

PUBLIC DISCLOSURE

August 8, 2022

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

**Southern Bancorp Bank
RSSD #852544**

**601 Main Street
Arkadelphia, Arkansas 71923**

Federal Reserve Bank of St. Louis

**P.O. Box 442
St. Louis, Missouri 63166-0442**

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 the 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

I.	Institution Rating		
	a. Overall Rating.....		1
	b. Performance Test Rating Table		1
	c. Summary of Major Factors Supporting Rating.....		1
II.	Institution		
	a. Description of Institution		2
	b. Scope of Examination		3
	c. Conclusions with Respect to Performance Tests		6
III.	Arkansas		
	a. Summary		
	i. State Rating.....		12
	ii. Scope of Examination.....		12
	iii. Description of Institution’s Operations.....		13
	iv. Conclusions with Respect to Performance Tests		14
	b. Arkansas Nonmetropolitan Statewide Area		
	i. Description of Institution’s Operations in the Central Arkansas Assessment Area (full-scope review)		19
	ii. Conclusions with Respect to Performance Tests in the Central Arkansas Assessment Area (full-scope review)		23
	iii. Description of Institution’s Operations in the Eastern Arkansas Assessment Area (full-scope review)		28
	iv. Conclusions with Respect to Performance Tests in the Eastern Arkansas Assessment Area (full-scope review)		32
	v. Description of Institution’s Operations in the Southern Arkansas Assessment Area (limited-scope review).....		38
	vi. Conclusions with Respect to Performance Tests in the Southern Arkansas Assessment Area (limited-scope review).....		39
	vii. Description of Institution’s Operations in the Northeastern Arkansas Assessment Area (limited-scope review).....		40
	viii. Conclusions with Respect to Performance Tests in the Northeastern Arkansas Assessment Area (limited-scope review).....		41
	ix. Description of Institution’s Operations in the Western Arkansas Assessment Area (limited-scope review).....		43
	x. Conclusions with Respect to Performance Tests in the Western Arkansas Assessment Area (limited-scope review).....		44
	c. Hot Springs, Arkansas Metropolitan Statistical Area (full-scope review)		
	i. Description of Institution’s Operations.....		45
	ii. Conclusions with Respect to Performance Tests		49

d.	Jonesboro, Arkansas Metropolitan Statistical Area (limited-scope review)	
i.	Description of Institution’s Operations.....	54
ii.	Conclusions with Respect to Performance Tests	55
IV.	Mississippi	
a.	Summary	
i.	State Rating.....	56
ii.	Scope of Examination.....	56
iii.	Description of Institution’s Operations.....	57
iv.	Conclusions with Respect to Performance Tests	58
b.	Mississippi Nonmetropolitan Statewide Area (full-scope review)	
i.	Description of Institution’s Operations in the Northwest Mississippi Assessment Area (full-scope review)	63
ii.	Conclusions with Respect to Performance Tests in the Northwest Mississippi Assessment Area (full-scope review)	68
iii.	Description of Institution’s Operations in the Southern Mississippi Assessment Area (limited-scope review).....	74
iv.	Conclusions with Respect to Performance Tests in the Southern Mississippi Assessment Area (limited-scope review)	75
c.	Memphis, Mississippi–Tennessee–Arkansas Metropolitan Statistical Area (limited-scope review)	
i.	Description of Institution’s Operations.....	76
ii.	Conclusions with Respect to Performance Tests	77
d.	Jackson, Mississippi Metropolitan Statistical Area (limited-scope review)	
i.	Description of Institution’s Operations.....	78
ii.	Conclusions with Respect to Performance Tests	79
e.	Hattiesburg, Mississippi Metropolitan Statistical Area (limited-scope review)	
i.	Description of Institution’s Operations.....	80
ii.	Conclusions with Respect to Performance Tests	81
V.	Appendices	
a.	Scope of Examination Tables	82
b.	Summary of State Ratings	83
c.	Lending Performance Tables by Assessment Area	84
d.	Glossary	156

Southern Bancorp Bank
Arkadelphia, Arkansas

CRA Performance Evaluation
August 8, 2022

INSTITUTION'S CRA RATING: This institution is rated OUTSTANDING.

The following table shows the performance level of Southern Bancorp Bank with respect to the Lending, Investment, and Service Tests.

SOUTHERN BANCORP BANK			
Performance Levels	Performance Tests		
	Lending Test*	Investment Test	Service Test
Outstanding		X	X
High Satisfactory	X		
Low Satisfactory			
Needs to Improve			
Substantial Noncompliance			

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

The major factors supporting the institution's rating include:

- The bank's lending levels reflect excellent responsiveness to the credit needs of its assessment areas.
- A high percentage of the bank's loans were made in the bank's assessment areas.
- The distribution of borrowers' income/revenue profile reflects good penetration among individuals of different income levels and businesses of different sizes.
- The geographic distribution of loans reflects good dispersion throughout the assessment areas.
- The bank is a leader in making community development loans.
- The bank makes use of innovative and/or flexible lending practices in serving the credit needs of its assessment areas.
- The bank makes an excellent level of qualified community development investments and grants.
- Delivery systems are readily accessible to geographies and individuals of different income levels, and services do not vary in a way that inconveniences its assessment areas, particularly low- and moderate-income (LMI) geographies and/or LMI individuals.
- Record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly to LMI geographies and/or LMI individuals.
- The bank is a leader in providing community development services.

DESCRIPTION OF INSTITUTION

Southern Bancorp Bank is an interstate retail bank offering both consumer and commercial loan and deposit products. The bank is headquartered in Arkadelphia, Arkansas, and is wholly owned by Southern Bancorp, Inc. (SBI), also headquartered in Arkadelphia, Arkansas. Southern Bancorp Bank and SBI are certified Community Development Financial Institutions (CDFIs), as designated by the U.S. Department of Treasury. In addition, SBI is a public-benefit corporation. The organization's mission is to create economic opportunity in rural and underserved communities by providing responsible and responsive financial products and services that balance profits with purpose. The bank is a full-service financial institution offering an array of commercial and consumer loan and deposit products across a branch network consisting of 48 branches, including the main office, across two states. The bank's most significant presence is in its home state of Arkansas, specifically in its Central Arkansas assessment area where the largest amount of its deposits and number of loans are held.

As mentioned above, the bank operates 48 branches, including their main office, and three standalone ATMs throughout their 12 assessment areas spanning two states, Arkansas and Mississippi. Of these 48 branches, 31 have ATMs on site, and 43 have drive-through access. Since the previous examination, the bank has acquired three new branches, opened one new branch, and closed one branch. Coinciding with these branch network changes, the bank expanded an assessment area in Arkansas and added two new assessment areas—one each in Arkansas and Mississippi. Based on this branch network and other service delivery systems, the bank is generally well positioned to deliver financial services across its assessment areas.

In addition to its banking operations, Southern Bancorp Bank is affiliated with a 501(c)(3) nonprofit organization, Southern Bancorp Community Partners (SBCP). SBCP is a certified CDFI and collaborates with Southern Bancorp Bank to pursue its mission to provide access to capital and drive economic development in the rural Mississippi River Delta and Southern Arkansas. The affiliate seeks to create new educational and economic opportunities for people with limited resources through community development initiatives, financial services, and public policy change. As a result of this partnership, Southern Bancorp Bank is permitted and elected to have SBCP's community development activities reviewed under this CRA evaluation.

For this review period, no legal impediments or financial constraints were identified that would have hindered the bank from serving the credit needs of its customers. As such, the bank appears capable of meeting the credit needs of its assessment areas based on its available resources and financial products. As of June 30, 2022, the bank reported total assets of \$2.1 billion. As of the same date, loans and leases outstanding were \$1.3 billion (62.9 percent of total assets), and deposits totaled \$1.8 billion. The bank's loan portfolio composition by credit category is displayed in the following table:

Southern Bancorp Bank
Arkadelphia, ArkansasCRA Performance Evaluation
August 8, 2022

Distribution of Total Loans as of June 30, 2022		
Credit Category	Amount (\$000s)	Percentage of Total Loans
Commercial Real Estate	\$308,211	23.1%
1-4 Family Residential	\$351,667	26.4%
Commercial and Industrial	\$174,523	13.1%
Loans to Individuals	\$38,112	2.9%
Construction and Development	\$132,621	9.9%
Multifamily Residential	\$38,363	2.9%
Total Other Loans	\$13,793	1.0%
Farmland	\$188,962	14.2%
Farm Loans	\$87,861	6.6%
TOTAL	\$1,334,113	100%

The table shows that a significant portion of the bank's lending resources is directed to loans secured by 1-4 family residential properties and commercial real estate loans. The bank also originates and subsequently sells a significant volume of loans related to residential real estate. Given the subsequent sale of these loans on the secondary market, this activity would not be captured in the table.

The bank received an Outstanding rating at its previous CRA evaluation conducted by this Reserve Bank on July 29, 2019.

SCOPE OF EXAMINATION

The bank's CRA performance was reviewed using the Federal Financial Institutions Examination Council's (FFIEC's) large bank procedures, which entail three performance tests: the Lending Test, Investment Test, and Service Test. The bank's performance under these tests is rated at the institution level, as well as state levels. The following table details the number of branch offices, breakdown of deposits, and the CRA review procedures applicable to each rated area completed as part of this evaluation. The rated areas are listed in order of significance toward the overall institution rating. Deposit information in the following table, as well as deposit information throughout this evaluation, is taken from the Federal Deposit Insurance Corporation (FDIC) Deposit Market Share Report data as of June 30, 2021.

State	Offices		Deposits as of June 30, 2021		Assessment Area Reviews		
	#	%	\$ (000s)	%	Full Scope	Limited Scope	TOTAL
Arkansas	30	62.5%	\$1,443,614	88.0%	3	4	7
Mississippi	18	37.5%	\$196,221	12.0%	1	4	5
OVERALL	48	100%	\$1,639,835	100%	4	8	12

The bank's overall institution rating is a composite of these two rated areas, which are weighted according to the significance of the bank's operations in each area. Based on branch structure and loan and deposit activity, primary emphasis was placed on performance in the state of Arkansas.

Southern Bancorp Bank
Arkadelphia, Arkansas

CRA Performance Evaluation
August 8, 2022

To augment this evaluation, four community contact interviews were referenced to ascertain specific credit needs, opportunities, and local market conditions in the bank's assessment areas. These interviews were conducted with knowledgeable individuals residing or conducting business in the bank's assessment areas. Key details from these interviews are included in the *Description of Assessment Area* section, applicable to the assessment area for which they were conducted.

Lending Test

Under the Lending Test, the bank's performance is evaluated using the following criteria and time periods:

Lending Test Performance Criterion	Products Selected for Review	Time Period
Level of Lending Activity	<ul style="list-style-type: none"> Loans reported under the Home Mortgage Disclosure Act (HMDA) Small business loans reported under the CRA 	January 1, 2019 – December 31, 2020
Assessment Area Concentration		
Loan Distribution by Borrower's Profile		
Geographic Distribution of Loans		
Community Development Lending Activities		July 29, 2019 – August 7, 2022
Product Innovation ¹		

As shown in the preceding table, HMDA and small business loans were used to evaluate the bank's lending performance, as these loans are considered the bank's core business lines based on lending volume and the bank's business strategy. Due to greater volumes of originations by both number and dollar amount, small business loans were given more weight in the analysis, with equal emphasis placed on performance in 2019 and 2020.

- Lending Test analyses often entail comparisons of bank performance to assessment area demographics and the performance of other lenders, based on HMDA and CRA aggregate lending data. Unless otherwise noted, assessment area demographics are based on 2015 American Community Survey (ACS) data and certain business demographics are based on Dun & Bradstreet data applicable to the year of bank lending activity being considered. When analyzing bank performance by comparing lending activity to both demographic data and aggregate lending data, greater emphasis is generally placed on the aggregate lending data, because it is expected to describe many factors impacting lenders within an assessment area. Aggregate lending datasets are also updated annually and are, therefore, expected to predict more relevant comparisons.

¹ Unlike other large bank CRA performance criteria, a lack of innovative and/or flexible lending practices does not necessarily impact the bank's performance negatively. These activities are largely used to augment consideration given to an institution's performance under the quantitative criteria, resulting in a higher performance rating. This distinction also applies to the use of innovative or complex investments under the Investment Test.

Investment Test

The Investment Test considers community development investments, including grants and donations, made since the previous CRA examination. In addition, investments made prior to the date of the previous CRA examination, but still outstanding as of this review date, are considered. Qualified investments and grants were evaluated to determine the bank's overall level of activity, use of innovative and/or complex investments, and responsiveness to assessment area credit and community development needs.

Service Test

The Service Test considers the following criteria:

- Distribution and accessibility of bank branches and alternative delivery systems.
- Changes in branch locations.
- Reasonableness of business hours and retail services.
- Community development services.

The review period for retail and community development services includes activity from the date of the previous CRA evaluation to the date of the current evaluation.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS**LENDING TEST**

Southern Bancorp Bank's performance under the Lending Test is rated high satisfactory. The bank's overall lending levels reflect excellent responsiveness to the credit needs of its combined assessment areas. An analysis of the bank's lending activity revealed that a high percentage of loans are made inside the bank's assessment areas. An analysis of the loan distribution by borrower's income/revenue profile reflects good penetration among customers of different income levels and businesses of different revenue sizes. Further, the overall geographic distribution of loans analysis reflects good penetration throughout the assessment areas. The bank is also a leader in making community development loans, and the bank makes use of innovative and/or flexible lending practices in serving the credit needs of its assessment areas. The following table reflects the bank's lending test ratings by state.

Rated Area	Lending Test Rating
Arkansas	High Satisfactory
Mississippi	High Satisfactory
OVERALL	High Satisfactory

Lending Activity

Overall lending levels reflect excellent responsiveness to the credit needs of the bank's assessment areas (see the Lending Inside and Outside of Assessment Areas table in the next section for a breakdown of lending activity by product type). This conclusion is driven by performance in Arkansas. The total number and dollar amount of loans were considered in arriving at lending activity conclusions, in addition to competitive factors and the bank's overall importance to the area. Additional details are discussed later for each assessment area reviewed under full-scope procedures.

Assessment Area Concentration

For the loan activity reviewed as part of this evaluation, the following table displays the number and dollar volume of loans inside and outside the bank's assessment areas.

Southern Bancorp Bank
Arkadelphia, ArkansasCRA Performance Evaluation
August 8, 2022

Lending Inside and Outside of Assessment Areas (\$000s)						
January 1, 2019 through December 31, 2020						
Loan Type	Inside Assessment Areas		Outside Assessment Areas		TOTAL	
HMDA	1,182	88.4%	155	11.6%	1,337	100%
	\$139,215	79.9%	\$35,058	20.1%	\$174,273	100%
Small Business	2,565	85.5%	434	14.5%	2,999	100%
	\$232,795	76.9%	\$70,003	21.1%	\$302,797	100%
TOTAL LOANS	3,747	86.4%	589	13.6%	4,336	100%
	\$372,010	78.0%	\$105,061	22.0%	\$477,070	100%

A high percentage of loans were made in the bank's assessment areas. As shown above, 86.4 percent of the total loans were made inside the assessment areas, accounting for 78.0 percent of the dollar volume of total loans.

Borrower and Geographic Distribution

Overall, performance by borrower's income or revenue profile is good, as shown in the following table.

Rated Area	Loan Distribution by Borrower's Profile
Arkansas	Good
Mississippi	Good
OVERALL	GOOD

The overall geographic distribution of loans reflects good penetration throughout the assessment areas, as displayed below.

Rated Area	Geographic Distribution of Loans
Arkansas	Good
Mississippi	Good
OVERALL	GOOD

Community Development Lending Activity

The bank is a leader in making community development loans, as shown in the table below.

Rated Area	Community Development Lending Activity
Arkansas	Leader
Mississippi	Adequate
OVERALL	LEADER

The overall performance conclusion is driven by performance in the state of Arkansas, leading to an overall determination that Southern Bancorp Bank is a leader in community development lending activity. The bank made 125 community development loans totaling \$64.5 million throughout its assessment areas. Included in these numbers are 26 Paycheck Protection Program (PPP) loans, totaling \$5.1 million, that had a community development purpose. These loans made to small businesses impacted by the COVID-19 pandemic in 2020 and 2021 helped to support and

Southern Bancorp Bank
Arkadelphia, Arkansas

CRA Performance Evaluation
August 8, 2022

retain LMI jobs (see the *Product Innovation* section that follows for more information). These figures are further supplemented by community development loans made outside of the bank's assessments areas but in the broader, statewide area: Arkansas (26 loans totaling \$19.8 million) and Mississippi (8 loans totaling \$19.1 million). In sum, the bank made 159 community development loans totaling \$103.4 million benefiting Arkansas and Mississippi communities.

Product Innovation

Southern Bancorp Bank makes use of innovative and/or flexible lending practices in serving the credit needs of its assessment areas.

Rated Area	Use of Product Innovation
Arkansas	Makes use
Mississippi	Makes use
OVERALL	MAKES USE

Following are descriptions of each of the innovative and/or flexible lending options offered by the bank during the review period across its assessment areas.

- **Small Business Administration (SBA) Loan Programs**: As an approved financial institution, the bank participates in SBA loan programs. Through these programs, the bank offers small business loans that support small business operations and/or expansion.
- **Fresh Start Loans**: Offered to customers with overdrawn deposit accounts to help regain their financial footing and continue their banking relationships. In 2021, Southern Bancorp Bank's loan portfolio included 49 active "Fresh Start" loans.
- **Credit-Builder Loans**: Secured by certificate of deposit accounts that help customers establish or improve their credit scores while engaging in savings. At the end of 2021, Southern Bancorp Bank's portfolio included 83 credit-builder loans.

- Employee Opportunity Loan: Loans eligible to bank employees that are repaid via payroll deduction over a year and designed to be an alternative to payday lending. Completion of a personal financial education course is required. Fifty-five equal opportunity loans were made for a total of \$34,250 in 2021.
- U.S. Department of Agriculture Rural Development Loans: This program involves loan guarantees to help create jobs and support economic development and essential services, such as housing; healthcare; first responder services and equipment; and water, electric, and communications infrastructure.

Activities in Response to the COVID-19 Pandemic

Pursuant to the joint statements issued by the federal financial institution regulatory agencies and state bank regulators in March 2020, retail banking services and retail lending activities that are responsive to the needs of LMI individuals, and small businesses affected by COVID-19 are given favorable consideration in a CRA evaluation. A summary of both of the bank's retail lending activities taken in response to the pandemic follows:

- SBA PPP: PPP loans are available to businesses with fewer than 500 employees or businesses that meet SBA industry size standards. The program provides funds for payroll costs and other operational costs to businesses impacted by the pandemic and are fully forgivable if employee retention criteria are met and the funds are used for eligible purposes. Southern Bancorp Bank's lending staff worked overtime in order to ensure that all existing customers, and, when possible, new customers, were able to receive PPP funding. From 2020 through 2021, the bank originated 2,696 PPP loans totaling \$162 million across the nation. A significant portion of these loans were sized under \$100,000, further demonstrating the bank's responsiveness to small business needs. As previously discussed in the *Community Development Lending Activity* section, a portion of these loans also received credit as qualified community development loans.
- Loan Forbearance and Modification Programs: Consideration was given to financial institutions offering payment accommodations, such as loan forbearance or payment modification plans, to consumer and commercial borrowers impacted by the pandemic. These activities had a significant impact in helping borrowers avoid delinquencies or negative credit bureau reporting caused by hardships from pandemic-related issues and eased cash flow pressures on businesses impacted by the pandemic. For both consumer and commercial borrowers, Southern Bancorp Bank offered loan forbearance programs, as well as interest-only payment options to all those who requested them. According to interviews with bank management, approximately 18 percent of the bank's loan portfolio requested and received some loan accommodation during the pandemic.

INVESTMENT TEST

Overall, the bank is rated outstanding under the Investment Test. Southern Bancorp Bank makes an excellent level of community development investments and grants in the State of Arkansas,

Southern Bancorp Bank
Arkadelphia, Arkansas

CRA Performance Evaluation
August 8, 2022

which drives the overall rating. The state of Mississippi receives an adequate level of investments and grants by comparison. The following table provides details on the total dollar volume of qualified community development investments, grants, and donations and the overall Investment Test rating for each rated area.

State	Investments (\$)	Donations/Grants (\$)	Investment Test Rating
Arkansas Assessment Areas	\$42.8 million	\$1.5 million	Outstanding
Mississippi Assessment Areas	\$3.2 million	\$197,694	Low Satisfactory
TOTAL	\$46.0 million	\$1.7 million	OUTSTANDING

The \$46.0 million in investments largely consisted of municipal bonds that benefitted schools with a majority of students eligible for free or reduced lunch programs in the bank's assessment areas.

In addition to the amounts in the previous table reflecting investments made inside the bank's assessment areas, the bank also had community development investments made in the broader statewide and national areas, which included Arkansas and Mississippi; these amounts include an additional \$230.4 million in investments and \$79,390 in donations. Overall, the bank's community development investments totaled \$276.4 million, and donations were \$1.8 million. Additional details of the bank's investment and donation/grant activity are discussed later in the evaluation of each rated area and assessment area.

SERVICE TEST

The bank's performance under the Service Test is rated outstanding. The bank's delivery systems are readily accessible to geographies and individuals of different income levels throughout the combined assessment areas. In addition, the bank's record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly to LMI geographies and/or LMI individuals. Furthermore, services do not vary in a way that inconveniences the needs of its assessment area, particularly LMI geographies and/or LMI individuals. Lastly, the bank is a leader in providing community development services within the combined assessment areas.

Rated Area	Service Test Rating
Arkansas	Outstanding
Mississippi	High Satisfactory
OVERALL	OUTSTANDING

While there is some variance in the bank's performance by rated area, the Service Test is rated outstanding in the state of Arkansas, which carries the greater weight. Therefore, overall performance is outstanding.

During the review period, 230 Southern Bancorp Bank employees provided 15,172 hours of community development service activities to 114 organizations throughout their assessment areas. Southern Bancorp Bank also had 30 employees provide 1,126 hours of community development services to 24 organizations that benefitted Arkansas statewide. Finally, there were an additional three employees providing 81 hours of community services to four organizations that target LMI individuals and geographies at a national level. Despite challenges posed by the pandemic, bank

employees lent their expertise in various capacities, such as being a board member or financial literacy instructor, to local community service and economic development organizations. By far the largest community development service provided by employees across the bank's various assessment areas was through the volunteer income tax assistance (VITA) program, which helped predominantly LMI individuals by providing tax counseling services.

FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

The Consumer Affairs examination included a fair lending analysis performed under Regulation B – Equal Credit Opportunity and the Fair Housing Act requirements and was conducted concurrently with this CRA evaluation. Based on findings from that concurrent examination, no evidence of discriminatory or other illegal credit practices inconsistent with helping to meet community credit needs was identified.

ARKANSAS

CRA RATING FOR ARKANSAS:**The Lending Test is rated:****The Investment Test is rated:****The Service Test is rated:****Outstanding****High Satisfactory****Outstanding****Outstanding**

Major factors supporting the institution's Arkansas rating include the following:

- The bank's lending levels reflect excellent responsiveness to the credit needs of its assessment areas.
- The distribution of borrowers' income/revenue profile reflects good penetration among individuals of different income levels and businesses of different sizes.
- The geographic distribution of loans reflects good dispersion throughout the assessment areas.
- The bank is a leader in originating community development loans.
- The bank makes use of innovative and/or flexible lending practices in serving the credit needs of its assessment areas.
- The bank is a leader in making qualified community development investments and grants.
- Delivery systems are readily accessible to geographies and individuals of different income levels, and services do not vary in a way that inconveniences its assessment areas, particularly LMI geographies and/or LMI individuals.
- Record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly to LMI geographies and/or LMI individuals.
- The bank is a leader in providing community development services.

SCOPE OF EXAMINATION

Scoping considerations applicable to the review of Arkansas assessment areas are consistent with the overall CRA examination scope as presented in the *Institution, Scope of Examination* section. In all the assessment areas, small business lending received the greatest weight in the analysis, followed by HMDA lending.

Southern Bancorp Bank
Arkadelphia, Arkansas

CRA Performance Evaluation
August 8, 2022

The bank operates seven assessment areas throughout Arkansas, located in two MSAs and five noncontiguous nonmetropolitan statistical area (nonMSA) portions of the state. Three of the bank's Arkansas assessment areas were reviewed under full-scope procedures. When considering branch structure and loan/deposit activity, CRA performance in the Central Arkansas assessment area carried the greatest weight when forming overall state conclusions.

To augment the evaluation of the full-scope review assessment areas in Arkansas, three community contact interviews were referenced. These interviews were used to ascertain specific community credit needs and provided context with which to evaluate the bank's responsiveness to these needs. Details from these interviews are included in the *Description of Institution's Operations* sections, as applicable to the assessment areas in which the community contacts were made.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN ARKANSAS

Southern Bancorp Bank operates 30 offices (62.5 percent of total branches) throughout the seven CRA assessment areas in the state of Arkansas. The following table gives additional detail regarding the bank's operations within Arkansas.

Assessment Area	Offices		Deposits As of June 30, 2021		Review Procedures
	#	%	\$	%	
Central Arkansas (nonMSA)	7	23.3%	\$475,388	32.9%	Full Scope
Eastern Arkansas (nonMSA)	8	26.7%	\$359,766	24.9%	Full Scope
Southern Arkansas (nonMSA)	4	13.3%	\$176,381	12.2%	Limited Scope
Northeastern Arkansas (nonMSA)	6	20.0%	\$170,473	11.8%	Limited Scope
Western Arkansas (nonMSA)	1	3.3%	\$18,066	1.3%	Limited Scope
Hot Springs MSA	3	10.0%	\$139,293	9.6%	Full Scope
Jonesboro MSA	1	3.3%	\$104,247	7.2%	Limited Scope
TOTAL	30	100.0%	\$1,443,614	100.0%	3 – Full Scope

As shown above, the bank's deposits in Arkansas total \$1.4 billion, which represent 88.0 percent of total bank deposits. In addition to the branch locations shown in the table above, the bank also operates two LPO locations and three standalone ATMs. The bank's operations and deposits in the state are concentrated mostly in the Central and Eastern Arkansas assessment areas, both of which were evaluated using full-scope review procedures. During the review period, the bank added three Arkansas branches through a merger transaction (two in the Eastern Arkansas assessment area and one in the Southern Arkansas assessment area); the bank closed one branch in the Northeastern Arkansas assessment area. In light of these branch network changes, the bank added one new assessment area (the Southern Arkansas assessment area) and expanded one assessment area (the Eastern Arkansas assessment area).

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN ARKANSAS**LENDING TEST**

The bank's Lending Test performance in Arkansas is rated high satisfactory. The bank's overall lending levels reflect excellent responsiveness to the credit needs of its Arkansas assessment areas. An analysis of the loan distribution by borrower's income/revenue profile reflects good penetration among customers of different income levels and businesses of different revenue sizes. Further, the overall geographic distribution of loans analysis reflects good penetration throughout the Arkansas assessment areas. In addition, the bank was a leader in making community development loans in Arkansas.

Lending Activity

The bank's overall level of lending reflects excellent responsiveness to the credit needs of the Arkansas assessment areas. The total number and dollar volume of loans were considered in arriving at lending activity conclusions, as well as competitive factors and the bank's overall importance to each assessment area. Lending activity inside the bank's Arkansas assessment areas for this CRA review period is displayed by loan type in the following table.

Summary of Lending Activity				
January 1, 2019 through December 31, 2020				
Loan Type	#	%	\$(000s)	%
Home Improvement	43	1.5%	1,503	0.5%
Home Purchase	302	10.4%	28,418	9.9%
Multifamily Housing	44	1.5%	20,124	7.0%
Refinancing	481	16.5%	41,850	14.5%
Other Purpose	17	0.6%	691	0.2%
Total HMDA	887	30.4%	92,586	32.2%
Small Business	2,029	69.6%	195,061	67.8%
TOTAL LOANS	2,916	100.0%	287,647	100.0%

Borrower and Geographic Distribution

As displayed in the following tables, the bank's performance by borrower's income and revenue profile is good in Arkansas.

Full-Scope Review Areas	Loan Distribution by Borrower's Profile
NonMSA Arkansas	Good
Hot Springs MSA	Good
OVERALL	GOOD

Southern Bancorp Bank
Arkadelphia, Arkansas

CRA Performance Evaluation
August 8, 2022

Limited-Scope Review Areas	Loan Distribution by Borrower's Profile
Jonesboro MSA	Below

Likewise, the bank's geographic distribution of loans in Arkansas reflects good penetration.

Full-Scope Review Areas	Geographic Distribution of Loans
NonMSA Arkansas	Good
Hot Springs MSA	Good
OVERALL	GOOD

Limited-Scope Review Areas	Geographic Distribution of Loans
Jonesboro MSA	Exceeds

Community Development Lending Activities

Overall, the bank is a leader in making community development loans in its Arkansas assessment areas, as displayed below.

Full-Scope Review Areas	Community Development Lending Activities
NonMSA Arkansas	Leader
Hot Springs MSA	Leader
OVERALL	LEADER

Limited-Scope Review Areas	Community Development Lending Activities
Jonesboro MSA	Below

The bank's level of community development lending varied between the three full-scope assessment areas. Performance in the Central Arkansas assessment area and the Hot Springs MSA assessment area was such that the bank as a whole is considered a leader in community development lending within the state. During the review period, the bank made 98 community development loans totaling \$49.5 million in the state of Arkansas, 22 of which were PPP loans with a community development purpose. In addition to the loans that were made in the bank's assessment areas, a significant number of loans were originated within Arkansas, but outside of their assessment areas. The bank made 16 community development loans totaling \$16.7 million and the three PPP loans totaling \$253,800 outside of the Arkansas assessment areas.

Product Innovation

The bank makes use of flexible lending practices in serving the credit needs of the Arkansas assessment areas. A summary of each of the bank's innovative and/or flexible products is included in the *Institution, Conclusions with Respect to Performance Tests* section at the beginning of this document.

Southern Bancorp Bank
Arkadelphia, Arkansas

CRA Performance Evaluation
August 8, 2022

INVESTMENT TEST

Overall, the bank's performance in Arkansas is rated outstanding under the Investment Test. The following tables display investment and grant activity performance in Arkansas.

Full-Scope Review Areas	Investment and Grant Activity
NonMSA Arkansas	Excellent
Hot Springs MSA	Excellent
OVERALL	EXCELLENT

Limited-Scope Review Areas	Investment and Grant Activity
Jonesboro MSA	Consistent

As detailed in the following table, the bank's Arkansas community development investments included \$42.8 million made in Arkansas assessment areas, as well as another \$ 227.7 million outside of assessment areas but benefitting the state of Arkansas. Furthermore, the bank made community development donations in the amount of \$1.6 million, of which, \$1.5 million directly benefited the bank's Arkansas assessment areas. These activities consisted primarily of investments in school bonds throughout the Arkansas assessment areas, as well as municipal bonds supporting community service in LMI areas. Additional details regarding the composition of the bank's investments can be found in the *Investment Test* section for each of the respective assessment areas.

Arkansas Assessment Area	Investments	Donations/Grants
Central Arkansas	\$13.0 million	\$1.2 million
Eastern Arkansas	\$2.2 million	\$164,449
Hot Springs MSA	\$14.2 million	\$24,239
Southern Arkansas	\$2.3 million	\$29,810
Northeastern Arkansas	\$1.6 million	\$76,057
Jonesboro MSA	\$6.4 million	\$28,667
Western Arkansas	\$3.1 million	\$100
Arkansas Statewide	\$227.7 million	\$74,390
TOTAL	\$269.7 million	\$1.6 million

SERVICE TEST

The bank's performance in Arkansas is rated outstanding under the Service Test. The bank's service delivery systems are readily accessible to areas and individuals of different income levels in the Arkansas assessment areas. In addition, the bank's record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly to LMI geographies and/or LMI individuals. Business hours and services do not vary in a way that inconveniences certain segments of assessment areas, particularly LMI geographies and/or LMI individuals. Lastly, the bank is a leader in providing community development services within the Arkansas assessment areas.

Southern Bancorp Bank
Arkadelphia, Arkansas

CRA Performance Evaluation
August 8, 2022

Accessibility of Delivery Systems

As displayed in the following tables, the bank's service delivery systems are accessible to geographies and individuals of different income levels in Arkansas.

Full-Scope Review Areas	Accessibility of Delivery Systems
NonMSA Arkansas	Readily Accessible
Hot Springs MSA	Accessible
OVERALL	READILY ACCESSIBLE

Limited-Scope Review Areas	Accessibility of Delivery Systems
Jonesboro MSA	Consistent

Changes in Branch Locations

As displayed in the following tables, the bank's changes in branch locations did not adversely affect the accessibility of its delivery systems, particularly to LMI geographies and/or LMI individuals.

Full-Scope Review Areas	Changes in Branch Locations
NonMSA Arkansas	Not Adversely Affected
Hot Springs MSA	Not Adversely Affected
OVERALL	NOT ADVERSELY AFFECTED

Limited-Scope Review Areas	Changes in Branch Locations
Jonesboro MSA	Consistent

Southern Bancorp Bank
Arkadelphia, Arkansas

CRA Performance Evaluation
August 8, 2022

Reasonableness of Business Hours and Services in Meeting Assessment Area Credit Needs

Business hours and banking services do not vary in a way that inconveniences certain portions of the Arkansas assessment areas, particularly LMI geographies and individuals.

Full-Scope Review Areas	Reasonableness of Business Hours and Services
NonMSA Arkansas	Do not vary in a way that inconveniences
Hot Springs MSA	Do not vary in a way that inconveniences
OVERALL	DO NOT VARY IN A WAY THAT INCONVENIENCES

Limited-Scope Review Areas	Reasonableness of Business Hours and Services
Jonesboro MSA	Consistent

Community Development Services

The bank provides a leader in providing community development services in the Arkansas assessment areas, as displayed below.

Full-Scope Review Areas	Community Development Services
NonMSA Arkansas	Leader
Hot Springs MSA	Relatively High
OVERALL	LEADER

Limited-Scope Review Areas	Community Development Services
Jonesboro MSA	Consistent

During the review period, 195 bank employees provided 12,088 hours of community development service activities to 98 organizations throughout the Arkansas assessment areas and nearby geographies. Despite challenges posed by the pandemic, bank employees lent their expertise in various capacities, such as a board member, tax preparation expert, and financial literacy instructor, to local organizations. Details of the most impactful of these activities are included in the *Community Development Services* section for each full-scope assessment area.

Southern Bancorp Bank
Arkadelphia, Arkansas

CRA Performance Evaluation
August 8, 2022

ARKANSAS NONMETROPOLITAN STATEWIDE AREA (Full-Scope Review)²

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE CENTRAL ARKANSAS ASSESSMENT AREA

Bank Structure

The bank operates seven of its offices in the Central Arkansas assessment area, representing 14.6 percent of all bank branches. The table below displays the distribution of these branches by census tract income level.

Number of Delivery Systems by Census Tract Classification				
	Low-Income	Moderate-Income	Middle-Income	Upper-Income
Offices	0	2	5	0

In addition to branches, the bank operates one standalone ATM in this assessment area, and the bank did not open or close any branches during the review period. Based on its branch network and other service delivery systems, the bank is adequately positioned to deliver financial services to the entire assessment area.

General Demographics

The assessment area comprises the entirety of the Clark, Montgomery, Pike, and Hot Spring counties. The assessment area's population, as of the 2015 ACS data, is shown in the following table.

County	Population
Clark County	22,751
Montgomery County	9,197
Pike County	11,087
Hot Spring County	33,361
TOTAL ASSESSMENT AREA POPULATION	76,351

² There are five assessment areas in the nonMSA Arkansas review area: the Central Arkansas assessment area (full-scope review), Eastern Arkansas assessment area (full-scope review), the Southern Arkansas assessment area (limited-scope review), the Northeastern Arkansas assessment area (limited-scope review), and the Western Arkansas assessment area (limited-scope review).

Southern Bancorp Bank
Arkadelphia, Arkansas

CRA Performance Evaluation
August 8, 2022

There is a moderate level of competition in this assessment area where 13 FDIC-insured depository institutions operate 33 offices. Southern Bancorp Bank leads the assessment area with a deposit market share of 29.5 percent, while the institution that ranks second possesses 16.1 percent. It is also the leading 2019 and 2020 HMDA lender in the assessment area, demonstrating the bank's significant role in meeting the community's credit needs.

The assessment area has a mix of credit needs, including consumer and business loan products for residents and businesses of different income/revenue levels. Specifically, the community contact interviewed noted the need for small dollar small business loans that apply nontraditional methods for determining creditworthiness, along with flexible terms, particularly as related to collateral requirements. Furthermore, there is ample opportunity for community development participation in the assessment area, particularly as related to leveraging relationships with development corporations and nonprofit community service organizations.

Income and Wealth Demographics

The following table reflects the number of census tracts by geography income level and the family population of those census tracts in the assessment area.

Assessment Area Demographics by Geography Income Level						
Dataset	Low-	Moderate-	Middle-	Upper-	Unknown	TOTAL
Census Tracts	0	3	13	2	0	18
	0.0%	16.7%	72.2%	11.1%	0.0%	100%
Family Population	0	2,995	13,853	2,795	0	19,643
	0.0%	15.2%	70.5%	14.2%	0.0%	100%

As shown in the preceding table, the majority of census tracts in the assessment area are middle-income (72.2 percent), while only 16.7 percent are LMI. This is comparable to the percentages of family population, with most families middle-income (70.5 percent) and a much smaller family population being moderate-income (15.2 percent). The LMI census tracts are split between Montgomery and Hot Spring counties. One moderate-income census tract is located in the northwest corner of Montgomery County and two moderate-income census tracts are located around the city of Malvern in Hot Spring County.

As of 2015 ACS data, the median family income for the assessment area was \$47,229. In comparison, the median family income for the nonMSA portions of the state of Arkansas was below the assessment area at \$45,047. More recently, the FFIEC estimates the 2020 median family income for nonMSA Arkansas to be \$50,800. The following table displays the distribution of assessment area families by income level compared to all nonMSA Arkansas families.

