origin ranked 41st, originating approximately 0.2 percent of the reported loans.
- Two members of the communities in which the bank operates were interviewed to gain a better perspective of the local economic conditions, possible credit needs in the area, and the responsiveness of an area banks in meeting such needs. The community contacts highlighted various AA needs, including increased participation in projects that qualify for the Low-Income Housing Tax Credit, as well as training and education geared toward LMI home buyers and small and startup business owners.

Table 66

Population Change			
Assessment Area: Houston, TX Metropolitan			
Area	2010 Population	2015 Population	Percent Change
Houston, TX Metropolitan	4,548,205	4,858,948	6.8
Harris County, TX	4,092,459	4,356,362	6.4
Montgomery County, TX	455,746	502,586	10.3
Houston-The Woodlands-Sugar Land, TX MSA	5,920,416	6,346,653	7.2
Texas	25,145,561	26,538,614	5.5
<i>Source: 2010 U.S. Census Bureau Decennial Census 2011-2015 U.S. Census Bureau: American Community Survey</i>			

- The Houston, TX Metropolitan AA has experienced significant, sustained growth since 2010. According to the U.S. Census Bureau, the Houston-The Woodlands-Sugar Land, TX MSA had the second largest population growth of any MSA in nation between 2010 and 2019. As of July 1, 2019, the MSA is the fifth most populous metropolitan area in the nation. Additionally, Harris County had the second largest population growth among nationwide counties between 2010 and 2019.
- The significant majority of the AA’s population (89.7 percent) is concentrated in Harris County, which contains the city of Houston, the most populous city in the state of Texas and the fourth most populous city in the nation.
- The AA population outpaced the statewide population growth, with Montgomery County leading the population growth at 10.3 percent.

Table 67

Median Family Income Change			
Assessment Area: Houston, TX Metropolitan			
Area	2010 Median Family Income (\$)	2015 Median Family Income (\$)	Percent Change
Houston, TX Metropolitan	\$65,659	\$64,145	-2.3
Harris County, TX	\$63,709	\$62,210	-2.4
Montgomery County, TX	\$82,865	\$81,166	-2.1
Houston-The Woodlands-Sugar Land, TX MSA	\$69,582	\$69,373	-0.3
Texas	\$63,314	\$62,717	-0.9

*Source: 2006 - 2010 U.S. Census Bureau American Community Survey
2011 - 2015 U.S. Census Bureau American Community Survey
Median Family Incomes have been inflation-adjusted and are expressed in 2015 dollars.*

- Approximately 14.3 percent of the total families domiciled within the Houston, TX Metropolitan AA report family income levels below the poverty level. In Montgomery County, this rate is 9.4 percent, but the high rate of families below poverty in Harris County (14.9 percent) increases the overall AA rate. This is higher than the statewide poverty level of 13.5 percent.
- According to 2015 ACS data, 43.6 percent of families in the AA were LMI, which is slightly above the statewide rate of 40.0 percent.
- The AA’s median family income decreased in 2015 at a higher rate than the Houston-The Woodlands-Sugar Land, TX MSA and the state of Texas.

Table 68

Housing Cost Burden						
Assessment Area: Houston, TX Metropolitan						
Area	Cost Burden – Renters			Cost Burden - Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Houston, TX Metropolitan	81.0	45.9	44.0	62.3	38.1	20.3
Harris County, TX	81.3	45.2	44.5	62.8	38.3	20.6
Montgomery County, TX	74.4	54.3	37.4	58.8	36.5	18.8
Houston-The Woodlands-Sugar Land, TX MSA	80.0	46.0	43.3	61.6	36.9	19.8
Texas	77.5	46.7	42.4	59.1	33.8	19.4

*Cost Burden is housing cost that equals 30 percent or more of household income.
Source: U.S. Department of Housing and Urban Development (HUD), 2013-2017 Comprehensive Housing Affordability Strategy*

- The housing affordability ratio in the Houston, TX Metropolitan AA, at 39.5 percent, is comparable to the statewide ratio of 39.1 percent. Housing affordability ratios varied slightly between the AA counties, with the Harris County exhibiting a higher affordability ratio of 39.5 percent and Montgomery County a lower affordability ratio of 38.9 percent.
- The cost burden for renters indicates that the most affordable housing options for low-income individuals were in Montgomery County, while the most affordable options for moderate-income individuals were in Harris County.
- Overall, the cost burden for homeowners in the AA were higher than the statewide averages.

Table 69

Unemployment Rates					
Assessment Area: Houston, TX Metropolitan					
Area	2016	2017	2018	2019	2020
Houston, TX Metropolitan	5.3	5.0	4.4	3.8	8.8
Harris County, TX	5.3	5.1	4.4	3.9	8.9
Montgomery County, TX	4.9	4.4	3.8	3.4	7.5
Houston-The Woodlands-Sugar Land, TX MSA	5.3	5.0	4.4	3.8	8.6
Texas	4.6	4.3	3.9	3.5	7.6

Source: Bureau of Labor Statistics: Local Area Unemployment Statistics

- According to the Bureau of Economic Analysis, the Houston-The Woodlands-Sugar Land, TX MSA had the seventh largest economy of any metropolitan area in the United States in 2020 and the second largest among Texas MSAs, behind to the Dallas-Fort Worth-Arlington, TX MSA.
- The major industries in the AA are real estate, rental, and leasing, as well as manufacturing, and professional, scientific, and technical services.
- Major employers in the Houston, TX Metropolitan AA include Memorial Hermann Health System (health services), H-E-B (grocery), The University of Texas MD Anderson Cancer Center (health services), and Schlumberger (oil field services).

Table 70 details selected characteristics of the AA.

Table 70

2021 TX Houston Metropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	149	17.6	151,597	13.1	54,755	36.1	309,091	26.8
Moderate	263	31.1	322,228	27.9	63,618	19.7	193,820	16.8
Middle	186	22.0	301,441	26.1	30,721	10.2	196,055	17.0
Upper	241	28.5	375,580	32.6	14,828	3.9	454,185	39.4
Unknown	6	0.7	2,305	0.2	999	43.3	0	0.0
Total AA	845	100.0	1,153,151	100.0	164,921	14.3	1,153,151	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	276,896	62,600	6.6	22.6	171,512	61.9	42,784	15.5
Moderate	517,449	233,559	24.6	45.1	230,097	44.5	53,793	10.4
Middle	459,365	264,021	27.8	57.5	159,852	34.8	35,492	7.7
Upper	590,917	387,087	40.8	65.5	158,483	26.8	45,347	7.7
Unknown	6,179	789	0.1	12.8	4,766	77.1	624	10.1
Total AA	1,850,806	948,056	100.0	51.2	724,710	39.2	178,040	9.6
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	33,745	12.1	30,096	11.8	3,423	16.0	226	7.6
Moderate	60,211	21.5	54,784	21.4	5,034	23.6	393	13.3
Middle	63,673	22.7	59,161	23.1	4,014	18.8	498	16.8
Upper	121,754	43.5	111,097	43.4	8,821	41.3	1,836	62.0
Unknown	639	0.2	589	0.2	43	0.2	7	0.2
Total AA	280,022	100.0	255,727	100.0	21,335	100.0	2,960	100.0
Percentage of Total Businesses:				91.3	7.6		1.1	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	76	4.7	71	4.5	5	15.2	0	0.0
Moderate	215	13.2	206	12.9	9	27.3	0	0.0
Middle	392	24.0	383	24.0	6	18.2	3	75.0
Upper	946	58.0	932	58.4	13	39.4	1	25.0
Unknown	3	0.2	3	0.2	0	0.0	0	0.0
Total AA	1,632	100.0	1,595	100.0	33	100.0	4	100.0
Percentage of Total Farms:				97.7	2.0		0.2	
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.								

Conclusions With Respect to Performance Tests

LENDING TEST

The bank's performance under the Lending Test in the Houston, TX Metropolitan AA is adequate. For this evaluation, the bank's small business lending generally carried more weight as it comprised a larger volume of lending and was a strategic emphasis in the AA, followed by home mortgage lending.

Lending Activity

Origin's lending activity reflects good responsiveness to AA credit needs. The bank makes use of innovative and/or flexible lending programs to serve AA credit needs, including LMI borrowers.

During the review period, the bank demonstrated flexible lending practices through its participation in numerous industry-recognized, government-guaranteed lending programs, including the SBA's PPP. During the review period, the bank originated 771 PPP loans in the AA.

For this evaluation, the total loans in the AA included 618 home mortgage and 1,234 small business loans originated during the three-year period between January 1, 2019, and December 31, 2021. The loan products and origination volumes are consistent with the general credit needs of the AA and align with the bank's strategic focus in the AA as a commercial and residential real estate lender.

Geographic Distribution of Loans

The geographic distribution of lending reflects good penetration throughout the AA. The bank's small business lending reflects good penetration among geographies of different income levels, especially LMI geographies, while home mortgage lending reflects adequate penetration. The distribution of the bank's lending in middle- and upper-income geographies did not affect conclusions about Origin's performance considering its lending in LMI geographies.

Home Mortgage Lending

The geographic distribution of home mortgage loans is good. As illustrated in Table 71, the distribution of 2020 home mortgage loans among low-income census tracts is above both the aggregate lending data and the demographic figure. In 2021, the bank's lending in low-income census tracts was comparable to aggregate lending data but fell below the demographic figure.

The distribution of home mortgage loans among moderate-income census tracts was comparable to aggregate lending data in 2020 and 2021 but was below the demographic figure in both years. The bank's lending volume in moderate-income census tracts was greater than the volume in low-income census tracts, which had a positive impact on the overall conclusion for the bank's home mortgage lending performance, as well as the analysis for each of the bank's home mortgage lending sub-products.

The bank's lending performance for 2019 is consistent with 2020 and 2021. Furthermore, the bank's loan dispersion among geographies of different income levels did not reveal any notable gaps or lapses. For this evaluation, home improvement and multifamily lending was not evaluated due to insufficient volume to conduct a meaningful analysis.

Home Purchase Lending

The geographic distribution of home purchase lending is good. The distribution of home purchase loans among low-income census tracts in 2020 is significantly above aggregate lending data and the demographic figure. In moderate-income census tracts within the Houston, TX Metropolitan AA, the bank's 2020 home purchase lending was above aggregate data and comparable to the demographic figure.

In 2021, the bank's home purchase lending reflected penetration levels that were generally consistent with Origin's performance in 2020. The bank's performance was comparable to aggregate lenders in LMI census tracts; however, its lending performance in 2021 fell below the demographic figure in LMI census tracts.

Furthermore, the bank's loan dispersion among geographies of different income levels did not reveal any notable gaps or lapses.

The bank's lending performance in 2019 is consistent with the bank's performance in 2020 and 2021.

Home Refinance Lending

The geographic distribution of home refinance lending in the Houston, TX Metropolitan AA is adequate. In 2020, the dispersion of the bank's home refinance loans among LMI census tracts was comparable to aggregate lending data, though neither the bank nor aggregate lenders met the demographic figure.

In 2021, the bank's performance in low-income census tracts was consistent with Origin's 2020 performance, remaining comparable to aggregate lending data but well below the demographic figure. In moderate-income census tracts, however, the bank's performance fell below aggregate lending data and below the demographic figure.

Furthermore, the bank's loan dispersion among geographies of different income levels did not reveal any notable gaps or lapses.

The bank's lending performance in 2019 is consistent with the bank's performance in 2020 and 2021.

Table 71

Distribution of 2020 and 2021 Home Mortgage Lending By Income Level of Geography													
Assessment Area: TX Houston Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	13	12.5	3.6	1,769	5.3	2.9	4	3.8	4.0	826	1.4	3.0	6.6
Moderate	21	20.2	15.2	3,384	10.1	11.1	16	15.2	16.7	2,572	4.4	12.0	24.6
Middle	20	19.2	30.4	4,129	12.3	24.2	23	21.9	30.5	4,388	7.6	24.4	27.8
Upper	50	48.1	50.6	24,256	72.3	61.8	62	59.0	48.7	50,164	86.6	60.6	40.8
Unknown	0	0.0	0.1	0	0.0	0.1	0	0.0	0.1	0	0.0	0.1	0.1
Total	104	100.0	100.0	33,538	100.0	100.0	105	100.0	100.0	57,950	100.0	100.0	100.0
Refinance Loans													
Low	4	3.6	2.7	902	2.1	2.1	2	2.0	2.7	414	0.8	2.1	6.6
Moderate	9	8.2	11.1	2,280	5.2	7.8	3	3.1	12.6	860	1.7	8.7	24.6
Middle	17	15.5	24.4	4,615	10.6	18.8	14	14.3	27.2	3,910	7.9	20.5	27.8
Upper	79	71.8	61.7	35,794	81.9	71.3	79	80.6	57.4	44,451	89.6	68.7	40.8
Unknown	1	0.9	0.0	105	0.2	0.0	0	0.0	0.1	0	0.0	0.1	0.1
Total	110	100.0	100.0	43,696	100.0	100.0	98	100.0	100.0	49,635	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	2.9	0	0.0	2.0	0	0.0	3.3	0	0.0	2.5	6.6
Moderate	0	0.0	14.0	0	0.0	9.9	0	0.0	14.6	0	0.0	10.4	24.6
Middle	0	0.0	22.1	0	0.0	16.7	0	0.0	20.4	0	0.0	14.9	27.8
Upper	0	0.0	61.0	0	0.0	71.4	1	100.0	61.7	603	100.0	72.2	40.8
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.1
Total	0	0.0	100.0	0	0.0	100.0	1	100.0	100.0	603	100.0	100.0	100.0
Multifamily Loans													Multi-family Units %
Low	3	60.0	24.7	31,650	82.1	16.4	2	22.2	25.0	2,020	17.9	18.0	27.4
Moderate	0	0.0	27.7	0	0.0	22.1	2	22.2	31.0	2,705	24.0	25.4	28.5
Middle	1	20.0	18.5	4,896	12.7	22.4	0	0.0	16.6	0	0.0	18.9	19.7
Upper	1	20.0	29.1	2,025	5.3	39.1	5	55.6	27.4	6,562	58.1	37.7	23.6
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.8
Total	5	100.0	100.0	38,571	100.0	100.0	9	100.0	100.0	11,287	100.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Low	20	9.1	3.2	34,321	29.6	3.2	8	3.8	3.5	3,260	2.7	3.7	6.6
Moderate	30	13.7	13.7	5,664	4.9	10.3	21	9.9	14.9	6,137	5.1	11.7	24.6
Middle	38	17.4	28.1	13,640	11.8	21.9	37	17.4	28.9	8,298	6.9	22.4	27.8
Upper	130	59.4	54.9	62,075	53.6	64.5	147	69.0	52.6	101,780	85.2	62.2	40.8
Unknown	1	0.5	0.1	105	0.1	0.1	0	0.0	0.1	0	0.0	0.1	0.1
Total	219	100.0	100.0	115,805	100.0	100.0	213	100.0	100.0	119,475	100.0	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 bank's geographic distribution of small business loans reflects poor dispersion throughout the AA when compared to demographics and the performance of the aggregate lenders. As reflected in Table 72, the distribution of small business loans among low-income census tracts in 2020 is slightly below aggregate lending data and the demographic figure in the AA. In moderate-income census tracts, Origin's performance was further below aggregate lending data and the demographic figure.

The bank's small business lending in LMI census tracts in 2021 is consistent with Origin's performance in 2020. While the bank's performance in low-income tracts is slightly below aggregate data, its performance in moderate-income census tracts is significantly below aggregate data. The bank performed below the demographic figure in LMI census tracts.

The bank's lending performance in 2019 reflected penetration levels that were consistent with 2020 and 2021.

Furthermore, the bank's loan dispersion among geographies of different income levels did not reveal any notable gaps or lapses.

Table 72

Distribution of 2020 and 2021 Small Business Lending By Income Level of Geography													
Assessment Area: TX Houston Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Low	45	7.9	12.0	5,731	6.6	13.8	37	7.7	11.7	5,338	6.1	13.7	12.1
Moderate	51	8.9	20.5	7,275	8.3	20.7	31	6.5	21.4	5,092	5.9	21.7	21.5
Middle	64	11.2	22.7	9,529	10.9	21.0	60	12.5	23.9	9,932	11.4	21.1	22.7
Upper	413	72.1	44.2	64,624	74.1	43.9	351	73.3	42.3	66,632	76.6	43.1	43.5
Unknown	0	0.0	0.2	0	0.0	0.2	0	0.0	0.2	0	0.0	0.1	0.2
Total	573	100.0	100.0	87,159	100.0	100.0	479	100.0	100.0	86,994	100.0	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 Businesses of Different Sizes

The bank's lending distribution among individuals of different income levels and businesses of revenue different sizes is poor, as Origin failed to perform at levels comparable to aggregate lenders and demographic figures in 2020 and 2021. The distribution of the bank's lending to middle- and upper-income borrowers did not affect conclusions about the bank's performance to LMI borrowers.

Home Mortgage Lending

The bank's distribution of home mortgage loans by borrower income in the AA is poor when compared to demographic characteristics and the performance of aggregate HMDA lenders. In 2020, the bank originated very few home mortgage loans to low-income borrowers, though this performance is comparable to aggregate lending data. In 2021, the bank did not originate any home mortgage loans to low-income borrowers, which is below aggregate lending data and significantly below the demographic figure.

In moderate-income census tracts the bank performed better than in low-income tracts. In 2020, the bank's performance is below both aggregate lending data and the demographic figure. The bank's lending level to moderate-income tracts in 2021 is further below aggregate lending data and demographics than in the previous year.

The bank's lending performance in 2019 is consistent with that of 2020 and 2021, with a distribution of loans to LMI borrowers that is below aggregate lending data and the demographic figure.

During the review period, the bank did not originate a sufficient volume of home improvement loans for separate analysis to be conducted on this subproduct.

Home Purchase Loans

The bank's borrower distribution of home purchase loans is poor. In 2020, Origin's level of lending to low-income borrowers is comparable to aggregate lending data, but significantly below the demographic figure. The bank's penetration of loans to moderate-income borrowers is well below aggregate lenders and demographics.

In 2021, Origin did not extend any home purchase loans to low-income borrowers in the Houston, TX Metropolitan AA and lending to moderate-income borrowers is significantly below aggregate lending data and the demographic figure.

The bank's lending performance in 2019 is consistent with that of 2020 and 2021, with a distribution of loans to LMI borrowers that is below aggregate lending data and the demographic figure.