Family Population by Income Level					
Dataset	Low-	Moderate-	Middle-	Upper-	TOTAL
Assessment Area	4,009	3,522	3,653	8,459	19,643
	20.4%	17.9%	18.6%	43.1%	100%
nonMSA Arkansas	63,831	53,700	58,267	123,066	298,864
	21.4%	18.0%	19.5%	41.1%	100%

As shown in the previous tables, while only 16.7 percent of assessment area families live in LMI census tracts, 38.3 percent of families in the assessment area are LMI. This LMI family percentage is less than the 39.4 percent of LMI families in the nonMSA portions of the state. In addition, the percentage of families living below the poverty level in the assessment area (15.4 percent) is less than that of the nonMSA portions of the state (16.6 percent). This data suggests the assessment area is more affluent than the nonMSA portions of the state of Arkansas.

Housing Demographics

The following table displays key housing demographics for the assessment area and nonMSA Arkansas. These demographics include the affordability ratio, which measures the extent to which a family earning the median household income for the assessment area can afford a median-priced home in the assessment area, and the housing cost burden, which reflects those households that pay greater than 30.0 percent of their income on housing costs, including utilities.

Housing Demographics					
Dataset	Median Housing Value	Affordability Ratio	Median Gross Rent (Monthly)	2020 Housing Cost Burden (Renters Owners)	
Assessment Area	\$82,499	43.7%	\$588	37.5%	13.9%
nonMSA Arkansas	\$85,869	41.0%	\$588	36.3%	16.2%

As displayed in the preceding table, rental costs in the assessment area are identical to overall nonMSA Arkansas, but, based on median housing value and relative income levels, homeownership is slightly more affordable in the assessment area. Though slight differences do exist between counties, there are no significant outliers with similar values across the different counties. Community contacts, however, noted that barriers exist for LMI residents to obtain affordable housing. Specifically cited were high down payment requirements and high collateral requirements.

Industry and Employment Demographics

The assessment area supports a diverse business community, including a significant small business sector. According to 2020 Dun & Bradstreet estimates, 2,119 of businesses in the assessment area (91.1 percent) have revenues under \$1 million. County business patterns indicate that there are 15,821 paid employees in the private sector in the assessment area. By percentage of employees, the largest job categories are manufacturing (18.8 percent), retail trade (16.1 percent), and accommodation and food service (12.2 percent). The following table details unemployment data from the U.S. Department of Labor, Bureau of Labor Statistics (not seasonally adjusted) for the assessment area and the nonMSA portion of the state of Arkansas.

Unemployment Data				
Dataset	2019	2020	2021	Year-to-Date (February 2022)
Assessment Area	3.7%	6.0%	4.3%	4.2%
nonMSA Arkansas	4.2%	6.4%	4.5%	4.4%

As shown in the preceding table, unemployment levels remained lower than the nonMSA portion of the state throughout the review period. Meaningful differences exist between counties, with Montgomery County consistently having unemployment levels above that of the other counties within the assessment area, as well as the nonMSA portion of the state. In 2020, unemployment levels significantly increased across all assessment area counties in line with the national unemployment trend resulting from the impact of the pandemic. As shown in the table, unemployment levels in 2021 declined, trending down toward their pre-pandemic levels, with the trend continuing in the first two months of 2022.

Community Contact Information

For this assessment area, one community contact interview was used to ascertain specific credit needs, opportunities, and local market conditions. This interview was conducted with an individual who specializes in small business development throughout a broad region, which includes all four of the counties within the assessment area.

Within the assessment area counties, Pike County was described as the strongest economically, with its geographic proximity to larger regional cities being one reason. Additionally, Pike County's draw as a tourist location due to its natural beauty, for both regional and national visitors, has been beneficial for the local economy. The three remaining counties in the assessment area, Montgomery, Hot Springs, and Clark, were described as having stagnant economies with limited economic mobility. A lack of white-collar jobs and public transportation were cited as barriers to improving the area's local economies.

The benefits of being near larger cities do have a downside, as related by the community contact. These cities can act as a vacuum for local investment, leaving less investment to be spread around the more rural areas in the assessment area. This has led to a challenging position for small businesses and housing developers looking to bring growth into the local communities. Additional barriers for growth in the assessment area, specific to small businesses, include the local labor force and poor credit history for business owners. Fortunately, according to the contact, those small business owners with acceptable credit history operate in an area where banks are willing and able to provide small dollar loans for businesses. For financial institutions to find a greater number of credit-eligible small businesses, the contact suggested greater flexibility in their loan products, specifically as it relates to collateral requirements.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE CENTRAL ARKANSAS ASSESSMENT AREA**LENDING TEST**

Lending levels reflect excellent responsiveness to the credit needs of the Central Arkansas assessment area. The overall distribution of loans by borrowers' income and revenue profiles reflects good penetration among borrowers of different income levels and businesses of different revenue sizes. Further, the bank's overall geographic distribution of loans reflects adequate penetration throughout the assessment area. Additionally, the bank is a leader in making community development loans in this assessment area.

Lending Activity

The following table displays the bank's 2019 and 2020 lending volume in this assessment area by number and dollar volume.

Summary of Lending Activity January 1, 2019 through December 31, 2020				
Loan Type	#	%	\$(000s)	%
Home Improvement	10	1.0%	\$326	0.4%
Home Purchase	103	10.1%	\$8,625	10.5%
Multifamily Housing	14	1.4%	\$4,841	5.9%
Refinancing	164	16.1%	\$15,103	18.4%
Other Purpose	9	0.9%	\$338	0.4%
TOTAL HMDA	300	29.5%	\$29,233	35.7%
Small Business	718	70.5%	\$52,696	64.3%
TOTAL LOANS	1,018	100.0%	\$81,929	100.0%

The bank's lending levels reflect excellent responsiveness to assessment area credit needs. Of the bank's total number of HMDA and small business loans made in its combined assessment areas, 30.5 percent were made in the Central Arkansas assessment area in 2019 and 25.7 percent in 2020. These percentages are closely aligned with the percentage of total bank deposits held in the assessment area (29.0 percent) and are much higher than the percentage of total bank branches located in the Central Arkansas assessment area (14.6 percent). Additionally, the bank's lending levels were compared to those of the other lenders in the assessment area. In 2019 and 2020 years, the bank ranked first in HMDA lending, with the margin between Southern Bancorp Bank and their next closest peer in HMDA originations being especially significant in 2019. This demonstrates the key role the bank plays in meeting the area's credit needs.

Loan Distribution by Borrower's Profile

The bank's borrower distribution of loans in the Central Arkansas assessment area is considered good overall based on the performance of each of the two loan products reviewed. When determining overall conclusions, small business loans are given more weight than HMDA loans.

Small Business Lending

The bank's small business lending reflects a good distribution to businesses of different sizes overall. In 2019, the bank made 71.5 percent of its small business loans to businesses with annual revenues of \$1 million or less; this performance exceeded that of peer institutions in the assessment area at 39.0 percent but was below the demographic estimate of assessment area businesses with this revenue profile at 91.2 percent, reflecting good performance.

In 2020, the bank made 57.7 percent of its small business loans to businesses with annual revenues of \$1 million or less, which is above the aggregate at 39.8 percent and significantly under the demographic at 91.1 percent. Initially, this portrays a decline in the bank's lending performance. A further review of the data shows that the volume of small business lending substantially increased due to the bank's PPP lending. As the program's guidelines did not require the bank to collect revenue information for PPP loans, a significant portion of small business loans were reported with unknown revenue. Given the limited revenue information, an evaluation of PPP loans using loan size as a proxy was conducted. Analysis revealed that 84.0 percent of total small business lending had loan sizes of \$100,000 or less. This level of lending reflects the bank's responsiveness to the needs of the small business community, as community contacts specializing in economic development noted the need for small dollar, small business loans. Therefore, overall distribution of loans to businesses of different revenue sizes is good.

HMDA Lending

Loans to low-income borrowers represented 3.8 percent of the bank's total HMDA loans in 2019. This is below the percentage of aggregate HMDA loans to low-income borrowers in the assessment area (5.1 percent) in 2019 and well below the demographic (20.4 percent). This reflects poor performance in 2019. In 2020, bank performance improved to 4.2 percent of the bank's total HMDA loans, which is above the aggregate performance level of 3.5 percent, reflecting adequate performance.

The bank's performance in lending to moderate-income borrowers in 2019 and 2020 was poor, as it originated 10.3 percent and 8.3 percent of its HMDA loans to moderate-income borrowers in 2019 and 2020, respectively, underperforming the demographic at 17.9 percent in 2019 and 2020. It was also below the percentage of aggregate HMDA lending, which was 11.4 percent in 2019 and 11.0 percent in 2020. Therefore, as driven by poor performance in the moderate-income category for both years, the bank's overall distribution of HMDA loans by borrower's profile is poor.

Geographic Distribution of Loans

Overall, the geographic distribution of loans in the assessment area is adequate based on both products reviewed. The assessment area does not contain any low-income census tracts; therefore, conclusions were primarily based on the bank's performance in moderate-income census tracts.

Small Business Lending

The distribution of small business loans by geography income level is adequate overall. In 2019 the bank's level of small business lending in moderate-income census tracts (10.4 percent) was below both the aggregate lending level in 2019 (13.4 percent) and the demographic figure (13.8 percent), representing poor performance. The bank's performance improved in 2020, with 12.8 percent of small business loans originated occurring in moderate-income census tracts. This performance was in line with both aggregate performance (13.1 percent) and demographic data (13.9 percent). As the number of loans originated in 2020 (525) was much greater than loans originated in 2019 (193), greater emphasis was placed on 2020 data, and as such, overall performance is adequate.

HMDA Lending

In 2019, the bank's percent of HMDA loans originated in moderate-income census tracts (5.1 percent) was below the aggregate performance (13.9 percent) and demographic data (13.3 percent), reflecting poor performance. Performance in moderate-income census tracts improved in 2020 (11.1 percent), which was in between aggregate performance (10.3 percent) and demographic data (13.3 percent), representing adequate performance. The geographic distribution of HMDA loans during the review period is considered poor overall due to combined performance across both years being below the combined demographic and aggregate comparators.

No conspicuous lending gaps were noted in the bank's lending in the assessment area, as the bank had lending activity in all census tracts.

Community Development Lending Activities

Southern Bancorp Bank is a leader in making community development loans in the Central Arkansas assessment area. During the review period, the bank originated or renewed 22 community development loans totaling \$13.2 million; these figures include 6 PPP loans with a community development purpose, totaling \$1.2 million. This amount is above the performance of most peer banks operating in the assessment area and is also an increase in dollar amount at the bank's previous CRA examination. Noteworthy loans are discussed below.

- Two originations totaling \$6.5 million for a healthcare facility providing services to LMI individuals.
- Three loans totaling \$2.5 million to the city government operating within a middle-income distressed census tract providing infrastructure improvements and equipment.
- One loan origination totaling \$994,576 to repair dorm rooms at a local university with a majority of students receiving Pell Grants.

INVESTMENT TEST

Southern Bancorp Bank makes an excellent level of community development investments and grants in the assessment area. During the review period, the bank had 17 investments and 177 donations totaling \$14.2 million in the assessment area. Of that total, \$12.9 million were current-period investments, \$79,082 were prior-period investments still outstanding, and \$1.2 million were in donations to various community development organizations. Overall investments and donations were significantly higher than performance at the bank's previous examination. The majority of investments made in the assessment area were to school districts that serve a majority of students who are eligible for free or reduced lunches. The bank additionally had investments with bonds issued by county government operating in an area with a majority of LMI or middle-income distressed census tracts. The vast majority, by dollar amount, of donations goes toward providing scholarships to LMI students' higher education.

SERVICE TEST

Southern Bancorp Bank's service delivery systems are readily accessible to geographies and individuals of different income levels in the assessment area. The bank's record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly to LMI geographies and LMI individuals. Moreover, business hours and services do not vary in a way that inconveniences certain portions of the assessment area, particularly LMI geographies and LMI individuals. Lastly, the bank is a leader in providing community development services in the Central Arkansas assessment area.

Accessibility of Delivery Systems

The bank operates seven branches in the Central Arkansas assessment area, and the following table illustrates the distribution of these offices by geography income level, as compared to the distribution of assessment area census tracts and household population by income level of geography.

Branch Distribution by Geography Income Level						
Dataset	Geography Income Level					TOTAL
	Low-	Moderate-	Middle-	Upper-	Unknown	
Branches	0	2	5	0	0	7
	0.0%	28.6%	71.4%	0.0%	0.0%	100%
Census Tracts	0.0%	16.7%	72.2%	11.1%	0.0%	100%
Household Population	0.0%	15.8%	71.0%	13.2%	0.0%	100%

As shown in the previous table, the bank operates two branches (28.6 percent) in moderate-income geographies, which is well above demographic data used for comparison. With no low-income census tracts in the assessment area, this performance in moderate-income tracts determined the overall rating, demonstrating the bank's service delivery systems are readily accessible to geographies and individuals of different income levels.

Changes in Branch Locations

The bank has not opened or closed any branches in the Central Arkansas assessment area during the review period. Therefore, the bank's record of opening and closing branches has not adversely impacted the accessibility of its service delivery systems.

Reasonableness of Business Hours and Services in Meeting Assessment Area Needs

Business hours, products, and services are generally consistent across all branches in the assessment area. Branches are typically open from 9:00 a.m. to 4:00 p.m., Monday through Thursday, with an additional hour of time available to customers on Fridays. All branches have drive-up access, as well as ATMs on site, and five of seven branches have loan officers on site, including both LMI branches. Therefore, the bank's services do not vary in a way that inconveniences its assessment area, particularly LMI geographies and/or LMI individuals.

Community Development Services

The bank is a leader in providing community development services in the assessment area during the review period. In total, 68 bank employees provided 2,700 hours of community development services to 27 organizations benefitting the bank's assessment area. Despite challenges posed by the pandemic, bank employees provided community services for LMI families and children, as well as for economic development. Impactful services are described below:

- In 2020, 25 bank employees provided 586 hours of income tax assistance through VITA for members of the local community.
- Similarly, in just the first half of 2022, 16 bank employees provided 675 hours of income tax assistance through VITA for members of the local community.

Southern Bancorp Bank
Arkadelphia, Arkansas

CRA Performance Evaluation
August 8, 2022

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE EASTERN ARKANSAS ASSESSMENT AREA

Bank Structure

Southern Bancorp Bank operates eight of its offices in the Eastern Arkansas assessment area, representing 16.7 percent of all bank branches, which includes two branch offices added during this review period as part of a bank acquisition. In light of this branch network expansion, this assessment area was expanded to include two additional counties—Arkansas County and Prairie County. The table below displays the distribution of these branches by census tract income level.

Number of Delivery Systems by Census Tract Classification				
	Low-Income	Moderate-Income	Middle-Income	Upper-Income
Offices	1	3	4	0

In addition to the branch network, the bank operates two standalone ATMs in this assessment area. Based on its current branch network and other service delivery systems, the bank is adequately positioned to deliver financial services to the entire assessment area.

General Demographics

The assessment area includes Arkansas, Phillip, and Prairie counties. The assessment area has a total population of 47,524 according to the 2015 U.S. ACS data, which is heavily concentrated in Phillips County (42.9 percent) and Arkansas County (39.4 percent), while Prairie County is more rural in nature. The city of Helena-West Helena, of Phillips County, is the largest city in the assessment area.

County	Population
Phillips County	20,391
Arkansas County	18,731
Prairie County	8,402
TOTAL ASSESSMENT AREA POPULATION	47,524

Although there are only six FDIC-insured depository institutions operating 26 offices in the assessment area, the assessment area has a competitive banking market. Three financial institutions have significant levels of deposit market share. Southern Bancorp Bank holds 28.5 percent of the deposit market share, ranking second behind one institution that holds 31.9 percent, and ahead of the third ranked institution, which holds 20.3 percent of deposits.

The demographics of the assessment area are fairly diverse, resulting in a mix of credit needs, including consumer and business loan products for residents and businesses of different income/revenue levels. More specifically, community contacts noted a particular need for affordable home improvement loans, considering the area's older housing stock that is often in need of repair. Furthermore, there is adequate opportunity for community development participation in the assessment area, particularly as related to leveraging relationships with development corporations and nonprofit community service organizations.

Income and Wealth Demographics

The following table summarizes the assessment area's distribution of census tracts by income level and the family population within those tracts.

Assessment Area Demographics by Geography Income Level						
Dataset	Low-	Moderate-	Middle-	Upper-	Unknown	TOTAL
Census Tracts	1	5	10	1	0	17
	5.9%	29.4%	58.8%	5.9%	0%	100%
Family Population	376	3,961	7,881	421	0	12,639
	3.0%	31.3%	62.4%	3.3%	0%	100%

As shown above, 35.3 percent of the census tracts in the assessment area are LMI geographies, with 34.3 percent of the family population residing in these tracts. These LMI areas are primarily concentrated in Phillips County, specifically around the city of Helena-West Helena. The remaining moderate-income census tract is in northwest Arkansas County.

According to 2015 ACS data, the median family income for the assessment area was \$40,769. At the same time, the median family income for the nonMSA portion of the state of Arkansas was \$45,047. More recently, the FFIEC estimates the 2020 median family income for nonMSA Arkansas to be \$50,800. The following table displays population percentages of assessment area families by income level compared to nonMSA Arkansas.

Family Population by Income Level					
Dataset	Low-	Moderate-	Middle-	Upper-	TOTAL
Assessment Area	3,248	2,415	2,500	4,476	12,639
	25.7%	19.1%	19.8%	35.4%	100%
nonMSA Arkansas	63,831	53,700	58,267	123,066	298,864
	21.4%	18.0%	19.5%	41.2%	100%

The table above reveals that 44.8 percent of the families in the assessment area are considered LMI, which is above nonMSA Arkansas (39.4 percent). Furthermore, the percentage of families living below the poverty level in the assessment area (20.0 percent) is above the percentage of nonMSA Arkansas families (16.6 percent). Some differences exist between counties; for example, the portion of families living below the poverty level in Phillips County is 27.4 percent, while in Arkansas County it is 12.7 percent. However, the consolidated LMI percentages and poverty rates indicate that the overall assessment area is less affluent than nonMSA Arkansas.

Housing Demographics

The following table displays key housing demographics for the assessment area and nonMSA Arkansas. These demographics include the affordability ratio, which measures the extent to which a family earning the median household income for the assessment area can afford a median-priced home in the assessment area, and the housing cost burden, which reflects those households that pay greater than 30.0 percent of their income on housing costs, including utilities.

Housing Demographics					
Dataset	Median Housing Value	Affordability Ratio	Median Gross Rent (Monthly)	2020 Housing Cost Burden (Renters Owners)	
Assessment Area	\$68,328	47.5%	\$580	35.1%	15.8%
nonMSA Arkansas	\$85,869	41.0%	\$588	36.3%	16.2%

The data indicates that homeownership (and housing in general) is more affordable in the assessment area compared to nonMSA Arkansas. The assessment area's affordability ratio (47.5 percent) is considerably higher than nonMSA Arkansas (41.0). This is influenced by the area's significantly lower median housing value, compared to nonMSA Arkansas. The community contact explained that housing supply in the area is abundant, with a considerable number of houses built during a boom during the 1970s. This is confirmed by the data, which shows the median housing age in the assessment area (47 years old) is considerably older than nonMSA Arkansas as a whole (37 years old). Therefore, though many houses are available, and a number of them at affordable prices, they can often come with significant expenses due to their age.

Industry and Employment Demographics

The assessment area maintains a relatively small business community. County business patterns indicate there are 14,456 non-government employees in the assessment area. By percentage of employees, the three largest job categories in the private sector are manufacturing (28.6 percent), healthcare and social assistance (13.6 percent), and retail trade (13.5 percent). Although there are some major employers, including multiple manufacturers, the local government, and large national retailers that account for significant portions of the area's employment, the small business sector is strong with 1,330 of 1,511 (88.0 percent) of businesses reporting annual revenues of \$1 million or less. The following table details unemployment data from the U.S. Department of Labor, Bureau of Labor Statistics (not seasonally adjusted) for the assessment area compared to the nonMSA portion of the state of Arkansas.

Unemployment Data				
Dataset	2019	2020	2021	Year-to-Date (February 2022)
Assessment Area	4.1%	6.0%	4.8%	5.1%
nonMSA Arkansas	4.2%	6.4%	4.5%	4.4%

Overall unemployment levels in the assessment area fluctuated around the nonMSA Arkansas levels of unemployment during the review period. When looking at unemployment numbers by county, however, a different picture emerges. Arkansas and Phillips counties had lower unemployment rates than nonMSA Arkansas throughout the review period, with the difference between the individual county unemployment level and the nonMSA portion of the state unemployment level reaching a high of over two percentage points during the review period. Phillips County, conversely, saw its unemployment rate consistently higher than nonMSA Arkansas, with the average 2021 unemployment percentages in Phillips County being greater than three percentage points higher than the nonMSA portion of the state. This partly explains the higher level of families living under the poverty level in Phillips County as mentioned above.

Community Contact Information

For this assessment area, one community contact interview was referenced to ascertain specific credit needs, opportunities, and local market conditions. The interview was with a representative from an economic development organization that promotes business development and revitalization and stabilization in Phillips County and downtown West Helena in particular. One of the objectives of this organization is to help reduce, as described by the contact, the high level of outmigration the region has been experiencing. The reason for the population decline is attributed to the loss of jobs in the area dating back to the reduction in manpower required for most farming, as well as the offshoring of manufacturing jobs from the United States. According to the contact, there have not been any new major employers that have begun operations in the area recently. Additionally, the pandemic caused the local area hospital to stop offering certain services, reducing the number of relatively high wage jobs in the area.

The contact cited improvements in the local infrastructure as a need to attract and retain businesses in the area. Improved infrastructure related to the area's water supply was noted as an area of major concern. Additional improvements needed in the area, as determined by the contact, are upgraded rail lines and increased electrical capacity. Though there are needed improvements in the area to attract larger employers, there has been some success in the development of local small businesses, including multiple new employers starting business in downtown Helena. There are not a significant number of financial barriers in place for these entrepreneurs, as some local foundations are providing help to area small businesses.

As previously mentioned, the housing stock in the area was cited as being old, with many homes in the area needing various improvements. This has led to a housing situation where, according to the contact, there is an ample supply of homes on the market at any one time, however, buyers are often wary due to the potential for hidden repair expenses. Fortunately for local residents, the contact stated that financial institutions in the area are aware of this and have recently begun originating more home improvement loans.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE EASTERN ARKANSAS ASSESSMENT AREA**LENDING TEST**

Lending levels reflect good responsiveness to the credit needs of the assessment area. The overall distribution of loans by borrowers' income and revenue profiles reflects good penetration among borrowers of different income levels and businesses of different revenue sizes. Further, the bank's overall geographic distribution of loans reflects excellent penetration throughout the assessment area. Additionally, the bank makes an adequate level of community development loans in this assessment area.

Lending Activity

The following table displays the bank's 2019 and 2020 lending volume in this assessment area by number and dollar volume.

Summary of Lending Activity January 1, 2019 through December 31, 2020				
Loan Type	#	%	\$(000s)	%
Home Improvement	13	4.3%	446	2.2%
Home Purchase	23	7.5%	991	4.9%
Multifamily Housing	1	0.3%	260	1.3%
Refinancing	38	12.5%	2,078	10.2%
Other Purpose	1	0.3%	56	0.3%
Total HMDA	76	24.9%	3,831	18.8%
Small Business	229	75.1%	16,599	81.2%
TOTAL LOANS	305	100.0%	20,430	100.0%

The bank's lending levels reflect good responsiveness to assessment area credit needs. Of the bank's total HMDA and small business loans made in its combined assessment areas, 5.8 percent were made in the Eastern Arkansas assessment area in 2019 and 9.2 percent in 2020. These percentages are lower than the percentage of total bank deposits held in the assessment area (21.9 percent) and the percentage of total bank branches located in the assessment area (16.7 percent). The bank's level of HMDA lending, however, does compare favorably with other financial institutions operating in the area. Based on all institutions reporting HMDA loans in the assessment area, the bank ranked 5th of 80 lenders in 2019, and in 2020 the bank ranked 3rd of 89 lenders. Therefore, despite the comparative lack of lending when viewed against the level of deposits and branches in the assessment area, Southern Bancorp Bank is originating more HMDA loans than nearly all the competitor banks.

Loan Distribution by Borrower's Profile

The bank's borrower distribution of loans in the Eastern Arkansas assessment area is considered good overall based on the performance of each of the loan products reviewed. When determining overall conclusions, small business loans are given more weight than HMDA loans considering the increased number and dollar amount of originations.

Small Business Lending

The bank's small business lending reflects good distribution to businesses of different sizes overall. In 2019, the bank made 76.9 percent of its small business loans to businesses with annual revenues of \$1 million or less, which greatly exceeded that of peer institutions (30.7 percent) but was below the demographic estimate of assessment area businesses with this revenue profile (87.8 percent).

In 2020, the bank made only 30.5 percent of its small business loans to businesses with annual revenues of \$1 million or less, which is still above the aggregate at 20.9 percent but significantly under the demographic at 88.0 percent. Initially, this portrays a significant decline in the bank's lending performance. A further review of the data shows that the volume of small business lending significantly increased due to the bank's PPP lending. As the program's guidelines did not require the bank to collect revenue information for PPP loans, the majority of small business loans were reported with unknown revenue. Given the limited revenue information, an evaluation of PPP loans using loan size as a proxy was conducted. Analysis revealed that 80.0 percent of total loans had loan sizes of \$100,000 or less. This level of lending reflects the bank's responsiveness to the needs of the small business community. Therefore, distribution of loans to businesses of different revenue sizes is good in 2020, resulting in overall good performance across both years.

HMDA Lending

The bank's HMDA lending reflects good penetration among individuals of different income levels in the assessment area overall, particularly LMI individuals. Southern Bancorp Bank, however, did not originate any HMDA loans to low-income borrowers in 2019; this compared to demographics of 25.7 percent and aggregate performance of 3.7 percent, reflecting poor performance. Levels of lending to low-income borrowers improved significantly in 2020, however, with the bank originating 14.3 percent of their HMDA loans to low-income borrowers. This compared favorably with the aggregate data (5.6 percent) and was closer to demographic data (25.7 percent). Considering the high levels of poverty in the assessment area (20.0 percent), as well as difficulties in LMI individuals obtaining affordable housing in the assessment area referenced by the community contact, this reflects good performance and brings combined performance across both years to good.

The bank's performance in lending to moderate-income borrowers in 2019 is excellent, as the percentage of HMDA loans originated to moderate-income borrowers (22.2 percent) is higher than both the aggregate HMDA lending levels (14.8 percent) and the percentage of moderate-income families in the assessment area (19.1 percent). In 2020, the bank's distribution of HMDA loans to moderate-income borrowers (12.2 percent) dropped below the aggregate level (12.7 percent) and the demographic (19.1 percent). This represents adequate performance in 2020, yielding overall good performance in lending to moderate-income borrowers across both years. Thus, overall distribution to LMI borrowers in 2019 and 2020 is considered good.

Geographic Distribution of Loans

Overall, the geographic distribution of loans in the assessment area is excellent based on the products reviewed, with small business lending receiving primary consideration and HMDA lending weighted less.

Small Business Lending

In 2019, the bank's distribution of small business loans in low-income census tracts (7.7 percent) was greater than that of the aggregate figure (4.5 percent), but below the percentage of businesses located in these tracts (8.9 percent), reflecting good performance. In moderate-income census tracts, however, the bank's levels of lending (59.0 percent) greatly exceeded aggregate performance (22.4 percent) and demographic data (28.4 percent), reflecting excellent performance. This performance was similar in 2020 where the bank's distribution in LMI census tracts (10.0 percent and 62.6 percent, respectively) was greater than the aggregate figures (6.3 percent and 33.0 percent, respectively), as well as the demographic figures (8.3 percent and 27.6 percent, respectively). Therefore, the bank's small business lending in LMI geographies reflects an excellent distribution to businesses of different sizes overall.

HMDA Lending

In 2019, the bank originated 11.1 percent of its HMDA loans in low-income census tracts, significantly outperforming both the aggregate (1.8 percent) and the percent of the area's owner-occupied unit (1.9 percent), representing excellent performance. In moderate-income census tracts, the bank's distribution of HMDA loans (74.1 percent) was even greater and significantly better than the aggregate percentage (15.0 percent) as well as the demographic figure (24.2 percent); therefore, performance is excellent.

The distribution of 2020 HMDA loans in low-income geographies (2.0 percent) was above that of the aggregate (0.3 percent) and in line with the demographic figure (1.9 percent), reflecting adequate performance. In moderate-income census tracts, however, the distribution of HMDA loans at 65.3 percent again is significantly better than the aggregate percentage (17.8 percent), as well as the demographic figure (24.2 percent). Therefore, performance remained excellent in moderate-income census tracts.

Overall, the bank's combined HMDA lending performance to borrowers in LMI geographies is excellent.

Lastly, there appear to be no conspicuous lending gaps in the LMI census tracts located in the bank's Eastern Arkansas assessment area based on the loan activity during this review period. The bank originated loans in the sole low-income census tract, as well as four of the five moderate-income census tracts, and the overall dispersion of loans is in line with assessment area demographics and branch network locations.

Community Development Lending Activities

Southern Bancorp Bank makes an adequate level of community development loans in the Eastern Arkansas assessment area. During the review period, the bank originated or renewed 17 community development loans totaling \$936,839. The bank also originated 7 PPP loans worth \$230,700 that also were qualified as community development loans. Noteworthy loans are discussed below.

- One PPP loan totaling \$100,300 was originated to a nonprofit health organization providing key services in low-income census tracts.
- One PPP loan totaling \$6,900 qualified as community development and demonstrated the bank's willingness to work with nonprofits of all sizes.

INVESTMENT TEST

Southern Bancorp Bank makes a significant level of community development investments and grants in the assessment area. During the review period, the bank had 6 investments and 87 donations, totaling \$2.4 million. Of that total, \$2.2 million were current-period investments, and \$164,449 were donations to various community development organizations. One noteworthy investment was in a certificate of deposit with a CDFI located in the assessment area, while the remaining investments were in revenue bonds benefitting schools with most students receiving free or reduced-price lunch. Noteworthy donations include two of its largest donations to a festival promoting revitalization/stabilization in LMI areas by attracting tourism and businesses to Phillips County.

SERVICE TEST

Service delivery systems are readily accessible to geographies and individuals of different income levels in the assessment area. The bank's record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly to LMI geographies and LMI individuals. Moreover, business hours and services do not vary in a way that inconveniences certain portions of the assessment area, particularly LMI geographies and individuals. Lastly, the bank is a leader in providing community development services in the assessment area.

Accessibility of Delivery Systems

The bank operates eight branches in the Eastern Arkansas assessment area, and the following table illustrates the distribution of these offices by geography income level, as compared to the distribution of assessment area census tracts and household population by income level of geography.

Southern Bancorp Bank
Arkadelphia, ArkansasCRA Performance Evaluation
August 8, 2022

Branch Distribution by Geography Income Level						
Dataset	Geography Income Level					TOTAL
	Low-	Moderate-	Middle-	Upper-	Unknown	
Branches	1	3	4	0	0	8
	12.5%	37.5%	50.0%	0.0%	0.0%	100%
Census Tracts	5.9%	29.4%	58.8%	5.9%	0.0%	100%
Household Population	3.4%	31.8%	61.5%	3.3%	0.0%	100%

As shown in the previous table, the bank operates one branch (12.5 percent) in a low-income census tract, which is above both the percentage of census tracts (5.9 percent) and the household population (3.4 percent) in low-income geographies. The bank operates three branches (37.5 percent) in moderate-income census tracts. Again, this is above both the percentage of census tracts (29.4 percent) and the household population (31.8 percent). Additionally, one of the branches located in a middle-income census tract borders a moderate-income census tract, further enhancing the bank's ability to engage with individuals living in LMI areas. Therefore, the bank's service delivery systems are readily accessible to geographies and individuals of different income levels.

Changes in Branch Locations

The bank added two branches to its assessment area network as part of a merger transaction during the review period. Both branches are in middle-income census tracts, although one is near the border of a moderate-income census tract. The bank did not close any branches during the review period in this assessment area. Therefore, the bank's record of opening and closing branches in the assessment area has not adversely affected the accessibility of delivery systems, particularly to LMI geographies and/or LMI individuals.

Reasonableness of Business Hours and Services in Meeting Assessment Area Needs

Business hours, products, and services are generally consistent across all branches in the assessment area. Branches are typically open from 9:00 a.m. to 4:00 p.m., Monday through Thursday, with several branches open later on Fridays. One branch located in a moderate-income census tract is open until 6:00 pm on Fridays. Seven of eight branches have drive-up accessibility (three of four LMI branches), and of the three branches with drive-up accessibility on Saturdays, two are in LMI geographies. Lastly, two of three branches have loan officers on site, including one LMI branch. Therefore, the bank's services do not vary in a way that inconveniences its assessment area, particularly LMI geographies and/or LMI individuals.

Community Development Services

The bank is a leader in providing community development services in the assessment area during the review period. Despite challenges posed by the pandemic, 47 Southern Bancorp Bank employees provided 3,360 hours of community development services to 23 different organizations benefitting the bank's assessment area. Services were provided to organizations promoting affordable housing, community services for LMI families and children, and economic development. Impactful services are described below:

- In the first half of 2022, 15 bank employees provided 740 hours of tax preparation assistance through VITA in the assessment area.
- In 2020, four individuals dedicated 121 hours assisting LMI residents who were submitting grant proposals to the Federal Home Loan Bank for affordable housing, a need in the area noted by the community contact.
- In 2019, seven employees spent nine hours teaching financial literacy, and one employee dedicated eight hours of time as a board member, for an organization that predominantly serves LMI children in the Eastern Arkansas assessment area.

Southern Bancorp Bank
Arkadelphia, Arkansas

CRA Performance Evaluation
August 8, 2022

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE SOUTHERN ARKANSAS ASSESSMENT AREA

This assessment area is composed of Union, Ashley, and Chico counties in their entirety. Its branch network consists of four offices, all of which are full-service facilities, and the bank did not open or close any branches during this review period. The tables below detail key demographics relating to this assessment area.

Assessment Area Demographics by Population Income Level					
Demographic Type	Population Income Level				TOTAL
	Low-	Moderate-	Middle-	Upper-	
Family Population	4,828	3,330	3,445	8,567	20,170
	23.9%	16.5%	17.1%	42.5%	100%
Household Population	7,337	4,369	4,812	12,818	29,376
	25.1%	14.8%	16.4%	43.6%	100%

Assessment Area Demographics by Geography Income Level						
Dataset	Geography Income Level					TOTAL
	Low-	Moderate-	Middle-	Upper-	Unknown-	
Census Tracts	0	5	12	4	0	21
	0.0%	23.8%	57.1%	19.0%	0.0%	100%
Family Population	0	4,692	10,453	5,025	0	20,170
	0.0%	23.3%	51.8%	24.9%	0.0%	100%
Household Population	0	7,345	14,810	7,221	0	29,736
	0.0%	25.0%	50.4%	24.6%	0.0%	100%
Business Institutions	0	615	1,142	780	0	2,537
	0.0%	24.2%	45.0%	30.7%	0.0%	100%

Southern Bancorp Bank
Arkadelphia, Arkansas

CRA Performance Evaluation
August 8, 2022

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE SOUTHERN ARKANSAS ASSESSMENT AREA

LENDING TEST

The bank's lending performance in this assessment area is consistent with the Lending Test performance in the full-scope assessment areas in nonMSA Arkansas, as displayed in the following table. For more detailed information relating to the bank's Lending Test performance in this assessment area, see the tables in Appendix C.

Lending Test Criteria	Performance
Lending Activity	Consistent
Distribution of Loans by Borrower's Profile	Consistent
Geographic Distribution of Loans	Consistent
Community Development Lending Activity	Consistent
OVERALL	CONSISTENT

During the review period, the bank made 16 community development loans totaling \$7.7 million, and an additional 3 PPP loans totaling \$3.4 million. Noteworthy loans included a \$3.1 million loan to renovate a hotel in a moderate-income geography, which will promote tourism and create new jobs.

INVESTMENT TEST

The bank's Investment Test performance in the assessment area is below that of the full-scope assessment areas in nonMSA Arkansas. The bank's qualified investments included four current-period bonds to school districts in the area totaling \$2.3 million. The bank also made 44 qualified donations totaling \$29,810.

SERVICE TEST

The bank's performance in this assessment area is consistent with the Service Test performance conclusions in the full-scope assessment areas in nonMSA Arkansas, as detailed in the following table:

Service Test Criteria	Performance
Accessibility of Delivery Systems	Consistent
Changes in Branch Locations	Consistent
Reasonableness of Business Hours and Services	Consistent
Community Development Services	Consistent
OVERALL	CONSISTENT

During the review period, 36 bank employees provided 1,762 hours of community development service activities to 21 different organizations throughout the assessment area. Similar to other assessment areas, the bank's employees provided a significant amount of time assisting LMI individuals throughout the assessment area through the VITA program. Additionally, bank

Southern Bancorp Bank
Arkadelphia, Arkansas

CRA Performance Evaluation
August 8, 2022

employees served in various roles, such as a board member and financial literacy educator, for several community service and nonprofit organizations throughout the assessment area.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE NORTHEASTERN ARKANSAS ASSESSMENT AREA

This assessment area is comprised of one county in its entirety, Mississippi County. The bank's branch network in this assessment area consists of six full-service offices. One branch was closed during this review period. The following tables detail key demographics relating to this assessment area.

Assessment Area Demographics by Population Income Level					
Demographic Type	Population Income Level				TOTAL
	Low-	Moderate-	Middle-	Upper-	
Family Population	2,855 24.5%	2,203 18.9%	2,119 18.2%	4,495 38.5%	11,672 100%
Household Population	4,699 27.4%	2,409 14.1%	2,902 16.9%	7,131 41.6%	17,141 100%

Assessment Area Demographics by Geography Income Level						
Dataset	Geography Income Level					TOTAL
	Low-	Moderate-	Middle-	Upper-	Unknown-	
Census Tracts	0 0.0%	3 25.0%	8 66.7%	1 8.3%	0 0.0%	12 100%
Family Population	0 0.0%	2,558 21.9%	7,894 67.6%	1,220 10.5%	0 0.0%	11,672 100%
Household Population	0 0.0%	3,981 23.2%	11,609 67.7%	1,551 9.1%	0 0.0%	17,141 100%
Business Institutions	0 0.0%	220 22.6%	662 68.0%	91 9.4%	0 0.0%	973 100%

Southern Bancorp Bank
Arkadelphia, Arkansas

CRA Performance Evaluation
August 8, 2022

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE NORTHEASTERN ARKANSAS ASSESSMENT AREA

LENDING TEST

The bank's lending performance in this assessment area is below the Lending Test performance in the full-scope assessment areas in nonMSA Arkansas, as displayed in the following table. For more detailed information relating to the bank's Lending Test performance in this assessment area, see the tables in Appendix C.

Lending Test Criteria	Performance
Lending Activity	Consistent
Distribution of Loans by Borrower's Profile	Consistent
Geographic Distribution of Loans	Below
Community Development Lending Activity	Below
OVERALL	BELOW

During the review period, the bank made 11 community development loans totaling \$2.0 million, in addition to 5 PPP loans totaling \$200,100. These loans qualified for a community development purpose of affordable housing, community service, and revitalization/stabilization of LMI geographies. This included a loan qualified for community services made to a nonprofit providing housing to for low-income residents.

INVESTMENT TEST

The bank's performance in this assessment area is below the Investment Test performance in the full-scope assessment areas in nonMSA Arkansas. The bank made three community development investments during the current review period totaling \$1.6 million. These investments supported local school districts serving a majority of students from LMI families. In addition, the bank also made 74 community development donations totaling \$76,058. These donations supported local school districts, community service organizations serving the LMI population, and organizations working toward revitalizing and stabilizing LMI areas.

SERVICE TEST

The bank's performance in this assessment area is consistent with the Service Test performance in the full-scope assessment areas in nonMSA Arkansas, as detailed in the following table:

Service Test Criteria	Performance
Accessibility of Delivery Systems	Below
Changes in Branch Locations	Consistent
Reasonableness of Business Hours and Services	Consistent
Community Development Services	Consistent
OVERALL	CONSISTENT

Southern Bancorp Bank
Arkadelphia, Arkansas

CRA Performance Evaluation
August 8, 2022

Southern Bancorp Bank employees provided 1,499 hours to 18 community-development-eligible organizations during the review period. This included 1,205 hours employees dedicated to VITA in the assessment area. Additional hours were spent in various capacities assisting different organizations, including serving as board members and financial literacy instructors.

Southern Bancorp Bank
Arkadelphia, Arkansas

CRA Performance Evaluation
August 8, 2022

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE WESTERN ARKANSAS ASSESSMENT AREA

This assessment area and a single branch located within were added to institution operations as part of an acquisition, which took place in May of 2021. No branches were closed in this assessment area. The Western Arkansas assessment area is composed of Sevier County. The tables below detail key demographics relating to this assessment area.

Assessment Area Demographics by Population Income Level					
Demographic Type	Population Income Level				TOTAL
	Low-	Moderate-	Middle-	Upper-	
Family	887	862	777	1,796	4,332
Population	20.5%	19.9%	18.0%	41.6%	100%
Household	1,298	1,032	1,081	2,664	6,075
Population	21.4%	17.0%	17.8%	43.9%	100%

Assessment Area Demographics by Geography Income Level						
Dataset	Geography Income Level					TOTAL
	Low-	Moderate-	Middle-	Upper-	Unknown-	
Census	0	0	3	1	0	4
Tracts	0.0%	0.0%	75.0%	25.0%	0.0%	100%
Family	0	0	3,584	738	0	4,332
Population	0.0%	0.0%	82.9%	17.1%	0.0%	100%
Household	0	0	4,940	1,135	0	6,075
Population	0.0%	0.0%	81.3%	18.7%	0.0%	100%
Business	0	0	392	76	0	468
Institutions	0.0%	0.0%	83.8%	16.2%	0.0%	100%

Southern Bancorp Bank
Arkadelphia, Arkansas

CRA Performance Evaluation
August 8, 2022

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE WESTERN ARKANSAS ASSESSMENT AREA³

LENDING TEST

The bank's performance in this assessment area is below the Lending Test performance in the full-scope assessment areas in nonMSA Arkansas, as displayed in the following table. For more detailed information relating to the bank's Lending Test performance in this assessment area, see the tables in Appendix C.

Lending Test Criteria	Performance
Lending Activity	Below
Distribution of Loans by Borrower's Profile	Below
Geographic Distribution of Loans	Below
Community Development Lending Activity	Below
OVERALL	BELOW

During the review period, the bank did not originate any community development loans.

INVESTMENT TEST

The bank's performance in this assessment area is below the Investment Test performance in the full-scope assessment areas in nonMSA Arkansas. During the review period, the bank made six qualified community development investments totaling \$3.1 million, which supported local school districts serving a majority of students from LMI families. In addition, the bank also made one community development donation totaling \$100.

SERVICE TEST

The bank's performance in this assessment area is below the Service Test performance in the full-scope assessment areas in nonMSA Arkansas, as detailed in the following table:

Service Test Criteria	Performance
Accessibility of Delivery Systems	Below
Changes in Branch Locations	Consistent
Reasonableness of Business Hours and Services	Consistent
Community Development Services	Below
OVERALL	BELOW

Employees provided 34 hours of community development services during the review period in Sevier County to three organizations. One employee working with VITA provided 30 hours of community development service, and the remaining four hours were provided by a separate employee to two different organizations providing community services to LMI individuals in the community.

³ As previously noted, this assessment area was added to bank operations as part an acquisition during the latter half of the CRA review period; these circumstances impacted available performance opportunities under all three CRA tests and also played a role in the decision to review this assessment area under limited-scope procedures.

HOT SPRINGS, ARKANSAS MSA

(Full-Scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE HOT SPRINGS MSA ASSESSMENT AREA

Bank Structure

Southern Bancorp Bank operates three of its offices in the Hot Springs MSA assessment area, representing 16.3 percent of all bank branches. The table below displays the distribution of these branches by census tract income level.

Number of Delivery Systems by Census Tract Classification				
	Low-Income	Moderate-Income	Middle-Income	Upper-Income
Offices	0	1	1	1

The bank did not open or close any branches in this assessment area during the review period, and based on its branch network and other service delivery systems, the bank is adequately positioned to deliver financial services to the entire assessment area.

General Demographics

The assessment area includes the Hot Springs, Arkansas MSA, which is comprised solely of Garland County and had a total population of 96,954 based on 2015 ACS data.

The assessment area has a competitive banking market, with 14 FDIC-insured depository institutions operating 48 offices in the single county assessment area. The bank holds 5.4 percent of the deposit market share, ranking sixth. The market does not have any single dominant bank, with three financial institutions controlling deposit market share between 17.3 and 20.7 percent.

The assessment area has a mix of credit needs, including consumer and business loan products for residents and businesses of different income/revenue levels. More specifically, community contacts noted a particular need for small dollar loans, between \$5,000 and \$30,000, for small businesses. Furthermore, community contact information indicates that there is ample opportunity for community development participation in the assessment area, particularly as related to addressing funding gaps for women- and minority-owned businesses.

Income and Wealth Demographics

The following table summarizes the assessment area's distribution of census tracts by income level and the family population within those tracts.

Southern Bancorp Bank
Arkadelphia, ArkansasCRA Performance Evaluation
August 8, 2022

Assessment Area Demographics by Geography Income Level						
Dataset	Low-	Moderate-	Middle-	Upper-	Unknown	TOTAL
Census Tracts	2	4	9	5	0	20
	10.0%	20.0%	45.0%	25.0%	0%	100%
Family Population	1,111	3,355	12,371	9,114	0	25,951
	4.3%	12.9%	47.7%	35.1%	0%	100%

As shown above, 30.0 percent of the census tracts in the assessment area are LMI geographies, with a significantly lower percentage of the family population living in these census tracts (17.2 percent). These LMI areas are concentrated in and directly adjacent to the city of Hot Springs.

According to 2015 ACS data, the median family income for the assessment area was \$49,707. At the same time, the median family income for the state of Arkansas was \$51,782. More recently, the FFIEC estimates the 2020 median family income for the Hot Springs MSA to be \$63,900. The following table displays population percentages of assessment area families by income level compared to the state of Arkansas.

Family Population by Income Level					
Dataset	Low-	Moderate-	Middle-	Upper-	TOTAL
Assessment Area	6,024	4,346	5,091	10,490	25,951
	23.2%	16.8%	19.6%	40.4%	100%
Arkansas	164,346	134,818	149,580	311,180	759,924
	21.6%	17.7%	19.7%	41.0%	100%

Based on information in the preceding table, assessment area income levels are substantially similar to those at the state level; furthermore, both the assessment area and the state of Arkansas have the same level of families living below the poverty level at 14.3 percent.

Housing Demographics

The following table displays key housing demographics for the assessment area and the state of Arkansas. These demographics include the affordability ratio, which measures the extent to which a family earning the median household income for the assessment area can afford a median-priced home in the assessment area, and the housing cost burden, which reflects those households that pay greater than 30.0 percent of their income on housing costs, including utilities.

Housing Demographics				
Dataset	Median Housing Value	Affordability Ratio	Median Gross Rent (Monthly)	2020 Housing Cost Burden (Renters Owners)
Assessment Area	\$130,716	29.7%	\$712	44.7% 17.4%
Arkansas	\$111,400	37.1%	\$677	39.0% 16.0%

The data indicates that homeownership is less affordable in the assessment area compared to Arkansas. The assessment area's affordability ratio (29.7 percent) is considerably lower than

Arkansas (37.1 percent), along with having a higher median housing value. Similarly, renting in the area is also more costly, as demonstrated by both the higher median gross rent in the assessment area, as well as the higher percentage of individual renters who are paying greater than 30.0 percent of their income on housing costs. Additionally, the median age of housing stock in the assessment area (39 years) is higher than the state (32 years), pointing to the possibility of a greater need for home improvement loans in the area relative to the state. Considering these factors, the area's LMI individuals face considerable barriers to homeownership.

Industry and Employment Demographics

The assessment area maintains a diverse economy with a robust small business community. County business patterns indicate there are 33,045 nongovernmental paid employees in the assessment area. By percentage of employees, the three largest job categories in the private sector are healthcare and social assistance (23.3 percent), retail trade (18.5 percent), and accommodation and food service (17.7 percent). The small business sector is also strong with 4,152 (92.8 percent) of businesses reporting annual revenues of \$1 million or less.

The table below details unemployment data from the U.S. Department of Labor, Bureau of Labor Statistics (not seasonally adjusted) for the assessment area compared to the state of Arkansas.

Unemployment Data				
Dataset	2019	2020	2021	Year-to-Date (February 2022)
Assessment Area	3.6%	8.0%	5.0%	4.6%
Arkansas	3.5%	6.1%	4.0%	3.8%

Overall, unemployment levels in the assessment area have been and remain above the unemployment levels seen in the state of Arkansas. Furthermore, the levels of unemployment in the assessment area started at a higher level and increased faster.

Community Contact Information

For this assessment area, one community contact interview was referenced to ascertain specific credit needs, opportunities, and local market conditions. The interview was with a business consultant from a small business development organization. This organization provides services throughout southwest Arkansas, including Garland County, and currently is serving around 25 businesses in Garland County.

The local economy in Garland County was cited as performing better than the majority of the rest of the state. The local economy's performance was attributed to the healthy tourism sector. The contact indicated that over the previous five years, Garland County has grown significantly. While this growth slowed during the pandemic, a steady pipeline of major projects in the area has brought new jobs. Additional drivers of growth include large anchor employers, including local school districts and the major hospitals serving the area. The area also has a growing entrepreneurial sector, with the contact stating that they believed numerous individuals had used their pandemic stimulus funds to fund the creation of new small businesses. This has led to a significant need for

Southern Bancorp Bank
Arkadelphia, Arkansas

CRA Performance Evaluation
August 8, 2022

small dollar business loans in the area, a need which, according to the contact, is not currently being met by many of the financial institutions in the area. The downside of this economic growth, however, include increased costs to homeownership, which in turn has led to an increase in demand for rental housing. Another pressure on housing affordability is the proliferation of single-family homes being turned into nightly rentals for tourists.

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE HOT SPRINGS
MSA ASSESSMENT AREA****LENDING TEST**

Lending levels reflect good responsiveness to the credit needs of the assessment area. The overall distribution of loans by borrowers' income and revenue profiles reflects good penetration among borrowers of different income levels and businesses of different revenue sizes. Further, the bank's overall geographic distribution of loans reflects good penetration throughout the assessment area. Additionally, the bank is a leader in making community development loans in this assessment area.

Lending Activity

The following table displays the bank's 2019 and 2020 lending volume in this assessment area by number and dollar volume.

Summary of Lending Activity				
January 1, 2019 through December 31, 2020				
Loan Type	#	%	\$(000s)	%
Home Improvement	3	0.5%	269	0.3%
Home Purchase	60	10.5%	8,125	9.4%
Multifamily Housing	13	2.3%	11,885	13.7%
Refinancing	79	13.8%	10,390	12.0%
Other Purpose	1	0.2%	48	0.1%
Total HMDA	156	27.2%	30,717	35.5%
Small Business	418	72.8%	55,883	64.5%
TOTAL LOANS	574	100.0%	86,600	100.0%

The bank's lending levels reflect excellent responsiveness to assessment area credit needs. Of the bank's total HMDA and small business loans made in its combined assessment areas, 13.7 percent were made in the Hot Springs assessment area in 2019 and 16.0 percent in 2020. These percentages are much higher than the percentage of total bank deposits held in the assessment area (8.5 percent) and the percentage of total bank branches located in the assessment area (6.3 percent). The bank's level of HMDA lending also compares favorably with other financial institutions operating in the area. The bank ranked 12th in HMDA originations in 2019 and 14th in 2020. This compares against 216 and 236 financial institutions, respectively.

Loan Distribution by Borrower's Profile

The bank's borrower distribution of loans in the Hot Springs MSA assessment area is considered good. When determining overall conclusions, small business loans were given more weight than HMDA loans, considering the increased number and dollar amount of originations.

Small Business Lending

The bank's small business lending reflects good distribution to businesses of different sizes overall. Southern Bancorp Bank made 80.2 percent of its small business loans to businesses with

annual revenues of \$1 million or less in 2019, which greatly exceeded that of peer institutions (39.3 percent) but was below the demographic estimate of assessment area businesses with this revenue profile (92.4 percent), reflecting good performance.

Performance appeared to decline in 2020, when the bank made only 42.5 percent of its small business loans to businesses with annual revenues of \$1 million or less. This was still above the 2020 aggregate at 32.5 percent but significantly under the demographic figure (92.8 percent). A review of the data shows that the volume of small business lending significantly increased due to the bank's PPP lending, with the number of small business loans increasing from 86 in 2019 to 332 in 2020. As the program's guidelines did not require the bank to collect revenue information for PPP loans, the majority of small business loans were reported with unknown revenue. Given the limited revenue information, an evaluation of PPP loans using loan size as a proxy was conducted. Analysis revealed that 74.4 percent of total small business loans had loan sizes of \$100,000 or less. This level of lending reflects the bank's responsiveness to the needs of the small business community. Therefore, distribution of loans to businesses of different revenue sizes is good in 2020.

HMDA Lending

The bank originated five HMDA loans to low-income borrowers in 2019 (7.0 percent), matching aggregate performance while being substantially below demographic data (23.2 percent), reflecting adequate performance. Levels of lending to low-income borrowers declined significantly in 2020, with the bank originating 1.2 percent of their HMDA loans to low-income borrowers. This, compared with aggregate performance of 5.9 percent and demographic data of 23.2 percent, reflects poor performance in 2020. When considering HMDA lending to low-income borrowers in both years, the bank's performance is poor.

The bank's performance in lending to moderate-income borrowers in 2019 and 2020 was similarly poor. In 2019, 4.2 percent of HMDA loans were originated to moderate-income borrowers, lower than both the aggregate HMDA lending levels (15.2 percent) and the percentage of moderate-income families in the assessment area (16.7 percent). In 2020, the bank's distribution of HMDA loans to moderate-income borrowers (10.6 percent) improved but was still below the aggregate level (15.0 percent) and the demographic (16.7 percent). This represents poor performance across both years.

The bank's HMDA lending reflects poor penetration among individuals of different income levels in the assessment area overall, particularly LMI individuals, in 2019 and 2020.

Geographic Distribution of Loans

Overall, the geographic distribution of loans in the assessment area is good based on the products reviewed, with small business lending receiving primary consideration.

Small Business Lending

In 2019, the bank's distribution of small business loans in low-income census tracts (7.0 percent) was greater than that of the aggregate figure (4.9 percent) and the percentage of businesses located in these tracts (6.8 percent), reflecting good performance. Performance in 2020 in low-income census tracts (5.4 percent) was greater than the aggregate figure (5.0 percent) but below the demographic figure (6.9 percent), reflecting adequate performance.

In 2019, the bank's level of lending in moderate-income census tracts (17.4 percent) was below both aggregate performance (20.8 percent) and demographic data (29.1 percent). The bank's small business lending in moderate-income census tracts by dollar amount (37.8 percent), however, was well above that of aggregate lenders (19.8 percent), reflecting adequate performance. The bank's percentage of small business loans in moderate-income census tracts (22.0 percent) in 2020 and the aggregate lending level in moderate-income census tracts (22.2 percent) were both above the demographic figure (18.8 percent) used for comparison, reflecting that the bank's performance was good in this category.

Therefore, small business lending performance in the combined LMI geographies is good, and overall performance across both years is good.

HMDA Lending

In 2019, the bank originated 8.5 percent of its HMDA loans in low-income census tracts, significantly outperforming both the aggregate (3.5 percent) and the percent of the area's owner-occupied housing (3.4 percent), representing excellent performance. In moderate-income census tracts, the bank's distribution of HMDA loans (11.3 percent) was in between the aggregate percentage (9.9 percent) and the demographic figure (11.8 percent), representing good performance. Overall, factoring in the significant outperformance in low-income census tracts, lending distribution is excellent in LMI census tracts in 2019.

In 2020, the bank improved on their performance in LMI census tracts. In low-income census tracts, bank distribution (17.6 percent) was well above that of the aggregate (2.6 percent) and the demographic figure (3.4 percent). Similarly, in moderate-income census tracts, the distribution of HMDA loans at 14.1 percent is above that of the aggregate percentage (8.2 percent) as well as the demographic figure (11.8 percent). This represents excellent performance across LMI census tracts in 2020.

Overall, the bank's combined HMDA lending performance to borrowers in LMI geographies is excellent across both years.

Lastly, the dispersion analysis of both loan types revealed lending activity within all assessment area census tracts, including all six of the LMI geographies; therefore, the absence of conspicuous lending gaps in LMI areas further supports the conclusion that the overall geographic distribution of loans in this assessment area is good.

Community Development Lending Activities

Southern Bancorp Bank is a leader in making community development loans in the Hot Springs MSA assessment area. During the review period, the bank originated or renewed 13 community development loans totaling \$21.7 million. The bank also originated one PPP loan worth \$6,800 that also was qualified as community a development loan. Noteworthy loans are discussed below:

- Two loans were originated for a combined \$10.2 million that supported affordable housing in the area, a need noted by a community contact.
- One loan totaling \$3.5 million was qualified as community development, as it created ten jobs benefiting LMI individuals in the area.

INVESTMENT TEST

Southern Bancorp Bank makes an excellent level of community development investments and grants in the assessment area. During the review period, the bank had 5 investments and 37 donations, totaling \$14.2 million. All \$14.2 million were current-period investments, and \$24,239 were donations to various community development organizations. All investments were made with local school bonds benefitting schools that serve a majority of students who are eligible for free or reduced-price lunch. Similarly, a considerable number of donations were made to schools that have a majority of students who are eligible for free or reduced-price lunch.

SERVICE TEST

Service delivery systems are accessible to geographies and individuals of different income levels in the assessment area. The bank's record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly to LMI geographies and LMI individuals. Moreover, business hours and services do not vary in a way that inconveniences certain portions of the assessment area, particularly LMI geographies and individuals. Lastly, the bank provided a relatively high level of community development services in the assessment area.

Accessibility of Delivery Systems

The bank operates three branches in the Hot Springs MSA assessment area, and the following table illustrates the distribution of these offices by geography income level, as compared to the distribution of assessment area census tracts and household population by income level of geography.

Branch Distribution by Geography Income Level						
Dataset	Geography Income Level					TOTAL
	Low-	Moderate-	Middle-	Upper-	Unknown-	
Branches	0 0.0%	1 33.3%	1 33.3%	1 33.3%	0 0.0%	3 100%
Census Tracts	10.0%	20.0%	45.0%	25.0%	0.0%	100%
Household Population	5.8%	15.5%	46.8%	31.9%	0.0%	100%

As shown in the previous table, the bank operates zero branches in low-income census tracts, below both the percentage of census tracts (10.0 percent) and the household population (5.8 percent). Conversely, in moderate-income geographies, the bank operates one of its three branches (33.3 percent). This is above both the percentage of moderate-income census tracts (20.0 percent) and the household population (15.5 percent). Overall, this small branch network is in line with those geographies with the most assessment area households, and service delivery systems are accessible to geographies and individuals of different income levels.

Changes in Branch Locations

The bank did not open or close any branches in this assessment area. Therefore, the bank's record of opening and closing branches in the assessment area has not adversely affected the accessibility of delivery systems, particularly to LMI geographies and/or LMI individuals.

Reasonableness of Business Hours and Services in Meeting Assessment Area Needs

Business hours, products, and services are generally consistent across all branches in the assessment area. Branches are open from 8:30 a.m. to 4:30 p.m. or 5:00 p.m., Monday through Friday. While the branch in a middle-income geography is the only one with a loan officer located on site, all branches have drive-up accessibility, and the branch in the moderate-income census tract is the only one with drive-up services available on Saturdays. Therefore, the bank's services do not vary in a way that inconveniences its assessment area, particularly LMI geographies and/or LMI individuals.

Community Development Services

The bank provided a relatively high level of community development services in the assessment area during the review period. Southern Bancorp Bank employees provided 871 hours of community development services to 10 different organizations benefitting the bank's assessment area. Services were provided to multiple different organizations promoting community services for LMI families and children, revitalization and stabilization, and economic development. Impactful services are described below:

- In 2022, five employees provided 291 hours of service using their financial expertise through VITA.
- In 2021, one employee served as a board member for an organization that offers all high schools in Garland County (the majority of which are eligible for free or reduced lunch) supplemental curriculum options that focus on leadership and fiscal responsibility.
- One employee, serving as a board member in 2019, provided 30 hours of community development services for an organization serving the needs of children in foster care.

Southern Bancorp Bank
Arkadelphia, ArkansasCRA Performance Evaluation
August 8, 2022**JONESBORO, ARKANSAS MSA***(Limited-Scope Review)***DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE JONESBORO MSA ASSESSMENT AREA**

The bank's assessment area includes the entire Jonesboro MSA, which is composed of Craighead and Poinsett counties. The bank's branch network in this assessment area consists of a single full-service branch, and no branches were opened or closed during this review period. The tables below detail key demographics relating to this assessment area.

Assessment Area Demographics by Population Income Level					
Demographic Type	Population Income Level				TOTAL
	Low-	Moderate-	Middle-	Upper-	
Family	7,075	5,559	6,443	13,207	32,284
Population	21.9%	17.2%	20.0%	40.9%	100%
Household	11,851	7,821	8,305	20,033	48,010
Population	24.7%	16.3%	17.3%	41.7%	100%

Assessment Area Demographics by Geography Income Level						
Dataset	Geography Income Level					TOTAL
	Low-	Moderate-	Middle-	Upper-	Unknown-	
Census Tracts	2	6	13	3	0	24
	8.3%	25.0%	54.2%	12.5%	0.0%	100%
Family	1,568	6,527	17,886	6,303	0	32,284
Population	4.9%	20.2%	55.4%	19.5%	0.0%	100%
Household	3,518	11,095	25,363	8,034	0	48,010
Population	7.3%	23.1%	52.8%	16.7%	0.0%	100%
Business	358	963	2,123	761	0	4,205
Institutions	8.5%	22.9%	50.5%	18.1%	0.0%	100%

Southern Bancorp Bank
Arkadelphia, Arkansas

CRA Performance Evaluation
August 8, 2022

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE JONESBORO MSA ASSESSMENT AREA

LENDING TEST

The bank's performance in this assessment area is consistent with the overall Lending Test performance in the state of Arkansas, as displayed in the following table. For more detailed information relating to the bank's Lending Test performance in this assessment area, see the tables in Appendix C.

Lending Test Criteria	Performance
Lending Activity	Consistent
Distribution of Loans by Borrower's Profile	Consistent
Geographic Distribution of Loans	Exceeds
Community Development Lending Activity	Below
OVERALL	CONSISTENT

During the review period, the bank made three community development loans totaling \$290,166, providing affordable housing and community services targeting LMI individuals in the community.

INVESTMENT TEST

The bank's performance in this assessment area is consistent with the overall Investment Test performance in the state of Arkansas. The bank made nine new investments and had one investment still outstanding from a previous review period, totaling \$6.4 million to support school districts with a majority of students from LMI families. The bank also made 22 community development donations totaling \$28,667. These donations supported multiple school districts where the majority of the students are LMI, as well as a local disaster relief fund to help rebuild in a moderate-income geography impacted by a natural disaster.

SERVICE TEST

The bank's performance in this assessment area is consistent with the overall Service Test performance in the state of Arkansas, as detailed in the following table:

Service Test Criteria	Performance
Accessibility of Delivery Systems	Below
Changes in Branch Locations	Consistent
Reasonableness of Business Hours and Services	Consistent
Community Development Services	Consistent
OVERALL	CONSISTENT

Southern Bancorp Bank employees provided 1,862 hours of community development services to nine organizations during the review period. These hours were provided by bank employees in various capacities, including serving as a board member, financial literacy educator, and income tax advisor. The expertise provided by bank employees in these roles helped various organizations in the area, including local school districts, community service organizations, and government-affiliated organizations.

MISSISSIPPI

CRA RATING FOR MISSISSIPPI:**The Lending Test is rated:****The Investment Test is rated:****The Service Test is rated:****Satisfactory****High Satisfactory****Low Satisfactory****High Satisfactory**

Major factors supporting the institution's Mississippi rating include the following:

- The bank's lending levels reflect good responsiveness to the credit needs of its assessment areas.
- The distribution of borrowers' income/revenue profile reflects good penetration among individuals of different income levels and businesses of different sizes.
- The geographic distribution of loans reflects good dispersion throughout the assessment areas.
- The bank makes an adequate level of community development loans.
- The bank makes use of innovative and/or flexible lending practices in serving the credit needs of its assessment areas.
- The bank makes an adequate level of qualified community development investments and grants.
- Delivery systems are readily accessible to geographies and individuals of different income levels, and services do not vary in a way that inconveniences its assessment areas, particularly LMI geographies and/or LMI individuals.
- Record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly to LMI geographies and/or LMI individuals.
- The bank is a leader in providing community development services.

SCOPE OF EXAMINATION

Scoping considerations applicable to the review of Mississippi assessment areas are consistent with the overall CRA examination scope as presented in the *Institution, Scope of Examination* section. Small business lending carried the most weight in this evaluation as it comprised the majority of the bank's loan portfolio.

The bank operates five assessment areas throughout Mississippi, three of which are within MSAs, and two assessment areas are located in noncontiguous, nonMSA portions of the state. One of the

Southern Bancorp Bank
Arkadelphia, Arkansas

CRA Performance Evaluation
August 8, 2022

Mississippi assessment areas, the Northwest Mississippi assessment area, was reviewed under full-scope procedures, and consequently, performance conclusions in this assessment area drove the overall state conclusions and ratings.

To augment the evaluation of the full-scope review assessment area, one community contact interview was referenced. This interview was used to ascertain specific community credit needs and provided context with which to evaluate the bank's responsiveness to these needs. Details from this interview are included in the *Description of Institution's Operations* sections, as applicable to the assessment area in which the community contact was made.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN MISSISSIPPI

Southern Bancorp Bank operates 18 offices (37.5 percent of total branches) in its five CRA assessment areas in Mississippi. The following table gives additional detail regarding the bank's operations in the state.

Assessment Area	Offices		Deposits As of June 30, 2021		Review Procedures
	#	%	\$ (000s)	%	
Northwest Mississippi (nonMSA)	14	77.8%	154,353	78.7%	Full Scope
Southern Mississippi (nonMSA)	1	5.6%	8,779	4.5%	Limited Scope
Memphis MSA	1	5.6%	21,220	10.8%	Limited Scope
Jackson MSA	1	5.6%	5,561	2.8%	Limited Scope
Hattiesburg MSA	1	5.6%	6,308	3.2%	Limited Scope
TOTAL	18	100.0%	\$196,221	100.0%	1 – Full Scope

As shown above, the bank's deposits in Mississippi total \$196.2 million, which represent 12.0 percent of total bank deposits, and the bank's operations in the state are heavily concentrated in the Northwest Mississippi assessment area. Through the conversion of an LPO into a full-service branch, Southern Bancorp Bank added the Hattiesburg MSA assessment area. While the bank opened an LPO in the Memphis MSA assessment area, no other changes in branching structure were made in the state during the review period.

Southern Bancorp Bank
Arkadelphia, Arkansas

CRA Performance Evaluation
August 8, 2022

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN MISSISSIPPI

LENDING TEST

The bank's Lending Test performance in Mississippi is rated high satisfactory. The bank's overall lending level reflects good responsiveness to the credit needs of its Mississippi assessment areas. An analysis of the loan distribution by borrower's income/revenue profile reflects good penetration among customers of different income levels and businesses of different revenue sizes. Further, the overall geographic distribution of loans analysis reflects good penetration throughout the Mississippi assessment areas. In addition, the bank makes an adequate level of community development loans in Mississippi.

Lending Activity

The bank's overall level of lending reflects good responsiveness to the credit needs of the Mississippi assessment areas. The total number and dollar volume of loans were considered in arriving at lending activity conclusions, as well as competitive factors and the bank's overall importance to each assessment area. Lending activity inside the bank's Mississippi assessment areas for this CRA review period is displayed by loan type in the following table.

Summary of Lending Activity January 1, 2019 through December 31, 2020				
Loan Type	#	%	\$(000s)	%
Home Improvement	14	1.68%	593	0.7%
Home Purchase	119	14.32%	11,734	13.9%
Multifamily Housing	11	1.32%	16,835	20.0%
Refinancing	142	17.09%	17,150	20.3%
Other Purpose	9	1.08%	317	0.4%
Total HMDA	295	35.5%	46,629	55.3%
Small Business	536	64.5%	37,733	44.7%
TOTAL LOANS	831	100.0%	84,362	100.0%

Borrower and Geographic Distribution

As displayed in the following tables, the bank's performance by borrower's income and revenue profile is good in Mississippi.

Full-Scope Review Areas	Loan Distribution by Borrower's Profile
NonMSA Mississippi	Good

Southern Bancorp Bank
Arkadelphia, Arkansas

CRA Performance Evaluation
August 8, 2022

Limited-Scope Review Areas	Loan Distribution by Borrower's Profile
Memphis MSA	Below
Jackson MSA	Consistent
Hattiesburg MSA	Below

Overall, the bank's geographic distribution of loans reflects good penetration throughout Mississippi assessment areas.

Full-Scope Review Areas	Geographic Distribution of Loans
NonMSA Mississippi	Good

Limited-Scope Review Areas	Geographic Distribution of Loans
Memphis MSA	Below
Jackson MSA	Consistent
Hattiesburg MSA	Below

Community Development Lending Activities

Overall, the bank makes an adequate level of community development loans in its Mississippi assessment areas, as displayed below.

Full-Scope Review Areas	Community Development Lending Activities
NonMSA Mississippi	Adequate

Limited-Scope Review Areas	Community Development Lending Activities
Memphis MSA	Consistent
Jackson MSA	Consistent
Hattiesburg MSA	Consistent

During the review period, the bank made 23 community development loans totaling \$14.8 million. In addition, Southern Bancorp Bank originated four PPP loans with a community development purpose for \$133,800. Lastly, Southern Bancorp Bank originated eight community development loans in the state of Mississippi but outside of its assessment areas totaling \$19.1 million, providing affordable housing to LMI individuals and revitalizing and stabilizing LMI geographies.

Southern Bancorp Bank
Arkadelphia, Arkansas

CRA Performance Evaluation
August 8, 2022

Product Innovation

The bank makes use of flexible lending practices in serving the credit needs of the Mississippi assessment areas. A summary of each of the bank's innovative and/or flexible products is included in the *Institution, Conclusions with Respect to Performance Tests* section at the beginning of this document.

INVESTMENT TEST

Overall, the bank's performance in Mississippi is rated low satisfactory under the Investment Test. The following tables display investment and grant activity performance in Mississippi.

Full-Scope Review Areas	Investment and Grant Activity
NonMSA Mississippi	Adequate

Limited-Scope Review Areas	Investment and Grant Activity
Memphis MSA	Exceeds
Jackson MSA	Below
Hattiesburg MSA	Exceeds

As shown in the table below, the bank's total investment and grant activity included \$3.5 million in qualified investments and grants and \$197,693 in donations. These activities consisted primarily of investments in a school bond in the Hattiesburg assessment area, as well as one investment in a minority depository institution and another in a CDFI. Additional details regarding the composition of the bank's investments can be found in the *Investment Test* section for each of the respective assessment areas.

Mississippi Assessment Areas	Investments	Donations/Grants
Northwest Mississippi	-	\$155,525
Memphis MSA	\$245,000	\$6,450
Jackson MSA	-	\$3,022
Southern Mississippi	-	\$3,875
Hattiesburg MSA	\$3.0 million	\$28,821
Mississippi Statewide	\$295,000	-
TOTAL	\$3.5 million	\$197,693

SERVICE TEST

The bank's performance in Mississippi is rated high satisfactory under the Service Test. The bank's service delivery systems are readily accessible to areas and individuals of different income levels in the Mississippi assessment areas. In addition, the bank's record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly to LMI geographies and/or LMI individuals. Business hours and services do not vary in a way that inconveniences certain segments of assessment areas, particularly LMI geographies and/or LMI individuals. Lastly, the bank is a leader in providing community development services within the Mississippi assessment areas.

Southern Bancorp Bank
Arkadelphia, Arkansas

CRA Performance Evaluation
August 8, 2022

Accessibility of Delivery Systems

As displayed in the following tables, the bank's service delivery systems are readily accessible to geographies and individuals of different income levels in Mississippi.

Full-Scope Review Areas	Accessibility of Delivery Systems
NonMSA Mississippi	Readily Accessible

Limited-Scope Review Areas	Accessibility of Delivery Systems
Memphis MSA	Below
Jackson MSA	Below
Hattiesburg MSA	Below

Changes in Branch Locations

As displayed in the following tables, the bank's changes in branch locations did not adversely affect the accessibility of its delivery systems, particularly to LMI geographies and/or LMI individuals.

Full-Scope Review Areas	Changes in Branch Locations
NonMSA Mississippi	Not Adversely Affected

Limited-Scope Review Areas	Changes in Branch Locations
Memphis MSA	Consistent
Jackson MSA	Consistent
Hattiesburg MSA	Exceeds

Reasonableness of Business Hours and Services in Meeting Assessment Area Credit Needs

Business hours and banking services do not vary in a way that inconveniences certain portions of the Mississippi assessment areas, particularly LMI geographies and individuals. The bank's performance under this criterion is displayed by assessment area in the following tables.

Full-Scope Review Areas	Reasonableness of Business Hours and Services
NonMSA Mississippi	Do not vary in a way that inconveniences

Limited-Scope Review Areas	Reasonableness of Business Hours and Services
Memphis MSA	Consistent
Jackson MSA	Consistent
Hattiesburg MSA	Consistent

 Southern Bancorp Bank
 Arkadelphia, Arkansas

 CRA Performance Evaluation
 August 8, 2022

Community Development Services

The bank is a leader in providing community development services in the Mississippi assessment areas. Performance under this Service Test criteria is displayed in the following tables for each of the Mississippi assessment areas.

Full-Scope Review Areas	Community Development Services
NonMSA Mississippi	Leader

Limited-Scope Review Areas	Community Development Services
Memphis MSA	Below
Jackson MSA	Below
Hattiesburg MSA	Below

During the review period, 39 bank employees provided 3,085 hours of community development service activities to 18 organizations throughout the Mississippi assessment areas. Despite challenges posed by the pandemic, bank employees lent their expertise in various capacities, such as a board member and financial literacy instructor, to local community service and economic development organizations. Details of the most impactful of these activities are included in the *Community Development Services* section for the full-scope assessment area.

Southern Bancorp Bank
Arkadelphia, Arkansas

CRA Performance Evaluation
August 8, 2022

MISSISSIPPI NONMETROPOLITAN STATEWIDE AREA

(Full-Scope Review)⁴

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE NORTHWEST MISSISSIPPI ASSESSMENT AREA

Bank Structure

Southern Bancorp Bank operates 14 of its offices in the assessment area, representing 29.2 percent of all bank branches. The table below displays the distribution of these branches by census tract income level.

Number of Delivery Systems by Census Tract Classification				
	Low-Income	Moderate-Income	Middle-Income	Upper-Income
Offices	1	8	4	1

The bank did not open or close any branches in this assessment area during the review period and, based on its branch network and other service delivery systems, the bank is well positioned to deliver financial services to substantially all of its assessment area.

General Demographics

The bank's Northwest Mississippi assessment area includes the full counties of Bolivar, Coahoma, Quitman, Sunflower, Tallahatchie, and Washington. The assessment area's population by county is shown in the following table:

County	Population
Bolivar County	33,803
Coahoma County	25,254
Quitman County	7,761
Sunflower County	27,991
Tallahatchie County	14,959
Washington County	49,999
TOTAL ASSESSMENT AREA	159,187

Washington County is the largest county by population in the assessment area and is directly adjacent to the Arkansas border. The Northwest Mississippi assessment area is the bank's primary operating market in Mississippi and contains 14 of the bank's 18 branches in the state. According to the FDIC Market Share Report, as of June 30, 2021, the bank had 4.6 percent of the market share in the assessment area. This ranked 6th out of 17 financial institutions in the assessment area, although Southern Bancorp Bank does have the greatest footprint in terms of branches in the assessment area.