Home Refinance Loans

The borrower distribution of home refinance loans is poor. The bank's home refinance lending to low-income borrowers in 2020 is below the demographic figure, but comparable to aggregate lending data. Lending to moderate-income borrowers is below the aggregate data and the demographic figure.

In 2021, the bank originated no home refinance loans to low-income borrowers in the AA. While aggregate lending data reflects little activity to these borrowers in 2021, the bank's performance was below the aggregate lending data and the demographic figure. The bank's performance originating home refinance loans to moderate-income borrowers in 2021 was also well below both aggregate lending data and demographics.

The bank's lending performance in 2019 is consistent with that of 2020 and 2021, with a distribution of loans to LMI borrowers that is below aggregate lending data and the demographic figure.

Table 74

Distribution of 2020 and 2021 Home Mortgage Lending By Borrower Income Level													
Assessment Area: TX Houston Metropolitan													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	#%	\$(000)	\$%	\$%	#	%	#%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	2	1.9	3.6	412	1.2	1.8	0	0.0	2.7	0	0.0	1.3	26.8
Moderate	8	7.7	20.0	1,629	4.9	13.3	3	2.9	15.8	600	1.0	10.3	16.8
Middle	6	5.8	23.3	1,235	3.7	19.2	12	11.4	20.9	3,002	5.2	16.9	17.0
Upper	50	48.1	42.8	25,116	74.9	55.6	57	54.3	39.8	50,262	86.7	53.4	39.4
Unknown	38	36.5	10.2	5,146	15.3	10.1	33	31.4	20.8	4,086	7.1	18.2	0.0
Total	104	100.0	100.0	33,538	100.0	100.0	105	100.0	100.0	57,950	100.0	100.0	100.0
Refinance Loans													
Low	1	0.9	2.2	178	0.4	0.9	0	0.0	3.2	0	0.0	1.6	26.8
Moderate	3	2.7	8.6	476	1.1	4.8	3	3.1	10.3	370	0.7	6.0	16.8
Middle	9	8.2	15.2	1,565	3.6	10.7	8	8.2	16.9	1,790	3.6	12.0	17.0
Upper	84	76.4	52.8	38,832	88.9	63.3	79	80.6	46.8	45,864	92.4	58.4	39.4
Unknown	13	11.8	21.3	2,645	6.1	20.2	8	8.2	22.8	1,611	3.2	22.0	0.0
Total	110	100.0	100.0	43,696	100.0	100.0	98	100.0	100.0	49,635	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	4.5	0	0.0	2.3	0	0.0	4.9	0	0.0	2.6	26.8
Moderate	0	0.0	11.4	0	0.0	7.6	0	0.0	9.7	0	0.0	6.2	16.8
Middle	0	0.0	16.6	0	0.0	12.0	0	0.0	16.4	0	0.0	11.5	17.0
Upper	0	0.0	64.1	0	0.0	73.3	0	0.0	66.0	0	0.0	75.3	39.4
Unknown	0	0.0	3.4	0	0.0	4.8	1	100.0	3.0	603	100.0	4.4	0.0
Total	0	0.0	100.0	0	0.0	100.0	1	100.0	100.0	603	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	3	1.4	2.8	590	0.8	1.4	0	0.0	3.0	0	0.0	1.5	26.8
Moderate	11	5.1	13.8	2,105	2.7	9.0	6	2.9	13.0	970	0.9	8.4	16.8
Middle	15	7.0	18.5	2,800	3.6	14.7	20	9.8	18.8	4,792	4.4	14.6	17.0
Upper	134	62.6	45.8	63,948	82.8	58.1	136	66.7	43.0	96,126	88.9	55.4	39.4
Unknown	51	23.8	19.7	7,791	10.1	16.9	42	20.6	22.3	6,300	5.8	20.1	0.0
Total	214	100.0	100.0	77,234	100.0	100.0	204	100.0	100.0	108,188	100.0	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.													
Multifamily loans are not included in the borrower distribution analysis.													

Small Business Lending

The borrower distribution of small business loans is adequate. The significant majority of small business loans originated by the bank during the review period was to borrowers for which revenue information was not collected, which negatively skews the analysis of the distribution of lending by business revenue. Of note, the bank originated many PPP loans in the Houston, TX

Metropolitan AA in 2020 and 2021, more than 744 of which were in dollar amounts of less than \$1 million and, therefore, included in the total loans reflected in Table 75. Limited borrower information was collected for these loans; as such, reported revenue was not available for most PPP loans. Though this program is not limited to or expressly targeted at small businesses, Origin’s participation in the program reflects favorably on its responsiveness to needs in the AA.

While overall lending levels were below the percentage of AA businesses reporting annual revenues of \$1 million or less and lower than the levels of aggregate lenders, the majority of the bank’s small business loans was originated in amounts of \$250,000 or less. Though the percentage of the bank’s AA small business loans originated in dollar volumes of \$100,000 or less was notably lower than that of aggregate lender data, the volume of smaller dollar loans reflects the bank’s willingness to serve the needs of small businesses.

Table 75

Distribution of 2020 and 2021 Small Business Lending By Revenue Size of Businesses													
Assessment Area: TX Houston Metropolitan													
	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	36	6.3	36.8	11,557	13.3	22.8	50	10.4	38.3	13,285	15.3	26.5	91.3
Over \$1 Million	44	7.7		16,389	18.8		59	12.3		20,562	23.6		7.6
Revenue Unknown	493	86.0		59,213	67.9		370	77.2		53,147	61.1		1.1
Total	573	100.0		87,159	100.0		479	100.0		86,994	100.0		100.0
By Loan Size													
\$100,000 or Less	363	63.4	87.6	13,704	15.7	31.4	273	57.0	91.9	11,603	13.3	36.9	
\$100,001 - \$250,000	99	17.3	6.9	16,690	19.1	19.8	86	18.0	4.4	15,217	17.5	17.3	
\$250,001 - \$1 Million	111	19.4	5.4	56,765	65.1	48.8	120	25.1	3.7	60,174	69.2	45.8	
Total	573	100.0	100.0	87,159	100.0	100.0	479	100.0	100.0	86,994	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	14	38.9		983	8.5		23	46.0		1,401	10.5		
\$100,001 - \$250,000	8	22.2		1,366	11.8		11	22.0		1,942	14.6		
\$250,001 - \$1 Million	14	38.9		9,208	79.7		16	32.0		9,942	74.8		
Total	36	100.0		11,557	100.0		50	100.0		13,285	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.													

Community Development Lending

Origin is a leader in making CD loans in the Houston, TX Metropolitan AA. The bank originated 51 CD loans totaling \$236.8 million in the AA, as reflected in Table 76. The composition of CD loans was primarily responsive to revitalization and stabilization activities in the area, including eight PPP loans totaling \$21.6 million, originated in response to the COVID-19 pandemic.

Additionally, the bank made a \$22.4 million CD loan for a 252-unit, Section 8 housing assistance payment-subsidized multifamily property in a low-income geography within the AA.

Table 76

Community Development Lending Assessment Area: Houston, TX Metropolitan		
Purpose	#	\$(000s)
Affordable Housing	12	77,376
Community Services	6	13,985
Economic Development	2	2,678
Revitalization and Stabilization	31	142,747
Totals	51	236,786

INVESTMENT TEST

Origin’s performance under the Investment Test in the Houston, TX Metropolitan AA is good. The bank has a significant level of qualified CD investments and grants, which occasionally places Origin in a leadership position. As reflected in Table 77, the bank’s prior period investment balance is greater compared to the investments that the bank made during the review period. The investments are primarily focused on affordable housing, through the purchase of mortgage-backed securities that are secured by loans to LMI individuals. The bank’s level of CD qualified investments and donations in the Houston, TX Metropolitan AA increased since the previous evaluation, with the largest percentage increase in activity that promotes economic development by financing small businesses in the bank’s AA.

Table 77

Investments, Grants, and Donations Houston, TX Metropolitan Assessment Area								
Community Development Purpose	Prior Period Investments¹		Current Investments²		Donations		Total	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Affordable Housing	16	6,345	4	6,483	2	8	22	12,836
Community Services	0	0	0	0	43	174	43	174
Economic Development	3	8,501	0	0	1	1	4	8,502
Revitalization and Stabilization	0	0	0	0	5	32	5	32
Total	19	14,846	4	6,483	51	215	74	21,544

1 Book value of investment
2 Original market value of investment

SERVICE TEST

The bank’s Service Test performance is adequate.

Retail Services

Branch locations and alternative delivery systems, such as drive-through facilities and online and mobile banking, are reasonably accessible to Origin’s various geographies and to individuals of different income levels in the AA. As displayed in Table 78, the bank operates nine full-service offices in the AA, with one office located in an LMI tract. Additionally, the bank maintains six full-

service ATMs throughout the AA, with one in an LMI tract. The bank operates one limited-service mobile branch in the AA, which does not impact its retail services performance.

Origin's record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly in LMI areas or to LMI individuals. The bank relocated two branches, one moved from a middle-income tract to an upper-income tract and the other remained within an upper-income tract.

The bank's products, services, and business hours do not vary in a way that inconveniences the AA, particularly LMI geographies and/or LMI individuals. Origin's hours of operation and product and service offerings in the AA generally mirror that of the overall institution, which are described in the overall Retail Banking Services section of this evaluation.

The bank's delivery systems are reasonably accessible to the geographies and individuals of different income levels in the AA. The distribution of the bank's nine branch offices and six ATMs as of June 1, 2022, was compared to the distribution of the population and businesses among the tract categories within the AA. The table below summarizes the bank's retail locations in the Houston, TX Metropolitan AA.

Table 78

Branch and Full-Service ATM Locations Houston, TX Metropolitan Assessment Area							
Tract Income	% of Geographies	% of Households	% of Businesses	Branches		Full-service ATMs	
				#	%	#	%
Low	17.6	14.0	12.1	0	0.0	0	0.0
Moderate	31.1	27.7	21.5	1	11.1	1	16.7
Middle	22.0	25.3	22.7	2	22.2	0	0.0
Upper	28.5	32.6	43.5	6	66.7	5	83.3
Unknown	0.7	0.3	0.2	0	0.0	0	0.0
Total	100.0	100.0	100.0	9	100.0	6	100.0

Note: Percentages may not total 100.0 percent due to rounding

Community Development Services

The bank provides a relatively high level of CD services in the AA. As illustrated in Table 79, bank employees supported 12 organizations in the AA by providing 33 total CD services. The services supported agencies that provide community services to LMI individuals and families, as well as organizations that support area economic development efforts.

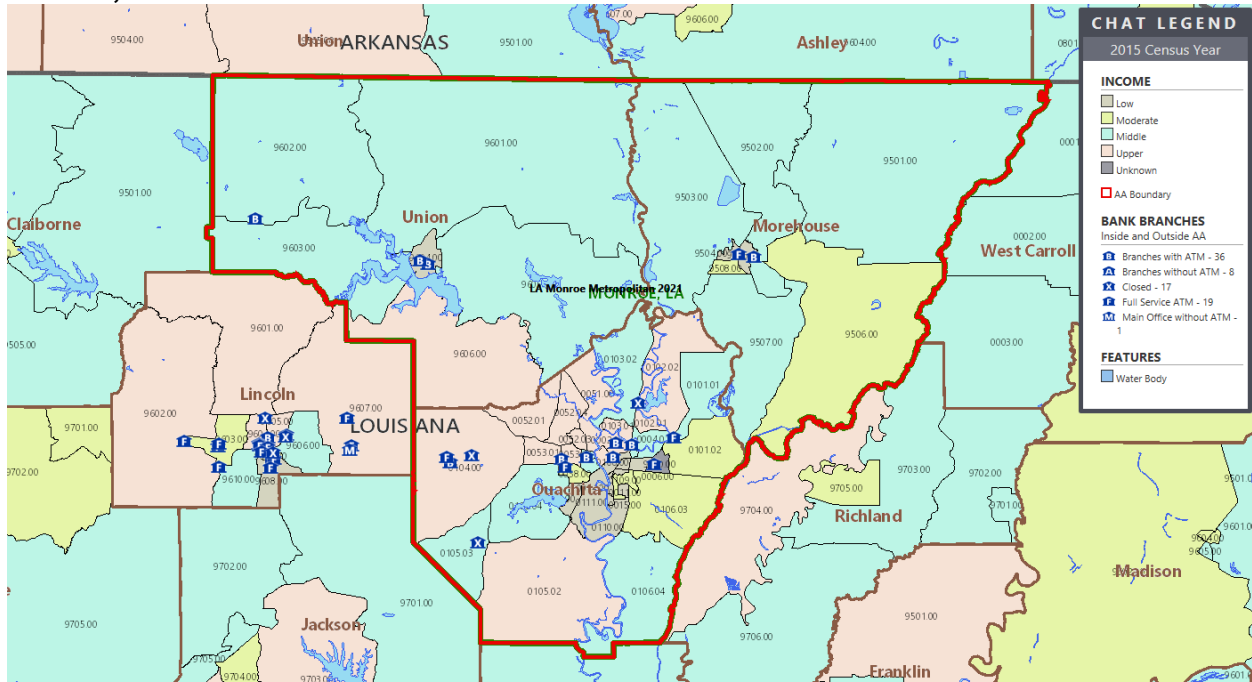
A significant portion of the CD services provided by the bank in the AA was with a mental health center where a bank representative serves on the board of trustees. The center provides integrated and comprehensive recovery-oriented services targeted to lower income individuals and families, including the AA homeless and incarcerated populations. Several bank representatives also served on the boards of local organizations providing various financial services to small businesses in the area. The table below shows the number of hours by type of involvement.

Table 79

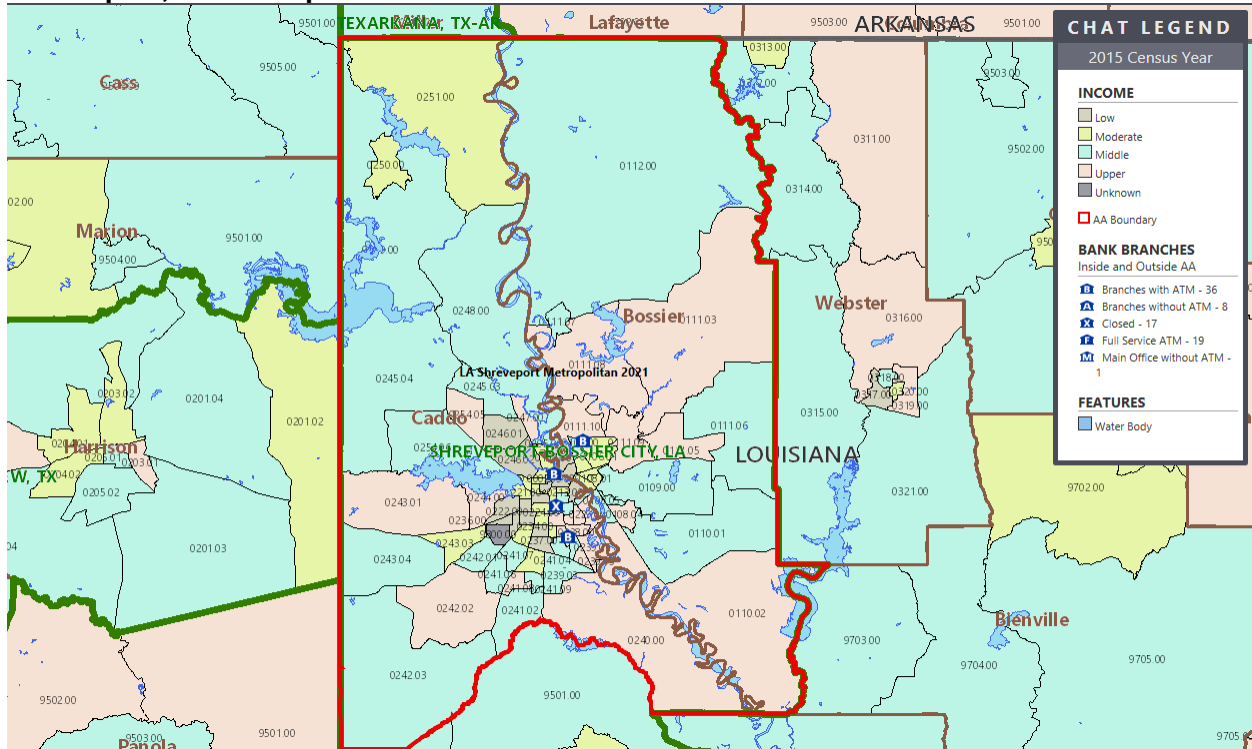
Community Development Services Houston, TX Metropolitan Assessment Area			
Purpose	Total Services	Total Hours	Total Organizations
Affordable Housing	4	148	1
Community Services	19	633	8
Economic Development	6	102	2
Revitalization and Stabilization	4	20	1
Total	33	903	12