⁴ There are two assessment areas in the nonMSA Mississippi review area: the Northwest Mississippi assessment area (full-scope review) and the Southern Mississippi assessment area (limited-scope review).

Southern Bancorp Bank
Arkadelphia, Arkansas

CRA Performance Evaluation
August 8, 2022

The assessment area has a mix of credit needs, including consumer and business loan products for residents and businesses of different income/revenue levels. The community contact stated that the largest counties, Bolivar, Sunflower, and Washington, have sufficient competition to provide a good mix of lending products in the area, whereas the smaller counties do not have the same level of competition. Specifically, the community contact interviewed noted an increased need for home improvement loans in the assessment area, as well as flexible loan terms for new small business. Furthermore, there is ample opportunity for community development participation in the assessment area, particularly as related to partnering with other entities to share risk of making credit available to potential new small business owners and providing financial education.

Income and Wealth Demographics

The following table reflects the number of census tracts by geography income level and the family population of those census tracts in the assessment area.

Assessment Area Demographics by Geography Income Level						
Dataset	Low-	Moderate-	Middle-	Upper-	Unknown	TOTAL
Census Tracts	5	21	18	4	0	48
	10.4%	43.8%	37.5%	8.3%	0.0%	100%
Family Population	2,519	15,732	14,322	4,305	0	36,878
	6.8%	42.7%	38.8%	11.7%	0.0%	100%

As shown above, 54.2 percent of census tracts in the assessment area are designated as LMI, and 49.5 percent of assessment area families reside within those tracts. While moderate-, middle-, and upper-income geographies were generally spread throughout the assessment area, all five low-income census tracts are in Washington County, with four of those in the city of Greenville.

According to 2015 ACS data, the median family income for the assessment area was \$35,245, while the same figure for the nonMSA portion of the state of Mississippi was \$43,897. More recently, the FFIEC estimates the 2020 median family income for nonMSA Mississippi to be \$47,800. The following table displays the distribution of assessment area families by income level compared to nonMSA Mississippi families.

Family Population by Income Level					
Dataset	Low-	Moderate-	Middle-	Upper-	TOTAL
Assessment Area	12,193	6,175	5,992	12,518	36,878
	33.1%	16.7%	16.2%	33.9%	100 %
NonMSA Mississippi	94,570	65,672	68,539	167,156	395,937
	23.9%	16.6%	17.3%	42.2%	100 %

As displayed in the preceding table, the percentage of low-income families in the assessment area (33.1 percent) is much higher than in nonMSA Mississippi (23.9 percent), while there is a much smaller percentage of upper-income families in the assessment area (33.9 percent) compared to nonMSA Mississippi overall (42.2 percent). Similarly, the assessment area has a significantly higher percentage of families below the poverty level (29.5 percent) compared to nonMSA Mississippi (20.1 percent).

Housing Demographics

The following table displays key housing demographics for the assessment area and nonMSA Mississippi. These demographics include the affordability ratio, which measures the extent to which a family earning the median household income for the assessment area can afford a median-priced home in the assessment area, and the housing cost burden, which reflects those households that pay greater than 30.0 percent of their income on housing costs, including utilities.

Housing Demographics					
Dataset	Median Housing Value	Affordability Ratio	Median Gross Rent (Monthly)	2020 Housing Cost Burden	
				(Renters)	(Owners)
Assessment Area	\$70,786	40.2%	\$587	43.9%	21.4%
NonMSA Mississippi	\$84,318	41.0%	\$628	38.8%	18.7%

Housing in the assessment area is slightly less affordable than nonMSA Mississippi overall, as evidenced by a lower affordability ratio despite having lower median housing values. The affordability ratio does vary considerably among the different counties within the assessment area. Specifically, Bolivar County has by far the lowest affordability ratio at 32.4 percent, whereas Tallahatchie County has the highest at 51.2 percent. The median housing values align with the affordability ratio data, as Bolivar County has the highest median housing value (\$85,100) and Tallahatchie County has the lowest (\$58,100). Additionally, a greater share of both renters and owners are cost-burdened by housing in the assessment area than the nonMSA portion of Mississippi. Lastly, discussions with the community contact indicated that there is a lack of affordable housing in the area that is not in need of significant repair.

Industry and Employment Demographics

The assessment area economy is diversified and supports an expansive business community, including a significant small business sector. County business patterns data indicates that there are 32,053 nongovernmental employees in the assessment area. The three largest industries in the assessment area economy by number of private sector employees are retail trade (17.7 percent), healthcare and social assistance (15.5 percent), and accommodation and food service (13.4 percent). Small businesses with annual revenues of \$1 million or less make up the vast majority of employers in the area at 89.5 percent. The following chart displays annual unemployment rates (not seasonally adjusted) for each county in the assessment area, the assessment area as a whole, and nonMSA Mississippi.

Southern Bancorp Bank
Arkadelphia, ArkansasCRA Performance Evaluation
August 8, 2022

Unemployment Data				
Dataset	2019	2020	2021	Year-to-Date (February 2022)
Bolivar County	7.1%	8.5%	6.9%	5.7%
Coahoma County	7.7%	12.2%	8.8%	7.3%
Quitman County	8.2%	10.6%	8.5%	6.8%
Sunflower County	9.2%	10.9%	9.1%	7.3%
Tallahatchie County	5.7%	7.3%	6.1%	5.4%
Washington County	7.9%	10.6%	8.2%	7.1%
Assessment Area	7.6%	10.1%	8.0%	6.6%
NonMSA Mississippi	5.8%	8.1%	5.9%	4.9%

As shown in the preceding table, the unemployment rates for the assessment area as a whole, and generally all of the counties individually, have been higher than the nonMSA portion of Mississippi during the review period. Each of the counties in the assessment area saw their unemployment rates spike in 2020 during the pandemic and have all experienced these numbers decline from their 2020 annual high. The speed of the decline in unemployment rates, however, has varied across the separate counties. Coahoma County, for example, has seen its unemployment rate fall nearly five percentage points since its 2020 peak, whereas Tallahatchie County's unemployment rate has fallen less than two percentage points. Despite the significant decline in Coahoma County's unemployment, it still is significantly higher than the nonMSA portion of Mississippi.

Community Contact Information

For this assessment area, a community contact interview was utilized to ascertain specific credit needs, opportunities, and local market conditions. The contact was a local leader from an economic and community development organization that works with local governments in such areas as workforce development, community services, housing needs, etc. According to the contact, the local area has grown slower than the rest of the nation economically. While the overall assessment area economy has generally been sluggish, the most populous counties have fared better compared to the more sparsely populated counties. The major employers in the region include hospitals, school districts, and institutions of higher education. No major new employers have entered the assessment area, and the area has experienced a significant outward flow of both individuals and employers. This outflow of people has led to cities having the infrastructure for much larger populations than currently reside in the area, increasing pressure on local government budgets.

The population outflow has resulted in a housing surplus. Unfortunately, a significant number of these homes were described by the contact as dilapidated and requiring improvements. This has led to an increased need in the area for home improvement loans. Also, with there already being a sufficient supply of housing stock, there has been a slowdown in new housing construction. Lastly, poor credit management and resulting credit history problems, partly stemming from a need for greater financial education in the area, are additional hurdles facing potential homebuyers.

Small businesses face some start-up barriers in the assessment area. This includes accessing initial capital. The contact indicated that a greater flexibility on the part of financial institutions in the

Southern Bancorp Bank
Arkadelphia, Arkansas

CRA Performance Evaluation
August 8, 2022

area is needed when it comes to working with entrepreneurs. Although even if the business was able to get funding, other hurdles, such as the population loss mentioned above, would remain for the new business.

Southern Bancorp Bank
Arkadelphia, Arkansas

CRA Performance Evaluation
August 8, 2022

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE NORTHWEST MISSISSIPPI ASSESSMENT AREA

LENDING TEST

Lending levels reflect good responsiveness to the credit needs of the Northwest Mississippi assessment area. The overall distribution of loans by borrowers' income and revenue profiles reflects good penetration among borrowers of different income levels and businesses of different revenue sizes. Further, the bank's overall geographic distribution of loans reflects good penetration throughout the assessment area. Additionally, the bank makes an adequate level of community development loans in this assessment area.

Lending Activity

The following table displays the combined 2019 and 2020 lending volume in this assessment area by number and dollar volume.

Summary of Lending Activity				
January 1, 2019 through December 31, 2020				
Loan Type	#	%	\$(000s)	%
Home Improvement	11	2.08%	443	1.5%
Home Purchase	75	14.20%	4,486	15.6%
Multifamily Housing	0	0.00%	0	0.0%
Refinancing	92	17.42%	5,243	18.2%
Other Purpose	5	0.95%	152	0.5%
TOTAL HMDA	183	34.7%	10,324	35.9%
Small Business	345	65.3%	18,422	64.1%
TOTAL LOANS	528	100.0%	28,746	100.0%

The bank's lending levels reflect good responsiveness to assessment area credit needs. Of the bank's total HMDA and small business loans made in its combined assessment areas, 11.7 percent were made in the Northwest Mississippi assessment area in 2019, which is above the percentage of total bank deposits held (9.4 percent), while being below the percentage of branches located (29.2 percent) in the assessment area. In addition, the bank's lending levels were compared to those of the other lenders in the assessment area. HMDA-reported data shows that the bank ranked 4th out of 121 HMDA aggregate lenders in 2019. In 2020, the bank's percentage of HMDA and small business loans made in the assessment area (15.1 percent) increased, putting it even higher than the percentage of total bank deposits and nearer to the percentage of bank branches. When comparing the bank's lending levels to that of other HMDA lenders in 2020, data shows that the bank fell to 6th, but the number of competitor banks in the assessment area increased to 134. Given the bank's high rank in HMDA originations and performance when compared against its level of deposits, its level of lending is considered good.

Loan Distribution by Borrower's Profile

The bank's borrower distribution of loans in the assessment area is good overall, considering performance in both loan categories reviewed. When determining overall conclusions, small business loans are given more weight than HMDA loans.

Small Business Lending

Overall, the bank's loan distribution to businesses of different revenue sizes is good. In 2019, the bank's distribution of small business loans to businesses with annual revenues of \$1 million or less (91.5 percent) exceeded that of peer institutions (35.2 percent) and the estimated percentage of businesses with this revenue profile (89.4 percent), demonstrating excellent performance.

In 2020, the percentage of the bank's small business loans made to businesses with annual revenues of \$1 million or less (39.9 percent) fell below 2019 performance but was still above aggregate data (31.5 percent). Additionally, a review of the data shows that the volume of small business lending substantially increased due to the bank's PPP lending, and as the program's guidelines did not require the bank to collect revenue information for PPP loans, the majority of small business loans were reported with unknown revenue. Given the limited revenue information, an evaluation of PPP loans using loan size as a proxy was conducted. Analysis revealed that 85.9 percent of total PPP loans had loan sizes of \$100,000 or less. This is near the estimated number of businesses in the assessment area with revenues of less than \$1 million (89.5 percent). This analysis revealed a good responsiveness to credit needs. Given the significantly higher volume of small business loans originated in 2020, overall distribution for the review period is considered good.

Home Mortgage Disclosure Act (HMDA) Lending

Overall, the bank's loan distribution of HMDA loans is good. In 2019, the bank made 9.2 percent of loans to low-income borrowers. This compared favorably to the aggregate performance (5.0 percent) but was significantly below the demographic data (33.1 percent). When factoring in the high levels of poverty previously discussed, as well as the significant hurdles related to affordable housing referenced by the community contact, this represents good performance. Performance to moderate-income borrowers (11.5 percent) was slightly below aggregate performance (12.5 percent) and demographic data (16.7 percent), representing adequate performance and bringing overall performance in 2019 to adequate.

In 2020, the bank's level of HMDA lending to low-income borrowers (6.3 percent) and moderate-income borrowers (14.6 percent) was above the aggregate levels (3.4 percent and 12.5 percent, respectively) and below the demographic figures (33.1 percent and 16.7 percent, respectively). Performance in both categories is good, and, as such, distribution in 2020 overall is good. With a greater number of loans originated in 2020 compared to 2019, overall performance is considered good.

Geographic Distribution of Loans

Overall, the geographic distribution of loans in the assessment area is good based on both products reviewed, with small business lending receiving the most weight, followed by HMDA lending.

Small Business Lending

The bank's small business lending reflects a good geographic distribution. In 2019, the bank did not originate any small business loans in low-income census tracts, representing poor performance. However, lending performance in moderate-income census tracts was excellent. The bank originated 44.7 percent of their small business loans in moderate-income geographies, which is well above the aggregate lending level (32.2 percent) and the demographic estimate (40.0 percent) data. This represents excellent performance and brings 2019 overall performance to good. Lending in low-income census tracts improved in 2020, with 3.4 percent of small business originations occurring in these tracts. However, this was still less than aggregate (7.5 percent) and the demographic figure (9.7 percent), reflecting poor performance. Similar to 2019, lending in moderate-income census tracts (42.1 percent) outperformed aggregate (37.0 percent) and demographic (40.1 percent) data, representing excellent performance and similarly improving the overall rating to good.

Home Mortgage Disclosure Act (HMDA) Lending

The geographic distribution of HMDA loans is good overall. The bank's lending in low-income census tracts (1.1 percent) was below peer lending performance (2.3 percent) and the demographic figure (5.0 percent), reflecting poor performance. In moderate-income areas, the bank's HMDA lending in 2019 (47.1 percent) greatly exceeded that of the aggregate level (27.8 percent) and the demographic figure (39.1 percent), demonstrating excellent distribution. In 2020, the bank's lending level in low-income census tracts (5.2 percent) improved and was above both the aggregate level (2.3 percent) and the demographic (5.0 percent), reflecting excellent distribution. Lending in moderate-income census tracts (37.8 percent) decreased slightly from the previous year but remained in between the aggregate (23.2 percent) and demographic data (39.1 percent), and represents good performance.

Lastly, a review of lending dispersion throughout the assessment area was conducted as part of this analysis, which revealed that the bank made loans in all low-income geographies, and 20 of 21 moderate-income geographies. Therefore, there are no conspicuous lending gaps in the bank's assessment area.

Community Development Lending Activities

The bank's community development performance demonstrates adequate responsiveness to the community development needs within the Northwest Mississippi assessment area. The bank made 15 community development loans totaling \$3.9 million, in addition to four PPP loans, which qualified for community development for a total of \$133,800. The most impactful of these loans are discussed below:

- One revitalization/stabilization loan totaling \$493,747 was originated to a medical clinic in the assessment area, helping to retain and attract residents through necessary medical services.
- An additional community development loan was originated in 2020, providing a line of credit for \$160,240 to a local government operating within a moderate-income census tract during the middle of the pandemic.
- Two community service loans were originated to a charter school operating in the assessment area that serves a majority of students that receive free or reduced-price lunch.

INVESTMENT TEST

Southern Bancorp Bank makes an adequate level of qualified community development investments and grants in the assessment area. During the review period, the bank had zero investments but 81 donations totaling \$155,525. Overall investments and donations were in the lower range of peer banks in the area but were higher than the bank's previous total during the last review period. Noteworthy donations are discussed below:

- The bank provided \$1,000 in donations to 39 separate organizations in the form of business continuity grants that were allocated to small businesses otherwise unable to receive PPP funds.
- One \$3,795 donation was made to help pay for the home improvements for an LMI homeowner, a noted need in the area according to community contacts.
- Two \$5,000 donations were made to local festivals looking to support tourism and attract business in LMI areas of the assessment area.

SERVICE TEST

Service delivery systems are readily accessible to geographies and individuals of different income levels in the assessment area. The bank's record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly to LMI geographies and LMI individuals. Moreover, business hours and services do not vary in a way that inconveniences certain portions of the assessment area, particularly LMI geographies and LMI individuals. Lastly, the bank is a leader in providing community development services in the Northwest Mississippi assessment area.

Accessibility of Delivery Systems

The bank operates 14 branches in the assessment area, and the following table illustrates the distribution of these offices by geography income level, as compared to the distribution of assessment area census tracts and household population by income level of geography.

Southern Bancorp Bank
Arkadelphia, ArkansasCRA Performance Evaluation
August 8, 2022

Branch Distribution by Geography Income Level						
Dataset	Geography Income Level					TOTAL
	Low-	Moderate-	Middle-	Upper-	Unknown	
Branches	1	8	4	1	0	14
	7.1%	57.1%	28.6%	7.1%	0.0%	100%
Census Tracts	10.4%	43.8%	37.5%	8.3%	0.0%	100%
Household Population	7.3%	42.7%	38.0%	12.1%	0.0%	100%

As shown in the previous table, the bank operates one branch (7.1 percent) in a low-income geography, which is in line with the percentage of household population in low-income tracts (7.3 percent) but below the percentage of low-income census tracts in the assessment area (10.4 percent). Conversely, in moderate-income census tracts, the bank's percentage of branches (57.1 percent) is well above both the percentage census tracts in the assessment area that are moderate-income (42.8 percent) and the percentage of household population in moderate-income census tracts (43.8 percent). Therefore, when looking at these combined percentages, the bank's service delivery systems are readily accessible to geographies and individuals of different income levels.

Changes in Branch Locations

There were no changes in the bank's branch locations in this assessment area during the review period. Therefore, the bank's record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly to LMI geographies and LMI individuals.

Reasonableness of Business Hours and Services in Meeting Assessment Area Needs

Business hours, products, and services are consistent across all branches in the assessment area. Branches are open from 9:00 a.m. to 4:00 p.m., Monday through Thursday, with closing times extended until 5:00 p.m. on Fridays. Twelve of the fourteen branches have drive-up access (including seven LMI branches), and seven branches have lending personnel on site (including four LMI branches). Therefore, the bank's services do not vary in a way that inconveniences its assessment area, particularly LMI geographies and individuals.

Community Development Services

The bank is a leader in providing community development services in the assessment area. In total, 22 bank employees provided 2,619 hours of community development services to 10 different organizations benefitting the bank's assessment area. Despite challenges posed by the pandemic, services were provided to organizations promoting financial literacy and employment services and qualified under the community Service Test. Impactful services are described below:

- In 2022, nine employees lent their financial expertise by delivering 993 hours of assistance to VITA.

- In 2020, two bank employees provided 42 hours of their financial expertise helping members of the community submit grant applications to the Federal Home Loan Bank seeking affordable housing grants, a noted need in the area.
- In 2019, three bank employees spent 34 hours in homeownership counseling sessions with LMI individuals, helping to improve their financial literacy, noted by the community contact as being lacking in the assessment area.

Southern Bancorp Bank
Arkadelphia, Arkansas

CRA Performance Evaluation
August 8, 2022

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE SOUTHERN MISSISSIPPI ASSESSMENT AREA

The assessment area consists solely of Pearl River County. The bank's sole branch in the county is a full-service facility, and the bank did not open or close any branches during this review period. The tables below detail key demographics relating to this assessment area.

Assessment Area Demographics by Population Income Level					
Demographic Type	Population Income Level				TOTAL
	Low-	Moderate-	Middle-	Upper-	
Family Population	3,005	2,126	2,326	7,032	14,489
	20.7%	14.7%	16.1%	48.5%	100%
Household Population	4,584	2,808	2,982	10,232	20,606
	22.2%	13.6%	14.5%	49.7%	100%

Assessment Area Demographics by Geography Income Level						
Demographic Type	Geography Income Level					TOTAL
	Low-	Moderate-	Middle-	Upper-	Unknown	
Census Tracts	0	1	6	2	0	9
	0.0%	11.1%	66.7%	22.2%	0.0%	100%
Family Population	0	1,844	8,806	3,839	0	14,489
	0.0%	12.7%	60.8%	26.5%	0.0%	100%
Household Population	0	2,370	12,789	5,087	0	20,606
	0.0%	13.3%	62.1%	24.7%	0.0%	100%
Business Institutions	0	347	1,066	316	0	1,729
	0.0%	20.1%	61.7%	18.3%	0.0%	100%

Southern Bancorp Bank
Arkadelphia, Arkansas

CRA Performance Evaluation
August 8, 2022

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE SOUTHERN MISSISSIPPI ASSESSMENT AREA

LENDING TEST

The bank's lending performance in this assessment area is consistent with the Lending Test performance in the nonMSA Mississippi full-scope assessment area, as displayed in the following table. For more detailed information relating to the bank's Lending Test performance in this assessment area, see the tables in Appendix C.

Lending Test Criteria	Performance
Lending Activity	Consistent
Distribution of Loans by Borrower's Profile	Consistent
Geographic Distribution of Loans	Below
Community Development Lending Activity	Consistent
OVERALL	CONSISTENT

During the review period, the bank made three community development loans totaling \$6.3 million. Two of these loans qualified for a community development purpose of revitalization/stabilization, and the remaining loan qualified for economic development.

INVESTMENT TEST

The bank's performance in the Southern Mississippi assessment area is below the Investment Test performance in the full-scope review assessment area. The bank did not have any community development investments applicable to this review period. Southern Bancorp Bank, however, did make 15 donations, with a community development purpose totaling \$3,875.

SERVICE TEST

The bank's performance in this assessment area is below the Service Test performance in the Mississippi full-scope review assessment area, as detailed in the following table:

Service Test Criteria	Performance
Accessibility of Delivery Systems	Below
Changes in Branch Locations	Consistent
Reasonableness of Business Hours and Services	Consistent
Community Development Services	Below
OVERALL	BELOW

During the review period, four bank employees provided 183 hours of community development service activities to three different organizations in the assessment area. All of the hours of community development service were provided to either VITA or in financial literacy education for an organization located in a moderate-income census tract.

Southern Bancorp Bank
Arkadelphia, ArkansasCRA Performance Evaluation
August 8, 2022

MEMPHIS, MISSISSIPPI–TENNESSEE–ARKANSAS MSA

(Limited-Scope Review)⁵

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE MEMPHIS MSA ASSESSMENT AREA

The assessment area includes the entirety of DeSoto County in Mississippi and Shelby County in Tennessee. The bank's sole branch in this assessment area, which is located in DeSoto County, is a full-service facility. While no branches were opened or closed in this assessment area during the review period, the bank opened an LPO in DeSoto County. The tables below detail key demographics relating to this assessment area.

Assessment Area Demographics by Population Income Level					
Demographic Type	Population Income Level				TOTAL
	Low-	Moderate-	Middle-	Upper-	
Family Population	64,347	40,898	45,207	114,206	264,658
	24.3%	15.5%	17.1%	43.2%	100%
Household Population	103,410	62,399	66,953	174,472	407,234
	25.4%	15.3%	16.4%	42.8%	100%

Assessment Area Demographics by Geography Income Level						
Demographic Type	Geography Income Level					TOTAL
	Low-	Moderate-	Middle-	Upper-	Unknown	
Census Tracts	65	53	49	81	6	254
	25.6%	20.9%	19.3%	31.9%	2.4%	100%
Family Population	44,349	50,770	51,902	117,233	404	264,658
	16.8%	19.2%	19.6%	44.3%	0.2%	100%
Household Population	75,988	80,900	80,243	170,105	808	407,234
	18.7%	19.7%	19.7%	41.8%	0.2%	100%
Business Institutions	5,574	6,718	8,292	21,559	397	42,540
	13.1%	15.8%	19.5%	50.7%	0.9%	100%

⁵ As noted in the *Description of Institution's Operations in the Memphis MSA Assessment Area* section, the bank's only branch in this multistate MSA is located in Mississippi; consequently, performance in this limited-scope review assessment area is included under the state of Mississippi rated area.

Southern Bancorp Bank
Arkadelphia, Arkansas

CRA Performance Evaluation
August 8, 2022

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE MEMPHIS MSA ASSESSMENT AREA

LENDING TEST

The bank's performance in this assessment area is below the Lending Test performance in the state of Mississippi overall, as displayed in the following table. For more detailed information relating to the bank's Lending Test performance in this assessment area, see the tables in Appendix C.

Lending Test Criteria	Performance
Lending Activity	Exceeds
Distribution of Loans by Borrower's Profile	Below
Geographic Distribution of Loans	Below
Community Development Lending Activity	Consistent
OVERALL	BELOW

During the review period, the bank made two community development loans totaling \$1.8 million. One notable loan is a \$1.5 million loan that is expected to help create a minimum of 35 LMI jobs.

INVESTMENT TEST

The bank's Investment Test performance in the Memphis MSA assessment area is consistent with overall performance in the state of Mississippi. The bank's single community development investment totaled \$245,000 and was an investment in a minority depository institution. The bank also made six donations with a community service purpose, totaling \$6,450.

SERVICE TEST

The bank's performance in this assessment area is below the Service Test performance in the state of Mississippi overall, as detailed in the following table:

Service Test Criteria	Performance
Accessibility of Delivery Systems	Below
Changes in Branch Locations	Consistent
Reasonableness of Business Hours and Services	Consistent
Community Development Services	Below
OVERALL	BELOW

During the review period, seven bank employees provided 46 hours of community development service activities in the assessment area. In 2019, four separate bank employees provided 32 hours of community service to an organization teaching students about banking and careers in banking. A separate employee provided their financial expertise for a community service organization by being a member of their board of directors.

JACKSON, MISSISSIPPI MSA

(Limited-Scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE JACKSON MSA ASSESSMENT AREA

The assessment area includes three counties of the Jackson, Mississippi MSA, Madison, Rankin, and Hinds. The bank's sole branch, in this assessment, which is a full-service facility, is located in Madison County, and no branches were opened or closed during this review period. The tables below detail key demographics relating to this assessment area.

Assessment Area Demographics by Population Income Level					
Demographic Type	Population Income Level				TOTAL
	Low-	Moderate-	Middle-	Upper-	
Family Population	26,177	19,697	21,852	55,995	123,721
	21.2%	15.9%	17.7%	45.3%	100%
Household Population	41,685	26,808	28,527	82,649	179,669
	23.2%	14.9%	15.9%	46.0%	100%

Assessment Area Demographics by Geography Income Level						
Demographic Type	Geography Income Level					TOTAL
	Low-	Moderate-	Middle-	Upper-	Unknown	
Census Tracts	16	28	31	36	1	112
	14.3%	25.0%	27.7%	32.1%	0.9%	100%
Family Population	9,688	20,549	43,154	50,330	0	123,721
	7.8%	16.6%	34.9%	40.7%	0.0%	100%
Household Population	15,610	32,105	62,960	68,990	4	179,669
	8.7%	17.9%	35.0%	38.4%	0.0%	100%
Business Institutions	1,427	3,875	7,487	10,209	9	23,007
	6.2%	16.8%	32.5%	44.4%	0.0%	100%

Southern Bancorp Bank
Arkadelphia, Arkansas

CRA Performance Evaluation
August 8, 2022

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE JACKSON MSA ASSESSMENT AREA

LENDING TEST

The bank's performance in this assessment area is consistent with the Lending Test performance in the overall state of Mississippi, as displayed in the following table. For more detailed information relating to the bank's Lending Test performance in this assessment area, see the tables in Appendix C.

Lending Test Criteria	Performance
Lending Activity	Exceeds
Distribution of Loans by Borrower's Profile	Consistent
Geographic Distribution of Loans	Consistent
Community Development Lending Activity	Consistent
OVERALL	CONSISTENT

During the review period, the bank made two community development loans totaling \$1.7 million. The community development loans qualified for affordable housing targeting LMI.

INVESTMENT TEST

The bank's Investment Test performance in this assessment area is below the overall performance in the state of Mississippi. Southern Bancorp Bank did not have any qualified investments in the assessment area during the review period. The bank did make four community development donations totaling \$3,022.

SERVICE TEST

The bank's performance in this assessment area is below the Service Test performance in the state of Mississippi overall, as detailed in the following table:

Service Test Criteria	Performance
Accessibility of Delivery Systems	Below
Changes in Branch Locations	Consistent
Reasonableness of Business Hours and Services	Consistent
Community Development Services	Below
OVERALL	BELOW

During the review period, four of Southern Bancorp Bank employees provided 140 hours of community development service activities in the assessment area. In 2022, 61 community service hours were provided by two employees, lending their expertise to assist individuals in the community with their income taxes through the VITA program. Similarly, all 57 hours of community service in 2021 were also in service to VITA.

HATTIESBURG, MISSISSIPPI MSA*(Limited-Scope Review)***DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE HATTIESBURG MSA ASSESSMENT AREA**

The bank's only branch in this assessment area was opened in March of 2021, when a previously established LPO was converted into a full-service branch (no branches were closed during this review period). Consequently, this new assessment area was delineated to include the entirety of Lamar and Forrest counties. The bank's branch is located in Forrest County, directly on the border with Lamar County. The tables below detail key demographics relating to this assessment area.

Assessment Area Demographics by Population Income Level					
Demographic Type	Population Income Level				TOTAL
	Low-	Moderate-	Middle-	Upper-	
Family Population	7,947	4,691	6,248	14,485	33,371
	23.8%	14.1%	18.7%	43.4%	100%
Household Population	13,075	6,589	7,567	22,617	49,848
	26.2%	13.2%	15.2%	45.4%	100%

Assessment Area Demographics by Geography Income Level						
Demographic Type	Geography Income Level					TOTAL
	Low-	Moderate-	Middle-	Upper-	Unknown	
Census Tracts	4	4	11	6	0	25
	16.0%	16.0%	44.0%	24.0%	0.0%	100%
Family Population	2,790	3,047	14,948	12,586	0	33,371
	8.4%	9.1%	44.8%	37.7%	0.0%	100%
Household Population	5,918	5,030	23,116	15,784	0	49,848
	11.9%	10.1%	46.4%	31.7%	0.0%	100%
Business Institutions	522	308	2,670	1,421	0	4,921
	10.6%	6.3%	54.3%	28.9%	0.0%	100%

Southern Bancorp Bank
Arkadelphia, Arkansas

CRA Performance Evaluation
August 8, 2022

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE HATTIESBURG MSA ASSESSMENT AREA

LENDING TEST

The bank's performance in this assessment area is below the Lending Test performance in the state of Mississippi overall, as displayed in the following table. For more detailed information relating to the bank's Lending Test performance in this assessment area, see the tables in Appendix C.

Lending Test Criteria	Performance
Lending Activity	Consistent
Distribution of Loans by Borrower's Profile	Below
Geographic Distribution of Loans	Below
Community Development Lending Activity	Consistent
OVERALL	BELOW

During the review period, the bank made one community development loan totaling \$1.2 million. This loan was originated to renovate a commercial building located in a low-income census tract, helping to revitalize and stabilize the area.

INVESTMENT TEST

The bank's Investment Test performance in the Hattiesburg MSA assessment area exceeds the overall performance in the state of Mississippi. The bank made a single qualified investment during the review period for \$3.0 million. This investment was made in a school bond in the assessment area. The bank also made eight community development donations totaling \$28,821.

SERVICE TEST

The bank's performance in this assessment area is below the Service Test performance in the state of Mississippi, as detailed in the following table:

Service Test Criteria	Performance
Accessibility of Delivery Systems	Below
Changes in Branch Locations	Exceeds
Reasonableness of Business Hours and Services	Consistent
Community Development Services	Below
OVERALL	BELOW

During the review period, two bank employees provided 97 hours of community development service activities to two different organizations in the assessment area. As with other assessment areas, this included time dedicated to VITA, as well as community services targeting school districts with a majority of their students eligible for free or reduced-price lunches.

SCOPE OF EXAMINATION TABLES

Scope of Examination		
TIME PERIOD REVIEWED	January 1, 2019 to December 31, 2020 for HMDA and small business lending July 29, 2019 to August 7, 2022 for community development loans, investment, and service activities	
FINANCIAL INSTITUTION Southern Bancorp Bank		PRODUCTS REVIEWED Small Business HMDA
AFFILIATES Southern Bancorp Community Partners	AFFILIATE RELATIONSHIP Nonprofit Community Development Organization under Common Management	PRODUCTS REVIEWED Community Development Loans, Donations/Grants, and Services

Assessment Area – Examination Scope Details					
Assessment Area	Rated Area	# of Offices	Deposits (\$000s)	Branches Visited	CRA Review Procedures
			(as of June 30, 2021)		
Central Arkansas	Arkansas	7	\$475,388	-	Full-Scope
Eastern Arkansas	Arkansas	8	\$359,766	-	Full-Scope
Southern Arkansas	Arkansas	4	\$176,381	-	Limited-Scope
Northeastern Arkansas	Arkansas	6	\$170,473	-	Limited-Scope
Western Arkansas	Arkansas	1	\$18,066	-	Limited-Scope
Hot Springs MSA	Arkansas	3	\$139,293	-	Full-Scope
Jonesboro MSA	Arkansas	1	\$104,247	-	Limited-Scope
Northwest Mississippi	Mississippi	14	\$154,353	-	Full-Scope
Southern Mississippi	Mississippi	1	\$8,779	-	Limited-Scope
Memphis MSA	Mississippi	1	\$21,220	-	Limited-Scope
Jackson MSA	Mississippi	1	\$5,561	-	Limited-Scope
Hattiesburg MSA	Mississippi	1	\$6,308	-	Limited-Scope
OVERALL		48	\$1,639,835	-	4 Full-Scope

Appendix B

SUMMARY OF STATE RATINGS

State or Multistate MSA	Lending Test Rating	Investment Test Rating	Service Test Rating	Overall Rating
Arkansas	High Satisfactory	Outstanding	Outstanding	Outstanding
Mississippi	High Satisfactory	Low Satisfactory	High Satisfactory	Satisfactory

LENDING PERFORMANCE TABLES BY ASSESSMENT AREA

ARKANSAS

Central Arkansas Assessment Area

Distribution of 2019 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	
Business Revenue	\$1 Million or Less	138	71.5%	39.0%	\$12,828	72.9%	47.5%	91.2%
	Over \$1 Million/ Unknown	55	28.5%	61.0%	\$4,779	27.1%	52.5%	8.8%
	TOTAL	193	100.0%	100.0%	\$17,607	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	153	79.3%	94.6%	\$4,995	28.4%	47.8%	
	\$100,001–\$250,000	24	12.4%	3.3%	\$3,626	20.6%	17.8%	
	\$250,001–\$1 Million	15	7.8%	2.1%	\$7,486	42.5%	34.4%	
	Over \$1 Million	1	0.5%	0.0%	\$1,500	8.5%	0.0%	
	TOTAL	193	100.0%	100.0%	\$17,607	100.0%	100.0%	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	107	77.5%		\$3,470	27.1%		
	\$100,001–\$250,000	19	13.8%		\$2,829	22.1%		
	\$250,001–\$1 Million	12	8.7%		\$6,529	50.9%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	138	100.0%		\$12,828	100.0%		

Distribution of 2020 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	
Business Revenue	\$1 Million or Less	303	57.7%	39.8%	\$14,410	41.1%	35.4%	91.1%
	Over \$1 Million/ Unknown	222	42.3%	60.2%	\$20,679	58.9%	64.6%	8.9%
	TOTAL	525	100.0%	100.0%	\$35,089	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	441	84.0%	88.6%	\$12,257	34.9%	35.6%	
	\$100,001–\$250,000	54	10.3%	6.9%	\$8,421	24.0%	20.6%	
	\$250,001–\$1 Million	30	5.7%	4.6%	\$14,411	41.1%	43.8%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	525	100.0%	100.0%	\$35,089	100.0%	100.0%	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	274	90.4%		\$6,995	48.5%		
	\$100,001–\$250,000	18	5.9%		\$2,772	19.2%		
	\$250,001–\$1 Million	11	3.6%		\$4,643	32.2%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	303	100.0%		\$14,410	100.0%		

Appendix C (continued)

Distribution of 2019 Home Mortgage Lending By Borrower Income Level							
Census Tract Income Level	Bank Loans				Families by Family Income %	Aggregate HMDA Data	
	#	#%	\$ (000s)	\$ %		# %	\$ %
Home Purchase Loans							
Low	1	2.1%	128	3.2%	20.4%	4.7%	2.5%
Moderate	5	10.6%	240	6.0%	17.9%	12.9%	8.9%
Middle	3	6.4%	130	3.2%	18.6%	20.1%	17.8%
Upper	30	63.8%	3,012	74.7%	43.1%	46.9%	56.1%
Unknown	8	17.0%	523	13.0%	0.0%	15.3%	14.7%
TOTAL	47	100.0%	4,033	100.0%	100.0%	100.0%	100.0%
Refinance							
Low	4	4.4%	363	4.5%	20.4%	5.3%	2.6%
Moderate	11	12.1%	347	4.3%	17.9%	10.0%	5.2%
Middle	28	30.8%	1,950	24.2%	18.6%	17.9%	12.7%
Upper	38	41.8%	3,846	47.8%	43.1%	48.3%	55.2%
Unknown	10	11.0%	1,538	19.1%	0.0%	18.4%	24.3%
TOTAL	91	100.0%	8,044	100.0%	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	0	0.0%	20.4%	9.3%	8.2%
Moderate	0	0.0%	0	0.0%	17.9%	11.1%	13.8%
Middle	0	0.0%	0	0.0%	18.6%	18.5%	23.0%
Upper	4	80.0%	140	89.7%	43.1%	51.9%	49.5%
Unknown	1	20.0%	16	10.3%	0.0%	9.3%	5.6%
TOTAL	5	100.0%	156	100.0%	100.0%	100.0%	100.0%
Multifamily Loans							
Low	0	0.0%	0	0.0%	20.4%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	17.9%	0.0%	0.0%
Middle	0	0.0%	0	0.0%	18.6%	0.0%	0.0%
Upper	1	12.5%	138	5.0%	43.1%	15.8%	11.9%
Unknown	7	87.5%	2,606	95.0%	0.0%	84.2%	88.1%
TOTAL	8	100.0%	2,744	100.0%	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0	0.0%	20.4%	6.3%	3.1%
Moderate	0	0.0%	0	0.0%	17.9%	12.5%	8.9%
Middle	0	0.0%	0	0.0%	18.6%	12.5%	12.3%
Upper	0	0.0%	0	0.0%	43.1%	68.8%	75.7%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	1	20.0%	9	4.5%	20.4%	7.7%	3.1%
Moderate	0	0.0%	0	0.0%	17.9%	7.7%	5.4%
Middle	0	0.0%	0	0.0%	18.6%	23.1%	17.3%
Upper	4	80.0%	191	95.5%	43.1%	61.5%	74.2%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	5	100.0%	200	100.0%	100.0%	100.0%	100.0%
Purpose Not Applicable							
Low	0	0.0%	0	0.0%	20.4%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	17.9%	0.0%	0.0%
Middle	0	0.0%	0	0.0%	18.6%	0.0%	0.0%
Upper	0	0.0%	0	0.0%	43.1%	0.0%	0.0%
Unknown	0	0.0%	0	0.0%	0.0%	100.0%	100.0%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%