APPENDIX A – MAPS OF THE ASSESSMENT AREAS

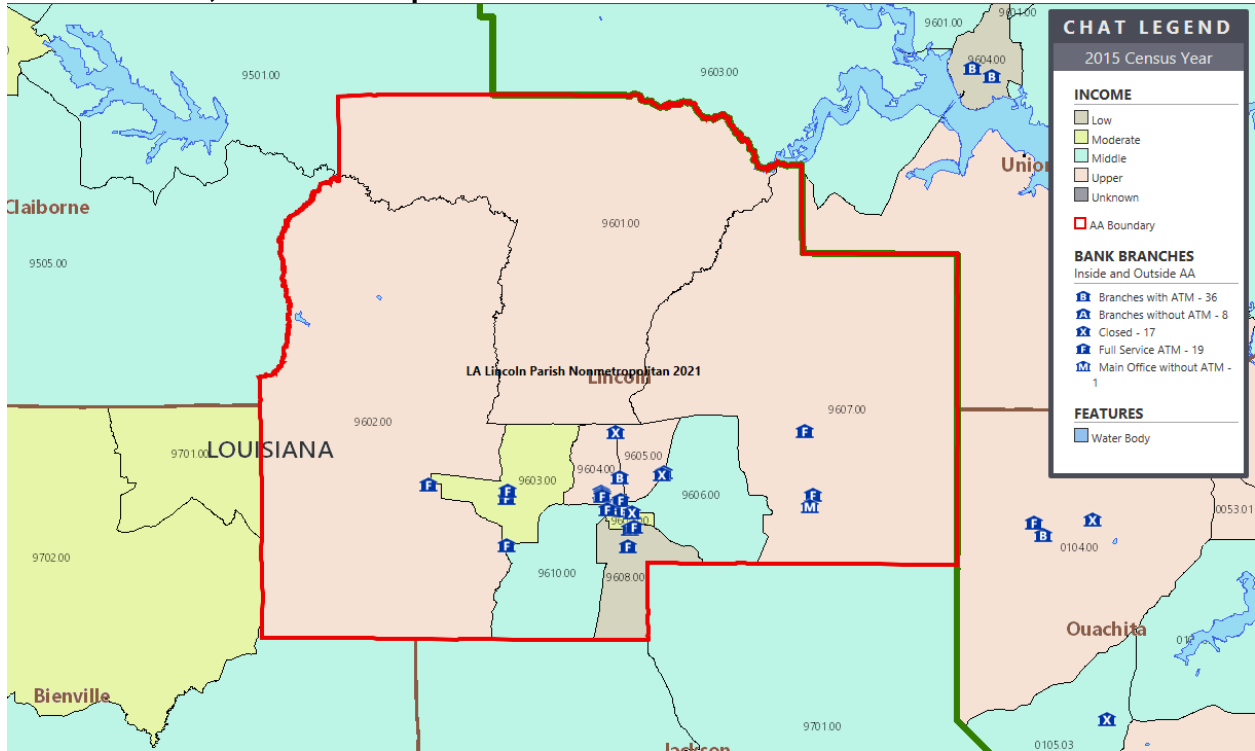
Monroe, LA MSA AA



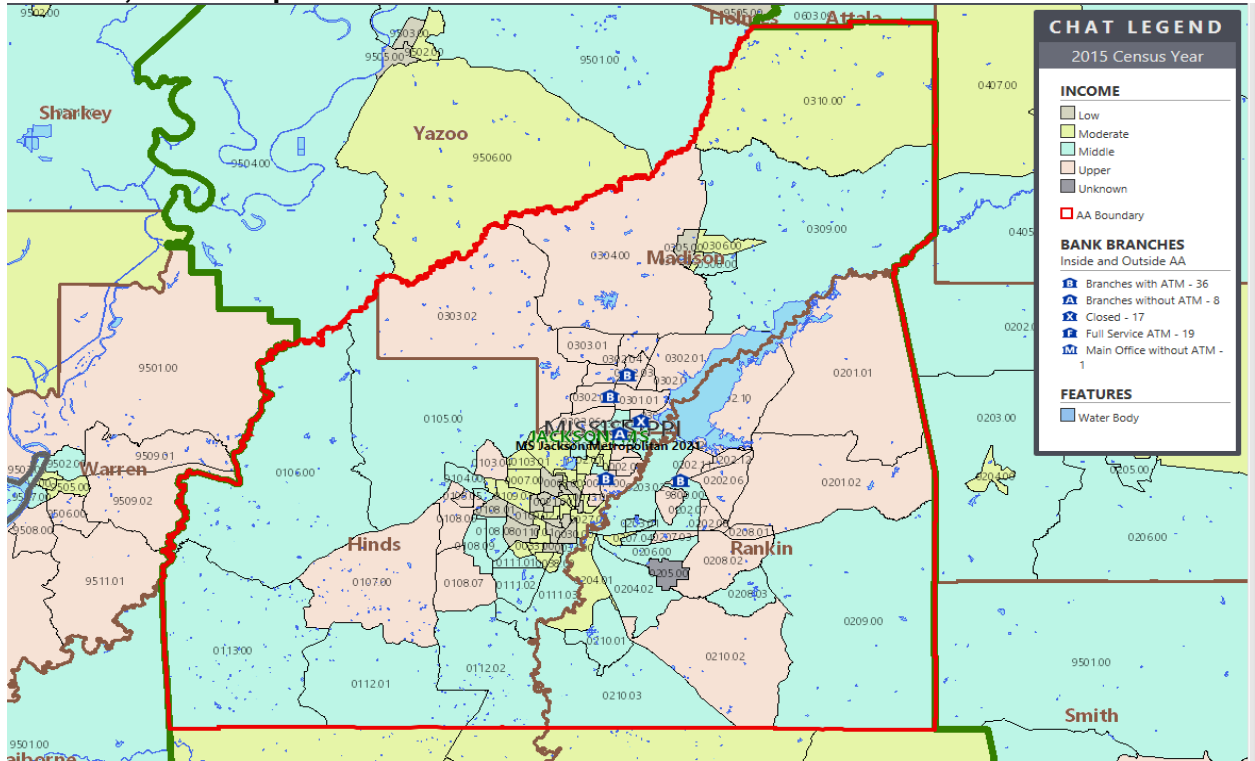
Shreveport, LA Metropolitan AA



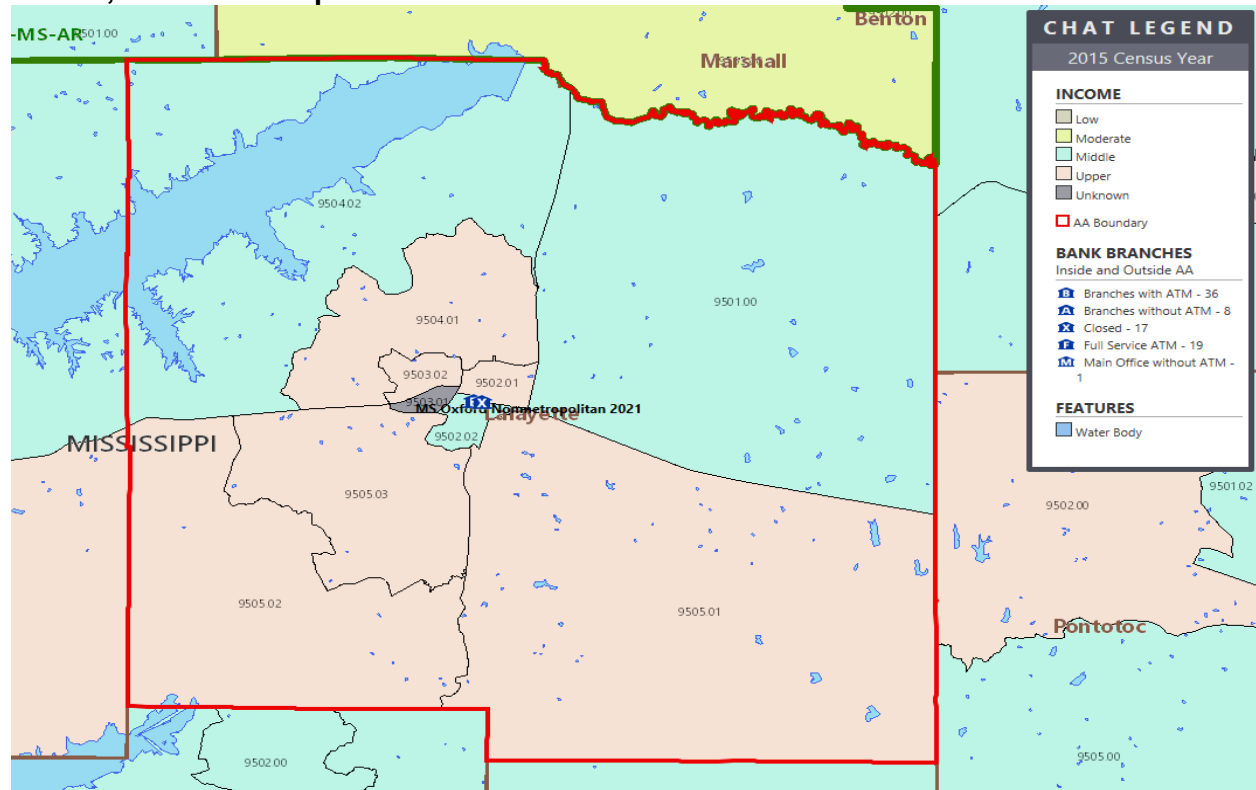
Lincoln Parish, LA Nonmetropolitan AA



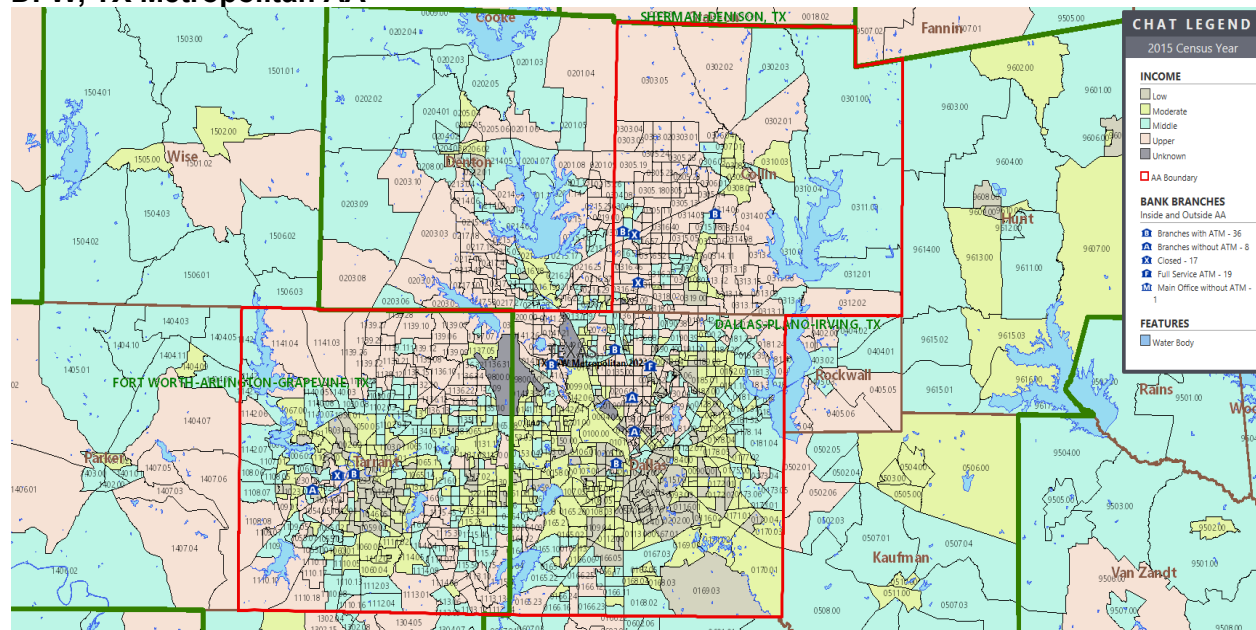
Jackson, MS Metropolitan AA



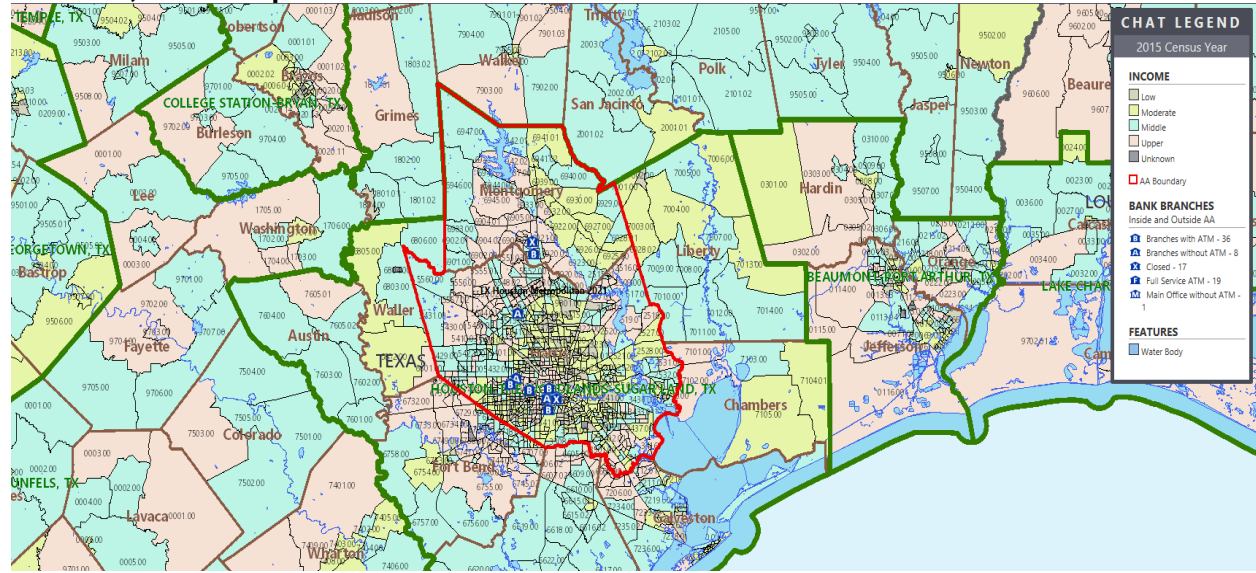
Oxford, MS Nonmetropolitan AA



DFW, TX Metropolitan AA



Houston, TX Metropolitan AA



APPENDIX B – FULL-SCOPE ASSESSMENT AREAS DEMOGRAPHIC INFORMATION

**Monroe, LA MSA AA
Table B-1**

2020 LA Monroe Metropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	13	24.1	8,258	16.5	3,896	47.2	12,902	25.8
Moderate	7	13.0	6,094	12.2	1,832	30.1	7,881	15.8
Middle	18	33.3	15,813	31.6	2,754	17.4	7,872	15.7
Upper	15	27.8	19,869	39.7	1,731	8.7	21,379	42.7
Unknown	1	1.9	0	0.0	0	0.0	0	0.0
Total AA	54	100.0	50,034	100.0	10,213	20.4	50,034	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	16,472	5,591	11.6	33.9	8,154	49.5	2,727	16.6
Moderate	11,818	5,907	12.3	50.0	4,025	34.1	1,886	16.0
Middle	28,911	16,139	33.5	55.8	7,477	25.9	5,295	18.3
Upper	32,516	20,470	42.6	63.0	8,891	27.3	3,155	9.7
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	89,717	48,107	100.0	53.6	28,547	31.8	13,063	14.6
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	1,849	20.0	1,637	19.5	184	24.8	28	29.8
Moderate	1,026	11.1	893	10.6	124	16.7	9	9.6
Middle	2,361	25.6	2,200	26.2	139	18.8	22	23.4
Upper	3,985	43.1	3,660	43.6	290	39.1	35	37.2
Unknown	16	0.2	12	0.1	4	0.5	0	0.0
Total AA	9,237	100.0	8,402	100.0	741	100.0	94	100.0
Percentage of Total Businesses:				91.0	8.0			1.0
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	16	5.0	16	5.1	0	0.0	0	0.0
Moderate	51	15.8	48	15.2	3	42.9	0	0.0
Middle	152	47.2	149	47.3	3	42.9	0	0.0
Upper	102	31.7	101	32.1	1	14.3	0	0.0
Unknown	1	0.3	1	0.3	0	0.0	0	0.0
Total AA	322	100.0	315	100.0	7	100.0	0	0.0
Percentage of Total Farms:				97.8	2.2			0.0
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table B-2

2019 LA Monroe Metropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	13	24.1	8,258	16.5	3,896	47.2	12,902	25.8
Moderate	7	13.0	6,094	12.2	1,832	30.1	7,881	15.8
Middle	18	33.3	15,813	31.6	2,754	17.4	7,872	15.7
Upper	15	27.8	19,869	39.7	1,731	8.7	21,379	42.7
Unknown	1	1.9	0	0.0	0	0.0	0	0.0
Total AA	54	100.0	50,034	100.0	10,213	20.4	50,034	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	16,472	5,591	11.6	33.9	8,154	49.5	2,727	16.6
Moderate	11,818	5,907	12.3	50.0	4,025	34.1	1,886	16.0
Middle	28,911	16,139	33.5	55.8	7,477	25.9	5,295	18.3
Upper	32,516	20,470	42.6	63.0	8,891	27.3	3,155	9.7
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	89,717	48,107	100.0	53.6	28,547	31.8	13,063	14.6
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	1,851	20.0	1,632	19.4	193	25.5	26	29.2
Moderate	1,049	11.3	912	10.8	127	16.8	10	11.2
Middle	2,340	25.2	2,185	25.9	133	17.5	22	24.7
Upper	4,021	43.3	3,689	43.8	301	39.7	31	34.8
Unknown	16	0.2	12	0.1	4	0.5	0	0.0
Total AA	9,277	100.0	8,430	100.0	758	100.0	89	100.0
Percentage of Total Businesses:				90.9	8.2		1.0	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	17	5.0	17	5.1	0	0.0	0	0.0
Moderate	53	15.7	50	15.1	3	42.9	0	0.0
Middle	164	48.5	161	48.6	3	42.9	0	0.0
Upper	103	30.5	102	30.8	1	14.3	0	0.0
Unknown	1	0.3	1	0.3	0	0.0	0	0.0
Total AA	338	100.0	331	100.0	7	100.0	0	0.0
Percentage of Total Farms:				97.9	2.1		0.0	
Source: 2019 FFIEC Census Data 2019 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Jackson, MS Metropolitan AA
Table B-3

2020 MS Jackson Metropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	16	14.3	9,688	7.8	4,217	43.5	26,177	21.2
Moderate	28	25.0	20,549	16.6	5,855	28.5	19,697	15.9
Middle	31	27.7	43,154	34.9	4,643	10.8	21,852	17.7
Upper	36	32.1	50,330	40.7	2,342	4.7	55,995	45.3
Unknown	1	0.9	0	0.0	0	0.0	0	0.0
Total AA	112	100.0	123,721	100.0	17,057	13.8	123,721	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	20,302	6,061	5.1	29.9	9,549	47.0	4,692	23.1
Moderate	38,348	15,368	12.9	40.1	16,737	43.6	6,243	16.3
Middle	69,401	42,007	35.2	60.5	20,953	30.2	6,441	9.3
Upper	74,100	55,884	46.8	75.4	13,106	17.7	5,110	6.9
Unknown	25	0	0.0	0.0	4	16.0	21	84.0
Total AA	202,176	119,320	100.0	59.0	60,349	29.8	22,507	11.1
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	1,427	6.2	1,281	6.1	138	7.5	8	3.9
Moderate	3,875	16.8	3,418	16.3	400	21.7	57	27.8
Middle	7,487	32.5	6,782	32.4	651	35.3	54	26.3
Upper	10,209	44.4	9,470	45.2	653	35.4	86	42.0
Unknown	9	0.0	7	0.0	2	0.1	0	0.0
Total AA	23,007	100.0	20,958	100.0	1,844	100.0	205	100.0
Percentage of Total Businesses:				91.1	8.0		0.9	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	5	1.2	4	1.0	1	12.5	0	0.0
Moderate	30	7.1	30	7.3	0	0.0	0	0.0
Middle	179	42.5	174	42.1	5	62.5	0	0.0
Upper	207	49.2	205	49.6	2	25.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	421	100.0	413	100.0	8	100.0	0	0.0
Percentage of Total Farms:				98.1	1.9		0.0	
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table B-4

2019 MS Jackson Metropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	16	14.3	9,688	7.8	4,217	43.5	26,177	21.2
Moderate	28	25.0	20,549	16.6	5,855	28.5	19,697	15.9
Middle	31	27.7	43,154	34.9	4,643	10.8	21,852	17.7
Upper	36	32.1	50,330	40.7	2,342	4.7	55,995	45.3
Unknown	1	0.9	0	0.0	0	0.0	0	0.0
Total AA	112	100.0	123,721	100.0	17,057	13.8	123,721	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	20,302	6,061	5.1	29.9	9,549	47.0	4,692	23.1
Moderate	38,348	15,368	12.9	40.1	16,737	43.6	6,243	16.3
Middle	69,401	42,007	35.2	60.5	20,953	30.2	6,441	9.3
Upper	74,100	55,884	46.8	75.4	13,106	17.7	5,110	6.9
Unknown	25	0	0.0	0.0	4	16.0	21	84.0
Total AA	202,176	119,320	100.0	59.0	60,349	29.8	22,507	11.1
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	1,432	6.3	1,283	6.2	142	7.5	7	3.5
Moderate	3,870	17.0	3,393	16.4	420	22.2	57	28.6
Middle	7,443	32.7	6,735	32.5	656	34.6	52	26.1
Upper	10,031	44.0	9,274	44.8	674	35.6	83	41.7
Unknown	10	0.0	8	0.0	2	0.1	0	0.0
Total AA	22,786	100.0	20,693	100.0	1,894	100.0	199	100.0
Percentage of Total Businesses:				90.8	8.3		0.9	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	3	0.7	2	0.5	1	14.3	0	0.0
Moderate	25	5.9	25	6.0	0	0.0	0	0.0
Middle	191	45.4	187	45.2	4	57.1	0	0.0
Upper	202	48.0	200	48.3	2	28.6	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	421	100.0	414	100.0	7	100.0	0	0.0
Percentage of Total Farms:				98.3	1.7		0.0	
Source: 2019 FFIEC Census Data 2019 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

DFW, TX Metropolitan AA
Table B-5

2020 TX DFW Metropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	156	15.0	142,289	11.2	49,089	34.5	317,384	25.0
Moderate	293	28.2	331,556	26.1	63,613	19.2	212,480	16.7
Middle	251	24.2	331,389	26.1	28,330	8.5	227,338	17.9
Upper	331	31.9	462,614	36.4	17,227	3.7	512,134	40.3
Unknown	7	0.7	1,488	0.1	273	18.3	0	0.0
Total AA	1,038	100.0	1,269,336	100.0	158,532	12.5	1,269,336	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	266,141	67,092	6.3	25.2	162,832	61.2	36,217	13.6
Moderate	538,037	240,178	22.5	44.6	250,808	46.6	47,051	8.7
Middle	525,913	291,335	27.3	55.4	199,974	38.0	34,604	6.6
Upper	683,114	465,427	43.7	68.1	178,816	26.2	38,871	5.7
Unknown	4,922	1,248	0.1	25.4	3,133	63.7	541	11.0
Total AA	2,018,127	1,065,280	100.0	52.8	795,563	39.4	157,284	7.8
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	26,806	8.3	23,947	8.1	2,677	11.9	182	5.3
Moderate	69,198	21.4	62,792	21.2	5,945	26.4	461	13.4
Middle	80,117	24.8	74,023	24.9	5,380	23.9	714	20.7
Upper	144,333	44.7	134,327	45.3	7,950	35.3	2,056	59.7
Unknown	2,234	0.7	1,630	0.5	573	2.5	31	0.9
Total AA	322,688	100.0	296,719	100.0	22,525	100.0	3,444	100.0
Percentage of Total Businesses:				92.0		7.0		1.1
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	95	4.2	88	3.9	7	20.6	0	0.0
Moderate	279	12.3	273	12.2	6	17.6	0	0.0
Middle	561	24.7	558	25.0	3	8.8	0	0.0
Upper	1,327	58.4	1,308	58.5	17	50.0	2	100.0
Unknown	9	0.4	8	0.4	1	2.9	0	0.0
Total AA	2,271	100.0	2,235	100.0	34	100.0	2	100.0
Percentage of Total Farms:				98.4		1.5		0.1
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table B-6

2019 TX DFW Metropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	156	15.0	142,289	11.2	49,089	34.5	317,384	25.0
Moderate	293	28.2	331,556	26.1	63,613	19.2	212,480	16.7
Middle	251	24.2	331,389	26.1	28,330	8.5	227,338	17.9
Upper	331	31.9	462,614	36.4	17,227	3.7	512,134	40.3
Unknown	7	0.7	1,488	0.1	273	18.3	0	0.0
Total AA	1,038	100.0	1,269,336	100.0	158,532	12.5	1,269,336	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	266,141	67,092	6.3	25.2	162,832	61.2	36,217	13.6
Moderate	538,037	240,178	22.5	44.6	250,808	46.6	47,051	8.7
Middle	525,913	291,335	27.3	55.4	199,974	38.0	34,604	6.6
Upper	683,114	465,427	43.7	68.1	178,816	26.2	38,871	5.7
Unknown	4,922	1,248	0.1	25.4	3,133	63.7	541	11.0
Total AA	2,018,127	1,065,280	100.0	52.8	795,563	39.4	157,284	7.8
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	25,828	8.2	22,934	8.0	2,729	11.9	165	4.8
Moderate	67,874	21.6	61,258	21.3	6,143	26.7	473	13.7
Middle	78,056	24.9	71,813	25.0	5,507	23.9	736	21.3
Upper	139,944	44.6	129,837	45.2	8,053	35.0	2,054	59.3
Unknown	2,131	0.7	1,525	0.5	573	2.5	33	1.0
Total AA	313,833	100.0	287,367	100.0	23,005	100.0	3,461	100.0
Percentage of Total Businesses:				91.6	7.3			1.1
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	100	4.4	95	4.2	5	15.6	0	0.0
Moderate	293	12.8	288	12.7	5	15.6	0	0.0
Middle	579	25.2	576	25.5	3	9.4	0	0.0
Upper	1,309	57.1	1,289	57.0	18	56.3	2	100.0
Unknown	13	0.6	12	0.5	1	3.1	0	0.0
Total AA	2,294	100.0	2,260	100.0	32	100.0	2	100.0
Percentage of Total Farms:				98.5	1.4			0.1
Source: 2019 FFIEC Census Data 2019 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Houston, TX Metropolitan AA
Table B-7

2020 TX Houston Metropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	149	17.6	151,597	13.1	54,755	36.1	309,091	26.8
Moderate	263	31.1	322,228	27.9	63,618	19.7	193,820	16.8
Middle	186	22.0	301,441	26.1	30,721	10.2	196,055	17.0
Upper	241	28.5	375,580	32.6	14,828	3.9	454,185	39.4
Unknown	6	0.7	2,305	0.2	999	43.3	0	0.0
Total AA	845	100.0	1,153,151	100.0	164,921	14.3	1,153,151	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	276,896	62,600	6.6	22.6	171,512	61.9	42,784	15.5
Moderate	517,449	233,559	24.6	45.1	230,097	44.5	53,793	10.4
Middle	459,365	264,021	27.8	57.5	159,852	34.8	35,492	7.7
Upper	590,917	387,087	40.8	65.5	158,483	26.8	45,347	7.7
Unknown	6,179	789	0.1	12.8	4,766	77.1	624	10.1
Total AA	1,850,806	948,056	100.0	51.2	724,710	39.2	178,040	9.6
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	32,571	12.0	28,799	11.7	3,574	16.3	198	7.0
Moderate	58,262	21.5	52,700	21.4	5,188	23.7	374	13.2
Middle	60,645	22.4	56,052	22.8	4,104	18.7	489	17.3
Upper	118,540	43.8	107,781	43.8	9,004	41.1	1,755	62.2
Unknown	629	0.2	573	0.2	49	0.2	7	0.2
Total AA	270,647	100.0	245,905	100.0	21,919	100.0	2,823	100.0
Percentage of Total Businesses:			90.9		8.1		1.0	
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	77	4.7	72	4.5	5	15.2	0	0.0
Moderate	204	12.5	195	12.2	9	27.3	0	0.0
Middle	391	24.0	382	24.0	6	18.2	3	75.0
Upper	955	58.6	941	59.1	13	39.4	1	25.0
Unknown	3	0.2	3	0.2	0	0.0	0	0.0
Total AA	1,630	100.0	1,593	100.0	33	100.0	4	100.0
Percentage of Total Farms:			97.7		2.0		0.2	
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey								
Note: Percentages may not total 100.0 percent due to rounding.								

Table B-8

2019 TX Houston Metropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	149	17.6	151,597	13.1	54,755	36.1	309,091	26.8
Moderate	263	31.1	322,228	27.9	63,618	19.7	193,820	16.8
Middle	186	22.0	301,441	26.1	30,721	10.2	196,055	17.0
Upper	241	28.5	375,580	32.6	14,828	3.9	454,185	39.4
Unknown	6	0.7	2,305	0.2	999	43.3	0	0.0
Total AA	845	100.0	1,153,151	100.0	164,921	14.3	1,153,151	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	276,896	62,600	6.6	22.6	171,512	61.9	42,784	15.5
Moderate	517,449	233,559	24.6	45.1	230,097	44.5	53,793	10.4
Middle	459,365	264,021	27.8	57.5	159,852	34.8	35,492	7.7
Upper	590,917	387,087	40.8	65.5	158,483	26.8	45,347	7.7
Unknown	6,179	789	0.1	12.8	4,766	77.1	624	10.1
Total AA	1,850,806	948,056	100.0	51.2	724,710	39.2	178,040	9.6
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	31,804	12.1	27,912	11.7	3,712	16.6	180	6.6
Moderate	56,880	21.6	51,178	21.5	5,342	23.9	360	13.1
Middle	58,556	22.3	53,949	22.7	4,139	18.5	468	17.0
Upper	114,973	43.7	104,097	43.8	9,144	40.8	1,732	63.1
Unknown	602	0.2	543	0.2	53	0.2	6	0.2
Total AA	262,815	100.0	237,679	100.0	22,390	100.0	2,746	100.0
Percentage of Total Businesses:				90.4		8.5		1.0
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	77	4.7	72	4.5	5	16.1	0	0.0
Moderate	204	12.5	196	12.2	8	25.8	0	0.0
Middle	400	24.4	392	24.5	5	16.1	3	75.0
Upper	952	58.2	938	58.6	13	41.9	1	25.0
Unknown	3	0.2	3	0.2	0	0.0	0	0.0
Total AA	1,636	100.0	1,601	100.0	31	100.0	4	100.0
Percentage of Total Farms:				97.9		1.9		0.2
Source: 2019 FFIEC Census Data 2019 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 – FULL-SCOPE ASSESSMENT AREAS LENDING TABLES

Monroe, LA MSA Assessment Area – 2019
Table C-1

Distribution of 2019 Home Mortgage Lending By Income Level of Geography							
Assessment Area: LA Monroe Metropolitan							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	16	11.3	4.4	1,673	6.5	2.5	11.6
Moderate	4	2.8	5.8	260	1.0	4.4	12.3
Middle	35	24.8	31.4	4,932	19.1	26.7	33.5
Upper	86	61.0	58.3	18,924	73.4	66.3	42.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	141	100.0	100.0	25,789	100.0	100.0	100.0
Refinance Loans							
Low	14	9.0	6.2	1,153	4.6	3.6	11.6
Moderate	8	5.1	7.1	758	3.0	6.3	12.3
Middle	53	34.0	30.8	6,485	25.7	24.3	33.5
Upper	81	51.9	55.9	16,843	66.7	65.7	42.6
Unknown	0	0.0	0.1	0	0.0	0.1	0.0
Total	156	100.0	100.0	25,239	100.0	100.0	100.0
Home Improvement Loans							
Low	1	16.7	9.8	23	6.1	7.6	11.6
Moderate	0	0.0	9.8	0	0.0	7.7	12.3
Middle	2	33.3	27.8	98	26.1	24.7	33.5
Upper	3	50.0	52.6	255	67.8	60.1	42.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	6	100.0	100.0	376	100.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	7	38.9	31.9	1,301	34.9	14.0	18.3
Moderate	0	0.0	9.2	0	0.0	6.1	5.8
Middle	9	50.0	34.8	1,110	29.8	41.2	24.7
Upper	2	11.1	24.1	1,313	35.3	38.7	51.2
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	18	100.0	100.0	3,724	100.0	100.0	100.0
Total Home Mortgage Loans							Owner Occupied Units %
Low	38	11.7	6.0	4,150	7.5	4.3	11.6
Moderate	12	3.7	6.7	1,018	1.8	5.3	12.3
Middle	100	30.8	31.1	12,685	22.9	27.8	33.5
Upper	175	53.8	56.2	37,465	67.7	62.5	42.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	325	100.0	100.0	55,318	100.0	100.0	100.0
Source: 2019 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Table C-2

Distribution of 2019 Home Mortgage Lending By Borrower Income Level							
Assessment Area: LA Monroe Metropolitan							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Home Purchase Loans							
Low	2	1.4	2.7	179	0.7	1.2	25.8
Moderate	7	5.0	13.9	937	3.6	9.0	15.8
Middle	26	18.4	20.6	3,422	13.3	17.2	15.7
Upper	84	59.6	43.3	18,973	73.6	55.1	42.7
Unknown	22	15.6	19.6	2,278	8.8	17.4	0.0
Total	141	100.0	100.0	25,789	100.0	100.0	100.0
Refinance Loans							
Low	6	3.8	3.8	511	2.0	1.6	25.8
Moderate	12	7.7	8.9	859	3.4	4.7	15.8
Middle	13	8.3	13.3	1,735	6.9	9.3	15.7
Upper	81	51.9	46.5	17,633	69.9	55.7	42.7
Unknown	44	28.2	27.6	4,501	17.8	28.7	0.0
Total	156	100.0	100.0	25,239	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	6.0	0	0.0	4.3	25.8
Moderate	0	0.0	12.0	0	0.0	8.1	15.8
Middle	0	0.0	19.5	0	0.0	17.9	15.7
Upper	3	50.0	52.6	223	59.3	57.9	42.7
Unknown	3	50.0	9.8	153	40.7	12.0	0.0
Total	6	100.0	100.0	376	100.0	100.0	100.0
Total Home Mortgage Loans							
Low	8	2.6	3.3	690	1.3	1.4	25.8
Moderate	19	6.2	11.4	1,796	3.5	7.1	15.8
Middle	40	13.0	17.2	5,198	10.1	13.8	15.7
Upper	171	55.7	44.7	36,978	71.7	54.9	42.7
Unknown	69	22.5	23.4	6,932	13.4	22.8	0.0
Total	307	100.0	100.0	51,594	100.0	100.0	100.0
<p>Source: 2019 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey</p> <p>Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.</p>							

Table C-3

Distribution of 2019 Small Business Lending By Income Level of Geography							
Assessment Area: LA Monroe Metropolitan							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	142	29.6	20.4	24,295	43.8	37.7	20.0
Moderate	24	5.0	11.6	3,733	6.7	11.4	11.3
Middle	124	25.8	23.3	9,268	16.7	18.1	25.2
Upper	190	39.6	42.2	18,224	32.8	32.2	43.3
Unknown	0	0.0	0.1	0	0.0	0.0	0.2
Total	480	100.0	100.0	55,520	100.0	100.0	100.0

Source: 2019 FFIEC Census Data
2019 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table C-4

Distribution of 2019 Small Business Lending By Revenue Size of Businesses							
Assessment Area: LA Monroe Metropolitan							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
By Revenue							
\$1 Million or Less	181	37.7	31.1	19,171	34.5	31.3	90.9
Over \$1 Million	110	22.9		23,718	42.7		8.2
Revenue Unknown	189	39.4		12,631	22.8		1.0
Total	480	100.0		55,520	100.0		100.0
By Loan Size							
\$100,000 or Less	342	71.3	91.6	11,840	21.3	35.6	
\$100,001 - \$250,000	63	13.1	4.9	10,496	18.9	20.8	
\$250,001 - \$1 Million	75	15.6	3.5	33,184	59.8	43.6	
Total	480	100.0	100.0	55,520	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	137	75.7		5,189	27.1		
\$100,001 - \$250,000	22	12.2		3,966	20.7		
\$250,001 - \$1 Million	22	12.2		10,016	52.2		
Total	181	100.0		19,171	100.0		

Source: 2019 FFIEC Census Data
2019 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Jackson, MS Metropolitan AA
Table C-5

Distribution of 2019 Home Mortgage Lending By Income Level of Geography							
Assessment Area: MS Jackson Metropolitan							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Home Purchase Loans							
Low	0	0.0	0.8	0	0.0	0.4	5.1
Moderate	0	0.0	4.4	0	0.0	2.1	12.9
Middle	7	11.3	30.6	2,371	12.1	24.0	35.2
Upper	55	88.7	64.2	17,230	87.9	73.5	46.8
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	62	100.0	100.0	19,601	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	0.7	0	0.0	0.2	5.1
Moderate	1	2.1	4.6	47	0.4	2.2	12.9
Middle	6	12.8	26.1	628	5.4	19.0	35.2
Upper	40	85.1	68.7	10,875	94.2	78.7	46.8
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	47	100.0	100.0	11,550	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	3.4	0	0.0	0.8	5.1
Moderate	0	0.0	11.4	0	0.0	6.5	12.9
Middle	0	0.0	30.5	0	0.0	24.6	35.2
Upper	0	0.0	54.7	0	0.0	68.1	46.8
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	15.6	0	0.0	6.2	15.4
Moderate	0	0.0	19.5	0	0.0	10.4	26.4
Middle	0	0.0	31.2	0	0.0	36.4	39.9
Upper	0	0.0	33.8	0	0.0	46.9	18.3
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans							Owner Occupied Units %
Low	0	0.0	1.0	0	0.0	0.9	5.1
Moderate	1	0.9	5.0	47	0.2	3.1	12.9
Middle	13	11.9	29.2	2,999	9.6	23.9	35.2
Upper	95	87.2	64.7	28,105	90.2	72.2	46.8
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	109	100.0	100.0	31,151	100.0	100.0	100.0
Source: 2019 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Table C-6

Distribution of 2019 Home Mortgage Lending By Borrower Income Level							
Assessment Area: MS Jackson Metropolitan							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Home Purchase Loans							
Low	0	0.0	3.4	0	0.0	1.6	21.2
Moderate	6	9.7	15.4	1,152	5.9	9.9	15.9
Middle	12	19.4	22.8	2,070	10.6	19.4	17.7
Upper	43	69.4	42.1	15,950	81.4	54.5	45.3
Unknown	1	1.6	16.3	429	2.2	14.6	0.0
Total	62	100.0	100.0	19,601	100.0	100.0	100.0
Refinance Loans							
Low	1	2.1	3.8	94	0.8	1.6	21.2
Moderate	0	0.0	9.0	0	0.0	5.1	15.9
Middle	5	10.6	13.9	595	5.2	9.7	17.7
Upper	32	68.1	49.3	9,145	79.2	60.7	45.3
Unknown	9	19.1	23.9	1,716	14.9	22.9	0.0
Total	47	100.0	100.0	11,550	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	7.1	0	0.0	3.1	21.2
Moderate	0	0.0	16.4	0	0.0	10.6	15.9
Middle	0	0.0	12.3	0	0.0	9.5	17.7
Upper	0	0.0	54.4	0	0.0	58.6	45.3
Unknown	0	0.0	9.8	0	0.0	18.3	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans							
Low	1	0.9	3.7	94	0.3	1.7	21.2
Moderate	6	5.5	12.8	1,152	3.7	8.0	15.9
Middle	17	15.6	18.8	2,665	8.6	15.5	17.7
Upper	75	68.8	45.0	25,095	80.6	56.2	45.3
Unknown	10	9.2	19.8	2,145	6.9	18.5	0.0
Total	109	100.0	100.0	31,151	100.0	100.0	100.0
Source: 2019 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							
Multifamily loans are not included in the borrower distribution analysis.							