Appendix C (continued)

Distribution of 2020 Home Mortgage Lending By Borrower Income Level							
Census Tract Income Level	Bank Loans				Families by Family Income %	Aggregate HMDA Data	
	#	#%	\$ (000s)	\$ %		# %	\$ %
Home Purchase Loans							
Low	2	3.6%	90	2.0%	20.4%	4.7%	2.6%
Moderate	6	10.7%	243	5.3%	17.9%	15.0%	10.3%
Middle	12	21.4%	701	15.3%	18.6%	22.8%	21.2%
Upper	30	53.6%	3,004	65.4%	43.1%	42.2%	50.7%
Unknown	6	10.7%	554	12.1%	0.0%	15.3%	15.1%
TOTAL	56	100.0%	4,592	100.0%	100.0%	100.0%	100.0%
Refinance							
Low	4	5.5%	206	2.9%	20.4%	1.8%	0.8%
Moderate	6	8.2%	450	6.4%	17.9%	7.4%	5.0%
Middle	12	16.4%	668	9.5%	18.6%	14.3%	10.8%
Upper	44	60.3%	5,172	73.3%	43.1%	54.9%	59.9%
Unknown	7	9.6%	563	8.0%	0.0%	21.6%	23.5%
TOTAL	73	100.0%	7,059	100.0%	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	0	0.0%	20.4%	3.7%	2.2%
Moderate	0	0.0%	0	0.0%	17.9%	7.4%	4.1%
Middle	1	20.0%	25	14.7%	18.6%	29.6%	36.7%
Upper	3	60.0%	104	61.2%	43.1%	55.6%	55.0%
Unknown	1	20.0%	41	24.1%	0.0%	3.7%	2.0%
TOTAL	5	100.0%	170	100.0%	100.0%	100.0%	100.0%
Multifamily Loans							
Low	0	0.0%	0	0.0%	20.4%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	17.9%	0.0%	0.0%
Middle	0	0.0%	0	0.0%	18.6%	0.0%	0.0%
Upper	1	16.7%	275	13.1%	43.1%	7.7%	7.9%
Unknown	5	83.3%	1,822	86.9%	0.0%	92.3%	92.1%
TOTAL	6	100.0%	2,097	100.0%	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0	0.0%	20.4%	6.3%	2.9%
Moderate	0	0.0%	0	0.0%	17.9%	6.3%	9.0%
Middle	0	0.0%	0	0.0%	18.6%	18.8%	11.2%
Upper	0	0.0%	0	0.0%	43.1%	68.8%	76.9%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	0	0.0%	20.4%	19.0%	8.1%
Moderate	0	0.0%	0	0.0%	17.9%	9.5%	9.2%
Middle	2	50.0%	75	54.3%	18.6%	14.3%	5.2%
Upper	1	25.0%	26	18.8%	43.1%	52.4%	75.2%
Unknown	1	25.0%	37	26.8%	0.0%	4.8%	2.3%
TOTAL	4	100.0%	138	100.0%	100.0%	100.0%	100.0%
Purpose Not Applicable							
Low	0	0.0%	0	0.0%	20.4%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	17.9%	0.0%	0.0%
Middle	0	0.0%	0	0.0%	18.6%	0.0%	0.0%
Upper	0	0.0%	0	0.0%	43.1%	0.0%	0.0%
Unknown	0	0.0%	0	0.0%	0.0%	100.0%	100.0%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%

Appendix C (continued)

Distribution of 2019 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans				% of Businesses	Aggregate of Peer Data	
	#	#%	\$ (000s)	\$ %		%	\$ %
Low	0	0.0%	\$0	0.0%	0.0%	0.0%	0.0%
Moderate	20	10.4%	\$3,421	19.4%	13.8%	13.4%	18.5%
Middle	151	78.2%	\$9,080	51.6%	73.1%	68.5%	66.4%
Upper	22	11.4%	\$5,106	29.0%	13.1%	16.0%	14.3%
Unknown	0	0.0%	\$0	0.0%	0.0%	2.0%	0.8%
TOTAL	193	100.0%	\$17,607	100.0%	100.0%	100.0%	100.0%

Distribution of 2020 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans				% of Businesses	Aggregate of Peer Data	
	#	#%	\$ (000s)	\$ %		%	\$ %
Low	0	0.0%	\$0	0.0%	0.0%	0.0%	0.0%
Moderate	67	12.8%	\$4,589	13.1%	13.9%	13.1%	15.2%
Middle	401	76.4%	\$26,718	76.1%	72.7%	72.5%	71.8%
Upper	57	10.9%	\$3,783	10.8%	13.4%	14.0%	12.7%
Unknown	0	0.0%	\$0	0.0%	0.0%	0.4%	0.4%
TOTAL	525	100.0%	\$35,090	100.0%	100.0%	100.0%	100.0%

Distribution of 2019 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans				Families by Family Income %	Aggregate HMDA Data	
	#	#%	\$ (000s)	\$ %		# %	\$ %
Home Purchase Loans							
Low	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
Moderate	2	4.3%	157	3.9%	13.3%	14.6%	11.6%
Middle	37	78.7%	3,321	82.3%	72.8%	67.1%	66.9%
Upper	8	17.0%	555	13.8%	13.9%	18.2%	21.5%
Unknown	0	0.0%	0	0.0%	0.0%	0.1%	0.0%
TOTAL	47	100.0%	4,033	100.0%	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
Moderate	3	3.3%	117	1.5%	13.3%	10.9%	9.1%
Middle	74	81.3%	6,157	76.5%	72.8%	71.8%	71.9%
Upper	14	15.4%	1,770	22.0%	13.9%	17.1%	18.9%
Unknown	0	0.0%	0	0.0%	0.0%	0.2%	0.2%
TOTAL	91	100.0%	8,044	100.0%	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	13.3%	14.8%	12.5%
Middle	5	100.0%	156	100.0%	72.8%	70.4%	74.1%
Upper	0	0.0%	0	0.0%	13.9%	14.8%	13.4%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	5	100.0%	156	100.0%	100.0%	100.0%	100.0%
Multifamily Loans							
Low	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
Moderate	3	37.5%	1,260	45.9%	15.7%	36.8%	33.0%
Middle	3	37.5%	1,302	47.4%	70.9%	52.6%	64.3%
Upper	2	25.0%	182	6.6%	13.4%	10.5%	2.8%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	8	100.0%	2,744	100.0%	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	13.3%	18.8%	17.4%
Middle	0	0.0%	0	0.0%	72.8%	56.3%	68.0%
Upper	0	0.0%	0	0.0%	13.9%	25.0%	14.7%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	13.3%	15.4%	18.4%
Middle	3	60.0%	166	83.0%	72.8%	50.0%	47.6%
Upper	2	40.0%	34	17.0%	13.9%	30.8%	32.3%
Unknown	0	0.0%	0	0.0%	0.0%	3.8%	1.6%
TOTAL	5	100.0%	200	100.0%	100.0%	100.0%	100.0%
Purpose Not Applicable							
Low	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	13.3%	26.1%	21.5%
Middle	0	0.0%	0	0.0%	72.8%	56.5%	52.7%
Upper	0	0.0%	0	0.0%	13.9%	17.4%	25.8%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%

Distribution of 2020 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans				Families by Family Income %	Aggregate HMDA Data	
	#	##%	\$ (000s)	\$ %		# %	\$ %
Home Purchase Loans							
Low	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
Moderate	6	10.7%	393	8.6%	13.3%	10.7%	8.8%
Middle	46	82.1%	3,844	83.7%	72.8%	70.9%	70.9%
Upper	4	7.1%	355	7.7%	13.9%	18.2%	20.2%
Unknown	0	0.0%	0	0.0%	0.0%	0.1%	0.1%
TOTAL	56	100.0%	4,592	100.0%	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
Moderate	8	11.0%	891	12.6%	13.3%	9.0%	7.7%
Middle	57	78.1%	5,333	75.5%	72.8%	70.0%	69.3%
Upper	8	11.0%	835	11.8%	13.9%	19.6%	21.5%
Unknown	0	0.0%	0	0.0%	0.0%	1.3%	1.6%
TOTAL	73	100.0%	7,059	100.0%	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
Moderate	1	20.0%	16	9.4%	13.3%	7.4%	2.8%
Middle	4	80.0%	154	90.6%	72.8%	81.5%	83.3%
Upper	0	0.0%	0	0.0%	13.9%	7.4%	12.9%
Unknown	0	0.0%	0	0.0%	0.0%	3.7%	1.0%
TOTAL	5	100.0%	170	100.0%	100.0%	100.0%	100.0%
Multifamily Loans							
Low	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
Moderate	1	16.7%	35	1.7%	15.7%	30.8%	20.9%
Middle	4	66.7%	1,802	85.9%	70.9%	61.5%	71.6%
Upper	1	16.7%	260	12.4%	13.4%	7.7%	7.4%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	6	100.0%	2,097	100.0%	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	13.3%	12.5%	11.9%
Middle	0	0.0%	0	0.0%	72.8%	68.8%	68.6%
Upper	0	0.0%	0	0.0%	13.9%	18.8%	19.5%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	13.3%	0.0%	0.0%
Middle	4	100.0%	138	100.0%	72.8%	76.2%	86.5%
Upper	0	0.0%	0	0.0%	13.9%	19.0%	11.2%
Unknown	0	0.0%	0	0.0%	0.0%	4.8%	2.3%
TOTAL	4	100.0%	138	100.0%	100.0%	100.0%	100.0%
Purpose Not Applicable							
Low	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	13.3%	21.3%	16.4%
Middle	0	0.0%	0	0.0%	72.8%	48.9%	53.8%
Upper	0	0.0%	0	0.0%	13.9%	29.8%	29.8%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%

Eastern Arkansas Assessment Area

Distribution of 2019 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		Count			Dollars			Total
		Bank		Aggregate	Bank		Aggregate	Businesses
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	30	76.9%	30.7%	\$3,922	73.9%	38.1%	87.8%
	Over \$1 Million/ Unknown	9	23.1%	69.3%	\$1,387	26.1%	61.9%	12.2%
	TOTAL	39	100.0%	100.0%	\$5,309	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	19	48.7%	96.2%	\$853	16.1%	56.6%	
	\$100,001–\$250,000	15	38.5%	2.8%	\$2,284	43.0%	19.9%	
	\$250,001–\$1 Million	5	12.8%	1.1%	\$2,172	40.9%	23.5%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	39	100.0%	100.0%	\$5,309	100.0%	100.0%	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	15	50.0%		\$629	16.0%		
	\$100,001–\$250,000	12	40.0%		\$1,841	46.9%		
	\$250,001–\$1 Million	3	10.0%		\$1,452	37.0%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	30	100.0%		\$3,922	100.0%		

Distribution of 2020 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		Count			Dollars			Total
		Bank		Aggregate	Bank		Aggregate	Businesses
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	58	30.5%	20.9%	\$2,202	19.5%	21.9%	88.0%
	Over \$1 Million/ Unknown	132	69.5%	79.1%	\$9,088	80.5%	78.1%	12.0%
	TOTAL	190	100.0%	100.0%	\$11,290	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	152	80.0%	93.3%	\$4,541	40.2%	48.5%	
	\$100,001–\$250,000	34	17.9%	5.3%	\$5,057	44.8%	29.0%	
	\$250,001–\$1 Million	4	2.1%	1.4%	\$1,692	15.0%	22.5%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	190	100.0%	100.0%	\$11,290	100.0%	100.0%	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	53	91.4%		\$1,356	61.6%		
	\$100,001–\$250,000	4	6.9%		\$546	24.8%		
	\$250,001–\$1 Million	1	1.7%		\$300	13.6%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	58	100.0%		\$2,202	100.0%		

Appendix C (continued)

Distribution of 2019 Home Mortgage Lending By Borrower Income Level							
Census Tract Income Level	Bank Loans				Families by Family Income %	Aggregate HMDA Data	
	#	##%	\$ (000s)	\$ %		# %	\$ %
Home Purchase Loans							
Low	0	0.0%	0	0.0%	25.7%	3.4%	2.0%
Moderate	3	25.0%	62	14.7%	19.1%	18.0%	12.2%
Middle	3	25.0%	172	40.9%	19.8%	23.8%	22.0%
Upper	6	50.0%	187	44.4%	35.4%	33.4%	42.8%
Unknown	0	0.0%	0	0.0%	0.0%	21.4%	20.9%
TOTAL	12	100.0%	421	100.0%	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	0	0.0%	25.7%	6.0%	3.7%
Moderate	2	18.2%	43	7.8%	19.1%	10.3%	6.0%
Middle	1	9.1%	56	10.1%	19.8%	13.7%	9.0%
Upper	7	63.6%	443	80.3%	35.4%	49.6%	57.6%
Unknown	1	9.1%	10	1.8%	0.0%	20.5%	23.7%
TOTAL	11	100.0%	552	100.0%	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	0	0.0%	25.7%	0.0%	0.0%
Moderate	1	25.0%	14	7.3%	19.1%	6.3%	1.9%
Middle	0	0.0%	0	0.0%	19.8%	31.3%	23.4%
Upper	3	75.0%	177	92.7%	35.4%	62.5%	74.7%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	4	100.0%	191	100.0%	100.0%	100.0%	100.0%
Multifamily Loans							
Low	0	0.0%	0	0.0%	25.7%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	19.1%	0.0%	0.0%
Middle	0	0.0%	0	0.0%	19.8%	0.0%	0.0%
Upper	0	0.0%	0	0.0%	35.4%	0.0%	0.0%
Unknown	0	0.0%	0	0.0%	0.0%	100.0%	100.0%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0	0.0%	25.7%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	19.1%	7.7%	3.1%
Middle	0	0.0%	0	0.0%	19.8%	7.7%	3.1%
Upper	0	0.0%	0	0.0%	35.4%	61.5%	83.2%
Unknown	0	0.0%	0	0.0%	0.0%	23.1%	10.7%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	0	0.0%	25.7%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	19.1%	11.1%	11.6%
Middle	0	0.0%	0	0.0%	19.8%	33.3%	12.4%
Upper	0	0.0%	0	0.0%	35.4%	55.6%	76.0%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%
Purpose Not Applicable							
Low	0	0.0%	0	0.0%	25.7%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	19.1%	0.0%	0.0%
Middle	0	0.0%	0	0.0%	19.8%	0.0%	0.0%
Upper	0	0.0%	0	0.0%	35.4%	0.0%	0.0%
Unknown	0	0.0%	0	0.0%	0.0%	100.0%	100.0%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%

Appendix C (continued)

Distribution of 2020 Home Mortgage Lending By Borrower Income Level							
Census Tract Income Level	Bank Loans				Families by Family Income %	Aggregate HMDA Data	
	#	#%	\$ (000s)	\$ %		# %	\$ %
Home Purchase Loans							
Low	1	9.1%	20	3.5%	25.7%	5.9%	3.4%
Moderate	2	18.2%	77	13.5%	19.1%	19.4%	15.0%
Middle	1	9.1%	28	4.9%	19.8%	22.3%	22.6%
Upper	7	63.6%	445	78.1%	35.4%	32.1%	37.9%
Unknown	0	0.0%	0	0.0%	0.0%	20.3%	21.0%
TOTAL	11	100.0%	570	100.0%	100.0%	100.0%	100.0%
Refinance							
Low	4	14.8%	76	5.0%	25.7%	4.1%	1.0%
Moderate	4	14.8%	111	7.3%	19.1%	5.0%	1.9%
Middle	6	22.2%	303	19.9%	19.8%	12.4%	8.9%
Upper	13	48.1%	1,036	67.9%	35.4%	63.6%	71.0%
Unknown	0	0.0%	0	0.0%	0.0%	14.9%	17.3%
TOTAL	27	100.0%	1,526	100.0%	100.0%	100.0%	100.0%
Home Improvement							
Low	2	22.2%	83	32.5%	25.7%	15.0%	11.4%
Moderate	0	0.0%	0	0.0%	19.1%	20.0%	17.7%
Middle	1	11.1%	30	11.8%	19.8%	5.0%	3.6%
Upper	6	66.7%	142	55.7%	35.4%	55.0%	63.5%
Unknown	0	0.0%	0	0.0%	0.0%	5.0%	3.7%
TOTAL	9	100.0%	255	100.0%	100.0%	100.0%	100.0%
Multifamily Loans							
Low	0	0.0%	0	0.0%	25.7%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	19.1%	0.0%	0.0%
Middle	0	0.0%	0	0.0%	19.8%	0.0%	0.0%
Upper	1	100.0%	260	100.0%	35.4%	50.0%	43.7%
Unknown	0	0.0%	0	0.0%	0.0%	50.0%	56.3%
TOTAL	1	100.0%	260	100.0%	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0	0.0%	25.7%	11.1%	6.6%
Moderate	0	0.0%	0	0.0%	19.1%	0.0%	0.0%
Middle	0	0.0%	0	0.0%	19.8%	0.0%	0.0%
Upper	0	0.0%	0	0.0%	35.4%	88.9%	93.4%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	0	0.0%	25.7%	23.1%	12.3%
Moderate	0	0.0%	0	0.0%	19.1%	15.4%	4.2%
Middle	1	100.0%	56	100.0%	19.8%	7.7%	8.1%
Upper	0	0.0%	0	0.0%	35.4%	53.8%	75.4%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	1	100.0%	56	100.0%	100.0%	100.0%	100.0%
Purpose Not Applicable							
Low	0	0.0%	0	0.0%	25.7%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	19.1%	0.0%	0.0%
Middle	0	0.0%	0	0.0%	19.8%	0.0%	0.0%
Upper	0	0.0%	0	0.0%	35.4%	0.0%	0.0%
Unknown	0	0.0%	0	0.0%	0.0%	100.0%	100.0%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%

Appendix C (continued)

Distribution of 2019 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans				% of Businesses	Aggregate of Peer Data	
	#	#%	\$ (000s)	\$ %		%	\$ %
Low	3	7.7%	\$479	9.0%	8.9%	4.5%	4.8%
Moderate	23	59.0%	\$3,216	60.6%	28.4%	22.4%	14.2%
Middle	13	33.3%	\$1,613	30.4%	60.5%	66.1%	78.9%
Upper	0	0.0%	\$0	0.0%	2.3%	3.9%	0.8%
Unknown	0	0.0%	\$0	0.0%	0.0%	3.0%	1.3%
TOTAL	39	100.0%	\$5,308	100.0%	100.0%	100.0%	100.0%

Distribution of 2020 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans				% of Businesses	Aggregate of Peer Data	
	#	#%	\$ (000s)	\$ %		%	\$ %
Low	19	10.0%	\$976	8.6%	8.3%	6.3%	6.2%
Moderate	119	62.6%	\$7,781	68.9%	27.6%	33.0%	33.1%
Middle	51	26.8%	\$2,524	22.4%	61.9%	47.3%	56.4%
Upper	1	0.5%	\$10	0.1%	2.2%	1.5%	1.8%
Unknown	0	0.0%	\$0	0.0%	0.0%	11.8%	2.6%
TOTAL	190	100.0%	\$11,291	100.0%	100.0%	100.0%	100.0%

Appendix C (continued)

Distribution of 2019 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans				Families by Family Income %	Aggregate HMDA Data	
	#	#%	\$ (000s)	\$ %		# %	\$ %
Home Purchase Loans							
Low	1	8.3%	38	9.0%	1.9%	2.2%	2.8%
Moderate	7	58.3%	207	49.2%	24.2%	13.0%	11.2%
Middle	4	33.3%	176	41.8%	69.1%	80.5%	82.9%
Upper	0	0.0%	0	0.0%	4.8%	4.3%	3.2%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	12	100.0%	421	100.0%	100.0%	100.0%	100.0%
Refinance							
Low	1	9.1%	27	4.9%	1.9%	0.9%	0.2%
Moderate	10	90.9%	525	95.1%	24.2%	17.1%	14.4%
Middle	0	0.0%	0	0.0%	69.1%	77.8%	79.3%
Upper	0	0.0%	0	0.0%	4.8%	3.4%	4.4%
Unknown	0	0.0%	0	0.0%	0.0%	0.9%	1.7%
TOTAL	11	100.0%	552	100.0%	100.0%	100.0%	100.0%
Home Improvement							
Low	1	25.0%	14	7.3%	1.9%	6.3%	1.9%
Moderate	3	75.0%	177	92.7%	24.2%	25.0%	26.0%
Middle	0	0.0%	0	0.0%	69.1%	62.5%	69.1%
Upper	0	0.0%	0	0.0%	4.8%	6.3%	3.0%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	4	100.0%	191	100.0%	100.0%	100.0%	100.0%
Multifamily Loans							
Low	0	0.0%	0	0.0%	8.4%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	32.2%	50.0%	93.4%
Middle	0	0.0%	0	0.0%	58.7%	50.0%	6.6%
Upper	0	0.0%	0	0.0%	0.7%	0.0%	0.0%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0	0.0%	1.9%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	24.2%	7.7%	3.1%
Middle	0	0.0%	0	0.0%	69.1%	92.3%	96.9%
Upper	0	0.0%	0	0.0%	4.8%	0.0%	0.0%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	0	0.0%	1.9%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	24.2%	11.1%	9.5%
Middle	0	0.0%	0	0.0%	69.1%	88.9%	90.5%
Upper	0	0.0%	0	0.0%	4.8%	0.0%	0.0%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%
Purpose Not Applicable							
Low	0	0.0%	0	0.0%	1.9%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	24.2%	40.0%	51.2%
Middle	0	0.0%	0	0.0%	69.1%	50.0%	39.8%
Upper	0	0.0%	0	0.0%	4.8%	10.0%	8.9%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%

Appendix C (continued)

Distribution of 2020 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans				Families by Family Income %	Aggregate HMDA Data	
	#	#%	\$ (000s)	\$ %		# %	\$ %
Home Purchase Loans							
Low	0	0.0%	0	0.0%	1.9%	0.3%	0.4%
Moderate	7	63.6%	301	52.8%	24.2%	13.5%	10.4%
Middle	4	36.4%	269	47.2%	69.1%	85.1%	87.8%
Upper	0	0.0%	0	0.0%	4.8%	0.8%	0.7%
Unknown	0	0.0%	0	0.0%	0.0%	0.3%	0.8%
TOTAL	11	100.0%	570	100.0%	100.0%	100.0%	100.0%
Refinance							
Low	1	3.7%	249	16.3%	1.9%	0.4%	0.7%
Moderate	19	70.4%	756	49.5%	24.2%	21.9%	15.0%
Middle	7	25.9%	521	34.1%	69.1%	71.9%	79.7%
Upper	0	0.0%	0	0.0%	4.8%	5.4%	4.3%
Unknown	0	0.0%	0	0.0%	0.0%	0.4%	0.3%
TOTAL	27	100.0%	1,526	100.0%	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	0	0.0%	1.9%	0.0%	0.0%
Moderate	5	55.6%	123	48.2%	24.2%	25.0%	14.8%
Middle	4	44.4%	132	51.8%	69.1%	75.0%	85.2%
Upper	0	0.0%	0	0.0%	4.8%	0.0%	0.0%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	9	100.0%	255	100.0%	100.0%	100.0%	100.0%
Multifamily Loans							
Low	0	0.0%	0	0.0%	8.4%	0.0%	0.0%
Moderate	1	100.0%	260	100.0%	32.2%	50.0%	43.7%
Middle	0	0.0%	0	0.0%	58.7%	50.0%	56.3%
Upper	0	0.0%	0	0.0%	0.7%	0.0%	0.0%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	1	100.0%	260	100.0%	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0	0.0%	1.9%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	24.2%	0.0%	0.0%
Middle	0	0.0%	0	0.0%	69.1%	100.0%	100.0%
Upper	0	0.0%	0	0.0%	4.8%	0.0%	0.0%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	0	0.0%	1.9%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	24.2%	0.0%	0.0%
Middle	1	100.0%	56	100.0%	69.1%	92.3%	93.0%
Upper	0	0.0%	0	0.0%	4.8%	7.7%	7.0%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	1	100.0%	56	100.0%	100.0%	100.0%	100.0%
Purpose Not Applicable							
Low	0	0.0%	0	0.0%	1.9%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	24.2%	34.9%	24.2%
Middle	0	0.0%	0	0.0%	69.1%	60.5%	70.8%
Upper	0	0.0%	0	0.0%	4.8%	4.7%	5.0%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%

Southern Arkansas Assessment Area

Distribution of 2019 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		Count			Dollars			Total
		Bank		Aggregate	Bank		Aggregate	Businesses
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	67	68.4%	30.1%	\$8,885	45.9%	37.4%	86.8%
	Over \$1 Million/ Unknown	31	31.6%	69.9%	\$10,484	54.1%	62.6%	13.2%
	TOTAL	98	100.0%	100.0%	\$19,369	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	67	68.4%	90.3%	\$2,591	13.4%	30.8%	
	\$100,001–\$250,000	19	19.4%	5.1%	\$3,202	16.5%	18.6%	
	\$250,001–\$1 Million	10	10.2%	4.6%	\$6,134	31.7%	50.6%	
	Over \$1 Million	2	2.0%	0.0%	\$7,442	38.4%	0.0%	
	TOTAL	98	100.0%	100.0%	\$19,369	100.0%	100.0%	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	45	67.2%		\$1,437	16.2%		
	\$100,001–\$250,000	16	23.9%		\$2,590	29.2%		
	\$250,001–\$1 Million	5	7.5%		\$2,858	32.2%		
	Over \$1 Million	1	1.5%		\$2,000	22.5%		
	TOTAL	67	100.0%		\$8,885	100.0%		

Distribution of 2020 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		Count			Dollars			Total
		Bank		Aggregate	Bank		Aggregate	Businesses
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	147	54.4%	32.1%	\$8,073	33.1%	30.8%	86.8%
	Over \$1 Million/ Unknown	123	45.6%	67.9%	\$16,305	66.9%	69.2%	13.2%
	TOTAL	270	100.0%	100.0%	\$24,378	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	216	80.0%	86.4%	\$7,946	32.6%	32.8%	
	\$100,001–\$250,000	31	11.5%	8.6%	\$5,127	21.0%	25.3%	
	\$250,001–\$1 Million	23	8.5%	5.0%	\$11,305	46.4%	41.9%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	270	100.0%	100.0%	\$24,378	100.0%	100.0%	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	131	89.1%		\$4,497	55.7%		
	\$100,001–\$250,000	12	8.2%		\$1,888	23.4%		
	\$250,001–\$1 Million	4	2.7%		\$1,688	20.9%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	147	100.0%		\$8,073	100.0%		

Appendix C (continued)

Distribution of 2019 Home Mortgage Lending By Borrower Income Level							
Census Tract Income Level	Bank Loans				Families by Family Income %	Aggregate HMDA Data	
	#	#%	\$ (000s)	\$ %		# %	\$ %
Home Purchase Loans							
Low	0	0.0%	0	0.0%	23.9%	2.5%	1.4%
Moderate	1	4.2%	50	1.8%	16.5%	14.6%	8.4%
Middle	2	8.3%	66	2.4%	17.1%	18.8%	13.7%
Upper	16	66.7%	2,364	85.0%	42.5%	50.8%	63.1%
Unknown	5	20.8%	301	10.8%	0.0%	13.3%	13.4%
TOTAL	24	100.0%	2,781	100.0%	100.0%	100.0%	100.0%
Refinance							
Low	5	16.1%	151	7.2%	23.9%	4.6%	2.0%
Moderate	4	12.9%	144	6.9%	16.5%	14.2%	8.5%
Middle	6	19.4%	375	18.0%	17.1%	13.5%	8.5%
Upper	15	48.4%	1,348	64.6%	42.5%	54.1%	63.5%
Unknown	1	3.2%	68	3.3%	0.0%	13.5%	17.5%
TOTAL	31	100.0%	2,086	100.0%	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	0	0.0%	23.9%	8.2%	7.0%
Moderate	0	0.0%	0	0.0%	16.5%	10.2%	5.0%
Middle	0	0.0%	0	0.0%	17.1%	16.3%	16.7%
Upper	1	100.0%	32	100.0%	42.5%	55.1%	56.3%
Unknown	0	0.0%	0	0.0%	0.0%	10.2%	15.0%
TOTAL	1	100.0%	32	100.0%	100.0%	100.0%	100.0%
Multifamily Loans							
Low	0	0.0%	0	0.0%	23.9%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	16.5%	0.0%	0.0%
Middle	0	0.0%	0	0.0%	17.1%	0.0%	0.0%
Upper	0	0.0%	0	0.0%	42.5%	0.0%	0.0%
Unknown	1	100.0%	168	100.0%	0.0%	100.0%	100.0%
TOTAL	1	100.0%	168	100.0%	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0	0.0%	23.9%	8.0%	2.9%
Moderate	0	0.0%	0	0.0%	16.5%	4.0%	2.5%
Middle	0	0.0%	0	0.0%	17.1%	12.0%	6.2%
Upper	0	0.0%	0	0.0%	42.5%	68.0%	78.2%
Unknown	0	0.0%	0	0.0%	0.0%	8.0%	10.3%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	0	0.0%	23.9%	3.7%	1.0%
Moderate	1	25.0%	13	10.2%	16.5%	25.9%	12.1%
Middle	1	25.0%	32	25.2%	17.1%	14.8%	7.8%
Upper	2	50.0%	82	64.6%	42.5%	44.4%	69.8%
Unknown	0	0.0%	0	0.0%	0.0%	11.1%	9.3%
TOTAL	4	100.0%	127	100.0%	100.0%	100.0%	100.0%
Purpose Not Applicable							
Low	0	0.0%	0	0.0%	23.9%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	16.5%	0.0%	0.0%
Middle	0	0.0%	0	0.0%	17.1%	0.0%	0.0%
Upper	0	0.0%	0	0.0%	42.5%	0.0%	0.0%
Unknown	0	0.0%	0	0.0%	0.0%	100.0%	100.0%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%

Appendix C (continued)

Distribution of 2020 Home Mortgage Lending By Borrower Income Level							
Census Tract Income Level	Bank Loans				Families by Family Income %	Aggregate HMDA Data	
	#	#%	\$ (000s)	\$ %		# %	\$ %
Home Purchase Loans							
Low	0	0.0%	0	0.0%	23.9%	3.8%	1.8%
Moderate	2	9.5%	103	6.6%	16.5%	14.6%	8.7%
Middle	2	9.5%	19	1.2%	17.1%	18.4%	14.7%
Upper	9	42.9%	808	52.1%	42.5%	46.0%	58.2%
Unknown	8	38.1%	621	40.0%	0.0%	17.3%	16.6%
TOTAL	21	100.0%	1,551	100.0%	100.0%	100.0%	100.0%
Refinance							
Low	3	9.4%	162	8.3%	23.9%	1.9%	0.8%
Moderate	5	15.6%	189	9.6%	16.5%	6.9%	3.5%
Middle	8	25.0%	350	17.9%	17.1%	11.7%	7.9%
Upper	10	31.3%	857	43.7%	42.5%	59.4%	67.5%
Unknown	6	18.8%	402	20.5%	0.0%	20.2%	20.4%
TOTAL	32	100.0%	1,960	100.0%	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	0	0.0%	23.9%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	16.5%	8.7%	4.1%
Middle	0	0.0%	0	0.0%	17.1%	8.7%	7.9%
Upper	5	100.0%	107	100.0%	42.5%	82.6%	88.0%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	5	100.0%	107	100.0%	100.0%	100.0%	100.0%
Multifamily Loans							
Low	0	0.0%	0	0.0%	23.9%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	16.5%	0.0%	0.0%
Middle	0	0.0%	0	0.0%	17.1%	0.0%	0.0%
Upper	1	100.0%	130	100.0%	42.5%	50.0%	15.7%
Unknown	0	0.0%	0	0.0%	0.0%	50.0%	84.3%
TOTAL	1	100.0%	130	100.0%	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0	0.0%	23.9%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	16.5%	0.0%	0.0%
Middle	0	0.0%	0	0.0%	17.1%	28.6%	64.2%
Upper	0	0.0%	0	0.0%	42.5%	71.4%	35.8%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	0	0.0%	23.9%	5.3%	4.6%
Moderate	0	0.0%	0	0.0%	16.5%	5.3%	1.1%
Middle	0	0.0%	0	0.0%	17.1%	15.8%	16.7%
Upper	1	100.0%	97	100.0%	42.5%	73.7%	77.7%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	1	100.0%	97	100.0%	100.0%	100.0%	100.0%
Purpose Not Applicable							
Low	0	0.0%	0	0.0%	23.9%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	16.5%	0.0%	0.0%
Middle	0	0.0%	0	0.0%	17.1%	0.0%	0.0%
Upper	0	0.0%	0	0.0%	42.5%	0.0%	0.0%
Unknown	0	0.0%	0	0.0%	0.0%	100.0%	100.0%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%

Appendix C (continued)

Distribution of 2019 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans				% of Businesses	Aggregate of Peer Data	
	#	#%	\$ (000s)	\$ %		%	\$ %
Low	0	0.0%	\$0	0.0%	0.0%	0.0%	0.0%
Moderate	19	19.4%	\$6,737	34.8%	23.6%	20.2%	13.2%
Middle	32	32.7%	\$4,273	22.1%	45.5%	44.9%	41.2%
Upper	47	48.0%	\$8,359	43.2%	30.9%	32.9%	45.3%
Unknown	0	0.0%	\$0	0.0%	0.0%	2.0%	0.4%
TOTAL	98	100.0%	\$19,369	100.0%	100.0%	100.0%	100.0%

Distribution of 2020 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans				% of Businesses	Aggregate of Peer Data	
	#	#%	\$ (000s)	\$ %		%	\$ %
Low	0	0.0%	\$0	0.0%	0.0%	0.0%	0.0%
Moderate	52	19.3%	\$4,777	19.6%	24.2%	21.5%	20.5%
Middle	98	36.3%	\$9,519	39.0%	45.0%	47.9%	44.7%
Upper	120	44.4%	\$10,083	41.4%	30.7%	30.0%	34.7%
Unknown	0	0.0%	\$0	0.0%	0.0%	0.5%	0.1%
TOTAL	270	100.0%	\$24,379	100.0%	100.0%	100.0%	100.0%

Distribution of 2019 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans				Families by Family Income %	Aggregate HMDA Data	
	#	##%	\$ (000s)	\$ %		# %	\$ %
Home Purchase Loans							
Low	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
Moderate	4	16.7%	175	6.3%	21.1%	16.5%	14.3%
Middle	9	37.5%	1,254	45.1%	51.9%	43.6%	37.6%
Upper	11	45.8%	1,352	48.6%	27.0%	39.8%	47.9%
Unknown	0	0.0%	0	0.0%	0.0%	0.1%	0.1%
TOTAL	24	100.0%	2,781	100.0%	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
Moderate	6	19.4%	456	21.9%	21.1%	17.2%	15.8%
Middle	16	51.6%	1,049	50.3%	51.9%	43.6%	35.4%
Upper	9	29.0%	581	27.9%	27.0%	37.3%	46.7%
Unknown	0	0.0%	0	0.0%	0.0%	2.0%	2.0%
TOTAL	31	100.0%	2,086	100.0%	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	21.1%	18.4%	21.7%
Middle	0	0.0%	0	0.0%	51.9%	46.9%	46.7%
Upper	1	100.0%	32	100.0%	27.0%	34.7%	31.6%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	1	100.0%	32	100.0%	100.0%	100.0%	100.0%
Multifamily Loans							
Low	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	51.1%	25.0%	15.5%
Middle	1	100.0%	168	100.0%	37.6%	75.0%	84.5%
Upper	0	0.0%	0	0.0%	11.3%	0.0%	0.0%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	1	100.0%	168	100.0%	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	21.1%	0.0%	0.0%
Middle	0	0.0%	0	0.0%	51.9%	48.0%	47.7%
Upper	0	0.0%	0	0.0%	27.0%	52.0%	52.3%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	21.1%	11.1%	25.4%
Middle	2	50.0%	45	35.4%	51.9%	48.1%	40.3%
Upper	2	50.0%	82	64.6%	27.0%	40.7%	34.3%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	4	100.0%	127	100.0%	100.0%	100.0%	100.0%
Purpose Not Applicable							
Low	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	21.1%	20.0%	18.4%
Middle	0	0.0%	0	0.0%	51.9%	48.0%	42.6%
Upper	0	0.0%	0	0.0%	27.0%	32.0%	39.0%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%