Table C-7

Distribution of 2019 Small Business Lending By Income Level of Geography							
Assessment Area: MS Jackson Metropolitan							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	0	0.0	5.0	0	0.0	4.8	6.3
Moderate	47	33.1	13.7	3,967	17.2	13.6	17.0
Middle	22	15.5	30.4	5,923	25.8	30.8	32.7
Upper	73	51.4	48.6	13,111	57.0	50.3	44.0
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	142	100.0	100.0	23,001	100.0	100.0	100.0

Source: 2019 FFIEC Census Data
2019 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table C-8

Distribution of 2019 Small Business Lending By Revenue Size of Businesses							
Assessment Area: MS Jackson Metropolitan							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
By Revenue							
\$1 Million or Less	33	23.2	39.0	6,083	26.4	36.6	90.8
Over \$1 Million	32	22.5		8,659	37.6		8.3
Revenue Unknown	77	54.2		8,259	35.9		0.9
Total	142	100.0		23,001	100.0		100.0
By Loan Size							
\$100,000 or Less	93	65.5	89.3	3,914	17.0	29.6	
\$100,001 - \$250,000	21	14.8	5.5	3,412	14.8	17.5	
\$250,001 - \$1 Million	28	19.7	5.2	15,675	68.1	53.0	
Total	142	100.0	100.0	23,001	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	18	54.5		716	11.8		
\$100,001 - \$250,000	8	24.2		1,407	23.1		
\$250,001 - \$1 Million	7	21.2		3,960	65.1		
Total	33	100.0		6,083	100.0		

Source: 2019 FFIEC Census Data
2019 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

DFW, TX Metropolitan AA
Table C-9

Distribution of 2019 Home Mortgage Lending By Income Level of Geography Assessment Area: TX DFW Metropolitan							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Home Purchase Loans							
Low	44	16.1	4.7	7,185	9.4	3.1	6.3
Moderate	92	33.7	17.0	17,765	23.3	12.0	22.5
Middle	52	19.0	28.8	10,474	13.8	23.5	27.3
Upper	85	31.1	49.3	40,687	53.5	61.2	43.7
Unknown	0	0.0	0.2	0	0.0	0.2	0.1
Total	273	100.0	100.0	76,111	100.0	100.0	100.0
Refinance Loans							
Low	6	4.8	2.7	1,417	3.4	2.0	6.3
Moderate	24	19.2	14.0	3,829	9.1	8.7	22.5
Middle	31	24.8	26.4	8,795	20.9	19.6	27.3
Upper	64	51.2	56.7	28,030	66.6	69.6	43.7
Unknown	0	0.0	0.1	0	0.0	0.1	0.1
Total	125	100.0	100.0	42,071	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	3.4	0	0.0	2.5	6.3
Moderate	0	0.0	14.2	0	0.0	10.8	22.5
Middle	0	0.0	25.2	0	0.0	21.3	27.3
Upper	1	100.0	57.1	200	100.0	65.2	43.7
Unknown	0	0.0	0.1	0	0.0	0.2	0.1
Total	1	100.0	100.0	200	100.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	1	33.3	23.6	8,000	77.4	17.6	23.4
Moderate	1	33.3	34.7	1,819	17.6	24.5	28.4
Middle	0	0.0	20.4	0	0.0	25.8	23.7
Upper	1	33.3	21.2	512	5.0	32.2	24.0
Unknown	0	0.0	0.0	0	0.0	0.0	0.6
Total	3	100.0	100.0	10,331	100.0	100.0	100.0
Total Home Mortgage Loans							Owner Occupied Units %
Low	51	12.7	4.0	16,602	12.9	4.3	6.3
Moderate	117	29.1	16.2	23,413	18.2	12.4	22.5
Middle	83	20.6	28.0	19,269	15.0	22.6	27.3
Upper	151	37.6	51.6	69,429	53.9	60.6	43.7
Unknown	0	0.0	0.2	0	0.0	0.2	0.1
Total	402	100.0	100.0	128,713	100.0	100.0	100.0
Source: 2019 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Table C-10

Distribution of 2019 Home Mortgage Lending By Borrower Income Level							
Assessment Area: TX DFW Metropolitan							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Home Purchase Loans							
Low	32	11.7	3.6	4,440	5.8	1.7	25.0
Moderate	81	29.7	16.7	13,721	18.0	10.6	16.7
Middle	59	21.6	22.0	12,115	15.9	17.9	17.9
Upper	96	35.2	44.0	44,911	59.0	56.6	40.3
Unknown	5	1.8	13.7	924	1.2	13.1	0.0
Total	273	100.0	100.0	76,111	100.0	100.0	100.0
Refinance Loans							
Low	4	3.2	4.9	430	1.0	2.2	25.0
Moderate	9	7.2	12.0	1,121	2.7	6.7	16.7
Middle	20	16.0	18.0	4,043	9.6	13.0	17.9
Upper	75	60.0	48.0	31,677	75.3	60.7	40.3
Unknown	17	13.6	17.0	4,800	11.4	17.4	0.0
Total	125	100.0	100.0	42,071	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	5.5	0	0.0	3.4	25.0
Moderate	0	0.0	12.6	0	0.0	9.0	16.7
Middle	0	0.0	18.2	0	0.0	14.4	17.9
Upper	1	100.0	59.3	200	100.0	67.1	40.3
Unknown	0	0.0	4.5	0	0.0	6.1	0.0
Total	1	100.0	100.0	200	100.0	100.0	100.0
Total Home Mortgage Loans							
Low	36	9.0	4.1	4,870	4.1	1.9	25.0
Moderate	90	22.6	14.6	14,842	12.5	9.2	16.7
Middle	79	19.8	20.0	16,158	13.6	16.0	17.9
Upper	172	43.1	45.1	76,788	64.9	57.6	40.3
Unknown	22	5.5	16.1	5,724	4.8	15.4	0.0
Total	399	100.0	100.0	118,382	100.0	100.0	100.0
<p>Source: 2019 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey</p> <p>Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.</p>							

Table C-11

Distribution of 2019 Small Business Lending By Income Level of Geography							
Assessment Area: TX DFW Metropolitan							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Low	25	9.6	7.8	7,517	12.3	9.2	8.2
Moderate	52	19.9	21.1	14,820	24.2	23.1	21.6
Middle	46	17.6	22.5	11,341	18.6	21.0	24.9
Upper	132	50.6	46.5	26,752	43.8	44.5	44.6
Unknown	6	2.3	0.8	706	1.2	1.6	0.7
Total	261	100.0	100.0	61,136	100.0	100.0	100.0

Source: 2019 FFIEC Census Data
2019 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table C-12

Distribution of 2019 Small Business Lending By Revenue Size of Businesses							
Assessment Area: TX DFW Metropolitan							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
By Revenue							
\$1 Million or Less	88	33.7	46.6	21,022	34.4	33.0	91.6
Over \$1 Million	97	37.2		25,182	41.2		7.3
Revenue Unknown	76	29.1		14,932	24.4		1.1
Total	261	100.0		61,136	100.0		100.0
By Loan Size							
\$100,000 or Less	115	44.1	93.4	6,253	10.2	38.4	
\$100,001 - \$250,000	60	23.0	3.3	11,339	18.5	14.6	
\$250,001 - \$1 Million	86	33.0	3.3	43,544	71.2	47.0	
Total	261	100.0	100.0	61,136	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	45	51.1		2,484	11.8		
\$100,001 - \$250,000	14	15.9		2,629	12.5		
\$250,001 - \$1 Million	29	33.0		15,909	75.7		
Total	88	100.0		21,022	100.0		

Source: 2019 FFIEC Census Data
2019 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Houston, TX Metropolitan AA
Table C-13

Distribution of 2019 Home Mortgage Lending By Income Level of Geography							
Assessment Area: TX Houston Metropolitan							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Home Purchase Loans							
Low	12	9.2	3.6	1,364	2.7	2.8	6.6
Moderate	26	19.8	15.7	3,248	6.4	11.1	24.6
Middle	22	16.8	30.3	5,962	11.8	23.9	27.8
Upper	71	54.2	50.3	39,849	79.0	62.1	40.8
Unknown	0	0.0	0.1	0	0.0	0.0	0.1
Total	131	100.0	100.0	50,423	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	3.4	0	0.0	2.3	6.6
Moderate	3	7.1	14.7	1,003	5.4	9.2	24.6
Middle	7	16.7	27.2	1,713	9.2	20.0	27.8
Upper	32	76.2	54.6	15,945	85.4	68.4	40.8
Unknown	0	0.0	0.1	0	0.0	0.0	0.1
Total	42	100.0	100.0	18,661	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	3.8	0	0.0	2.9	6.6
Moderate	0	0.0	15.6	0	0.0	11.5	24.6
Middle	0	0.0	25.7	0	0.0	19.0	27.8
Upper	3	100.0	54.8	1,745	100.0	66.5	40.8
Unknown	0	0.0	0.0	0	0.0	0.0	0.1
Total	3	100.0	100.0	1,745	100.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	24.0	0	0.0	14.8	27.4
Moderate	2	22.2	29.7	5,943	50.2	22.9	28.5
Middle	0	0.0	17.4	0	0.0	25.2	19.7
Upper	7	77.8	28.9	5,893	49.8	37.1	23.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.8
Total	9	100.0	100.0	11,836	100.0	100.0	100.0
Total Home Mortgage Loans							Owner Occupied Units %
Low	12	6.5	3.7	1,364	1.6	4.1	6.6
Moderate	31	16.7	15.7	10,194	12.3	12.1	24.6
Middle	29	15.6	29.6	7,675	9.3	23.3	27.8
Upper	114	61.3	50.9	63,560	76.8	60.5	40.8
Unknown	0	0.0	0.1	0	0.0	0.0	0.1
Total	186	100.0	100.0	82,793	100.0	100.0	100.0
Source: 2019 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Table C-14

Distribution of 2019 Home Mortgage Lending By Borrower Income Level							
Assessment Area: TX Houston Metropolitan							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Home Purchase Loans							
Low	1	0.8	3.4	100	0.2	1.6	26.8
Moderate	5	3.8	17.7	619	1.2	11.1	16.8
Middle	9	6.9	23.2	1,622	3.2	18.2	17.0
Upper	70	53.4	42.8	43,222	85.7	56.7	39.4
Unknown	46	35.1	12.9	4,860	9.6	12.3	0.0
Total	131	100.0	100.0	50,423	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	4.8	0	0.0	2.3	26.8
Moderate	0	0.0	11.0	0	0.0	5.9	16.8
Middle	4	9.5	16.7	979	5.2	11.0	17.0
Upper	36	85.7	48.0	16,769	89.9	61.0	39.4
Unknown	2	4.8	19.6	913	4.9	19.8	0.0
Total	42	100.0	100.0	18,661	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	5.6	0	0.0	3.2	26.8
Moderate	0	0.0	12.7	0	0.0	8.4	16.8
Middle	0	0.0	18.3	0	0.0	12.7	17.0
Upper	1	33.3	59.6	1,000	57.3	69.7	39.4
Unknown	2	66.7	3.8	745	42.7	5.9	0.0
Total	3	100.0	100.0	1,745	100.0	100.0	100.0
Total Home Mortgage Loans							
Low	1	0.6	3.8	100	0.1	1.8	26.8
Moderate	5	2.8	15.4	619	0.9	9.6	16.8
Middle	13	7.3	20.8	2,601	3.7	16.1	17.0
Upper	108	61.0	43.6	61,119	86.1	57.2	39.4
Unknown	50	28.2	16.4	6,518	9.2	15.3	0.0
Total	177	100.0	100.0	70,957	100.0	100.0	100.0
Source: 2019 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							
Multifamily loans are not included in the borrower distribution analysis.							

Table C-15

Distribution of 2019 Small Business Lending By Income Level of Geography							
Assessment Area: TX Houston Metropolitan							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	\$%	
Low	13	7.1	12.2	3,483	6.9	13.9	12.1
Moderate	12	6.6	20.4	1,974	3.9	21.7	21.6
Middle	17	9.3	22.5	4,940	9.9	21.3	22.3
Upper	140	76.9	43.4	39,725	79.3	42.2	43.7
Unknown	0	0.0	0.2	0	0.0	0.2	0.2
Total	182	100.0	100.0	50,122	100.0	100.0	100.0

Source: 2019 FFIEC Census Data
2019 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table C-16

Distribution of 2019 Small Business Lending By Revenue Size of Businesses							
Assessment Area: TX Houston Metropolitan							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	\$%	
By Revenue							
\$1 Million or Less	50	27.5	43.3	11,397	22.7	32.2	90.4
Over \$1 Million	52	28.6		20,606	41.1		8.5
Revenue Unknown	80	44.0		18,119	36.1		1.0
Total	182	100.0		50,122	100.0		100.0
By Loan Size							
\$100,000 or Less	79	43.4	93.7	4,564	9.1	38.9	
\$100,001 - \$250,000	28	15.4	3.2	5,446	10.9	14.7	
\$250,001 - \$1 Million	75	41.2	3.1	40,112	80.0	46.4	
Total	182	100.0	100.0	50,122	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	28	56.0		1,478	13.0		
\$100,001 - \$250,000	6	12.0		1,059	9.3		
\$250,001 - \$1 Million	16	32.0		8,860	77.7		
Total	50	100.0		11,397	100.0		

Source: 2019 FFIEC Census Data
2019 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

APPENDIX D – METROPOLITAN LIMITED-SCOPE ASSESSMENT AREAS

Shreveport, LA Metropolitan AA
Table D-1

2021 LA Shreveport Metropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	15	17.4	10,283	11.1	4,127	40.1	23,257	25.1
Moderate	21	24.4	16,433	17.7	4,215	25.6	14,444	15.6
Middle	27	31.4	30,648	33.1	3,254	10.6	15,753	17.0
Upper	22	25.6	35,275	38.1	2,113	6.0	39,185	42.3
Unknown	1	1.2	0	0.0	0	0.0	0	0.0
Total AA	86	100.0	92,639	100.0	13,709	14.8	92,639	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	20,444	7,105	7.8	34.8	9,717	47.5	3,622	17.7
Moderate	34,017	13,044	14.4	38.3	16,297	47.9	4,676	13.7
Middle	53,519	30,444	33.6	56.9	15,976	29.9	7,099	13.3
Upper	57,428	40,144	44.2	69.9	12,389	21.6	4,895	8.5
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	165,408	90,737	100.0	54.9	54,379	32.9	20,292	12.3
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	2,889	16.0	2,537	15.2	332	27.5	20	13.2
Moderate	3,725	20.7	3,366	20.2	332	27.5	27	17.9
Middle	4,993	27.7	4,658	27.9	285	23.6	50	33.1
Upper	6,419	35.6	6,109	36.6	256	21.2	54	35.8
Unknown	7	0.0	6	0.0	1	0.1	0	0.0
Total AA	18,033	100.0	16,676	100.0	1,206	100.0	151	100.0
Percentage of Total Businesses:				92.5		6.7		0.8
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	12	4.9	10	4.3	2	20.0	0	0.0
Moderate	22	8.9	21	8.9	1	10.0	0	0.0
Middle	102	41.5	96	40.9	5	50.0	1	100.0
Upper	110	44.7	108	46.0	2	20.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	246	100.0	235	100.0	10	100.0	1	100.0
Percentage of Total Farms:				95.5		4.1		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.								

Table D-2

2020 LA Shreveport Metropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	15	17.4	10,283	11.1	4,127	40.1	23,257	25.1
Moderate	21	24.4	16,433	17.7	4,215	25.6	14,444	15.6
Middle	27	31.4	30,648	33.1	3,254	10.6	15,753	17.0
Upper	22	25.6	35,275	38.1	2,113	6.0	39,185	42.3
Unknown	1	1.2	0	0.0	0	0.0	0	0.0
Total AA	86	100.0	92,639	100.0	13,709	14.8	92,639	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	20,444	7,105	7.8	34.8	9,717	47.5	3,622	17.7
Moderate	34,017	13,044	14.4	38.3	16,297	47.9	4,676	13.7
Middle	53,519	30,444	33.6	56.9	15,976	29.9	7,099	13.3
Upper	57,428	40,144	44.2	69.9	12,389	21.6	4,895	8.5
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	165,408	90,737	100.0	54.9	54,379	32.9	20,292	12.3
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	2,866	15.8	2,510	15.0	340	27.0	16	12.1
Moderate	3,726	20.5	3,343	19.9	360	28.5	23	17.4
Middle	5,060	27.8	4,721	28.1	292	23.2	47	35.6
Upper	6,510	35.8	6,196	36.9	268	21.3	46	34.8
Unknown	7	0.0	6	0.0	1	0.1	0	0.0
Total AA	18,169	100.0	16,776	100.0	1,261	100.0	132	100.0
Percentage of Total Businesses:				92.3			6.9	0.7
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	12	4.9	10	4.2	2	22.2	0	0.0
Moderate	21	8.5	20	8.4	1	11.1	0	0.0
Middle	107	43.3	101	42.6	5	55.6	1	100.0
Upper	107	43.3	106	44.7	1	11.1	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	247	100.0	237	100.0	9	100.0	1	100.0
Percentage of Total Farms:				96.0			3.6	0.4
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table D-3

2019 LA Shreveport Metropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	15	17.4	10,283	11.1	4,127	40.1	23,257	25.1
Moderate	21	24.4	16,433	17.7	4,215	25.6	14,444	15.6
Middle	27	31.4	30,648	33.1	3,254	10.6	15,753	17.0
Upper	22	25.6	35,275	38.1	2,113	6.0	39,185	42.3
Unknown	1	1.2	0	0.0	0	0.0	0	0.0
Total AA	86	100.0	92,639	100.0	13,709	14.8	92,639	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	20,444	7,105	7.8	34.8	9,717	47.5	3,622	17.7
Moderate	34,017	13,044	14.4	38.3	16,297	47.9	4,676	13.7
Middle	53,519	30,444	33.6	56.9	15,976	29.9	7,099	13.3
Upper	57,428	40,144	44.2	69.9	12,389	21.6	4,895	8.5
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	165,408	90,737	100.0	54.9	54,379	32.9	20,292	12.3
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	2,849	15.8	2,473	15.0	358	27.3	18	14.1
Moderate	3,699	20.6	3,314	20.0	364	27.8	21	16.4
Middle	4,979	27.7	4,633	28.0	303	23.1	43	33.6
Upper	6,444	35.8	6,115	37.0	283	21.6	46	35.9
Unknown	8	0.0	6	0.0	2	0.2	0	0.0
Total AA	17,979	100.0	16,541	100.0	1,310	100.0	128	100.0
Percentage of Total Businesses:				92.0		7.3		0.7
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	11	4.5	10	4.3	1	11.1	0	0.0
Moderate	19	7.8	18	7.7	1	11.1	0	0.0
Middle	109	44.7	103	44.0	5	55.6	1	100.0
Upper	105	43.0	103	44.0	2	22.2	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	244	100.0	234	100.0	9	100.0	1	100.0
Percentage of Total Farms:				95.9		3.7		0.4
Source: 2019 FFIEC Census Data 2019 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey								
Note: Percentages may not total 100.0 percent due to rounding.								

Table D-4

Distribution of 2020 and 2021 Home Mortgage Lending By Income Level of Geography													
Assessment Area: LA Shreveport Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	1	1.1	1.6	16	0.1	1.3	2	2.2	1.7	422	2.2	1.1	7.8
Moderate	2	2.1	7.1	269	1.4	4.4	8	8.6	7.8	812	4.2	4.5	14.4
Middle	28	29.5	30.5	5,321	28.3	26.0	23	24.7	30.2	4,282	21.9	26.1	33.6
Upper	64	67.4	60.8	13,178	70.2	68.2	60	64.5	60.3	13,997	71.7	68.3	44.2
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	95	100.0	100.0	18,784	100.0	100.0	93	100.0	100.0	19,513	100.0	100.0	100.0
Refinance Loans													
Low	1	0.9	1.2	95	0.4	0.8	1	1.1	1.4	150	0.9	1.0	7.8
Moderate	5	4.3	5.2	238	1.0	2.9	10	11.1	6.0	834	5.0	3.7	14.4
Middle	32	27.4	27.2	6,024	24.2	24.0	15	16.7	28.7	2,241	13.5	24.7	33.6
Upper	79	67.5	66.5	18,566	74.5	72.2	64	71.1	63.9	13,389	80.6	70.6	44.2
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	117	100.0	100.0	24,923	100.0	100.0	90	100.0	100.0	16,614	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	1.7	0	0.0	0.9	0	0.0	3.2	0	0.0	2.2	7.8
Moderate	0	0.0	9.9	0	0.0	7.1	0	0.0	11.9	0	0.0	8.8	14.4
Middle	1	100.0	29.2	113	100.0	29.4	0	0.0	32.4	0	0.0	28.8	33.6
Upper	0	0.0	59.2	0	0.0	62.6	0	0.0	52.5	0	0.0	60.3	44.2
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	1	100.0	100.0	113	100.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Multifamily Loans													Multi-family Units %
Low	1	10.0	12.2	408	17.0	24.0	3	37.5	30.5	1,358	8.0	22.4	13.9
Moderate	5	50.0	40.5	1,563	65.1	30.1	2	25.0	26.8	14,039	82.3	30.4	30.6
Middle	4	40.0	29.7	431	17.9	19.0	2	25.0	25.6	1,442	8.5	21.2	27.0
Upper	0	0.0	17.6	0	0.0	26.8	1	12.5	17.1	209	1.2	26.0	28.5
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	10	100.0	100.0	2,402	100.0	100.0	8	100.0	100.0	17,048	100.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Low	3	1.3	1.6	519	1.1	1.6	6	3.1	1.8	1,930	3.6	1.9	7.8
Moderate	12	5.4	6.7	2,070	4.5	4.4	20	10.5	7.4	15,685	29.5	5.2	14.4
Middle	65	29.1	29.0	11,889	25.7	25.0	40	20.9	29.7	7,965	15.0	25.4	33.6
Upper	143	64.1	62.8	31,744	68.7	69.0	125	65.4	61.2	27,595	51.9	67.4	44.2
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	223	100.0	100.0	46,222	100.0	100.0	191	100.0	100.0	53,175	100.0	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.													

Table D-5

Distribution of 2019 Home Mortgage Lending By Income Level of Geography							
Assessment Area: LA Shreveport Metropolitan							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Home Purchase Loans							
Low	0	0.0	1.6	0	0.0	1.0	7.8
Moderate	6	6.7	7.5	733	4.3	4.3	14.4
Middle	23	25.6	32.1	4,012	23.4	27.9	33.6
Upper	61	67.8	58.8	12,391	72.3	66.9	44.2
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	90	100.0	100.0	17,136	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	2.6	0	0.0	1.2	7.8
Moderate	8	11.8	9.3	1,114	6.3	4.8	14.4
Middle	14	20.6	31.0	3,700	21.1	28.6	33.6
Upper	46	67.6	57.2	12,760	72.6	65.4	44.2
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	68	100.0	100.0	17,574	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	4.3	0	0.0	3.4	7.8
Moderate	1	50.0	8.0	12	20.7	7.1	14.4
Middle	0	0.0	34.8	0	0.0	32.4	33.6
Upper	1	50.0	52.8	46	79.3	57.1	44.2
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	2	100.0	100.0	58	100.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	17.6	0	0.0	10.9	13.9
Moderate	1	25.0	44.1	82	5.1	20.9	30.6
Middle	3	75.0	22.1	1,514	94.9	9.5	27.0
Upper	0	0.0	16.2	0	0.0	58.7	28.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	4	100.0	100.0	1,596	100.0	100.0	100.0
Total Home Mortgage Loans							Owner Occupied Units %
Low	0	0.0	2.1	0	0.0	1.9	7.8
Moderate	16	9.6	8.8	1,941	5.3	6.2	14.4
Middle	41	24.6	31.8	9,278	25.4	26.5	33.6
Upper	110	65.9	57.3	25,320	69.3	65.4	44.2
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	167	100.0	100.0	36,539	100.0	100.0	100.0
Source: 2019 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Table D-6

Distribution of 2020 and 2021 Small Business Lending By Income Level of Geography													
Assessment Area: LA Shreveport Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Low	107	16.5	16.2	12,938	17.7	21.1	90	16.3	15.9	11,044	16.1	21.0	16.0
Moderate	128	19.7	19.9	20,625	28.2	23.7	91	16.5	19.2	15,835	23.1	20.8	20.7
Middle	144	22.2	26.7	15,065	20.6	23.9	135	24.5	28.3	15,913	23.2	25.9	27.7
Upper	270	41.5	36.7	24,615	33.6	31.2	236	42.8	36.0	25,844	37.7	32.1	35.6
Unknown	1	0.2	0.1	4	0.0	0.0	0	0.0	0.1	0	0.0	0.1	0.0
Total	650	100.0	100.0	73,247	100.0	100.0	552	100.0	100.0	68,636	100.0	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.

Table D-7

Distribution of 2019 Small Business Lending By Income Level of Geography							
Assessment Area: LA Shreveport Metropolitan							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	48	17.0	15.5	9,112	20.1	19.8	15.8
Moderate	40	14.2	19.5	7,289	16.1	20.2	20.6
Middle	82	29.1	27.6	10,461	23.0	26.6	27.7
Upper	112	39.7	35.8	18,527	40.8	32.8	35.8
Unknown	0	0.0	0.1	0	0.0	0.2	0.0
Total	282	100.0	100.0	45,389	100.0	100.0	100.0

Source: 2019 FFIEC Census Data
2019 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table D-8

Distribution of 2020 and 2021 Home Mortgage Lending By Borrower Income Level													
Assessment Area: LA Shreveport Metropolitan													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	#%	\$(000)	\$%	\$%	#	%	#%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	5	5.3	4.2	681	3.6	2.0	1	1.1	4.5	113	0.6	2.3	25.1
Moderate	18	18.9	17.0	2,776	14.8	11.5	10	10.8	16.4	1,525	7.8	10.3	15.6
Middle	20	21.1	24.2	3,651	19.4	21.4	19	20.4	20.5	3,881	19.9	17.4	17.0
Upper	41	43.2	35.7	10,418	55.5	46.9	37	39.8	33.0	10,588	54.3	43.9	42.3
Unknown	11	11.6	18.9	1,258	6.7	18.2	26	28.0	25.6	3,406	17.5	26.1	0.0
Total	95	100.0	100.0	18,784	100.0	100.0	93	100.0	100.0	19,513	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	1.6	0	0.0	0.6	2	2.2	2.8	170	1.0	1.4	25.1
Moderate	6	5.1	5.4	667	2.7	3.0	9	10.0	7.6	1,139	6.9	4.7	15.6
Middle	13	11.1	11.7	2,530	10.2	8.5	9	10.0	12.4	1,255	7.6	9.1	17.0
Upper	67	57.3	40.1	17,531	70.3	46.8	37	41.1	35.7	9,477	57.0	42.1	42.3
Unknown	31	26.5	41.3	4,195	16.8	41.1	33	36.7	41.5	4,573	27.5	42.8	0.0
Total	117	100.0	100.0	24,923	100.0	100.0	90	100.0	100.0	16,614	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	3.4	0	0.0	1.4	0	0.0	4.6	0	0.0	2.6	25.1
Moderate	0	0.0	9.4	0	0.0	6.1	0	0.0	12.8	0	0.0	8.1	15.6
Middle	0	0.0	20.2	0	0.0	18.6	0	0.0	16.4	0	0.0	13.4	17.0
Upper	0	0.0	61.4	0	0.0	66.7	0	0.0	58.0	0	0.0	59.5	42.3
Unknown	1	100.0	5.6	113	100.0	7.2	0	0.0	8.2	0	0.0	16.4	0.0
Total	1	100.0	100.0	113	100.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans													
Low	5	2.3	2.7	681	1.6	1.2	3	1.6	3.7	283	0.8	1.9	25.1
Moderate	24	11.3	10.4	3,443	7.9	6.7	19	10.4	12.4	2,664	7.4	7.8	15.6
Middle	33	15.5	16.9	6,181	14.1	14.0	28	15.3	16.8	5,136	14.2	13.8	17.0
Upper	108	50.7	37.0	27,949	63.8	45.8	74	40.4	34.4	20,065	55.5	43.1	42.3
Unknown	43	20.2	32.9	5,566	12.7	32.3	59	32.2	32.7	7,979	22.1	33.4	0.0
Total	213	100.0	100.0	43,820	100.0	100.0	183	100.0	100.0	36,127	100.0	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.													
Multifamily loans are not included in the borrower distribution analysis.													

Table D-9

Distribution of 2019 Home Mortgage Lending By Borrower Income Level Assessment Area: LA Shreveport Metropolitan							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Home Purchase Loans							
Low	1	1.1	4.4	123	0.7	2.2	25.1
Moderate	18	20.0	16.0	2,899	16.9	11.1	15.6
Middle	24	26.7	22.3	3,981	23.2	19.6	17.0
Upper	29	32.2	40.0	7,422	43.3	51.6	42.3
Unknown	18	20.0	17.3	2,711	15.8	15.5	0.0
Total	90	100.0	100.0	17,136	100.0	100.0	100.0
Refinance Loans							
Low	4	5.9	4.3	406	2.3	1.8	25.1
Moderate	4	5.9	9.2	407	2.3	5.2	15.6
Middle	5	7.4	13.5	884	5.0	9.8	17.0
Upper	38	55.9	36.7	12,482	71.0	44.6	42.3
Unknown	17	25.0	36.3	3,395	19.3	38.6	0.0
Total	68	100.0	100.0	17,574	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	7.0	0	0.0	3.5	25.1
Moderate	0	0.0	13.4	0	0.0	11.7	15.6
Middle	0	0.0	19.4	0	0.0	16.8	17.0
Upper	2	100.0	56.2	58	100.0	64.0	42.3
Unknown	0	0.0	4.0	0	0.0	4.1	0.0
Total	2	100.0	100.0	58	100.0	100.0	100.0
Total Home Mortgage Loans							
Low	5	3.1	4.4	529	1.5	2.1	25.1
Moderate	22	13.5	13.3	3,306	9.5	8.9	15.6
Middle	30	18.4	18.7	4,887	14.0	15.9	17.0
Upper	70	42.9	38.7	20,014	57.3	48.8	42.3
Unknown	36	22.1	24.9	6,207	17.8	24.2	0.0
Total	163	100.0	100.0	34,943	100.0	100.0	100.0
<p>Source: 2019 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey</p> <p>Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.</p>							

Table D-10

Distribution of 2020 and 2021 Small Business Lending By Revenue Size of Businesses													
Assessment Area: LA Shreveport Metropolitan													
	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	96	14.8	29.2	15,595	21.3	25.9	131	23.7	30.1	22,240	32.4	29.0	92.5
Over \$1 Million	63	9.7		14,164	19.3		73	13.2		17,982	26.2		6.7
Revenue Unknown	491	75.5		43,488	59.4		348	63.0		28,414	41.4		0.8
Total	650	100.0		73,247	100.0		552	100.0		68,636	100.0		100.0
By Loan Size													
\$100,000 or Less	451	69.4	87.9	15,280	20.9	30.3	378	68.5	92.0	13,280	19.3	36.6	
\$100,001 - \$250,000	118	18.2	7.1	19,607	26.8	21.8	88	15.9	4.4	14,236	20.7	17.8	
\$250,001 - \$1 Million	81	12.5	5.0	38,360	52.4	47.9	86	15.6	3.6	41,120	59.9	45.6	
Total	650	100.0	100.0	73,247	100.0	100.0	552	100.0	100.0	68,636	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	56	58.3		2,596	16.6		80	61.1		3,265	14.7		
\$100,001 - \$250,000	22	22.9		3,398	21.8		22	16.8		3,876	17.4		
\$250,001 - \$1 Million	18	18.8		9,601	61.6		29	22.1		15,099	67.9		
Total	96	100.0		15,595	100.0		131	100.0		22,240	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>													

Table D-11

Distribution of 2019 Small Business Lending By Revenue Size of Businesses							
Assessment Area: LA Shreveport Metropolitan							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
By Revenue							
\$1 Million or Less	116	41.1	32.1	17,293	38.1	31.3	92.0
Over \$1 Million	88	31.2		19,459	42.9		7.3
Revenue Unknown	78	27.7		8,637	19.0		0.7
Total	282	100.0		45,389	100.0		100.0
By Loan Size							
\$100,000 or Less	159	56.4	91.9	6,481	14.3	33.8	
\$100,001 - \$250,000	65	23.0	4.4	11,070	24.4	18.3	
\$250,001 - \$1 Million	58	20.6	3.7	27,838	61.3	47.9	
Total	282	100.0	100.0	45,389	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	70	60.3		2,780	16.1		
\$100,001 - \$250,000	26	22.4		4,390	25.4		
\$250,001 - \$1 Million	20	17.2		10,123	58.5		
Total	116	100.0		17,293	100.0		
<i>Source: 2019 FFIEC Census Data 2019 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>							

APPENDIX E – NONMETROPOLITAN LIMITED-SCOPE ASSESSMENT AREAS

Lincoln Parish, LA Nonmetropolitan AA
Table E-1

2021 LA Lincoln Parish Nonmetropolitan AA Demographics									
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income		
	#	%	#	%	#	%	#	%	
Low	1	10.0	833	8.2	394	47.3	2,500	24.7	
Moderate	2	20.0	1,577	15.6	492	31.2	1,380	13.6	
Middle	2	20.0	2,127	21.0	440	20.7	1,406	13.9	
Upper	5	50.0	5,573	55.1	741	13.3	4,824	47.7	
Unknown	0	0.0	0	0.0	0	0.0	0	0.0	
Total AA	10	100.0	10,110	100.0	2,067	20.4	10,110	100.0	
	Housing Units by Tract	Housing Type by Tract							
		Owner-occupied			Rental		Vacant		
		#	% by tract	% by unit	#	% by unit	#	% by unit	
Low	1,641	339	3.7	20.7	1,110	67.6	192	11.7	
Moderate	3,290	960	10.4	29.2	1,747	53.1	583	17.7	
Middle	4,327	1,822	19.7	42.1	2,023	46.8	482	11.1	
Upper	10,387	6,111	66.2	58.8	3,057	29.4	1,219	11.7	
Unknown	0	0	0.0	0.0	0	0.0	0	0.0	
Total AA	19,645	9,232	100.0	47.0	7,937	40.4	2,476	12.6	
	Total Businesses by Tract	Businesses by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%	#	%
Low	97	4.8	89	4.9	8	5.3	0	0.0	
Moderate	227	11.3	210	11.5	11	7.3	6	22.2	
Middle	426	21.3	380	20.8	45	29.8	1	3.7	
Upper	1,254	62.6	1,147	62.8	87	57.6	20	74.1	
Unknown	0	0.0	0	0.0	0	0.0	0	0.0	
Total AA	2,004	100.0	1,826	100.0	151	100.0	27	100.0	
Percentage of Total Businesses:				91.1	7.5	1.3			
	Total Farms by Tract	Farms by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%	#	%
Low	2	3.8	2	4.1	0	0.0	0	0.0	
Moderate	1	1.9	1	2.0	0	0.0	0	0.0	
Middle	10	18.9	7	14.3	3	75.0	0	0.0	
Upper	40	75.5	39	79.6	1	25.0	0	0.0	
Unknown	0	0.0	0	0.0	0	0.0	0	0.0	
Total AA	53	100.0	49	100.0	4	100.0	0	0.0	
Percentage of Total Farms:				92.5	7.5	0.0			
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.									