Distribution of 2020 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans				Families by Family Income %	Aggregate HMDA Data	
	#	#%	\$ (000s)	\$ %		# %	\$ %
Home Purchase Loans							
Low	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
Moderate	6	28.6%	629	40.6%	21.1%	22.3%	19.3%
Middle	8	38.1%	630	40.6%	51.9%	42.0%	36.4%
Upper	7	33.3%	292	18.8%	27.0%	35.7%	44.2%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	21	100.0%	1,551	100.0%	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
Moderate	7	21.9%	248	12.7%	21.1%	23.3%	20.3%
Middle	12	37.5%	686	35.0%	51.9%	40.2%	37.2%
Upper	13	40.6%	1,026	52.3%	27.0%	36.5%	42.5%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	32	100.0%	1,960	100.0%	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	21.1%	26.1%	43.9%
Middle	2	40.0%	33	30.8%	51.9%	39.1%	30.8%
Upper	3	60.0%	74	69.2%	27.0%	34.8%	25.3%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	5	100.0%	107	100.0%	100.0%	100.0%	100.0%
Multifamily Loans							
Low	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	51.1%	25.0%	10.9%
Middle	1	100.0%	130	100.0%	37.6%	75.0%	89.1%
Upper	0	0.0%	0	0.0%	11.3%	0.0%	0.0%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	1	100.0%	130	100.0%	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	21.1%	14.3%	4.9%
Middle	0	0.0%	0	0.0%	51.9%	28.6%	23.0%
Upper	0	0.0%	0	0.0%	27.0%	57.1%	72.1%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	21.1%	21.1%	37.5%
Middle	0	0.0%	0	0.0%	51.9%	42.1%	33.6%
Upper	1	100.0%	97	100.0%	27.0%	36.8%	28.9%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	1	100.0%	97	100.0%	100.0%	100.0%	100.0%
Purpose Not Applicable							
Low	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	21.1%	22.6%	13.6%
Middle	0	0.0%	0	0.0%	51.9%	43.5%	45.0%
Upper	0	0.0%	0	0.0%	27.0%	33.9%	41.5%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%

Northeastern Arkansas Assessment Area

Distribution of 2019 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		Count			Dollars			Total
		Bank		Aggregate	Bank		Aggregate	Businesses
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	19	65.5%	31.9%	\$1,440	57.7%	32.9%	87.7%
	Over \$1 Million/ Unknown	10	34.5%	68.1%	\$1,056	42.3%	67.1%	12.3%
	TOTAL	29	100.0%	100.0%	\$2,496	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	22	75.9%	95.9%	\$739	29.6%	58.7%	
	\$100,001–\$250,000	4	13.8%	3.2%	\$523	21.0%	24.8%	
	\$250,001–\$1 Million	3	10.3%	1.0%	\$1,234	49.4%	16.5%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	29	100.0%	100.0%	\$2,496	100.0%	100.0%	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	16	84.2%		\$541	37.6%		
	\$100,001–\$250,000	1	5.3%		\$126	8.8%		
	\$250,001–\$1 Million	2	10.5%		\$773	53.7%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	19	100.0%		\$1,440	100.0%		

Distribution of 2020 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		Count			Dollars			Total
		Bank		Aggregate	Bank		Aggregate	Businesses
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	63	51.6%	32.6%	\$3,498	52.2%	36.7%	86.7%
	Over \$1 Million/ Unknown	59	48.4%	67.4%	\$3,198	47.8%	63.3%	13.3%
	TOTAL	122	100.0%	100.0%	\$6,696	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	107	87.7%	88.4%	\$2,926	43.7%	41.3%	
	\$100,001–\$250,000	10	8.2%	8.9%	\$1,297	19.4%	30.2%	
	\$250,001–\$1 Million	5	4.1%	2.7%	\$2,473	36.9%	28.4%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	122	100.0%	100.0%	\$6,696	100.0%	100.0%	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	57	90.5%		\$1,615	46.2%		
	\$100,001–\$250,000	3	4.8%		\$445	12.7%		
	\$250,001–\$1 Million	3	4.8%		\$1,438	41.1%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	63	100.0%		\$3,498	100.0%		

Appendix C (continued)

Distribution of 2019 Home Mortgage Lending By Borrower Income Level							
Census Tract Income Level	Bank Loans				Families by Family Income %	Aggregate HMDA Data	
	#	%	\$ (000s)	\$ %		# %	\$ %
Home Purchase Loans							
Low	0	0.0%	0	0.0%	24.5%	3.4%	1.9%
Moderate	2	11.8%	144	13.6%	18.9%	14.3%	10.6%
Middle	6	35.3%	329	31.1%	18.2%	17.9%	15.1%
Upper	8	47.1%	558	52.8%	38.5%	37.7%	45.8%
Unknown	1	5.9%	26	2.5%	0.0%	26.7%	26.7%
TOTAL	17	100.0%	1,057	100.0%	100.0%	100.0%	100.0%
Refinance							
Low	4	9.1%	94	3.0%	24.5%	5.7%	2.3%
Moderate	4	9.1%	204	6.4%	18.9%	11.3%	6.2%
Middle	12	27.3%	960	30.1%	18.2%	16.0%	12.3%
Upper	21	47.7%	1,735	54.5%	38.5%	48.1%	56.7%
Unknown	3	6.8%	192	6.0%	0.0%	18.9%	22.5%
TOTAL	44	100.0%	3,185	100.0%	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	0	0.0%	24.5%	4.8%	3.3%
Moderate	1	25.0%	17	19.5%	18.9%	19.0%	9.1%
Middle	2	50.0%	49	56.3%	18.2%	14.3%	8.0%
Upper	1	25.0%	21	24.1%	38.5%	61.9%	79.6%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	4	100.0%	87	100.0%	100.0%	100.0%	100.0%
Multifamily Loans							
Low	0	0.0%	0	0.0%	24.5%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	18.9%	0.0%	0.0%
Middle	1	20.0%	115	15.4%	18.2%	6.7%	1.8%
Upper	2	40.0%	284	38.1%	38.5%	26.7%	17.7%
Unknown	2	40.0%	346	46.4%	0.0%	66.7%	80.5%
TOTAL	5	100.0%	745	100.0%	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0	0.0%	24.5%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	18.9%	28.6%	13.0%
Middle	0	0.0%	0	0.0%	18.2%	0.0%	0.0%
Upper	0	0.0%	0	0.0%	38.5%	71.4%	87.0%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	0	0.0%	24.5%	16.7%	12.1%
Moderate	0	0.0%	0	0.0%	18.9%	0.0%	0.0%
Middle	0	0.0%	0	0.0%	18.2%	16.7%	4.7%
Upper	1	100.0%	25	100.0%	38.5%	66.7%	83.2%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	1	100.0%	25	100.0%	100.0%	100.0%	100.0%
Purpose Not Applicable							
Low	0	0.0%	0	0.0%	24.5%	3.0%	1.8%
Moderate	0	0.0%	0	0.0%	18.9%	0.0%	0.0%
Middle	0	0.0%	0	0.0%	18.2%	0.0%	0.0%
Upper	0	0.0%	0	0.0%	38.5%	0.0%	0.0%
Unknown	0	0.0%	0	0.0%	0.0%	97.0%	98.2%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%

Appendix C (continued)

Distribution of 2020 Home Mortgage Lending By Borrower Income Level							
Census Tract Income Level	Bank Loans				Families by Family Income %	Aggregate HMDA Data	
	#	#%	\$ (000s)	\$ %		# %	\$ %
Home Purchase Loans							
Low	0	0.0%	0	0.0%	24.5%	0.9%	0.4%
Moderate	0	0.0%	0	0.0%	18.9%	16.4%	13.0%
Middle	3	17.6%	156	17.4%	18.2%	21.8%	17.8%
Upper	9	52.9%	435	48.6%	38.5%	41.9%	51.5%
Unknown	5	29.4%	304	34.0%	0.0%	19.0%	17.3%
TOTAL	17	100.0%	895	100.0%	100.0%	100.0%	100.0%
Refinance							
Low	1	4.0%	44	2.2%	24.5%	2.4%	1.0%
Moderate	0	0.0%	0	0.0%	18.9%	5.1%	3.0%
Middle	4	16.0%	158	7.8%	18.2%	12.3%	9.1%
Upper	17	68.0%	1,645	80.7%	38.5%	57.5%	64.1%
Unknown	3	12.0%	191	9.4%	0.0%	22.6%	22.8%
TOTAL	25	100.0%	2,038	100.0%	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	0	0.0%	24.5%	0.0%	0.0%
Moderate	2	40.0%	57	32.9%	18.9%	7.7%	3.7%
Middle	0	0.0%	0	0.0%	18.2%	30.8%	33.7%
Upper	3	60.0%	116	67.1%	38.5%	57.7%	59.2%
Unknown	0	0.0%	0	0.0%	0.0%	3.8%	3.4%
TOTAL	5	100.0%	173	100.0%	100.0%	100.0%	100.0%
Multifamily Loans							
Low	0	0.0%	0	0.0%	24.5%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	18.9%	0.0%	0.0%
Middle	0	0.0%	0	0.0%	18.2%	0.0%	0.0%
Upper	1	33.3%	60	12.4%	38.5%	7.7%	1.0%
Unknown	2	66.7%	424	87.6%	0.0%	92.3%	99.0%
TOTAL	3	100.0%	484	100.0%	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0	0.0%	24.5%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	18.9%	0.0%	0.0%
Middle	0	0.0%	0	0.0%	18.2%	0.0%	0.0%
Upper	0	0.0%	0	0.0%	38.5%	100.0%	100.0%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	0	0.0%	24.5%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	18.9%	0.0%	0.0%
Middle	0	0.0%	0	0.0%	18.2%	0.0%	0.0%
Upper	0	0.0%	0	0.0%	38.5%	50.0%	43.3%
Unknown	0	0.0%	0	0.0%	0.0%	50.0%	56.7%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%
Purpose Not Applicable							
Low	0	0.0%	0	0.0%	24.5%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	18.9%	0.0%	0.0%
Middle	0	0.0%	0	0.0%	18.2%	0.0%	0.0%
Upper	0	0.0%	0	0.0%	38.5%	2.0%	3.6%
Unknown	0	0.0%	0	0.0%	0.0%	98.0%	96.4%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%

Appendix C (continued)

Distribution of 2019 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans				% of Businesses	Aggregate of Peer Data	
	#	#%	\$ (000s)	\$ %		%	\$ %
Low	0	0.0%	\$0	0.0%	0.0%	0.0%	0.0%
Moderate	5	17.2%	\$619	24.8%	25.1%	19.0%	15.6%
Middle	22	75.9%	\$1,837	73.6%	66.5%	63.5%	70.1%
Upper	2	6.9%	\$41	1.6%	8.4%	13.9%	12.7%
Unknown	0	0.0%	\$0	0.0%	0.0%	3.6%	1.6%
TOTAL	29	100.0%	\$2,497	100.0%	100.0%	100.0%	100.0%

Distribution of 2020 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans				% of Businesses	Aggregate of Peer Data	
	#	#%	\$ (000s)	\$ %		%	\$ %
Low	0	0.0%	\$0	0.0%	0.0%	0.0%	0.0%
Moderate	10	8.2%	\$423	6.3%	22.6%	20.5%	18.4%
Middle	101	82.8%	\$5,005	74.7%	68.0%	68.8%	70.7%
Upper	11	9.0%	\$1,268	18.9%	9.4%	10.4%	10.9%
Unknown	0	0.0%	\$0	0.0%	0.0%	0.4%	0.0%
TOTAL	122	100.0%	\$6,696	100.0%	100.0%	100.0%	100.0%

Distribution of 2019 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans				Families by Family Income %	Aggregate HMDA Data	
	#	##%	\$ (000s)	\$ %		# %	\$ %
Home Purchase Loans							
Low	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	20.6%	13.0%	11.7%
Middle	14	82.4%	971	91.9%	68.1%	72.4%	72.8%
Upper	3	17.6%	86	8.1%	11.3%	14.6%	15.6%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	17	100.0%	1,057	100.0%	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
Moderate	2	4.5%	277	8.7%	20.6%	10.8%	10.6%
Middle	36	81.8%	2,475	77.7%	68.1%	72.6%	69.5%
Upper	6	13.6%	433	13.6%	11.3%	16.5%	19.9%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	44	100.0%	3,185	100.0%	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
Moderate	1	25.0%	28	32.2%	20.6%	23.8%	23.2%
Middle	2	50.0%	38	43.7%	68.1%	47.6%	56.3%
Upper	1	25.0%	21	24.1%	11.3%	28.6%	20.5%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	4	100.0%	87	100.0%	100.0%	100.0%	100.0%
Multifamily Loans							
Low	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
Moderate	2	40.0%	171	23.0%	22.6%	40.0%	25.0%
Middle	3	60.0%	574	77.0%	75.3%	53.3%	35.8%
Upper	0	0.0%	0	0.0%	2.1%	6.7%	39.2%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	5	100.0%	745	100.0%	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	20.6%	14.3%	5.7%
Middle	0	0.0%	0	0.0%	68.1%	71.4%	79.1%
Upper	0	0.0%	0	0.0%	11.3%	14.3%	15.2%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	20.6%	16.7%	22.7%
Middle	1	100.0%	25	100.0%	68.1%	83.3%	77.3%
Upper	0	0.0%	0	0.0%	11.3%	0.0%	0.0%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	1	100.0%	25	100.0%	100.0%	100.0%	100.0%
Purpose Not Applicable							
Low	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	20.6%	36.4%	39.2%
Middle	0	0.0%	0	0.0%	68.1%	60.6%	58.8%
Upper	0	0.0%	0	0.0%	11.3%	3.0%	2.0%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%

Appendix C (continued)

Distribution of 2020 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans				Families by Family Income %	Aggregate HMDA Data	
	#	#%	\$ (000s)	\$ %		# %	\$ %
Home Purchase Loans							
Low	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	20.6%	14.0%	12.4%
Middle	15	88.2%	817	91.3%	68.1%	73.0%	73.1%
Upper	2	11.8%	78	8.7%	11.3%	13.0%	14.6%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	17	100.0%	895	100.0%	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
Moderate	2	8.0%	116	5.7%	20.6%	10.6%	7.6%
Middle	16	64.0%	1,028	50.4%	68.1%	70.2%	72.0%
Upper	7	28.0%	894	43.9%	11.3%	19.2%	20.4%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	25	100.0%	2,038	100.0%	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	20.6%	7.7%	11.8%
Middle	4	80.0%	147	85.0%	68.1%	61.5%	44.0%
Upper	1	20.0%	26	15.0%	11.3%	30.8%	44.2%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	5	100.0%	173	100.0%	100.0%	100.0%	100.0%
Multifamily Loans							
Low	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	22.6%	30.8%	52.8%
Middle	3	100.0%	484	100.0%	75.3%	69.2%	47.2%
Upper	0	0.0%	0	0.0%	2.1%	0.0%	0.0%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	3	100.0%	484	100.0%	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	20.6%	0.0%	0.0%
Middle	0	0.0%	0	0.0%	68.1%	100.0%	100.0%
Upper	0	0.0%	0	0.0%	11.3%	0.0%	0.0%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	20.6%	25.0%	25.0%
Middle	0	0.0%	0	0.0%	68.1%	75.0%	75.0%
Upper	0	0.0%	0	0.0%	11.3%	0.0%	0.0%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%
Purpose Not Applicable							
Low	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	20.6%	24.0%	20.8%
Middle	0	0.0%	0	0.0%	68.1%	70.0%	73.4%
Upper	0	0.0%	0	0.0%	11.3%	6.0%	5.8%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%

Western Arkansas Assessment Area

Distribution of 2019 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		Count			Dollars			Total
		Bank		Aggregate	Bank		Aggregate	Businesses
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	0	0.0%	43.6%	\$0	0.0%	42.2%	89.9%
	Over \$1 Million/ Unknown	0	0.0%	56.4%	\$0	0.0%	57.8%	10.1%
	TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	0	0.0%	92.3%	\$0	0.0%	41.6%	
	\$100,001–\$250,000	0	0.0%	5.1%	\$0	0.0%	29.1%	
	\$250,001–\$1 Million	0	0.0%	2.6%	\$0	0.0%	29.2%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	0	0.0%		\$0	0.0%		
	\$100,001–\$250,000	0	0.0%		\$0	0.0%		
	\$250,001–\$1 Million	0	0.0%		\$0	0.0%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	0	0.0%		\$0	0.0%		

Distribution of 2020 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		Count			Dollars			Total
		Bank		Aggregate	Bank		Aggregate	Businesses
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	2	100.0%	34.6%	\$722	100.0%	45.3%	90.0%
	Over \$1 Million/ Unknown	0	0.0%	65.4%	\$0	0.0%	54.7%	10.0%
	TOTAL	2	100.0%	100.0%	\$722	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	0	0.0%	90.8%	\$0	0.0%	42.5%	
	\$100,001–\$250,000	1	50.0%	5.9%	\$122	16.9%	21.4%	
	\$250,001–\$1 Million	1	50.0%	3.3%	\$600	83.1%	36.1%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	2	100.0%	100.0%	\$722	100.0%	100.0%	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	0	0.0%		\$0	0.0%		
	\$100,001–\$250,000	1	50.0%		\$122	16.9%		
	\$250,001–\$1 Million	1	50.0%		\$600	83.1%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	2	100.0%		\$722	100.0%		

Appendix C (continued)

Distribution of 2019 Home Mortgage Lending By Borrower Income Level							
Census Tract Income Level	Bank Loans				Families by Family Income %	Aggregate HMDA Data	
	#	##%	\$ (000s)	\$ %		# %	\$ %
Home Purchase Loans							
Low	0	0.0%	0	0.0%	20.5%	4.3%	1.4%
Moderate	0	0.0%	0	0.0%	19.9%	19.1%	11.3%
Middle	0	0.0%	0	0.0%	18.0%	18.1%	13.5%
Upper	0	0.0%	0	0.0%	41.6%	45.2%	56.3%
Unknown	0	0.0%	0	0.0%	0.0%	13.3%	17.4%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	0	0.0%	20.5%	8.8%	5.7%
Moderate	0	0.0%	0	0.0%	19.9%	17.6%	11.2%
Middle	0	0.0%	0	0.0%	18.0%	16.7%	12.0%
Upper	0	0.0%	0	0.0%	41.6%	42.2%	49.2%
Unknown	0	0.0%	0	0.0%	0.0%	14.7%	21.9%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	0	0.0%	20.5%	19.2%	21.2%
Moderate	0	0.0%	0	0.0%	19.9%	15.4%	6.2%
Middle	0	0.0%	0	0.0%	18.0%	15.4%	14.0%
Upper	0	0.0%	0	0.0%	41.6%	50.0%	58.6%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%
Multifamily Loans							
Low	0	0.0%	0	0.0%	20.5%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	19.9%	0.0%	0.0%
Middle	0	0.0%	0	0.0%	18.0%	0.0%	0.0%
Upper	0	0.0%	0	0.0%	41.6%	100.0%	100.0%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0	0.0%	20.5%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	19.9%	0.0%	0.0%
Middle	0	0.0%	0	0.0%	18.0%	0.0%	0.0%
Upper	0	0.0%	0	0.0%	41.6%	0.0%	0.0%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	0	0.0%	0	0.0%	100.0%	0.0%	0.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	0	0.0%	20.5%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	19.9%	0.0%	0.0%
Middle	0	0.0%	0	0.0%	18.0%	100.0%	100.0%
Upper	0	0.0%	0	0.0%	41.6%	0.0%	0.0%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%
Purpose Not Applicable							
Low	0	0.0%	0	0.0%	20.5%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	19.9%	0.0%	0.0%
Middle	0	0.0%	0	0.0%	18.0%	0.0%	0.0%
Upper	0	0.0%	0	0.0%	41.6%	0.0%	0.0%
Unknown	0	0.0%	0	0.0%	0.0%	100.0%	100.0%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%

Appendix C (continued)

Distribution of 2020 Home Mortgage Lending By Borrower Income Level							
Census Tract Income Level	Bank Loans				Families by Family Income %	Aggregate HMDA Data	
	#	##%	\$ (000s)	\$ %		# %	\$ %
Home Purchase Loans							
Low	0	0.0%	0	0.0%	20.5%	4.5%	3.0%
Moderate	0	0.0%	0	0.0%	19.9%	20.2%	13.8%
Middle	0	0.0%	0	0.0%	18.0%	25.3%	22.3%
Upper	0	0.0%	0	0.0%	41.6%	40.4%	48.5%
Unknown	0	0.0%	0	0.0%	0.0%	9.6%	12.3%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	0	0.0%	20.5%	1.5%	0.2%
Moderate	0	0.0%	0	0.0%	19.9%	10.2%	6.2%
Middle	0	0.0%	0	0.0%	18.0%	13.1%	9.6%
Upper	0	0.0%	0	0.0%	41.6%	50.4%	52.7%
Unknown	0	0.0%	0	0.0%	0.0%	24.8%	31.3%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	0	0.0%	20.5%	7.1%	5.0%
Moderate	0	0.0%	0	0.0%	19.9%	21.4%	10.8%
Middle	0	0.0%	0	0.0%	18.0%	21.4%	20.1%
Upper	0	0.0%	0	0.0%	41.6%	50.0%	64.1%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%
Multifamily Loans							
Low	0	0.0%	0	0.0%	20.5%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	19.9%	0.0%	0.0%
Middle	0	0.0%	0	0.0%	18.0%	0.0%	0.0%
Upper	0	0.0%	0	0.0%	41.6%	33.3%	15.3%
Unknown	0	0.0%	0	0.0%	0.0%	66.7%	84.7%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0	0.0%	20.5%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	19.9%	0.0%	0.0%
Middle	0	0.0%	0	0.0%	18.0%	0.0%	0.0%
Upper	0	0.0%	0	0.0%	41.6%	50.0%	21.5%
Unknown	0	0.0%	0	0.0%	0.0%	50.0%	78.5%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	0	0.0%	20.5%	11.1%	3.3%
Moderate	0	0.0%	0	0.0%	19.9%	11.1%	1.7%
Middle	0	0.0%	0	0.0%	18.0%	11.1%	5.2%
Upper	0	0.0%	0	0.0%	41.6%	55.6%	38.2%
Unknown	0	0.0%	0	0.0%	0.0%	11.1%	51.6%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%
Purpose Not Applicable							
Low	0	0.0%	0	0.0%	20.5%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	19.9%	0.0%	0.0%
Middle	0	0.0%	0	0.0%	18.0%	0.0%	0.0%
Upper	0	0.0%	0	0.0%	41.6%	0.0%	0.0%
Unknown	0	0.0%	0	0.0%	0.0%	100.0%	100.0%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%

Appendix C (continued)

Distribution of 2019 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans				% of Businesses	Aggregate of Peer Data	
	#	#%	\$ (000s)	\$ %		%	\$ %
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%	\$0	0.0%	85.0%	76.9%	80.4%
Upper	0	0.0%	\$0	0.0%	15.0%	15.4%	17.8%
Unknown	0	0.0%	\$0	0.0%	0.0%	7.7%	1.7%
TOTAL	0	0.0%	\$0	0.0%	100.0%	100.0%	100.0%

Distribution of 2020 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans				% of Businesses	Aggregate of Peer Data	
	#	#%	\$ (000s)	\$ %		%	\$ %
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	100.0%	\$723	100.0%	83.8%	76.5%	83.6%
Upper	0	0.0%	\$0	0.0%	16.2%	20.9%	11.8%
Unknown	0	0.0%	\$0	0.0%	0.0%	2.6%	4.6%
TOTAL	2	100.0%	\$723	100.0%	100.0%	100.0%	100.0%

Distribution of 2019 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans				Families by Family Income %	Aggregate HMDA Data	
	#	#%	\$ (000s)	\$ %		# %	\$ %
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	0	0.0%	0	0.0%	81.1%	83.5%	81.4%
Upper	0	0.0%	0	0.0%	18.9%	16.0%	17.5%
Unknown	0	0.0%	0	0.0%	0.0%	0.5%	1.1%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%
Refinance							
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%	0	0.0%	81.1%	80.4%	77.3%
Upper	0	0.0%	0	0.0%	18.9%	18.6%	20.3%
Unknown	0	0.0%	0	0.0%	0.0%	1.0%	2.4%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%
Home Improvement							
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%	0	0.0%	81.1%	92.3%	90.4%
Upper	0	0.0%	0	0.0%	18.9%	3.8%	3.0%
Unknown	0	0.0%	0	0.0%	0.0%	3.8%	6.6%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%
Multifamily 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%	0	0.0%	100.0%	100.0%	100.0%
Upper	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%
Other Purpose LOC							
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%	0	0.0%	81.1%	0.0%	0.0%
Upper	0	0.0%	0	0.0%	18.9%	0.0%	0.0%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	0	0.0%	0	0.0%	100.0%	0.0%	0.0%
Other Purpose Closed/Exempt							
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%	0	0.0%	81.1%	100.0%	100.0%
Upper	0	0.0%	0	0.0%	18.9%	0.0%	0.0%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%
Purpose Not Applicable							
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%	0	0.0%	81.1%	100.0%	100.0%
Upper	0	0.0%	0	0.0%	18.9%	0.0%	0.0%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%

Distribution of 2020 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans				Families by Family Income %	Aggregate HMDA Data	
	#	№%	\$ (000s)	\$ %		# %	\$ %
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	0	0.0%	0	0.0%	81.1%	83.1%	83.1%
Upper	0	0.0%	0	0.0%	18.9%	13.5%	12.1%
Unknown	0	0.0%	0	0.0%	0.0%	3.4%	4.8%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%
Refinance							
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%	0	0.0%	81.1%	83.9%	84.2%
Upper	0	0.0%	0	0.0%	18.9%	10.2%	9.4%
Unknown	0	0.0%	0	0.0%	0.0%	5.8%	6.3%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%
Home Improvement							
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%	0	0.0%	81.1%	100.0%	100.0%
Upper	0	0.0%	0	0.0%	18.9%	0.0%	0.0%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%
Multifamily 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%	0	0.0%	100.0%	66.7%	35.1%
Upper	0	0.0%	0	0.0%	0.0%	33.3%	64.9%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%
Other Purpose LOC							
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%	0	0.0%	81.1%	100.0%	100.0%
Upper	0	0.0%	0	0.0%	18.9%	0.0%	0.0%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
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%	0	0.0%	81.1%	77.8%	77.8%
Upper	0	0.0%	0	0.0%	18.9%	11.1%	3.3%
Unknown	0	0.0%	0	0.0%	0.0%	11.1%	18.9%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%
Purpose Not Applicable							
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%	0	0.0%	81.1%	100.0%	100.0%
Upper	0	0.0%	0	0.0%	18.9%	0.0%	0.0%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%

Hot Springs MSA Assessment Area

Distribution of 2019 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		Count			Dollars			Total Businesses %
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	
Business Revenue	\$1 Million or Less	69	80.2%	39.3%	\$15,367	68.9%	48.9%	92.4%
	Over \$1 Million/ Unknown	17	19.8%	60.7%	\$6,928	31.1%	51.1%	7.6%
	TOTAL	86	100.0%	100.0%	\$22,295	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	47	54.7%	92.7%	\$1,931	8.7%	36.5%	
	\$100,001–\$250,000	16	18.6%	4.7%	\$2,820	12.6%	23.9%	
	\$250,001–\$1 Million	19	22.1%	2.6%	\$10,521	47.2%	39.5%	
	Over \$1 Million	4	4.7%	0.0%	\$7,023	31.5%	0.0%	
	TOTAL	86	100.0%	100.0%	\$22,295	100.0%	100.0%	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	39	56.5%		\$1,553	10.1%		
	\$100,001–\$250,000	12	17.4%		\$2,025	13.2%		
	\$250,001–\$1 Million	15	21.7%		\$7,766	50.5%		
	Over \$1 Million	3	4.3%		\$4,023	26.2%		
	TOTAL	69	100.0%		\$15,367	100.0%		

Distribution of 2020 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		Count			Dollars			Total Businesses %
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	
Business Revenue	\$1 Million or Less	141	42.5%	32.5%	\$12,147	36.2%	39.3%	92.8%
	Over \$1 Million/ Unknown	191	57.5%	67.5%	\$21,441	63.8%	60.7%	7.2%
	TOTAL	332	100.0%	100.0%	\$33,588	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	247	74.4%	86.0%	\$8,978	26.7%	30.1%	
	\$100,001–\$250,000	54	16.3%	9.0%	\$8,694	25.9%	25.5%	
	\$250,001–\$1 Million	31	9.3%	5.0%	\$15,916	47.4%	44.5%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	332	100.0%	100.0%	\$33,588	100.0%	100.0%	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	116	82.3%		\$4,157	34.2%		
	\$100,001–\$250,000	17	12.1%		\$3,111	25.6%		
	\$250,001–\$1 Million	8	5.7%		\$4,879	40.2%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	141	100.0%		\$12,147	100.0%		

Distribution of 2019 Home Mortgage Lending By Borrower Income Level							
Census Tract Income Level	Bank Loans				Families by Family Income %	Aggregate HMDA Data	
	#	#%	\$ (000s)	\$ %		# %	\$ %
Home Purchase Loans							
Low	3	12.0%	185	5.0%	23.2%	6.7%	3.2%
Moderate	1	4.0%	38	1.0%	16.7%	17.1%	11.6%
Middle	6	24.0%	1,008	27.4%	19.6%	19.7%	17.3%
Upper	9	36.0%	1,357	36.9%	40.4%	40.8%	52.7%
Unknown	6	24.0%	1,090	29.6%	0.0%	15.7%	15.2%
TOTAL	25	100.0%	3,678	100.0%	100.0%	100.0%	100.0%
Refinance							
Low	2	5.4%	50	1.3%	23.2%	6.9%	2.6%
Moderate	2	5.4%	86	2.2%	16.7%	11.8%	6.1%
Middle	6	16.2%	325	8.3%	19.6%	17.6%	12.7%
Upper	17	45.9%	2,474	62.9%	40.4%	44.2%	55.7%
Unknown	10	27.0%	1,000	25.4%	0.0%	19.5%	22.9%
TOTAL	37	100.0%	3,935	100.0%	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	0	0.0%	23.2%	13.0%	9.8%
Moderate	0	0.0%	0	0.0%	16.7%	17.8%	11.7%
Middle	0	0.0%	0	0.0%	19.6%	21.9%	16.0%
Upper	1	100.0%	161	100.0%	40.4%	38.4%	50.7%
Unknown	0	0.0%	0	0.0%	0.0%	8.9%	11.8%
TOTAL	1	100.0%	161	100.0%	100.0%	100.0%	100.0%
Multifamily Loans							
Low	0	0.0%	0	0.0%	23.2%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	16.7%	0.0%	0.0%
Middle	0	0.0%	0	0.0%	19.6%	0.0%	0.0%
Upper	0	0.0%	0	0.0%	40.4%	8.8%	4.5%
Unknown	7	100.0%	4,609	100.0%	0.0%	91.2%	95.5%
TOTAL	7	100.0%	4,609	100.0%	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0	0.0%	23.2%	6.3%	3.3%
Moderate	0	0.0%	0	0.0%	16.7%	14.3%	12.1%
Middle	0	0.0%	0	0.0%	19.6%	27.0%	24.2%
Upper	0	0.0%	0	0.0%	40.4%	46.0%	54.5%
Unknown	0	0.0%	0	0.0%	0.0%	6.3%	5.9%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	0	0.0%	23.2%	14.0%	5.5%
Moderate	0	0.0%	0	0.0%	16.7%	17.5%	15.3%
Middle	0	0.0%	0	0.0%	19.6%	12.3%	8.8%
Upper	1	100.0%	48	100.0%	40.4%	50.9%	67.7%
Unknown	0	0.0%	0	0.0%	0.0%	5.3%	2.7%
TOTAL	1	100.0%	48	100.0%	100.0%	100.0%	100.0%
Purpose Not Applicable							
Low	0	0.0%	0	0.0%	23.2%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	16.7%	2.0%	1.1%
Middle	0	0.0%	0	0.0%	19.6%	0.0%	0.0%
Upper	0	0.0%	0	0.0%	40.4%	2.0%	10.8%
Unknown	0	0.0%	0	0.0%	0.0%	96.0%	88.2%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%

Appendix C (continued)

Distribution of 2020 Home Mortgage Lending By Borrower Income Level							
Census Tract Income Level	Bank Loans				Families by Family Income %	Aggregate HMDA Data	
	#	##%	\$ (000s)	\$ %		# %	\$ %
Home Purchase Loans							
Low	0	0.0%	0	0.0%	23.2%	6.5%	3.4%
Moderate	6	17.1%	370	8.3%	16.7%	18.3%	12.4%
Middle	2	5.7%	66	1.5%	19.6%	18.7%	16.3%
Upper	13	37.1%	1,797	40.4%	40.4%	42.4%	54.5%
Unknown	14	40.0%	2,214	49.8%	0.0%	14.2%	13.4%
TOTAL	35	100.0%	4,447	100.0%	100.0%	100.0%	100.0%
Refinance							
Low	1	2.4%	16	0.2%	23.2%	5.3%	2.4%
Moderate	3	7.1%	532	8.2%	16.7%	12.3%	7.9%
Middle	7	16.7%	550	8.5%	19.6%	15.2%	11.5%
Upper	13	31.0%	2,524	39.1%	40.4%	41.9%	52.7%
Unknown	18	42.9%	2,833	43.9%	0.0%	25.2%	25.5%
TOTAL	42	100.0%	6,455	100.0%	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	0	0.0%	23.2%	10.1%	3.0%
Moderate	0	0.0%	0	0.0%	16.7%	15.1%	10.3%
Middle	1	50.0%	69	63.9%	19.6%	21.0%	16.8%
Upper	0	0.0%	0	0.0%	40.4%	43.7%	55.3%
Unknown	1	50.0%	39	36.1%	0.0%	10.1%	14.5%
TOTAL	2	100.0%	108	100.0%	100.0%	100.0%	100.0%
Multifamily Loans							
Low	0	0.0%	0	0.0%	23.2%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	16.7%	0.0%	0.0%
Middle	0	0.0%	0	0.0%	19.6%	0.0%	0.0%
Upper	0	0.0%	0	0.0%	40.4%	4.2%	2.0%
Unknown	6	100.0%	7,276	100.0%	0.0%	95.8%	98.0%
TOTAL	6	100.0%	7,276	100.0%	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0	0.0%	23.2%	15.3%	9.8%
Moderate	0	0.0%	0	0.0%	16.7%	22.0%	14.2%
Middle	0	0.0%	0	0.0%	19.6%	10.2%	21.7%
Upper	0	0.0%	0	0.0%	40.4%	47.5%	51.1%
Unknown	0	0.0%	0	0.0%	0.0%	5.1%	3.2%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	0	0.0%	23.2%	6.0%	2.5%
Moderate	0	0.0%	0	0.0%	16.7%	22.0%	11.2%
Middle	0	0.0%	0	0.0%	19.6%	24.0%	8.5%
Upper	0	0.0%	0	0.0%	40.4%	36.0%	65.9%
Unknown	0	0.0%	0	0.0%	0.0%	12.0%	11.9%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%
Purpose Not Applicable							
Low	0	0.0%	0	0.0%	23.2%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	16.7%	0.0%	0.0%
Middle	0	0.0%	0	0.0%	19.6%	0.0%	0.0%
Upper	0	0.0%	0	0.0%	40.4%	0.0%	0.0%
Unknown	0	0.0%	0	0.0%	0.0%	100.0%	100.0%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%

Appendix C (continued)

Distribution of 2019 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans				% of Businesses	Aggregate of Peer Data	
	#	#%	\$ (000s)	\$ %		%	\$ %
Low	6	7.0%	\$722	3.2%	6.8%	4.9%	3.0%
Moderate	15	17.4%	\$8,428	37.8%	19.1%	20.8%	19.8%
Middle	22	25.6%	\$6,553	29.4%	44.9%	40.5%	46.2%
Upper	43	50.0%	\$6,592	29.6%	29.2%	32.2%	30.4%
Unknown	0	0.0%	\$0	0.0%	0.0%	1.5%	0.6%
TOTAL	86	100.0%	\$22,295	100.0%	100.0%	100.0%	100.0%

Distribution of 2020 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans				% of Businesses	Aggregate of Peer Data	
	#	#%	\$ (000s)	\$ %		%	\$ %
Low	18	5.4%	\$1,828	5.4%	6.9%	5.0%	4.0%
Moderate	73	22.0%	\$10,710	31.9%	18.8%	22.2%	26.7%
Middle	121	36.4%	\$12,510	37.2%	44.3%	40.5%	44.1%
Upper	120	36.1%	\$8,541	25.4%	29.9%	31.9%	25.1%
Unknown	0	0.0%	\$0	0.0%	0.0%	0.4%	0.1%
TOTAL	332	100.0%	\$33,589	100.0%	100.0%	100.0%	100.0%

Distribution of 2019 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans				Families by Family Income %	Aggregate HMDA Data	
	#	#%	\$ (000s)	\$ %		# %	\$ %
Home Purchase Loans							
Low	3	12.0%	138	3.8%	3.4%	3.8%	1.7%
Moderate	3	12.0%	153	4.2%	11.8%	9.6%	7.1%
Middle	8	32.0%	1,285	34.9%	49.1%	47.0%	41.5%
Upper	11	44.0%	2,102	57.2%	35.6%	39.6%	49.7%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	25	100.0%	3,678	100.0%	100.0%	100.0%	100.0%
Refinance							
Low	2	5.4%	198	5.0%	3.4%	1.7%	0.8%
Moderate	5	13.5%	218	5.5%	11.8%	10.5%	8.7%
Middle	16	43.2%	1,451	36.9%	49.1%	40.8%	32.8%
Upper	14	37.8%	2,068	52.6%	35.6%	47.0%	57.7%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	37	100.0%	3,935	100.0%	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	0	0.0%	3.4%	8.2%	3.6%
Moderate	0	0.0%	0	0.0%	11.8%	8.2%	5.4%
Middle	0	0.0%	0	0.0%	49.1%	44.5%	41.4%
Upper	1	100.0%	161	100.0%	35.6%	39.0%	49.5%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	1	100.0%	161	100.0%	100.0%	100.0%	100.0%
Multifamily Loans							
Low	1	14.3%	25	0.5%	8.0%	14.7%	5.8%
Moderate	0	0.0%	0	0.0%	25.4%	26.5%	10.6%
Middle	2	28.6%	2,527	54.8%	49.1%	35.3%	49.5%
Upper	4	57.1%	2,057	44.6%	17.5%	23.5%	34.1%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	7	100.0%	4,609	100.0%	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0	0.0%	3.4%	1.6%	0.4%
Moderate	0	0.0%	0	0.0%	11.8%	4.8%	3.5%
Middle	0	0.0%	0	0.0%	49.1%	38.1%	30.7%
Upper	0	0.0%	0	0.0%	35.6%	55.6%	65.5%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	0	0.0%	3.4%	3.5%	3.3%
Moderate	0	0.0%	0	0.0%	11.8%	5.3%	3.2%
Middle	1	100.0%	48	100.0%	49.1%	61.4%	46.9%
Upper	0	0.0%	0	0.0%	35.6%	29.8%	46.6%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	1	100.0%	48	100.0%	100.0%	100.0%	100.0%
Purpose Not Applicable							
Low	0	0.0%	0	0.0%	3.4%	2.0%	1.3%
Moderate	0	0.0%	0	0.0%	11.8%	18.0%	10.8%
Middle	0	0.0%	0	0.0%	49.1%	44.0%	34.7%
Upper	0	0.0%	0	0.0%	35.6%	36.0%	53.2%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%