Table E-2

2020 LA Lincoln Parish Nonmetropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	1	10.0	833	8.2	394	47.3	2,500	24.7
Moderate	2	20.0	1,577	15.6	492	31.2	1,380	13.6
Middle	2	20.0	2,127	21.0	440	20.7	1,406	13.9
Upper	5	50.0	5,573	55.1	741	13.3	4,824	47.7
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	10	100.0	10,110	100.0	2,067	20.4	10,110	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	1,641	339	3.7	20.7	1,110	67.6	192	11.7
Moderate	3,290	960	10.4	29.2	1,747	53.1	583	17.7
Middle	4,327	1,822	19.7	42.1	2,023	46.8	482	11.1
Upper	10,387	6,111	66.2	58.8	3,057	29.4	1,219	11.7
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	19,645	9,232	100.0	47.0	7,937	40.4	2,476	12.6
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	93	4.7	86	4.7	7	4.7	0	0.0
Moderate	232	11.6	215	11.8	11	7.4	6	25.0
Middle	413	20.7	365	20.1	47	31.5	1	4.2
Upper	1,255	63.0	1,154	63.4	84	56.4	17	70.8
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,993	100.0	1,820	100.0	149	100.0	24	100.0
Percentage of Total Businesses:				91.3	7.5	1.2		
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	2	3.6	2	3.8	0	0.0	0	0.0
Moderate	1	1.8	1	1.9	0	0.0	0	0.0
Middle	10	17.9	7	13.5	3	75.0	0	0.0
Upper	43	76.8	42	80.8	1	25.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	56	100.0	52	100.0	4	100.0	0	0.0
Percentage of Total Farms:				92.9	7.1	0.0		
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table E-3

2019 LA Lincoln Parish Nonmetropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	1	10.0	833	8.2	394	47.3	2,500	24.7
Moderate	2	20.0	1,577	15.6	492	31.2	1,380	13.6
Middle	2	20.0	2,127	21.0	440	20.7	1,406	13.9
Upper	5	50.0	5,573	55.1	741	13.3	4,824	47.7
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	10	100.0	10,110	100.0	2,067	20.4	10,110	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied		Rental		Vacant		
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	1,641	339	3.7	20.7	1,110	67.6	192	11.7
Moderate	3,290	960	10.4	29.2	1,747	53.1	583	17.7
Middle	4,327	1,822	19.7	42.1	2,023	46.8	482	11.1
Upper	10,387	6,111	66.2	58.8	3,057	29.4	1,219	11.7
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	19,645	9,232	100.0	47.0	7,937	40.4	2,476	12.6
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	90	4.5	83	4.6	7	4.4	0	0.0
Moderate	236	11.9	218	12.1	13	8.2	5	21.7
Middle	408	20.6	357	19.8	50	31.4	1	4.3
Upper	1,247	62.9	1,141	63.4	89	56.0	17	73.9
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,981	100.0	1,799	100.0	159	100.0	23	100.0
Percentage of Total Businesses:				90.8		8.0		1.2
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	2	3.8	2	4.2	0	0.0	0	0.0
Moderate	1	1.9	1	2.1	0	0.0	0	0.0
Middle	9	17.3	6	12.5	3	75.0	0	0.0
Upper	40	76.9	39	81.3	1	25.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	52	100.0	48	100.0	4	100.0	0	0.0
Percentage of Total Farms:				92.3		7.7		0.0
Source: 2019 FFIEC Census Data 2019 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table E-4

Distribution of 2020 and 2021 Home Mortgage Lending By Income Level of Geography													
Assessment Area: LA Lincoln Parish Nonmetropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Home Purchase Loans													
Low	2	1.3	2.2	378	1.1	1.9	2	1.4	1.9	160	0.6	0.9	3.7
Moderate	3	1.9	3.2	783	2.2	2.2	5	3.6	3.8	816	2.9	2.9	10.4
Middle	42	27.1	28.4	9,463	26.9	27.9	40	28.8	25.4	8,234	29.1	22.8	19.7
Upper	108	69.7	66.2	24,516	69.8	68.1	92	66.2	69.0	19,109	67.5	73.3	66.2
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	155	100.0	100.0	35,140	100.0	100.0	139	100.0	100.0	28,319	100.0	100.0	100.0
Refinance Loans													
Low	3	1.3	1.3	600	1.1	0.9	4	2.7	1.9	717	2.5	1.5	3.7
Moderate	9	3.9	5.4	1,768	3.2	4.0	6	4.1	5.7	799	2.8	5.3	10.4
Middle	47	20.4	20.5	8,770	15.7	16.5	29	19.9	23.2	4,598	16.0	20.4	19.7
Upper	171	74.3	72.9	44,603	80.0	78.6	107	73.3	69.2	22,572	78.7	72.8	66.2
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	230	100.0	100.0	55,741	100.0	100.0	146	100.0	100.0	28,686	100.0	100.0	100.0
Home Improvement Loans													
Low	1	16.7	12.0	60	10.7	17.5	0	0.0	0.0	0	0.0	0.0	3.7
Moderate	1	16.7	12.0	74	13.2	14.4	0	0.0	27.3	0	0.0	18.4	10.4
Middle	2	33.3	36.0	188	33.6	40.3	0	0.0	0.0	0	0.0	0.0	19.7
Upper	2	33.3	40.0	238	42.5	27.8	0	0.0	72.7	0	0.0	81.6	66.2
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	6	100.0	100.0	560	100.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Multifamily Loans													Multi-family Units %
Low	1	14.3	9.8	252	13.3	6.6	1	10.0	10.7	250	10.2	4.1	21.3
Moderate	3	42.9	31.7	551	29.1	25.1	1	10.0	17.9	72	2.9	10.7	20.6
Middle	1	14.3	39.0	387	20.4	46.3	1	10.0	32.1	365	14.9	74.4	30.1
Upper	2	28.6	19.5	706	37.2	22.0	7	70.0	39.3	1,762	71.9	10.7	28.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	7	100.0	100.0	1,896	100.0	100.0	10	100.0	100.0	2,449	100.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Low	7	1.8	2.0	1,290	1.4	1.7	7	2.4	2.1	1,127	1.9	1.6	3.7
Moderate	16	4.0	5.4	3,176	3.4	4.9	12	4.1	5.3	1,687	2.8	5.0	10.4
Middle	92	23.1	24.1	18,808	20.2	22.4	71	24.0	24.3	13,251	22.3	28.0	19.7
Upper	283	71.1	68.5	70,063	75.1	71.1	206	69.6	68.3	43,443	73.0	65.4	66.2
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	398	100.0	100.0	93,337	100.0	100.0	296	100.0	100.0	59,508	100.0	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.													

Table E-5

Distribution of 2019 Home Mortgage Lending By Income Level of Geography							
Assessment Area: LA Lincoln Parish Nonmetropolitan							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	1	0.7	1.4	124	0.4	1.0	3.7
Moderate	4	2.9	3.8	513	1.8	2.0	10.4
Middle	35	25.4	27.6	6,145	21.5	24.8	19.7
Upper	98	71.0	67.1	21,808	76.3	72.2	66.2
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	138	100.0	100.0	28,590	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	3.2	0	0.0	2.8	3.7
Moderate	7	6.1	6.5	611	2.5	4.6	10.4
Middle	17	14.8	17.7	3,305	13.7	16.5	19.7
Upper	91	79.1	72.5	20,129	83.7	76.2	66.2
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	115	100.0	100.0	24,045	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	4.8	0	0.0	0.7	3.7
Moderate	0	0.0	0.0	0	0.0	0.0	10.4
Middle	1	50.0	33.3	71	58.7	41.2	19.7
Upper	1	50.0	61.9	50	41.3	58.2	66.2
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	2	100.0	100.0	121	100.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	4.3	0	0.0	1.6	21.3
Moderate	1	100.0	26.1	303	100.0	39.2	20.6
Middle	0	0.0	30.4	0	0.0	18.2	30.1
Upper	0	0.0	39.1	0	0.0	41.0	28.0
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	1	100.0	100.0	303	100.0	100.0	100.0
Total Home Mortgage Loans							Owner Occupied Units %
Low	1	0.4	2.3	124	0.2	1.7	3.7
Moderate	12	4.6	5.6	1,427	2.7	5.6	10.4
Middle	53	20.4	23.7	9,521	17.9	21.1	19.7
Upper	194	74.6	68.5	42,137	79.2	71.6	66.2
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	260	100.0	100.0	53,209	100.0	100.0	100.0
Source: 2019 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Table E-6

Distribution of 2020 and 2021 Small Business Lending By Income Level of Geography													
Assessment Area: LA Lincoln Parish Nonmetropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	#%	\$(000)	\$%	\$%	#	%	#%	\$(000)	\$%	\$%	
Low	12	2.4	2.4	1,423	2.7	2.0	7	1.5	3.0	649	1.4	2.0	4.8
Moderate	12	2.4	7.0	507	1.0	4.9	15	3.2	7.9	1,623	3.5	4.1	11.3
Middle	87	17.4	19.2	8,067	15.2	16.6	89	19.0	20.0	8,308	17.9	14.6	21.3
Upper	390	77.8	71.2	43,161	81.2	76.4	358	76.3	68.2	35,955	77.3	79.0	62.6
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	501	100.0	100.0	53,158	100.0	100.0	469	100.0	100.0	46,535	100.0	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.

Table E-7

Distribution of 2019 Small Business Lending By Income Level of Geography							
Assessment Area: LA Lincoln Parish Nonmetropolitan							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	#%	\$(000)	\$%	\$%	
Low	5	2.0	2.1	392	1.3	1.0	4.5
Moderate	5	2.0	7.5	404	1.3	5.6	11.9
Middle	47	18.7	17.0	4,703	15.5	14.4	20.6
Upper	195	77.4	71.5	24,760	81.8	78.6	62.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	252	100.0	100.0	30,259	100.0	100.0	100.0

Source: 2019 FFIEC Census Data
2019 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table E-8

Distribution of 2020 and 2021 Home Mortgage Lending By Borrower Income Level													
Assessment Area: LA Lincoln Parish Nonmetropolitan													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	0	0.0	1.9	0	0.0	0.8	0	0.0	0.6	0	0.0	0.2	24.7
Moderate	12	7.7	8.7	1,876	5.3	5.5	6	4.3	6.6	948	3.3	4.3	13.6
Middle	23	14.8	16.7	4,317	12.3	13.8	30	21.6	18.2	5,666	20.0	14.2	13.9
Upper	101	65.2	56.4	25,057	71.3	64.0	71	51.1	53.1	16,383	57.9	61.8	47.7
Unknown	19	12.3	16.3	3,890	11.1	15.9	32	23.0	21.5	5,322	18.8	19.5	0.0
Total	155	100.0	100.0	35,140	100.0	100.0	139	100.0	100.0	28,319	100.0	100.0	100.0
Refinance Loans													
Low	3	1.3	0.8	257	0.5	0.2	1	0.7	1.3	100	0.3	0.6	24.7
Moderate	8	3.5	3.4	876	1.6	1.8	3	2.1	4.3	404	1.4	2.4	13.6
Middle	29	12.6	11.2	4,890	8.8	7.3	23	15.8	10.9	3,373	11.8	8.0	13.9
Upper	141	61.3	58.9	39,459	70.8	63.9	85	58.2	55.9	20,186	70.4	60.5	47.7
Unknown	49	21.3	25.6	10,259	18.4	26.7	34	23.3	27.7	4,623	16.1	28.5	0.0
Total	230	100.0	100.0	55,741	100.0	100.0	146	100.0	100.0	28,686	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	24.7
Moderate	1	16.7	8.0	138	24.6	10.5	0	0.0	0.0	0	0.0	0.0	13.6
Middle	0	0.0	8.0	0	0.0	1.8	0	0.0	9.1	0	0.0	7.5	13.9
Upper	0	0.0	60.0	0	0.0	54.5	0	0.0	90.9	0	0.0	92.5	47.7
Unknown	5	83.3	24.0	422	75.4	33.1	0	0.0	0.0	0	0.0	0.0	0.0
Total	6	100.0	100.0	560	100.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans													
Low	3	0.8	1.2	257	0.3	0.4	1	0.3	1.0	100	0.2	0.4	24.7
Moderate	21	5.4	5.7	2,890	3.2	3.3	9	3.1	5.4	1,352	2.4	3.4	13.6
Middle	52	13.3	13.3	9,207	10.1	9.6	53	18.5	14.3	9,039	15.8	11.0	13.9
Upper	242	61.9	56.8	64,516	70.6	63.1	156	54.5	54.6	36,569	64.1	61.0	47.7
Unknown	73	18.7	23.0	14,571	15.9	23.5	67	23.4	24.8	9,999	17.5	24.3	0.0
Total	391	100.0	100.0	91,441	100.0	100.0	286	100.0	100.0	57,059	100.0	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.													
Multifamily loans are not included in the borrower distribution analysis.													

Table E-9

Distribution of 2019 Home Mortgage Lending By Borrower Income Level							
Assessment Area: LA Lincoln Parish Nonmetropolitan							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Home Purchase Loans							
Low	0	0.0	0.9	0	0.0	0.2	24.7
Moderate	11	8.0	6.9	1,523	5.3	3.9	13.6
Middle	20	14.5	13.7	3,331	11.7	9.7	13.9
Upper	95	68.8	61.0	21,875	76.5	70.3	47.7
Unknown	12	8.7	17.5	1,861	6.5	15.8	0.0
Total	138	100.0	100.0	28,590	100.0	100.0	100.0
Refinance Loans							
Low	2	1.7	1.7	194	0.8	0.8	24.7
Moderate	6	5.2	6.1	664	2.8	2.7	13.6
Middle	8	7.0	11.7	789	3.3	7.9	13.9
Upper	76	66.1	60.6	18,527	77.1	72.0	47.7
Unknown	23	20.0	19.9	3,871	16.1	16.6	0.0
Total	115	100.0	100.0	24,045	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	0.0	0	0.0	0.0	24.7
Moderate	0	0.0	4.8	0	0.0	1.7	13.6
Middle	0	0.0	4.8	0	0.0	5.4	13.9
Upper	1	50.0	71.4	50	41.3	67.8	47.7
Unknown	1	50.0	19.0	71	58.7	25.2	0.0
Total	2	100.0	100.0	121	100.0	100.0	100.0
Total Home Mortgage Loans							
Low	2	0.8	1.2	194	0.4	0.4	24.7
Moderate	18	6.9	6.4	2,233	4.2	3.3	13.6
Middle	28	10.8	12.6	4,120	7.8	8.9	13.9
Upper	174	67.2	60.8	40,518	76.6	70.8	47.7
Unknown	37	14.3	19.0	5,841	11.0	16.5	0.0
Total	259	100.0	100.0	52,906	100.0	100.0	100.0
<p>Source: 2019 FFIEC Census Data</p> <p>2011-2015 U.S. Census Bureau: American Community Survey</p> <p>Note: Percentages may not total 100.0 percent due to rounding.</p> <p>Multifamily loans are not included in the borrower distribution analysis.</p>							

Table E-10

Distribution of 2020 and 2021 Small Business Lending By Revenue Size of Businesses													
Assessment Area: LA Lincoln Parish Nonmetropolitan													
	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	70	14.0	18.6	9,172	17.3	21.9	96	20.5	24.0	13,695	29.4	29.8	91.1
Over \$1 Million	34	6.8		7,783	14.6		40	8.5		8,003	17.2		7.5
Revenue Unknown	397	79.2		36,203	68.1		333	71.0		24,837	53.4		1.3
Total	501	100.0		53,158	100.0		469	100.0		46,535	100.0		100.0
By Loan Size													
\$100,000 or Less	359	71.7	85.7	9,849	18.5	27.2	349	74.4	89.5	10,117	21.7	31.4	
\$100,001 - \$250,000	82	16.4	8.2	12,881	24.2	21.5	75	16.0	6.0	11,769	25.3	19.8	
\$250,001 - \$1 Million	60	12.0	6.0	30,428	57.2	51.2	45	9.6	4.5	24,649	53.0	48.8	
Total	501	100.0	100.0	53,158	100.0	100.0	469	100.0	100.0	46,535	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	48	68.6		1,597	17.4		62	64.6		2,191	16.0		
\$100,001 - \$250,000	11	15.7		1,781	19.4		18	18.8		2,944	21.5		
\$250,001 - \$1 Million	11	15.7		5,794	63.2		16	16.7		8,560	62.5		
Total	70	100.0		9,172	100.0		96	100.0		13,695	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.													