Distribution of 2020 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans				Families by Family Income %	Aggregate HMDA Data	
	#	#%	\$ (000s)	\$ %		# %	\$ %
Home Purchase Loans							
Low	6	17.1%	573	12.9%	3.4%	3.1%	1.6%
Moderate	4	11.4%	592	13.3%	11.8%	8.6%	7.3%
Middle	15	42.9%	1,377	31.0%	49.1%	48.3%	42.3%
Upper	10	28.6%	1,905	42.8%	35.6%	40.1%	48.8%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	35	100.0%	4,447	100.0%	100.0%	100.0%	100.0%
Refinance							
Low	8	19.0%	635	9.8%	3.4%	1.6%	0.7%
Moderate	7	16.7%	622	9.6%	11.8%	6.7%	5.5%
Middle	8	19.0%	1,211	18.8%	49.1%	42.3%	36.1%
Upper	19	45.2%	3,987	61.8%	35.6%	49.4%	57.8%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	42	100.0%	6,455	100.0%	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	0	0.0%	3.4%	4.2%	2.7%
Moderate	1	50.0%	39	36.1%	11.8%	10.9%	10.2%
Middle	1	50.0%	69	63.9%	49.1%	41.2%	35.1%
Upper	0	0.0%	0	0.0%	35.6%	43.7%	52.0%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	2	100.0%	108	100.0%	100.0%	100.0%	100.0%
Multifamily Loans							
Low	1	16.7%	1,029	14.1%	8.0%	12.5%	12.6%
Moderate	0	0.0%	0	0.0%	25.4%	33.3%	17.6%
Middle	0	0.0%	0	0.0%	49.1%	25.0%	11.3%
Upper	5	83.3%	6,247	85.9%	17.5%	29.2%	58.5%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	6	100.0%	7,276	100.0%	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0	0.0%	3.4%	3.4%	1.6%
Moderate	0	0.0%	0	0.0%	11.8%	8.5%	7.8%
Middle	0	0.0%	0	0.0%	49.1%	52.5%	48.6%
Upper	0	0.0%	0	0.0%	35.6%	35.6%	42.0%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	0	0.0%	3.4%	4.0%	0.3%
Moderate	0	0.0%	0	0.0%	11.8%	10.0%	4.3%
Middle	0	0.0%	0	0.0%	49.1%	52.0%	38.4%
Upper	0	0.0%	0	0.0%	35.6%	34.0%	56.9%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%
Purpose Not Applicable							
Low	0	0.0%	0	0.0%	3.4%	5.3%	3.1%
Moderate	0	0.0%	0	0.0%	11.8%	12.4%	11.4%
Middle	0	0.0%	0	0.0%	49.1%	39.8%	38.3%
Upper	0	0.0%	0	0.0%	35.6%	42.5%	47.1%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%

Jonesboro MSA Assessment Area

Distribution of 2019 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		Count			Dollars			Total
		Bank		Aggregate	Bank		Aggregate	Businesses
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	31	88.6%	46.7%	\$5,376	69.6%	50.4%	89.6%
	Over \$1 Million/ Unknown	4	11.4%	53.3%	\$2,346	30.4%	49.6%	10.4%
	TOTAL	35	100.0%	100.0%	\$7,722	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	24	68.6%	88.8%	\$850	11.0%	33.1%	
	\$100,001–\$250,000	8	22.9%	6.3%	\$1,120	14.5%	19.7%	
	\$250,001–\$1 Million	0	0.0%	4.9%	\$0	0.0%	47.2%	
	Over \$1 Million	3	8.6%	0.0%	\$5,752	74.5%	0.0%	
	TOTAL	35	100.0%	100.0%	\$7,722	100.0%	100.0%	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	23	74.2%		\$776	14.4%		
	\$100,001–\$250,000	6	19.4%		\$849	15.8%		
	\$250,001–\$1 Million	0	0.0%		\$0	0.0%		
	Over \$1 Million	2	6.5%		\$3,751	69.8%		
	TOTAL	31	100.0%		\$5,376	100.0%		

Distribution of 2020 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		Count			Dollars			Total
		Bank		Aggregate	Bank		Aggregate	Businesses
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	74	68.5%	43.9%	\$5,328	62.7%	45.0%	90.1%
	Over \$1 Million/ Unknown	34	31.5%	56.1%	\$3,169	37.3%	55.0%	9.9%
	TOTAL	108	100.0%	100.0%	\$8,497	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	89	82.4%	82.9%	\$2,634	31.0%	26.5%	
	\$100,001–\$250,000	12	11.1%	9.6%	\$1,950	22.9%	21.4%	
	\$250,001–\$1 Million	7	6.5%	7.6%	\$3,913	46.1%	52.1%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	108	100.0%	100.0%	\$8,497	100.0%	100.0%	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	61	82.4%		\$1,916	36.0%		
	\$100,001–\$250,000	10	13.5%		\$1,653	31.0%		
	\$250,001–\$1 Million	3	4.1%		\$1,759	33.0%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	74	100.0%		\$5,328	100.0%		

Appendix C (continued)

Distribution of 2019 Home Mortgage Lending By Borrower Income Level							
Census Tract Income Level	Bank Loans				Families by Family Income %	Aggregate HMDA Data	
	#	#%	\$ (000s)	\$ %		# %	\$ %
Home Purchase Loans							
Low	0	0.0%	0	0.0%	21.9%	2.7%	1.5%
Moderate	0	0.0%	0	0.0%	17.2%	14.7%	10.4%
Middle	2	14.3%	169	10.5%	20.0%	20.8%	18.3%
Upper	9	64.3%	1,141	70.6%	40.9%	40.8%	51.4%
Unknown	3	21.4%	307	19.0%	0.0%	21.0%	18.4%
TOTAL	14	100.0%	1,617	100.0%	100.0%	100.0%	100.0%
Refinance							
Low	2	5.6%	72	2.7%	21.9%	2.2%	1.0%
Moderate	3	8.3%	56	2.1%	17.2%	8.3%	4.5%
Middle	7	19.4%	340	12.8%	20.0%	15.7%	11.0%
Upper	21	58.3%	1,968	73.9%	40.9%	50.2%	59.5%
Unknown	3	8.3%	227	8.5%	0.0%	23.7%	24.0%
TOTAL	36	100.0%	2,663	100.0%	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	0	0.0%	21.9%	4.4%	3.2%
Moderate	0	0.0%	0	0.0%	17.2%	9.3%	5.1%
Middle	0	0.0%	0	0.0%	20.0%	18.7%	15.3%
Upper	0	0.0%	0	0.0%	40.9%	55.5%	64.3%
Unknown	0	0.0%	0	0.0%	0.0%	12.1%	12.1%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%
Multifamily Loans							
Low	1	20.0%	17	2.3%	21.9%	1.3%	0.0%
Moderate	0	0.0%	0	0.0%	17.2%	3.8%	0.7%
Middle	0	0.0%	0	0.0%	20.0%	0.0%	0.0%
Upper	3	60.0%	283	38.0%	40.9%	6.4%	0.7%
Unknown	1	20.0%	444	59.7%	0.0%	88.5%	98.6%
TOTAL	5	100.0%	744	100.0%	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0	0.0%	21.9%	5.9%	3.7%
Moderate	0	0.0%	0	0.0%	17.2%	9.8%	4.9%
Middle	0	0.0%	0	0.0%	20.0%	8.8%	3.9%
Upper	0	0.0%	0	0.0%	40.9%	71.6%	84.6%
Unknown	0	0.0%	0	0.0%	0.0%	3.9%	2.8%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	0	0.0%	21.9%	4.2%	1.3%
Moderate	0	0.0%	0	0.0%	17.2%	18.3%	12.2%
Middle	0	0.0%	0	0.0%	20.0%	19.7%	18.5%
Upper	0	0.0%	0	0.0%	40.9%	57.7%	68.0%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%
Purpose Not Applicable							
Low	0	0.0%	0	0.0%	21.9%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	17.2%	0.0%	0.0%
Middle	0	0.0%	0	0.0%	20.0%	0.0%	0.0%
Upper	0	0.0%	0	0.0%	40.9%	0.0%	0.0%
Unknown	0	0.0%	0	0.0%	0.0%	100.0%	100.0%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%

Appendix C (continued)

Distribution of 2020 Home Mortgage Lending By Borrower Income Level							
Census Tract Income Level	Bank Loans				Families by Family Income %	Aggregate HMDA Data	
	#	#%	\$ (000s)	\$ %		# %	\$ %
Home Purchase Loans							
Low	0	0.0%	0	0.0%	21.9%	5.5%	3.2%
Moderate	1	4.3%	14	0.5%	17.2%	18.8%	14.1%
Middle	2	8.7%	155	5.6%	20.0%	20.6%	19.1%
Upper	16	69.6%	2,054	74.0%	40.9%	33.4%	43.7%
Unknown	4	17.4%	553	19.9%	0.0%	21.6%	19.9%
TOTAL	23	100.0%	2,776	100.0%	100.0%	100.0%	100.0%
Refinance							
Low	2	6.3%	95	4.0%	21.9%	2.7%	1.1%
Moderate	3	9.4%	217	9.2%	17.2%	9.2%	5.6%
Middle	4	12.5%	293	12.5%	20.0%	14.8%	10.2%
Upper	10	31.3%	880	37.5%	40.9%	50.2%	61.1%
Unknown	13	40.6%	862	36.7%	0.0%	23.0%	22.1%
TOTAL	32	100.0%	2,347	100.0%	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	0	0.0%	21.9%	3.6%	2.1%
Moderate	0	0.0%	0	0.0%	17.2%	15.1%	9.2%
Middle	1	50.0%	12	19.0%	20.0%	18.7%	11.2%
Upper	1	50.0%	51	81.0%	40.9%	46.0%	52.8%
Unknown	0	0.0%	0	0.0%	0.0%	16.5%	24.8%
TOTAL	2	100.0%	63	100.0%	100.0%	100.0%	100.0%
Multifamily Loans							
Low	0	0.0%	0	0.0%	21.9%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	17.2%	3.0%	0.8%
Middle	0	0.0%	0	0.0%	20.0%	0.0%	0.0%
Upper	0	0.0%	0	0.0%	40.9%	8.1%	1.7%
Unknown	1	100.0%	867	100.0%	0.0%	88.9%	97.6%
TOTAL	1	100.0%	867	100.0%	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0	0.0%	21.9%	14.0%	2.9%
Moderate	0	0.0%	0	0.0%	17.2%	11.6%	5.6%
Middle	0	0.0%	0	0.0%	20.0%	23.3%	16.7%
Upper	0	0.0%	0	0.0%	40.9%	48.8%	73.4%
Unknown	0	0.0%	0	0.0%	0.0%	2.3%	1.4%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	0	0.0%	21.9%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	17.2%	13.9%	11.4%
Middle	0	0.0%	0	0.0%	20.0%	25.0%	15.2%
Upper	0	0.0%	0	0.0%	40.9%	58.3%	71.8%
Unknown	0	0.0%	0	0.0%	0.0%	2.8%	1.5%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%
Purpose Not Applicable							
Low	0	0.0%	0	0.0%	21.9%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	17.2%	0.0%	0.0%
Middle	0	0.0%	0	0.0%	20.0%	0.0%	0.0%
Upper	0	0.0%	0	0.0%	40.9%	0.4%	0.0%
Unknown	0	0.0%	0	0.0%	0.0%	99.6%	100.0%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%

Appendix C (continued)

Distribution of 2019 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans				% of Businesses	Aggregate of Peer Data	
	#	#%	\$ (000s)	\$ %		%	\$ %
Low	0	0.0%	\$0	0.0%	10.2%	7.1%	7.6%
Moderate	15	42.9%	\$4,687	60.7%	23.2%	16.0%	17.5%
Middle	20	57.1%	\$3,035	39.3%	49.3%	54.8%	55.7%
Upper	0	0.0%	\$0	0.0%	17.4%	20.2%	18.8%
Unknown	0	0.0%	\$0	0.0%	0.0%	1.9%	0.4%
TOTAL	35	100.0%	\$7,722	100.0%	100.0%	100.0%	100.0%

Distribution of 2020 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans				% of Businesses	Aggregate of Peer Data	
	#	#%	\$ (000s)	\$ %		%	\$ %
Low	2	1.9%	\$132	1.6%	8.5%	7.9%	10.9%
Moderate	46	42.6%	\$3,395	40.0%	22.9%	16.9%	16.6%
Middle	48	44.4%	\$4,294	50.5%	50.5%	53.9%	53.0%
Upper	12	11.1%	\$676	8.0%	18.1%	21.0%	19.4%
Unknown	0	0.0%	\$0	0.0%	0.0%	0.3%	0.1%
TOTAL	108	100.0%	\$8,497	100.0%	100.0%	100.0%	100.0%

Distribution of 2019 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans				Families by Family Income %	Aggregate HMDA Data	
	#	№%	\$ (000s)	\$ %		# %	\$ %
Home Purchase Loans							
Low	0	0.0%	0	0.0%	2.4%	3.1%	2.5%
Moderate	4	28.6%	260	16.1%	18.5%	11.8%	9.2%
Middle	8	57.1%	981	60.7%	56.3%	51.8%	45.3%
Upper	2	14.3%	376	23.3%	22.9%	33.3%	43.0%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	14	100.0%	1,617	100.0%	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	0	0.0%	2.4%	3.5%	2.4%
Moderate	16	44.4%	830	31.2%	18.5%	11.9%	9.3%
Middle	17	47.2%	1,205	45.2%	56.3%	53.2%	50.6%
Upper	3	8.3%	628	23.6%	22.9%	31.4%	37.8%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	36	100.0%	2,663	100.0%	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	0	0.0%	2.4%	4.9%	6.7%
Moderate	0	0.0%	0	0.0%	18.5%	13.2%	10.4%
Middle	0	0.0%	0	0.0%	56.3%	53.3%	45.9%
Upper	0	0.0%	0	0.0%	22.9%	28.6%	37.0%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%
Multifamily Loans							
Low	0	0.0%	0	0.0%	27.1%	19.2%	7.8%
Moderate	1	20.0%	17	2.3%	40.2%	12.8%	5.0%
Middle	2	40.0%	499	67.1%	24.8%	53.8%	53.8%
Upper	2	40.0%	228	30.6%	7.9%	14.1%	33.4%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	5	100.0%	744	100.0%	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0	0.0%	2.4%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	18.5%	12.7%	10.6%
Middle	0	0.0%	0	0.0%	56.3%	62.7%	53.2%
Upper	0	0.0%	0	0.0%	22.9%	24.5%	36.2%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	0	0.0%	2.4%	2.8%	1.9%
Moderate	0	0.0%	0	0.0%	18.5%	8.5%	4.6%
Middle	0	0.0%	0	0.0%	56.3%	46.5%	49.9%
Upper	0	0.0%	0	0.0%	22.9%	42.3%	43.7%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%
Purpose Not Applicable							
Low	0	0.0%	0	0.0%	2.4%	1.2%	0.3%
Moderate	0	0.0%	0	0.0%	18.5%	14.8%	11.3%
Middle	0	0.0%	0	0.0%	56.3%	70.4%	65.8%
Upper	0	0.0%	0	0.0%	22.9%	13.6%	22.7%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%

Distribution of 2020 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans				Families by Family Income %	Aggregate HMDA Data	
	#	##%	\$ (000s)	\$ %		# %	\$ %
Home Purchase Loans							
Low	0	0.0%	0	0.0%	2.4%	2.4%	1.8%
Moderate	6	26.1%	430	15.5%	18.5%	10.9%	8.5%
Middle	15	65.2%	1,944	70.0%	56.3%	54.6%	49.8%
Upper	2	8.7%	402	14.5%	22.9%	32.2%	39.9%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	23	100.0%	2,776	100.0%	100.0%	100.0%	100.0%
Refinance							
Low	1	3.1%	72	3.1%	2.4%	2.5%	1.8%
Moderate	14	43.8%	1,054	44.9%	18.5%	10.0%	7.8%
Middle	13	40.6%	719	30.6%	56.3%	48.4%	43.9%
Upper	4	12.5%	502	21.4%	22.9%	39.1%	46.5%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	32	100.0%	2,347	100.0%	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	0	0.0%	2.4%	7.2%	5.8%
Moderate	2	100.0%	63	100.0%	18.5%	16.5%	8.2%
Middle	0	0.0%	0	0.0%	56.3%	53.2%	45.8%
Upper	0	0.0%	0	0.0%	22.9%	22.3%	38.2%
Unknown	0	0.0%	0	0.0%	0.0%	0.7%	2.0%
TOTAL	2	100.0%	63	100.0%	100.0%	100.0%	100.0%
Multifamily Loans							
Low	1	100.0%	867	100.0%	27.1%	29.3%	21.4%
Moderate	0	0.0%	0	0.0%	40.2%	13.1%	15.9%
Middle	0	0.0%	0	0.0%	24.8%	49.5%	46.0%
Upper	0	0.0%	0	0.0%	7.9%	8.1%	16.7%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	1	100.0%	867	100.0%	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0	0.0%	2.4%	9.3%	13.3%
Moderate	0	0.0%	0	0.0%	18.5%	16.3%	13.2%
Middle	0	0.0%	0	0.0%	56.3%	41.9%	43.0%
Upper	0	0.0%	0	0.0%	22.9%	32.6%	30.5%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	0	0.0%	2.4%	2.8%	1.1%
Moderate	0	0.0%	0	0.0%	18.5%	25.0%	17.1%
Middle	0	0.0%	0	0.0%	56.3%	52.8%	62.7%
Upper	0	0.0%	0	0.0%	22.9%	19.4%	19.0%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%
Purpose Not Applicable							
Low	0	0.0%	0	0.0%	2.4%	1.3%	0.4%
Moderate	0	0.0%	0	0.0%	18.5%	13.8%	10.0%
Middle	0	0.0%	0	0.0%	56.3%	59.6%	59.3%
Upper	0	0.0%	0	0.0%	22.9%	25.3%	30.2%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%

MISSISSIPPI

Northwest Mississippi Assessment Area

Distribution of 2019 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	
Business Revenue	\$1 Million or Less	43	91.5%	35.2%	\$2,930	94.9%	33.0%	89.4%
	Over \$1 Million/ Unknown	8	8.5%	64.8%	\$158	5.1%	67.0%	10.6%
	TOTAL	4	100.0%	100.0%	\$3,088	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	35	74.5%	95.6%	\$1,154	37.4%	57.5%	
	\$100,001–\$250,000	11	23.4%	3.5%	\$1,634	52.9%	23.1%	
	\$250,001–\$1 Million	1	2.1%	0.9%	\$300	9.7%	19.4%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	47	100.0%	100.0%	\$3,088	100.0%	100.0%	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	31	72.1%		\$996	34.0%		
	\$100,001–\$250,000	11	25.6%		\$1,634	55.8%		
	\$250,001–\$1 Million		2.3%		\$300	10.2%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	43	100.0%		\$2,930	100.0%		

Distribution of 2020 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	
Business Revenue	\$1 Million or Less	119	39.9%	31.5%	\$5,052	32.9%	29.7%	89.5%
	Over \$1 Million/ Unknown	179	60.1%	68.5%	\$10,282	67.1%	70.3%	10.5%
	TOTAL	298	100.0%	100.0%	\$15,334	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	256	85.9%	92.5%	\$5,159	33.6%	46.3%	
	\$100,001–\$250,000	29	9.7%	5.4%	\$5,073	33.1%	25.4%	
	\$250,001–\$1 Million	13	4.4%	2.2%	\$5,102	33.3%	28.2%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	298	100.0%	100.0%	\$15,334	100.0%	100.0%	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	107	89.9%		\$2,544	50.4%		
	\$100,001–\$250,000	10	8.4%		\$1,798	35.6%		
	\$250,001–\$1 Million	2	1.7%		\$710	14.1%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	119	100.0%		\$5,052	100.0%		

Appendix C (continued)

Distribution of 2019 Home Mortgage Lending By Borrower Income Level							
Census Tract Income Level	Bank Loans				Families by Family Income %	Aggregate HMDA Data	
	#	#%	\$ (000s)	\$ %		# %	\$ %
Home Purchase Loans							
Low	3	9.4%	120	7.3%	33.1%	2.9%	1.1%
Moderate	3	9.4%	114	6.9%	16.7%	14.8%	9.5%
Middle	3	9.4%	83	5.1%	16.2%	19.3%	15.9%
Upper	18	56.3%	1,136	69.1%	33.9%	44.8%	55.1%
Unknown	5	15.6%	190	11.6%	0.0%	18.2%	18.4%
TOTAL	32	100.0%	1,643	100.0%	100.0%	100.0%	100.0%
Refinance							
Low	3	6.3%	57	2.1%	33.1%	6.0%	2.2%
Moderate	7	14.6%	292	10.7%	16.7%	11.3%	5.7%
Middle	16	33.3%	723	26.6%	16.2%	17.9%	12.4%
Upper	20	41.7%	1,549	57.0%	33.9%	49.7%	60.6%
Unknown	2	4.2%	97	3.6%	0.0%	15.1%	19.2%
TOTAL	48	100.0%	2,718	100.0%	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	0	0.0%	33.1%	9.9%	7.0%
Moderate	0	0.0%	0	0.0%	16.7%	11.1%	6.7%
Middle	1	20.0%	50	23.9%	16.2%	22.2%	16.9%
Upper	4	80.0%	159	76.1%	33.9%	48.1%	61.7%
Unknown	0	0.0%	0	0.0%	0.0%	8.6%	7.6%
TOTAL	5	100.0%	209	100.0%	100.0%	100.0%	100.0%
Multifamily Loans							
Low	0	0.0%	0	0.0%	33.1%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	16.7%	0.0%	0.0%
Middle	0	0.0%	0	0.0%	16.2%	0.0%	0.0%
Upper	0	0.0%	0	0.0%	33.9%	12.5%	7.7%
Unknown	0	0.0%	0	0.0%	0.0%	87.5%	92.3%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0	0.0%	33.1%	2.7%	2.1%
Moderate	0	0.0%	0	0.0%	16.7%	13.5%	6.9%
Middle	0	0.0%	0	0.0%	16.2%	35.1%	45.0%
Upper	0	0.0%	0	0.0%	33.9%	48.6%	46.0%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	2	100.0%	35	100.0%	33.1%	23.1%	11.9%
Moderate	0	0.0%	0	0.0%	16.7%	13.5%	11.1%
Middle	0	0.0%	0	0.0%	16.2%	15.4%	10.9%
Upper	0	0.0%	0	0.0%	33.9%	44.2%	62.2%
Unknown	0	0.0%	0	0.0%	0.0%	3.8%	3.9%
TOTAL	2	100.0%	35	100.0%	100.0%	100.0%	100.0%
Purpose Not Applicable							
Low	0	0.0%	0	0.0%	33.1%	1.8%	1.6%
Moderate	0	0.0%	0	0.0%	16.7%	0.0%	0.0%
Middle	0	0.0%	0	0.0%	16.2%	0.0%	0.0%
Upper	0	0.0%	0	0.0%	33.9%	1.8%	6.9%
Unknown	0	0.0%	0	0.0%	0.0%	96.4%	91.6%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%

Appendix C (continued)

Distribution of 2020 Home Mortgage Lending By Borrower Income Level							
Census Tract Income Level	Bank Loans				Families by Family Income %	Aggregate HMDA Data	
	#	#%	\$ (000s)	\$ %		# %	\$ %
Home Purchase Loans							
Low	1	2.3%	20	0.7%	33.1%	3.5%	1.4%
Moderate	6	14.0%	282	9.9%	16.7%	16.3%	9.9%
Middle	13	30.2%	578	20.3%	16.2%	22.6%	18.3%
Upper	17	39.5%	1,174	41.3%	33.9%	41.6%	54.5%
Unknown	6	14.0%	789	27.8%	0.0%	16.0%	15.8%
TOTAL	43	100.0%	2,843	100.0%	100.0%	100.0%	100.0%
Refinance							
Low	3	6.8%	49	1.9%	33.1%	3.4%	1.1%
Moderate	6	13.6%	181	7.2%	16.7%	9.8%	5.1%
Middle	9	20.5%	532	21.1%	16.2%	14.2%	9.4%
Upper	23	52.3%	1,558	61.7%	33.9%	54.3%	64.4%
Unknown	3	6.8%	205	8.1%	0.0%	18.2%	20.0%
TOTAL	44	100.0%	2,525	100.0%	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	0	0.0%	33.1%	2.9%	1.2%
Moderate	2	33.3%	45	19.2%	16.7%	23.5%	16.7%
Middle	1	16.7%	41	17.5%	16.2%	11.8%	9.8%
Upper	2	33.3%	127	54.3%	33.9%	48.5%	64.5%
Unknown	1	16.7%	21	9.0%	0.0%	13.2%	7.8%
TOTAL	6	100.0%	234	100.0%	100.0%	100.0%	100.0%
Multifamily Loans							
Low	0	0.0%	0	0.0%	33.1%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	16.7%	2.8%	0.7%
Middle	0	0.0%	0	0.0%	16.2%	5.6%	2.2%
Upper	0	0.0%	0	0.0%	33.9%	30.6%	11.4%
Unknown	0	0.0%	0	0.0%	0.0%	61.1%	85.6%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0	0.0%	33.1%	10.0%	4.3%
Moderate	0	0.0%	0	0.0%	16.7%	5.0%	1.7%
Middle	0	0.0%	0	0.0%	16.2%	20.0%	9.5%
Upper	0	0.0%	0	0.0%	33.9%	65.0%	84.6%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	2	66.7%	30	25.6%	33.1%	9.5%	1.9%
Moderate	0	0.0%	0	0.0%	16.7%	4.8%	1.2%
Middle	0	0.0%	0	0.0%	16.2%	38.1%	36.9%
Upper	1	33.3%	87	74.4%	33.9%	38.1%	53.1%
Unknown	0	0.0%	0	0.0%	0.0%	9.5%	7.0%
TOTAL	3	100.0%	117	100.0%	100.0%	100.0%	100.0%
Purpose Not Applicable							
Low	0	0.0%	0	0.0%	33.1%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	16.7%	0.0%	0.0%
Middle	0	0.0%	0	0.0%	16.2%	0.0%	0.0%
Upper	0	0.0%	0	0.0%	33.9%	0.0%	0.0%
Unknown	0	0.0%	0	0.0%	0.0%	100.0%	100.0%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%

Appendix C (continued)

Distribution of 2019 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans				% of Businesses	Aggregate of Peer Data	
	#	#%	\$ (000s)	\$ %		%	\$ %
Low	0	0.0%	\$0	0.0%	10.0%	9.4%	9.2%
Moderate	21	44.7%	\$1,524	49.3%	40.0%	32.2%	33.6%
Middle	21	44.7%	\$1,420	46.0%	34.6%	40.1%	43.3%
Upper	5	10.6%	\$145	4.7%	15.5%	13.2%	11.3%
Unknown	0	0.0%	\$0	0.0%	0.0%	5.1%	2.6%
TOTAL	47	100.0%	\$3,089	100.0%	100.0%	100.0%	100.0%

Distribution of 2020 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans				% of Businesses	Aggregate of Peer Data	
	#	#%	\$ (000s)	\$ %		%	\$ %
Low	10	3.4%	\$68	0.4%	9.7%	7.5%	7.0%
Moderate	131	44.0%	\$6,453	42.1%	40.1%	37.0%	37.8%
Middle	125	41.9%	\$7,668	50.0%	34.5%	39.5%	37.4%
Upper	32	10.7%	\$1,146	7.5%	15.7%	14.5%	17.2%
Unknown	0	0.0%	\$0	0.0%	0.0%	1.5%	0.7%
TOTAL	298	100.0%	\$15,335	100.0%	100.0%	100.0%	100.0%

Appendix C (continued)

Distribution of 2019 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans				Families by Family Income %	Aggregate HMDA Data	
	#	#%	\$ (000s)	\$ %		# %	\$ %
Home Purchase Loans							
Low	1	3.1%	36	2.2%	5.0%	0.8%	0.3%
Moderate	16	50.0%	970	59.0%	39.1%	24.0%	21.3%
Middle	13	40.6%	434	26.4%	42.4%	47.7%	47.8%
Upper	2	6.3%	203	12.4%	13.5%	27.5%	30.6%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	32	100.0%	1,643	100.0%	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	0	0.0%	5.0%	3.2%	1.2%
Moderate	19	39.6%	944	34.7%	39.1%	28.5%	25.3%
Middle	20	41.7%	1,179	43.4%	42.4%	45.5%	48.6%
Upper	9	18.8%	595	21.9%	13.5%	22.7%	24.9%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	48	100.0%	2,718	100.0%	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	0	0.0%	5.0%	6.2%	3.0%
Moderate	4	80.0%	138	66.0%	39.1%	37.0%	30.4%
Middle	0	0.0%	0	0.0%	42.4%	40.7%	41.2%
Upper	1	20.0%	71	34.0%	13.5%	16.0%	25.4%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	5	100.0%	209	100.0%	100.0%	100.0%	100.0%
Multifamily Loans							
Low	0	0.0%	0	0.0%	8.4%	6.3%	4.1%
Moderate	0	0.0%	0	0.0%	52.2%	56.3%	63.3%
Middle	0	0.0%	0	0.0%	26.2%	18.8%	15.0%
Upper	0	0.0%	0	0.0%	13.2%	18.8%	17.5%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0	0.0%	5.0%	2.7%	1.5%
Moderate	0	0.0%	0	0.0%	39.1%	18.9%	14.1%
Middle	0	0.0%	0	0.0%	42.4%	54.1%	47.2%
Upper	0	0.0%	0	0.0%	13.5%	24.3%	37.2%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	0	0.0%	5.0%	5.8%	1.9%
Moderate	2	100.0%	35	100.0%	39.1%	46.2%	57.5%
Middle	0	0.0%	0	0.0%	42.4%	36.5%	30.5%
Upper	0	0.0%	0	0.0%	13.5%	11.5%	10.0%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	2	100.0%	35	100.0%	100.0%	100.0%	100.0%
Purpose Not Applicable							
Low	0	0.0%	0	0.0%	5.0%	1.8%	0.1%
Moderate	0	0.0%	0	0.0%	39.1%	38.2%	32.0%
Middle	0	0.0%	0	0.0%	42.4%	47.3%	51.1%
Upper	0	0.0%	0	0.0%	13.5%	12.7%	16.8%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%

Distribution of 2020 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans				Families by Family Income %	Aggregate HMDA Data	
	#	#%	\$ (000s)	\$ %		# %	\$ %
Home Purchase Loans							
Low	2	4.7%	39	1.4%	5.0%	1.6%	0.6%
Moderate	13	30.2%	1,078	37.9%	39.1%	21.5%	17.2%
Middle	23	53.5%	1,377	48.4%	42.4%	45.0%	43.9%
Upper	5	11.6%	349	12.3%	13.5%	32.0%	38.3%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	43	100.0%	2,843	100.0%	100.0%	100.0%	100.0%
Refinance							
Low	2	4.5%	135	5.3%	5.0%	2.1%	0.8%
Moderate	18	40.9%	930	36.8%	39.1%	23.3%	18.0%
Middle	17	38.6%	1,041	41.2%	42.4%	49.1%	50.5%
Upper	7	15.9%	419	16.6%	13.5%	25.4%	30.7%
Unknown	0	0.0%	0	0.0%	0.0%	0.1%	0.1%
TOTAL	44	100.0%	2,525	100.0%	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	0	0.0%	5.0%	4.4%	4.5%
Moderate	2	33.3%	64	27.4%	39.1%	27.9%	27.3%
Middle	3	50.0%	69	29.5%	42.4%	47.1%	45.6%
Upper	1	16.7%	101	43.2%	13.5%	20.6%	22.5%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	6	100.0%	234	100.0%	100.0%	100.0%	100.0%
Multifamily Loans							
Low	0	0.0%	0	0.0%	8.4%	19.4%	43.9%
Moderate	0	0.0%	0	0.0%	52.2%	33.3%	18.3%
Middle	0	0.0%	0	0.0%	26.2%	27.8%	26.2%
Upper	0	0.0%	0	0.0%	13.2%	19.4%	11.5%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0	0.0%	5.0%	5.0%	1.7%
Moderate	0	0.0%	0	0.0%	39.1%	15.0%	9.3%
Middle	0	0.0%	0	0.0%	42.4%	75.0%	62.6%
Upper	0	0.0%	0	0.0%	13.5%	5.0%	26.5%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	1	33.3%	15	12.8%	5.0%	4.8%	1.0%
Moderate	1	33.3%	87	74.4%	39.1%	38.1%	20.2%
Middle	1	33.3%	15	12.8%	42.4%	38.1%	33.1%
Upper	0	0.0%	0	0.0%	13.5%	19.0%	45.7%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	3	100.0%	117	100.0%	100.0%	100.0%	100.0%
Purpose Not Applicable							
Low	0	0.0%	0	0.0%	5.0%	1.4%	0.9%
Moderate	0	0.0%	0	0.0%	39.1%	33.3%	28.0%
Middle	0	0.0%	0	0.0%	42.4%	52.2%	53.2%
Upper	0	0.0%	0	0.0%	13.5%	13.0%	17.9%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%

Southern Mississippi Assessment Area

Distribution of 2019 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		Count			Dollars			Total
		Bank		Aggregate	Bank		Aggregate	Businesses
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	8	100.0%	40.0%	\$292	100.0%	41.8%	92.7%
	Over \$1 Million/ Unknown	0	0.0%	60.0%	\$0	0.0%	58.2%	7.3%
	TOTAL	8	100.0%	100.0%	\$292	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	8	100.0%	95.4%	\$292	100.0%	45.3%	
	\$100,001–\$250,000	0	0.0%	3.0%	\$0	0.0%	21.0%	
	\$250,001–\$1 Million	0	0.0%	1.6%	\$0	0.0%	33.7%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	8	100.0%	100.0%	\$292	100.0%	100.0%	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	8	100.0%		\$292	100.0%		
	\$100,001–\$250,000	0	0.0%		\$0	0.0%		
	\$250,001–\$1 Million	0	0.0%		\$0	0.0%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	8	100.0%		\$292	100.0%		

Distribution of 2020 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		Count			Dollars			Total
		Bank		Aggregate	Bank		Aggregate	Businesses
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	9	45.0%	35.6%	\$214	29.5%	34.2%	93.3%
	Over \$1 Million/ Unknown	11	55.0%	64.4%	\$511	70.5%	65.8%	6.7%
	TOTAL	20	100.0%	100.0%	\$725	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	18	90.0%	93.6%	\$493	68.0%	41.9%	
	\$100,001–\$250,000	2	10.0%	4.3%	\$232	32.0%	23.4%	
	\$250,001–\$1 Million	0	0.0%	2.1%	\$0	0.0%	34.6%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	20	100.0%	100.0%	\$725	100.0%	100.0%	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	9	100.0%		\$214	100.0%		
	\$100,001–\$250,000	0	0.0%		\$0	0.0%		
	\$250,001–\$1 Million	0	0.0%		\$0	0.0%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	9	100.0%		\$214	100.0%		

Distribution of 2019 Home Mortgage Lending By Borrower Income Level							
Census Tract Income Level	Bank Loans				Families by Family Income %	Aggregate HMDA Data	
	#	#%	\$ (000s)	\$ %		# %	\$ %
Home Purchase Loans							
Low	0	0.0%	0	0.0%	20.7%	1.3%	0.9%
Moderate	0	0.0%	0	0.0%	14.7%	12.7%	7.8%
Middle	0	0.0%	0	0.0%	16.1%	24.4%	20.2%
Upper	4	100.0%	392	100.0%	48.5%	48.2%	58.0%
Unknown	0	0.0%	0	0.0%	0.0%	13.3%	13.1%
TOTAL	4	100.0%	392	100.0%	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	0	0.0%	20.7%	4.0%	1.2%
Moderate	1	33.3%	37	9.7%	14.7%	12.7%	7.9%
Middle	1	33.3%	37	9.7%	16.1%	13.2%	10.4%
Upper	1	33.3%	308	80.6%	48.5%	53.6%	60.6%
Unknown	0	0.0%	0	0.0%	0.0%	16.5%	19.9%
TOTAL	3	100.0%	382	100.0%	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	0	0.0%	20.7%	3.3%	0.6%
Moderate	0	0.0%	0	0.0%	14.7%	13.1%	8.1%
Middle	0	0.0%	0	0.0%	16.1%	19.7%	22.5%
Upper	0	0.0%	0	0.0%	48.5%	59.0%	66.3%
Unknown	0	0.0%	0	0.0%	0.0%	4.9%	2.5%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%
Multifamily Loans							
Low	0	0.0%	0	0.0%	20.7%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	14.7%	0.0%	0.0%
Middle	0	0.0%	0	0.0%	16.1%	0.0%	0.0%
Upper	0	0.0%	0	0.0%	48.5%	14.3%	9.9%
Unknown	0	0.0%	0	0.0%	0.0%	85.7%	90.1%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0	0.0%	20.7%	2.9%	2.8%
Moderate	0	0.0%	0	0.0%	14.7%	11.8%	6.7%
Middle	0	0.0%	0	0.0%	16.1%	26.5%	22.6%
Upper	0	0.0%	0	0.0%	48.5%	55.9%	64.1%
Unknown	0	0.0%	0	0.0%	0.0%	2.9%	3.9%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	0	0.0%	20.7%	18.2%	7.2%
Moderate	0	0.0%	0	0.0%	14.7%	18.2%	10.7%
Middle	0	0.0%	0	0.0%	16.1%	36.4%	40.0%
Upper	0	0.0%	0	0.0%	48.5%	22.7%	35.7%
Unknown	0	0.0%	0	0.0%	0.0%	4.5%	6.5%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%
Purpose Not Applicable							
Low	0	0.0%	0	0.0%	20.7%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	14.7%	0.0%	0.0%
Middle	0	0.0%	0	0.0%	16.1%	0.0%	0.0%
Upper	0	0.0%	0	0.0%	48.5%	7.1%	8.5%
Unknown	0	0.0%	0	0.0%	0.0%	92.9%	91.5%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%