Table E-11

Distribution of 2019 Small Business Lending By Revenue Size of Businesses							
Assessment Area: LA Lincoln Parish Nonmetropolitan							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
By Revenue							
\$1 Million or Less	103	40.9	29.9	12,366	40.9	37.7	90.8
Over \$1 Million	34	13.5		5,940	19.6		8.0
Revenue Unknown	115	45.6		11,953	39.5		1.2
Total	252	100.0		30,259	100.0		100.0
By Loan Size							
\$100,000 or Less	185	73.4	91.3	6,154	20.3	32.7	
\$100,001 - \$250,000	33	13.1	4.7	5,847	19.3	18.4	
\$250,001 - \$1 Million	34	13.5	4.0	18,258	60.3	48.9	
Total	252	100.0	100.0	30,259	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	77	74.8		2,851	23.1		
\$100,001 - \$250,000	10	9.7		1,813	14.7		
\$250,001 - \$1 Million	16	15.5		7,702	62.3		
Total	103	100.0		12,366	100.0		
<i>Source: 2019 FFIEC Census Data 2019 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>							

Oxford, MS Nonmetropolitan AA
Table E-12

2021 MS Oxford Nonmetropolitan 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	1,626	15.7
Moderate	0	0.0	0	0.0	0	0.0	1,011	9.8
Middle	3	30.0	2,885	27.9	509	17.6	1,692	16.4
Upper	6	60.0	7,229	69.9	697	9.6	6,014	58.1
Unknown	1	10.0	229	2.2	94	41.0	0	0.0
Total AA	10	100.0	10,343	100.0	1,300	12.6	10,343	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	0	0	0.0	0.0	0	0.0	0	0.0
Middle	7,181	3,078	29.7	42.9	1,824	25.4	2,279	31.7
Upper	15,377	7,226	69.8	47.0	4,607	30.0	3,544	23.0
Unknown	966	47	0.5	4.9	552	57.1	367	38.0
Total AA	23,524	10,351	100.0	44.0	6,983	29.7	6,190	26.3
	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	0	0.0	0	0.0	0	0.0	0	0.0
Middle	607	31.0	548	30.6	53	36.6	6	25.0
Upper	1,255	64.1	1,156	64.6	82	56.6	17	70.8
Unknown	96	4.9	85	4.8	10	6.9	1	4.2
Total AA	1,958	100.0	1,789	100.0	145	100.0	24	100.0
Percentage of Total Businesses:				91.4		7.4		1.2
	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	0	0.0	0	0.0	0	0.0	0	0.0
Middle	17	42.5	16	42.1	1	100.0	0	0.0
Upper	23	57.5	22	57.9	0	0.0	1	100.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	40	100.0	38	100.0	1	100.0	1	100.0
Percentage of Total Farms:				95.0		2.5		2.5
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.								

Table E-13

2020 MS Oxford Nonmetropolitan 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	1,626	15.7
Moderate	0	0.0	0	0.0	0	0.0	1,011	9.8
Middle	3	30.0	2,885	27.9	509	17.6	1,692	16.4
Upper	6	60.0	7,229	69.9	697	9.6	6,014	58.1
Unknown	1	10.0	229	2.2	94	41.0	0	0.0
Total AA	10	100.0	10,343	100.0	1,300	12.6	10,343	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	0	0	0.0	0.0	0	0.0	0	0.0
Middle	7,181	3,078	29.7	42.9	1,824	25.4	2,279	31.7
Upper	15,377	7,226	69.8	47.0	4,607	30.0	3,544	23.0
Unknown	966	47	0.5	4.9	552	57.1	367	38.0
Total AA	23,524	10,351	100.0	44.0	6,983	29.7	6,190	26.3
	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	0	0.0	0	0.0	0	0.0	0	0.0
Middle	594	30.6	542	30.5	48	33.8	4	21.1
Upper	1,252	64.5	1,155	64.9	83	58.5	14	73.7
Unknown	94	4.8	82	4.6	11	7.7	1	5.3
Total AA	1,940	100.0	1,779	100.0	142	100.0	19	100.0
Percentage of Total Businesses:				91.7		7.3		1.0
	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	0	0.0	0	0.0	0	0.0	0	0.0
Middle	17	39.5	16	39.0	1	100.0	0	0.0
Upper	26	60.5	25	61.0	0	0.0	1	100.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	43	100.0	41	100.0	1	100.0	1	100.0
Percentage of Total Farms:				95.3		2.3		2.3
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table E-14

2019 MS Oxford Nonmetropolitan 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	1,626	15.7
Moderate	0	0.0	0	0.0	0	0.0	1,011	9.8
Middle	3	30.0	2,885	27.9	509	17.6	1,692	16.4
Upper	6	60.0	7,229	69.9	697	9.6	6,014	58.1
Unknown	1	10.0	229	2.2	94	41.0	0	0.0
Total AA	10	100.0	10,343	100.0	1,300	12.6	10,343	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	0	0	0.0	0.0	0	0.0	0	0.0
Middle	7,181	3,078	29.7	42.9	1,824	25.4	2,279	31.7
Upper	15,377	7,226	69.8	47.0	4,607	30.0	3,544	23.0
Unknown	966	47	0.5	4.9	552	57.1	367	38.0
Total AA	23,524	10,351	100.0	44.0	6,983	29.7	6,190	26.3
	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	0	0.0	0	0.0	0	0.0	0	0.0
Middle	573	30.2	519	30.0	48	33.8	6	27.3
Upper	1,229	64.8	1,130	65.2	84	59.2	15	68.2
Unknown	94	5.0	83	4.8	10	7.0	1	4.5
Total AA	1,896	100.0	1,732	100.0	142	100.0	22	100.0
Percentage of Total Businesses:				91.4	7.5	1.2		
	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	0	0.0	0	0.0	0	0.0	0	0.0
Middle	15	35.7	14	35.0	1	100.0	0	0.0
Upper	27	64.3	26	65.0	0	0.0	1	100.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	42	100.0	40	100.0	1	100.0	1	100.0
Percentage of Total Farms:				95.2	2.4	2.4		
Source: 2019 FFIEC Census Data 2019 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table E-15

Distribution of 2020 and 2021 Home Mortgage Lending By Income Level of Geography													
Assessment Area: MS Oxford Nonmetropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Middle	1	20.0	22.5	371	19.5	21.4	4	30.8	25.9	1,142	43.8	25.5	29.7
Upper	4	80.0	76.3	1,533	80.5	78.0	8	61.5	72.1	1,379	52.9	73.7	69.8
Unknown	0	0.0	1.1	0	0.0	0.6	1	7.7	2.0	84	3.2	0.8	0.5
Total	5	100.0	100.0	1,904	100.0	100.0	13	100.0	100.0	2,605	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Middle	4	21.1	21.3	836	8.4	21.3	1	9.1	22.5	328	13.1	22.7	29.7
Upper	15	78.9	77.8	9,173	91.6	78.4	10	90.9	76.9	2,176	86.9	76.9	69.8
Unknown	0	0.0	1.0	0	0.0	0.4	0	0.0	0.6	0	0.0	0.3	0.5
Total	19	100.0	100.0	10,009	100.0	100.0	11	100.0	100.0	2,504	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Middle	0	0.0	20.0	0	0.0	17.6	0	0.0	24.4	0	0.0	33.0	29.7
Upper	0	0.0	80.0	0	0.0	82.4	0	0.0	73.3	0	0.0	65.7	69.8
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	2.2	0	0.0	1.3	0.5
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Multifamily Loans													Multi-family Units %
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Middle	1	100.0	45.5	718	100.0	69.6	0	0.0	20.0	0	0.0	7.9	21.8
Upper	0	0.0	54.5	0	0.0	30.4	0	0.0	73.3	0	0.0	90.4	62.2
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	6.7	0	0.0	1.7	16.0
Total	1	100.0	100.0	718	100.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Middle	6	24.0	22.0	1,925	15.2	23.6	5	20.0	23.9	1,470	28.2	23.0	29.7
Upper	19	76.0	77.0	10,706	84.8	76.0	19	76.0	74.7	3,657	70.2	76.3	69.8
Unknown	0	0.0	1.0	0	0.0	0.4	1	4.0	1.3	84	1.6	0.7	0.5
Total	25	100.0	100.0	12,631	100.0	100.0	25	100.0	100.0	5,211	100.0	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.

Table E-16

Distribution of 2019 Home Mortgage Lending By Income Level of Geography							
Assessment Area: MS Oxford Nonmetropolitan							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0.0
Middle	1	11.1	23.9	275	8.7	23.2	29.7
Upper	8	88.9	75.3	2,884	91.3	76.3	69.8
Unknown	0	0.0	0.8	0	0.0	0.5	0.5
Total	9	100.0	100.0	3,159	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0.0
Middle	2	20.0	26.0	337	14.6	28.9	29.7
Upper	8	80.0	72.4	1,968	85.4	70.1	69.8
Unknown	0	0.0	1.7	0	0.0	1.0	0.5
Total	10	100.0	100.0	2,305	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0.0
Middle	0	0.0	28.3	0	0.0	26.1	29.7
Upper	0	0.0	71.7	0	0.0	73.9	69.8
Unknown	0	0.0	0.0	0	0.0	0.0	0.5
Total	0	0.0	100.0	0	0.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0.0
Middle	0	0.0	25.0	0	0.0	87.9	21.8
Upper	0	0.0	66.7	0	0.0	11.5	62.2
Unknown	0	0.0	8.3	0	0.0	0.6	16.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans							Owner Occupied Units %
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0.0
Middle	3	15.0	24.5	612	11.1	35.3	29.7
Upper	17	85.0	74.4	4,912	88.9	64.0	69.8
Unknown	0	0.0	1.1	0	0.0	0.7	0.5
Total	20	100.0	100.0	5,524	100.0	100.0	100.0
Source: 2019 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Table E-17

Distribution of 2020 and 2021 Small Business Lending By Income Level of Geography													
Assessment Area: MS Oxford Nonmetropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Middle	10	34.5	30.1	336	19.8	29.2	9	30.0	29.8	413	13.6	29.9	31.0
Upper	19	65.5	66.9	1,359	80.2	67.4	21	70.0	67.6	2,614	86.4	69.0	64.1
Unknown	0	0.0	2.6	0	0.0	3.2	0	0.0	1.9	0	0.0	0.7	4.9
Total	29	100.0	100.0	1,695	100.0	100.0	30	100.0	100.0	3,027	100.0	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.

Table E-18

Distribution of 2019 Small Business Lending By Income Level of Geography							
Assessment Area: MS Oxford Nonmetropolitan							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0.0
Middle	0	0.0	30.1	0	0.0	37.2	30.2
Upper	6	100.0	66.2	1,237	100.0	61.3	64.8
Unknown	0	0.0	1.3	0	0.0	0.8	5.0
Total	6	100.0	100.0	1,237	100.0	100.0	100.0

Source: 2019 FFIEC Census Data
2019 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table E-19

Distribution of 2020 and 2021 Home Mortgage Lending By Borrower Income Level													
Assessment Area: MS Oxford Nonmetropolitan													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	#%	\$(000)	\$%	\$%	#	%	#%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	0	0.0	0.8	0	0.0	0.3	1	7.7	0.6	51	2.0	0.2	15.7
Moderate	0	0.0	5.8	0	0.0	3.2	1	7.7	6.0	130	5.0	3.3	9.8
Middle	0	0.0	15.8	0	0.0	10.9	0	0.0	15.1	0	0.0	11.3	16.4
Upper	5	100.0	64.9	1,904	100.0	72.2	7	53.8	62.0	1,397	53.6	68.6	58.1
Unknown	0	0.0	12.7	0	0.0	13.5	4	30.8	16.3	1,027	39.4	16.6	0.0
Total	5	100.0	100.0	1,904	100.0	100.0	13	100.0	100.0	2,605	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	0.3	0	0.0	0.0	0	0.0	0.6	0	0.0	0.3	15.7
Moderate	0	0.0	2.1	0	0.0	0.9	1	9.1	3.7	134	5.4	2.0	9.8
Middle	4	21.1	7.1	626	6.3	4.1	3	27.3	9.6	416	16.6	6.1	16.4
Upper	11	57.9	74.0	3,318	33.2	78.3	6	54.5	67.4	1,626	64.9	72.5	58.1
Unknown	4	21.1	16.5	6,065	60.6	16.6	1	9.1	18.8	328	13.1	19.1	0.0
Total	19	100.0	100.0	10,009	100.0	100.0	11	100.0	100.0	2,504	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	6.7	0	0.0	0.8	15.7
Moderate	0	0.0	2.9	0	0.0	1.2	0	0.0	6.7	0	0.0	2.7	9.8
Middle	0	0.0	2.9	0	0.0	3.5	0	0.0	6.7	0	0.0	1.4	16.4
Upper	0	0.0	80.0	0	0.0	72.4	0	0.0	66.7	0	0.0	80.6	58.1
Unknown	0	0.0	14.3	0	0.0	22.9	0	0.0	13.3	0	0.0	14.5	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans													
Low	0	0.0	0.5	0	0.0	0.1	1	4.0	0.7	51	1.0	0.2	15.7
Moderate	0	0.0	3.5	0	0.0	1.7	2	8.0	4.9	264	5.1	2.6	9.8
Middle	4	16.7	10.3	626	5.3	6.5	4	16.0	12.2	518	9.9	8.7	16.4
Upper	16	66.7	70.3	5,222	43.8	75.9	13	52.0	65.3	3,023	58.0	70.9	58.1
Unknown	4	16.7	15.3	6,065	50.9	15.8	5	20.0	17.0	1,355	26.0	17.6	0.0
Total	24	100.0	100.0	11,913	100.0	100.0	25	100.0	100.0	5,211	100.0	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.													
Multifamily loans are not included in the borrower distribution analysis.													

Table E-20

Distribution of 2019 Home Mortgage Lending By Borrower Income Level							
Assessment Area: MS Oxford Nonmetropolitan							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Home Purchase Loans							
Low	0	0.0	0.8	0	0.0	0.3	15.7
Moderate	0	0.0	5.4	0	0.0	3.1	9.8
Middle	1	11.1	14.5	216	6.8	10.0	16.4
Upper	8	88.9	66.6	2,943	93.2	75.3	58.1
Unknown	0	0.0	12.7	0	0.0	11.3	0.0
Total	9	100.0	100.0	3,159	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	1.1	0	0.0	0.5	15.7
Moderate	0	0.0	2.5	0	0.0	1.1	9.8
Middle	0	0.0	8.3	0	0.0	4.6	16.4
Upper	7	70.0	71.1	1,437	62.3	74.7	58.1
Unknown	3	30.0	16.9	868	37.7	19.1	0.0
Total	10	100.0	100.0	2,305	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	1.9	0	0.0	0.7	15.7
Moderate	0	0.0	5.7	0	0.0	1.8	9.8
Middle	0	0.0	15.1	0	0.0	10.3	16.4
Upper	0	0.0	71.7	0	0.0	74.6	58.1
Unknown	0	0.0	5.7	0	0.0	12.6	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans							
Low	0	0.0	0.9	0	0.0	0.4	15.7
Moderate	0	0.0	4.1	0	0.0	2.1	9.8
Middle	1	5.0	11.5	216	3.9	7.4	16.4
Upper	16	80.0	69.7	4,440	80.4	75.5	58.1
Unknown	3	15.0	13.7	868	15.7	14.6	0.0
Total	20	100.0	100.0	5,524	100.0	100.0	100.0
Source: 2019 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							
Multifamily loans are not included in the borrower distribution analysis.							

Table E-21

Distribution of 2020 and 2021 Small Business Lending By Revenue Size of Businesses													Total Businesses %
Assessment Area: MS Oxford Nonmetropolitan													
Bank And Aggregate Loans By Year													
2020						2021							
Bank		Agg		Bank		Agg		Bank		Agg			
#	%	#%	\$(000)	\$%	\$%	#	%	#%	\$(000)	\$%	\$%		
By Revenue													
\$1 Million or Less	1	3.4	39.5	356	21.0	33.1	1	3.3	39.9	250	8.3	29.2	91.4
Over \$1 Million	3	10.3		575	33.9		5	16.7		1,575	52.0		7.4
Revenue Unknown	25	86.2		764	45.1		24	80.0		1,202	39.7		1.2
Total	29	100.0		1,695	100.0		30	100.0		3,027	100.0		100.0
By Loan Size													
\$100,000 or Less	24	82.8	87.3	608	35.9	33.4	23	76.7	92.0	522	17.2	34.8	
\$100,001 - \$250,000	4	13.8	7.4	731	43.1	22.3	5	16.7	4.6	975	32.2	18.5	
\$250,001 - \$1 Million	1	3.4	5.3	356	21.0	44.3	2	6.7	3.4	1,530	50.5	46.7	
Total	29	100.0	100.0	1,695	100.0	100.0	30	100.0	100.0	3,027	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	0	0.0		0	0.0		0	0.0		0	0.0		
\$100,001 - \$250,000	0	0.0		0	0.0		1	100.0		250	100.0		
\$250,001 - \$1 Million	1	100.0		356	100.0		0	0.0		0	0.0		
Total	1	100.0		356	100.0		1	100.0		250	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.													

Table E-22

Distribution of 2019 Small Business Lending By Revenue Size of Businesses							
Assessment Area: MS Oxford Nonmetropolitan							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
By Revenue							
\$1 Million or Less	3	50.0	44.8	999	80.8	49.3	91.4
Over \$1 Million	2	33.3		100	8.1		7.5
Revenue Unknown	1	16.7		138	11.2		1.2
Total	6	100.0		1,237	100.0		100.0
By Loan Size							
\$100,000 or Less	4	66.7	91.1	167	13.5	31.0	
\$100,001 - \$250,000	1	16.7	4.3	138	11.2	15.6	
\$250,001 - \$1 Million	1	16.7	4.6	932	75.3	53.5	
Total	6	100.0	100.0	1,237	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	2	66.7		67	6.7		
\$100,001 - \$250,000	0	0.0		0	0.0		
\$250,001 - \$1 Million	1	33.3		932	93.3		
Total	3	100.0		999	100.0		
<i>Source: 2019 FFIEC Census Data 2019 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.</i>							

APPENDIX F – 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, relatively permanent statistical subdivision of a county. Census tract boundaries do not cross county lines; however, they may cross the boundaries of metropolitan statistical areas. Census tracts average about 4,000 inhabitants, and their physical size varies widely depending upon population density. Census tracts are designed to be homogeneous with respect to the population characteristics, economic status, and living conditions to allow for statistical comparisons.

Community development: All Agencies have adopted the following language:

- Affordable housing (including multi-family 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.
- Activities that revitalize or stabilize –
 1. Low- or moderate-income geographies.
 2. Designated disaster areas.
 3. Distressed or underserved nonmetropolitan middle-income geographies designated by the Board, Federal Deposit Insurance Corporation, and Office of the Comptroller of the Currency, based on-
 - a. Rates of poverty, unemployment, and population loss.
 - b. Population size, density, and dispersion. Activities that revitalize and stabilize geographies designated based on population size, density, and dispersion if they help to meet essential community needs, including needs of low- and moderate-income individuals.

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.

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, 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).

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 income of the applicants; the amount of loan requested; and the disposition of the application (for example, approved, denied, or 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.

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.

Other products: Includes any unreported optional category of loans for which the institution collects and maintains data for consideration during a CRA evaluation. 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.

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) and the Thrift Financial Reporting (TFR) 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 instructions for preparation of the Call Report. 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 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.