Distribution of 2020 Home Mortgage Lending By Borrower Income Level							
Census Tract Income Level	Bank Loans				Families by Family Income %	Aggregate HMDA Data	
	#	##%	\$ (000s)	\$ %		# %	\$ %
Home Purchase Loans							
Low	0	0.0%	0	0.0%	20.7%	3.1%	1.5%
Moderate	1	33.3%	52	19.8%	14.7%	12.7%	8.4%
Middle	0	0.0%	0	0.0%	16.1%	24.7%	22.2%
Upper	2	66.7%	211	80.2%	48.5%	45.2%	53.4%
Unknown	0	0.0%	0	0.0%	0.0%	14.2%	14.4%
TOTAL	3	100.0%	263	100.0%	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	0	0.0%	20.7%	2.5%	1.0%
Moderate	0	0.0%	0	0.0%	14.7%	7.6%	4.3%
Middle	0	0.0%	0	0.0%	16.1%	11.8%	9.4%
Upper	1	50.0%	57	64.8%	48.5%	53.7%	57.8%
Unknown	1	50.0%	31	35.2%	0.0%	24.4%	27.5%
TOTAL	2	100.0%	88	100.0%	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	0	0.0%	20.7%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	14.7%	2.8%	3.0%
Middle	0	0.0%	0	0.0%	16.1%	11.1%	11.0%
Upper	0	0.0%	0	0.0%	48.5%	86.1%	86.0%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%
Multifamily Loans							
Low	0	0.0%	0	0.0%	20.7%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	14.7%	0.0%	0.0%
Middle	0	0.0%	0	0.0%	16.1%	0.0%	0.0%
Upper	0	0.0%	0	0.0%	48.5%	14.3%	2.8%
Unknown	0	0.0%	0	0.0%	0.0%	85.7%	97.2%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0	0.0%	20.7%	3.1%	1.0%
Moderate	0	0.0%	0	0.0%	14.7%	28.1%	21.5%
Middle	0	0.0%	0	0.0%	16.1%	12.5%	17.8%
Upper	0	0.0%	0	0.0%	48.5%	56.3%	59.7%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	0	0.0%	20.7%	12.5%	8.9%
Moderate	0	0.0%	0	0.0%	14.7%	12.5%	14.7%
Middle	0	0.0%	0	0.0%	16.1%	25.0%	43.4%
Upper	0	0.0%	0	0.0%	48.5%	50.0%	33.0%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%
Purpose Not Applicable							
Low	0	0.0%	0	0.0%	20.7%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	14.7%	0.0%	0.0%
Middle	0	0.0%	0	0.0%	16.1%	0.0%	0.0%
Upper	0	0.0%	0	0.0%	48.5%	0.0%	0.0%
Unknown	0	0.0%	0	0.0%	0.0%	100.0%	100.0%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%

Appendix C (continued)

Distribution of 2019 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans				% of Businesses	Aggregate of Peer Data	
	#	#%	\$ (000s)	\$ %		%	\$ %
Low	0	0.0%	\$0	0.0%	0.0%	0.0%	0.0%
Moderate	2	25.0%	\$63	21.5%	20.4%	16.7%	16.4%
Middle	3	37.5%	\$83	28.3%	62.1%	60.4%	64.3%
Upper	3	37.5%	\$147	50.2%	17.5%	20.2%	17.4%
Unknown	0	0.0%	\$0	0.0%	0.0%	2.8%	1.9%
TOTAL	8	100.0%	\$293	100.0%	100.0%	100.0%	100.0%

Distribution of 2020 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans				% of Businesses	Aggregate of Peer Data	
	#	#%	\$ (000s)	\$ %		%	\$ %
Low	0	0.0%	\$0	0.0%	0.0%	0.0%	0.0%
Moderate	1	5.0%	\$13	1.8%	20.1%	17.8%	26.0%
Middle	13	65.0%	\$427	58.8%	61.7%	59.6%	54.9%
Upper	6	30.0%	\$286	39.4%	18.3%	22.0%	18.7%
Unknown	0	0.0%	\$0	0.0%	0.0%	0.5%	0.3%
TOTAL	20	100.0%	\$726	100.0%	100.0%	100.0%	100.0%

Distribution of 2019 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans				Families by Family Income %	Aggregate HMDA Data	
	#	#%	\$ (000s)	\$ %		# %	\$ %
Home Purchase Loans							
Low	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
Moderate	2	50.0%	120	30.6%	8.8%	8.0%	5.6%
Middle	2	50.0%	272	69.4%	63.7%	57.7%	54.2%
Upper	0	0.0%	0	0.0%	27.5%	34.3%	40.3%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	4	100.0%	392	100.0%	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	8.8%	6.6%	3.9%
Middle	2	66.7%	74	19.4%	63.7%	61.3%	60.5%
Upper	1	33.3%	308	80.6%	27.5%	32.1%	35.6%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	3	100.0%	382	100.0%	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	8.8%	6.6%	3.9%
Middle	0	0.0%	0	0.0%	63.7%	63.9%	65.3%
Upper	0	0.0%	0	0.0%	27.5%	29.5%	30.8%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%
Multifamily Loans							
Low	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	55.4%	28.6%	25.8%
Middle	0	0.0%	0	0.0%	44.6%	42.9%	47.9%
Upper	0	0.0%	0	0.0%	0.0%	28.6%	26.3%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	8.8%	2.9%	1.8%
Middle	0	0.0%	0	0.0%	63.7%	52.9%	49.0%
Upper	0	0.0%	0	0.0%	27.5%	44.1%	49.2%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	8.8%	13.6%	13.7%
Middle	0	0.0%	0	0.0%	63.7%	50.0%	47.7%
Upper	0	0.0%	0	0.0%	27.5%	36.4%	38.7%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%
Purpose Not Applicable							
Low	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	8.8%	14.3%	12.2%
Middle	0	0.0%	0	0.0%	63.7%	50.0%	43.8%
Upper	0	0.0%	0	0.0%	27.5%	35.7%	44.0%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%

Distribution of 2020 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans				Families by Family Income %	Aggregate HMDA Data	
	#	#%	\$ (000s)	\$ %		# %	\$ %
Home Purchase Loans							
Low	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	8.8%	9.2%	6.5%
Middle	3	100.0%	263	100.0%	63.7%	53.7%	51.4%
Upper	0	0.0%	0	0.0%	27.5%	37.1%	42.1%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	3	100.0%	263	100.0%	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
Moderate	1	50.0%	57	64.8%	8.8%	5.8%	3.3%
Middle	0	0.0%	0	0.0%	63.7%	60.3%	59.7%
Upper	1	50.0%	31	35.2%	27.5%	33.8%	37.1%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	2	100.0%	88	100.0%	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	8.8%	5.6%	3.0%
Middle	0	0.0%	0	0.0%	63.7%	63.9%	60.5%
Upper	0	0.0%	0	0.0%	27.5%	30.6%	36.6%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%
Multifamily Loans							
Low	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	55.4%	28.6%	9.5%
Middle	0	0.0%	0	0.0%	44.6%	57.1%	12.3%
Upper	0	0.0%	0	0.0%	0.0%	14.3%	78.2%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	8.8%	0.0%	0.0%
Middle	0	0.0%	0	0.0%	63.7%	65.6%	63.6%
Upper	0	0.0%	0	0.0%	27.5%	34.4%	36.4%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	8.8%	0.0%	0.0%
Middle	0	0.0%	0	0.0%	63.7%	87.5%	91.9%
Upper	0	0.0%	0	0.0%	27.5%	12.5%	8.1%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%
Purpose Not Applicable							
Low	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	8.8%	19.1%	13.1%
Middle	0	0.0%	0	0.0%	63.7%	52.9%	58.1%
Upper	0	0.0%	0	0.0%	27.5%	27.9%	28.7%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%

Memphis MSA Assessment Area

Distribution of 2019 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		Count			Dollars			Total
		Bank		Aggregate	Bank		Aggregate	Businesses
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	10	76.9%	40.9%	\$1,352	70.7%	31.4%	89.8%
	Over \$1 Million/ Unknown	3	23.1%	59.1%	\$561	29.3%	68.6%	10.2%
	TOTAL	13	100.0%	100.0%	\$1,913	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	8	61.5%	91.4%	\$278	14.5%	30.4%	
	\$100,001–\$250,000	1	7.7%	4.3%	\$150	7.8%	16.3%	
	\$250,001–\$1 Million	4	30.8%	4.3%	\$1,485	77.6%	53.2%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	13	100.0%	100.0%	\$1,913	100.0%	100.0%	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	6	60.0%		\$176	13.0%		
	\$100,001–\$250,000	1	10.0%		\$150	11.1%		
	\$250,001–\$1 Million	3	30.0%		\$1,026	75.9%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	10	100.0%		\$1,352	100.0%		

Distribution of 2020 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		Count			Dollars			Total
		Bank		Aggregate	Bank		Aggregate	Businesses
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	29	38.7%	33.3%	\$3,912	41.7%	22.7%	90.4%
	Over \$1 Million/ Unknown	46	61.3%	66.7%	\$5,462	58.3%	77.3%	9.6%
	TOTAL	75	100.0%	100.0%	\$9,374	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	51	68.0%	86.5%	\$2,176	23.2%	29.2%	
	\$100,001–\$250,000	13	17.3%	7.7%	\$2,005	21.4%	20.6%	
	\$250,001–\$1 Million	11	14.7%	5.8%	\$5,193	55.4%	50.2%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	75	100.0%	100.0%	\$9,374	100.0%	100.0%	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	19	65.5%		\$762	19.5%		
	\$100,001–\$250,000	6	20.7%		\$837	21.4%		
	\$250,001–\$1 Million	4	13.8%		\$2,313	59.1%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	29	100.0%		\$3,912	100.0%		

Appendix C (continued)

Distribution of 2019 Home Mortgage Lending By Borrower Income Level							
Census Tract Income Level	Bank Loans				Families by Family Income %	Aggregate HMDA Data	
	#	#%	\$ (000s)	\$ %		# %	\$ %
Home Purchase Loans							
Low	0	0.0%	0	0.0%	24.3%	3.3%	1.5%
Moderate	0	0.0%	0	0.0%	15.5%	13.4%	8.8%
Middle	0	0.0%	0	0.0%	17.1%	21.6%	19.0%
Upper	1	25.0%	443	62.7%	43.2%	46.0%	56.2%
Unknown	3	75.0%	264	37.3%	0.0%	15.7%	14.5%
TOTAL	4	100.0%	707	100.0%	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	0	0.0%	24.3%	4.2%	2.1%
Moderate	0	0.0%	0	0.0%	15.5%	9.0%	5.4%
Middle	0	0.0%	0	0.0%	17.1%	17.2%	13.1%
Upper	4	44.4%	460	30.1%	43.2%	47.1%	55.6%
Unknown	5	55.6%	1,069	69.9%	0.0%	22.5%	23.8%
TOTAL	9	100.0%	1,529	100.0%	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	0	0.0%	24.3%	6.2%	2.9%
Moderate	0	0.0%	0	0.0%	15.5%	11.3%	6.3%
Middle	1	100.0%	21	100.0%	17.1%	18.5%	13.8%
Upper	0	0.0%	0	0.0%	43.2%	59.2%	71.9%
Unknown	0	0.0%	0	0.0%	0.0%	4.7%	5.0%
TOTAL	1	100.0%	21	100.0%	100.0%	100.0%	100.0%
Multifamily Loans							
Low	0	0.0%	0	0.0%	24.3%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	15.5%	0.0%	0.0%
Middle	0	0.0%	0	0.0%	17.1%	0.7%	0.0%
Upper	0	0.0%	0	0.0%	43.2%	5.2%	0.3%
Unknown	2	100.0%	5,360	100.0%	0.0%	94.0%	99.6%
TOTAL	2	100.0%	5,360	100.0%	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0	0.0%	24.3%	3.5%	1.4%
Moderate	0	0.0%	0	0.0%	15.5%	9.2%	5.1%
Middle	0	0.0%	0	0.0%	17.1%	16.7%	10.5%
Upper	0	0.0%	0	0.0%	43.2%	68.1%	80.5%
Unknown	0	0.0%	0	0.0%	0.0%	2.5%	2.5%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	0	0.0%	24.3%	6.8%	3.7%
Moderate	0	0.0%	0	0.0%	15.5%	13.8%	10.2%
Middle	0	0.0%	0	0.0%	17.1%	21.4%	19.6%
Upper	0	0.0%	0	0.0%	43.2%	47.9%	57.0%
Unknown	0	0.0%	0	0.0%	0.0%	10.1%	9.5%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%
Purpose Not Applicable							
Low	0	0.0%	0	0.0%	24.3%	0.8%	0.4%
Moderate	0	0.0%	0	0.0%	15.5%	0.5%	0.3%
Middle	0	0.0%	0	0.0%	17.1%	0.7%	0.6%
Upper	0	0.0%	0	0.0%	43.2%	1.4%	3.4%
Unknown	0	0.0%	0	0.0%	0.0%	96.5%	95.2%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%

Appendix C (continued)

Distribution of 2020 Home Mortgage Lending By Borrower Income Level							
Census Tract Income Level	Bank Loans				Families by Family Income %	Aggregate HMDA Data	
	#	#%	\$ (000s)	\$ %		# %	\$ %
Home Purchase Loans							
Low	0	0.0%	0	0.0%	24.3%	3.3%	1.5%
Moderate	0	0.0%	0	0.0%	15.5%	15.2%	10.3%
Middle	0	0.0%	0	0.0%	17.1%	21.1%	19.2%
Upper	9	75.0%	1,073	67.3%	43.2%	44.8%	54.6%
Unknown	3	25.0%	522	32.7%	0.0%	15.6%	14.3%
TOTAL	12	100.0%	1,595	100.0%	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	0	0.0%	24.3%	1.9%	0.8%
Moderate	0	0.0%	0	0.0%	15.5%	7.5%	4.5%
Middle	0	0.0%	0	0.0%	17.1%	15.7%	11.8%
Upper	0	0.0%	0	0.0%	43.2%	51.6%	59.2%
Unknown	4	100.0%	799	100.0%	0.0%	23.4%	23.7%
TOTAL	4	100.0%	799	100.0%	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	0	0.0%	24.3%	3.9%	1.4%
Moderate	1	100.0%	118	100.0%	15.5%	9.8%	5.6%
Middle	0	0.0%	0	0.0%	17.1%	18.3%	14.3%
Upper	0	0.0%	0	0.0%	43.2%	62.8%	73.0%
Unknown	0	0.0%	0	0.0%	0.0%	5.2%	5.6%
TOTAL	1	100.0%	118	100.0%	100.0%	100.0%	100.0%
Multifamily Loans							
Low	0	0.0%	0	0.0%	24.3%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	15.5%	0.7%	0.1%
Middle	0	0.0%	0	0.0%	17.1%	0.0%	0.0%
Upper	0	0.0%	0	0.0%	43.2%	6.4%	0.9%
Unknown	3	100.0%	4,519	100.0%	0.0%	92.9%	99.0%
TOTAL	3	100.0%	4,519	100.0%	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0	0.0%	24.3%	2.0%	0.9%
Moderate	0	0.0%	0	0.0%	15.5%	7.9%	5.0%
Middle	0	0.0%	0	0.0%	17.1%	13.6%	8.6%
Upper	0	0.0%	0	0.0%	43.2%	73.7%	80.3%
Unknown	0	0.0%	0	0.0%	0.0%	3.0%	5.2%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	0	0.0%	24.3%	6.3%	2.7%
Moderate	0	0.0%	0	0.0%	15.5%	11.9%	8.9%
Middle	0	0.0%	0	0.0%	17.1%	14.7%	9.9%
Upper	0	0.0%	0	0.0%	43.2%	52.7%	65.9%
Unknown	0	0.0%	0	0.0%	0.0%	14.4%	12.5%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%
Purpose Not Applicable							
Low	0	0.0%	0	0.0%	24.3%	0.1%	0.0%
Moderate	0	0.0%	0	0.0%	15.5%	0.1%	0.1%
Middle	0	0.0%	0	0.0%	17.1%	0.0%	0.0%
Upper	0	0.0%	0	0.0%	43.2%	0.1%	0.0%
Unknown	0	0.0%	0	0.0%	0.0%	99.6%	99.8%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%

Appendix C (continued)

Distribution of 2019 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans				% of Businesses	Aggregate of Peer Data	
	#	#%	\$ (000s)	\$ %		%	\$ %
Low	0	0.0%	\$0	0.0%	13.1%	10.2%	10.9%
Moderate	2	15.4%	\$25	1.3%	15.9%	14.7%	16.4%
Middle	2	15.4%	\$160	8.4%	19.5%	18.5%	19.5%
Upper	9	69.2%	\$1,727	90.3%	50.6%	53.2%	50.0%
Unknown	0	0.0%	\$0	0.0%	0.9%	3.4%	3.1%
TOTAL	13	100.0%	\$1,912	100.0%	100.0%	100.0%	100.0%

Distribution of 2020 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans				% of Businesses	Aggregate of Peer Data	
	#	#%	\$ (000s)	\$ %		%	\$ %
Low	1	1.3%	\$71	0.8%	13.1%	10.6%	10.6%
Moderate	10	13.3%	\$1,299	13.9%	15.8%	14.5%	16.3%
Middle	19	25.3%	\$3,038	32.4%	19.5%	18.4%	18.7%
Upper	45	60.0%	\$4,965	53.0%	50.7%	55.2%	52.0%
Unknown	0	0.0%	\$0	0.0%	0.9%	1.4%	2.4%
TOTAL	75	100.0%	\$9,373	100.0%	100.0%	100.0%	100.0%

Appendix C (continued)

Distribution of 2019 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans				Families by Family Income %	Aggregate HMDA Data	
	#	#%	\$ (000s)	\$ %		# %	\$ %
Home Purchase Loans							
Low	0	0.0%	0	0.0%	11.4%	4.2%	1.5%
Moderate	1	25.0%	60	8.5%	16.6%	11.0%	5.4%
Middle	3	75.0%	647	91.5%	20.4%	20.3%	15.4%
Upper	0	0.0%	0	0.0%	51.5%	64.6%	77.7%
Unknown	0	0.0%	0	0.0%	0.1%	0.0%	0.0%
TOTAL	4	100.0%	707	100.0%	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	0	0.0%	11.4%	2.5%	0.9%
Moderate	2	22.2%	180	11.8%	16.6%	7.5%	3.7%
Middle	5	55.6%	461	30.2%	20.4%	17.8%	12.7%
Upper	2	22.2%	888	58.1%	51.5%	72.2%	82.7%
Unknown	0	0.0%	0	0.0%	0.1%	0.0%	0.0%
TOTAL	9	100.0%	1,529	100.0%	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	0	0.0%	11.4%	6.6%	3.4%
Moderate	0	0.0%	0	0.0%	16.6%	9.9%	5.7%
Middle	1	100.0%	21	100.0%	20.4%	15.1%	10.6%
Upper	0	0.0%	0	0.0%	51.5%	68.3%	80.3%
Unknown	0	0.0%	0	0.0%	0.1%	0.1%	0.0%
TOTAL	1	100.0%	21	100.0%	100.0%	100.0%	100.0%
Multifamily Loans							
Low	0	0.0%	0	0.0%	30.4%	29.9%	14.6%
Moderate	0	0.0%	0	0.0%	21.6%	21.6%	16.2%
Middle	0	0.0%	0	0.0%	16.4%	17.9%	12.6%
Upper	2	100.0%	5,360	100.0%	31.1%	30.6%	56.6%
Unknown	0	0.0%	0	0.0%	0.6%	0.0%	0.0%
TOTAL	2	100.0%	5,360	100.0%	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0	0.0%	11.4%	2.7%	1.3%
Moderate	0	0.0%	0	0.0%	16.6%	5.8%	3.2%
Middle	0	0.0%	0	0.0%	20.4%	13.7%	9.4%
Upper	0	0.0%	0	0.0%	51.5%	77.8%	86.1%
Unknown	0	0.0%	0	0.0%	0.1%	0.0%	0.0%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	0	0.0%	11.4%	6.2%	2.8%
Moderate	0	0.0%	0	0.0%	16.6%	11.5%	6.1%
Middle	0	0.0%	0	0.0%	20.4%	14.9%	9.8%
Upper	0	0.0%	0	0.0%	51.5%	67.3%	81.3%
Unknown	0	0.0%	0	0.0%	0.1%	0.0%	0.0%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%
Purpose Not Applicable							
Low	0	0.0%	0	0.0%	11.4%	10.2%	4.3%
Moderate	0	0.0%	0	0.0%	16.6%	18.4%	10.5%
Middle	0	0.0%	0	0.0%	20.4%	26.3%	23.7%
Upper	0	0.0%	0	0.0%	51.5%	45.1%	61.6%
Unknown	0	0.0%	0	0.0%	0.1%	0.0%	0.0%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%

Distribution of 2020 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans				Families by Family Income %	Aggregate HMDA Data	
	#	##%	\$ (000s)	\$ %		# %	\$ %
Home Purchase Loans							
Low	0	0.0%	0	0.0%	11.4%	4.5%	1.7%
Moderate	0	0.0%	0	0.0%	16.6%	10.4%	5.0%
Middle	8	66.7%	783	49.1%	20.4%	20.0%	15.3%
Upper	4	33.3%	812	50.9%	51.5%	65.1%	78.0%
Unknown	0	0.0%	0	0.0%	0.1%	0.0%	0.0%
TOTAL	12	100.0%	1,595	100.0%	100.0%	100.0%	100.0%
Refinance							
Low	1	25.0%	140	17.5%	11.4%	1.2%	0.7%
Moderate	0	0.0%	0	0.0%	16.6%	4.7%	2.5%
Middle	3	75.0%	659	82.5%	20.4%	13.9%	10.0%
Upper	0	0.0%	0	0.0%	51.5%	80.2%	86.8%
Unknown	0	0.0%	0	0.0%	0.1%	0.0%	0.0%
TOTAL	4	100.0%	799	100.0%	100.0%	100.0%	100.0%
Home Improvement							
Low	1	100.0%	118	100.0%	11.4%	4.6%	2.1%
Moderate	0	0.0%	0	0.0%	16.6%	8.8%	5.3%
Middle	0	0.0%	0	0.0%	20.4%	14.6%	10.5%
Upper	0	0.0%	0	0.0%	51.5%	71.9%	82.1%
Unknown	0	0.0%	0	0.0%	0.1%	0.1%	0.0%
TOTAL	1	100.0%	118	100.0%	100.0%	100.0%	100.0%
Multifamily Loans							
Low	1	33.3%	1,365	30.2%	30.4%	31.9%	13.1%
Moderate	0	0.0%	0	0.0%	21.6%	14.9%	9.7%
Middle	1	33.3%	2,781	61.5%	16.4%	27.0%	30.4%
Upper	1	33.3%	373	8.3%	31.1%	25.5%	41.7%
Unknown	0	0.0%	0	0.0%	0.6%	0.7%	5.1%
TOTAL	3	100.0%	4,519	100.0%	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0	0.0%	11.4%	1.9%	1.2%
Moderate	0	0.0%	0	0.0%	16.6%	5.4%	3.0%
Middle	0	0.0%	0	0.0%	20.4%	14.1%	8.1%
Upper	0	0.0%	0	0.0%	51.5%	78.7%	87.8%
Unknown	0	0.0%	0	0.0%	0.1%	0.0%	0.0%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	0	0.0%	11.4%	6.3%	2.5%
Moderate	0	0.0%	0	0.0%	16.6%	9.7%	5.8%
Middle	0	0.0%	0	0.0%	20.4%	18.5%	10.8%
Upper	0	0.0%	0	0.0%	51.5%	65.5%	80.9%
Unknown	0	0.0%	0	0.0%	0.1%	0.0%	0.0%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%
Purpose Not Applicable							
Low	0	0.0%	0	0.0%	11.4%	5.1%	2.0%
Moderate	0	0.0%	0	0.0%	16.6%	15.0%	8.0%
Middle	0	0.0%	0	0.0%	20.4%	25.6%	20.6%
Upper	0	0.0%	0	0.0%	51.5%	54.3%	69.4%
Unknown	0	0.0%	0	0.0%	0.1%	0.0%	0.0%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%

Jackson MSA Assessment Area

Distribution of 2019 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		Count			Dollars			Total
		Bank		Aggregate	Bank		Aggregate	Businesses
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	16	84.2%	39.0%	\$1,827	93.5%	36.6%	90.8%
	Over \$1 Million/ Unknown	3	15.8%	61.0%	\$127	6.5%	63.4%	9.2%
	TOTAL	19	100.0%	100.0%	\$1,954	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	15	78.9%	89.3%	\$578	29.6%	29.6%	
	\$100,001–\$250,000	3	15.8%	5.5%	\$436	22.3%	17.5%	
	\$250,001–\$1 Million	1	5.3%	5.2%	\$940	48.1%	53.0%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	19	100.0%	100.0%	\$1,954	100.0%	100.0%	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	12	75.0%		\$451	24.7%		
	\$100,001–\$250,000	3	18.8%		\$436	23.9%		
	\$250,001–\$1 Million	1	6.3%		\$940	51.5%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	16	100.0%		\$1,827	100.0%		

Distribution of 2020 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		Count			Dollars			Total
		Bank		Aggregate	Bank		Aggregate	Businesses
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	15	30.6%	35.0%	\$1,280	42.7%	28.8%	91.1%
	Over \$1 Million/ Unknown	34	69.4%	65.0%	\$1,721	57.3%	71.2%	8.9%
	TOTAL	49	100.0%	100.0%	\$3,001	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	41	83.7%	86.8%	\$1,017	33.9%	31.3%	
	\$100,001–\$250,000	4	8.2%	7.7%	\$530	17.7%	20.9%	
	\$250,001–\$1 Million	4	8.2%	5.6%	\$1,454	48.5%	47.8%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	49	100.0%	100.0%	\$3,001	100.0%	100.0%	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	12	80.0%		\$480	37.5%		
	\$100,001–\$250,000	2	13.3%		\$308	24.1%		
	\$250,001–\$1 Million	1	6.7%		\$492	38.4%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	15	100.0%		\$1,280	100.0%		

Appendix C (continued)

Distribution of 2019 Home Mortgage Lending By Borrower Income Level							
Census Tract Income Level	Bank Loans				Families by Family Income %	Aggregate HMDA Data	
	#	#%	\$ (000s)	\$ %		# %	\$ %
Home Purchase Loans							
Low	0	0.0%	0	0.0%	21.2%	3.4%	1.6%
Moderate	1	11.1%	63	6.5%	15.9%	15.4%	9.9%
Middle	0	0.0%	0	0.0%	17.7%	22.8%	19.4%
Upper	4	44.4%	482	49.8%	45.3%	42.1%	54.5%
Unknown	4	44.4%	422	43.6%	0.0%	16.3%	14.6%
TOTAL	9	100.0%	967	100.0%	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	0	0.0%	21.2%	3.8%	1.6%
Moderate	0	0.0%	0	0.0%	15.9%	9.0%	5.1%
Middle	4	33.3%	226	9.2%	17.7%	13.9%	9.7%
Upper	5	41.7%	1,869	76.1%	45.3%	49.3%	60.7%
Unknown	3	25.0%	360	14.7%	0.0%	23.9%	22.9%
TOTAL	12	100.0%	2,455	100.0%	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	0	0.0%	21.2%	7.1%	3.1%
Moderate	0	0.0%	0	0.0%	15.9%	16.4%	10.6%
Middle	0	0.0%	0	0.0%	17.7%	12.3%	9.5%
Upper	0	0.0%	0	0.0%	45.3%	54.4%	58.6%
Unknown	0	0.0%	0	0.0%	0.0%	9.8%	18.3%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%
Multifamily Loans							
Low	0	0.0%	0	0.0%	21.2%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	15.9%	0.0%	0.0%
Middle	0	0.0%	0	0.0%	17.7%	1.3%	0.0%
Upper	0	0.0%	0	0.0%	45.3%	2.6%	0.1%
Unknown	1	100.0%	1,350	100.0%	0.0%	96.1%	99.9%
TOTAL	1	100.0%	1,350	100.0%	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0	0.0%	21.2%	4.0%	2.7%
Moderate	0	0.0%	0	0.0%	15.9%	10.2%	6.5%
Middle	0	0.0%	0	0.0%	17.7%	17.9%	12.2%
Upper	0	0.0%	0	0.0%	45.3%	64.1%	75.7%
Unknown	0	0.0%	0	0.0%	0.0%	3.8%	2.9%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	0	0.0%	21.2%	8.3%	5.4%
Moderate	0	0.0%	0	0.0%	15.9%	16.0%	8.3%
Middle	0	0.0%	0	0.0%	17.7%	16.0%	12.1%
Upper	2	100.0%	79	100.0%	45.3%	55.6%	70.2%
Unknown	0	0.0%	0	0.0%	0.0%	4.1%	4.0%
TOTAL	2	100.0%	79	100.0%	100.0%	100.0%	100.0%
Purpose Not Applicable							
Low	0	0.0%	0	0.0%	21.2%	0.7%	0.5%
Moderate	0	0.0%	0	0.0%	15.9%	0.2%	0.3%
Middle	0	0.0%	0	0.0%	17.7%	0.5%	0.7%
Upper	0	0.0%	0	0.0%	45.3%	0.5%	0.6%
Unknown	0	0.0%	0	0.0%	0.0%	98.0%	97.9%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%

Appendix C (continued)

Distribution of 2020 Home Mortgage Lending By Borrower Income Level							
Census Tract Income Level	Bank Loans				Families by Family Income %	Aggregate HMDA Data	
	#	#%	\$ (000s)	\$ %		# %	\$ %
Home Purchase Loans							
Low	0	0.0%	0	0.0%	21.2%	3.9%	1.8%
Moderate	6	75.0%	686	51.2%	15.9%	18.8%	12.7%
Middle	2	25.0%	655	48.8%	17.7%	20.7%	18.3%
Upper	0	0.0%	0	0.0%	45.3%	42.1%	54.5%
Unknown	0	0.0%	0	0.0%	0.0%	14.6%	12.7%
TOTAL	8	100.0%	1,341	100.0%	100.0%	100.0%	100.0%
Refinance							
Low	1	9.1%	154	7.2%	21.2%	2.1%	0.9%
Moderate	1	9.1%	155	7.2%	15.9%	7.9%	4.6%
Middle	1	9.1%	276	12.8%	17.7%	13.9%	10.4%
Upper	2	18.2%	921	42.8%	45.3%	52.7%	62.2%
Unknown	6	54.5%	645	30.0%	0.0%	23.3%	21.9%
TOTAL	11	100.0%	2,151	100.0%	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	0	0.0%	21.2%	5.1%	2.0%
Moderate	1	100.0%	11	100.0%	15.9%	12.8%	7.5%
Middle	0	0.0%	0	0.0%	17.7%	13.2%	10.9%
Upper	0	0.0%	0	0.0%	45.3%	47.6%	66.8%
Unknown	0	0.0%	0	0.0%	0.0%	21.3%	12.8%
TOTAL	1	100.0%	11	100.0%	100.0%	100.0%	100.0%
Multifamily Loans							
Low	0	0.0%	0	0.0%	21.2%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	15.9%	0.0%	0.0%
Middle	0	0.0%	0	0.0%	17.7%	0.0%	0.0%
Upper	0	0.0%	0	0.0%	45.3%	2.6%	1.4%
Unknown	1	100.0%	2,080	100.0%	0.0%	97.4%	98.6%
TOTAL	1	100.0%	2,080	100.0%	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0	0.0%	21.2%	3.5%	1.3%
Moderate	0	0.0%	0	0.0%	15.9%	8.7%	4.7%
Middle	0	0.0%	0	0.0%	17.7%	14.4%	10.1%
Upper	0	0.0%	0	0.0%	45.3%	70.1%	81.0%
Unknown	0	0.0%	0	0.0%	0.0%	3.3%	2.9%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	1	50.0%	8	9.3%	21.2%	5.6%	2.1%
Moderate	0	0.0%	0	0.0%	15.9%	10.2%	3.6%
Middle	0	0.0%	0	0.0%	17.7%	23.1%	16.8%
Upper	1	50.0%	78	90.7%	45.3%	52.8%	65.9%
Unknown	0	0.0%	0	0.0%	0.0%	8.3%	11.6%
TOTAL	2	100.0%	86	100.0%	100.0%	100.0%	100.0%
Purpose Not Applicable							
Low	0	0.0%	0	0.0%	21.2%	0.4%	0.2%
Moderate	0	0.0%	0	0.0%	15.9%	0.4%	0.3%
Middle	0	0.0%	0	0.0%	17.7%	0.0%	0.0%
Upper	0	0.0%	0	0.0%	45.3%	0.1%	0.0%
Unknown	0	0.0%	0	0.0%	0.0%	99.2%	99.6%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%

Appendix C (continued)

Distribution of 2019 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans				% of Businesses	Aggregate of Peer Data	
	#	#%	\$ (000s)	\$ %		%	\$ %
Low	2	10.5%	\$104	5.3%	6.3%	5.0%	4.8%
Moderate	4	21.1%	\$330	16.9%	17.0%	13.7%	13.6%
Middle	1	5.3%	\$50	2.6%	32.7%	30.4%	30.8%
Upper	12	63.2%	\$1,469	75.2%	44.0%	48.6%	50.3%
Unknown	0	0.0%	\$0	0.0%	0.0%	2.3%	0.5%
TOTAL	19	100.0%	\$1,953	100.0%	100.0%	100.0%	100.0%

Distribution of 2020 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans				% of Businesses	Aggregate of Peer Data	
	#	#%	\$ (000s)	\$ %		%	\$ %
Low	6	12.2%	\$727	24.2%	6.2%	4.6%	4.6%
Moderate	15	30.6%	\$659	22.0%	16.8%	13.6%	13.8%
Middle	6	12.2%	\$200	6.7%	32.5%	30.6%	34.1%
Upper	22	44.9%	\$1,416	47.2%	44.4%	50.8%	47.4%
Unknown	0	0.0%	\$0	0.0%	0.0%	0.4%	0.1%
TOTAL	49	100.0%	\$3,002	100.0%	100.0%	100.0%	100.0%

Appendix C (continued)

Distribution of 2019 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans				Families by Family Income %	Aggregate HMDA Data	
	#	#%	\$ (000s)	\$ %		# %	\$ %
Home Purchase Loans							
Low	0	0.0%	0	0.0%	5.1%	0.8%	0.4%
Moderate	1	11.1%	108	11.2%	12.9%	4.4%	2.1%
Middle	4	44.4%	280	29.0%	35.2%	30.6%	24.0%
Upper	4	44.4%	579	59.9%	46.8%	64.2%	73.5%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	9	100.0%	967	100.0%	100.0%	100.0%	100.0%
Refinance							
Low	1	8.3%	83	3.4%	5.1%	0.7%	0.2%
Moderate	0	0.0%	0	0.0%	12.9%	4.6%	2.2%
Middle	1	8.3%	98	4.0%	35.2%	26.1%	19.0%
Upper	10	83.3%	2,274	92.6%	46.8%	68.7%	78.7%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	12	100.0%	2,455	100.0%	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	0	0.0%	5.1%	3.4%	0.8%
Moderate	0	0.0%	0	0.0%	12.9%	11.4%	6.5%
Middle	0	0.0%	0	0.0%	35.2%	30.5%	24.6%
Upper	0	0.0%	0	0.0%	46.8%	54.7%	68.1%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%
Multifamily Loans							
Low	0	0.0%	0	0.0%	15.4%	15.6%	6.2%
Moderate	1	100.0%	1,350	100.0%	26.4%	19.5%	10.4%
Middle	0	0.0%	0	0.0%	39.9%	31.2%	36.4%
Upper	0	0.0%	0	0.0%	18.3%	33.8%	46.9%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	1	100.0%	1,350	100.0%	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0	0.0%	5.1%	0.9%	0.3%
Moderate	0	0.0%	0	0.0%	12.9%	5.3%	2.9%
Middle	0	0.0%	0	0.0%	35.2%	25.8%	22.4%
Upper	0	0.0%	0	0.0%	46.8%	68.0%	74.4%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	0	0.0%	5.1%	2.4%	0.4%
Moderate	0	0.0%	0	0.0%	12.9%	9.5%	4.9%
Middle	0	0.0%	0	0.0%	35.2%	29.0%	20.0%
Upper	2	100.0%	79	100.0%	46.8%	59.2%	74.7%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	2	100.0%	79	100.0%	100.0%	100.0%	100.0%
Purpose Not Applicable							
Low	0	0.0%	0	0.0%	5.1%	3.5%	1.4%
Moderate	0	0.0%	0	0.0%	12.9%	12.0%	5.8%
Middle	0	0.0%	0	0.0%	35.2%	42.1%	38.4%
Upper	0	0.0%	0	0.0%	46.8%	42.4%	54.4%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%

Distribution of 2020 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans				Families by Family Income %	Aggregate HMDA Data	
	#	##	\$ (000s)	\$ %		# %	\$ %
Home Purchase Loans							
Low	1	12.5%	235	17.5%	5.1%	0.5%	0.3%
Moderate	1	12.5%	92	6.9%	12.9%	3.3%	1.5%
Middle	3	37.5%	315	23.5%	35.2%	27.0%	20.5%
Upper	3	37.5%	699	52.1%	46.8%	69.2%	77.7%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	8	100.0%	1,341	100.0%	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	0	0.0%	5.1%	0.3%	0.1%
Moderate	0	0.0%	0	0.0%	12.9%	2.7%	1.4%
Middle	3	27.3%	328	15.2%	35.2%	23.6%	18.7%
Upper	8	72.7%	1,823	84.8%	46.8%	73.4%	79.8%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	11	100.0%	2,151	100.0%	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	0	0.0%	5.1%	5.1%	0.7%
Moderate	0	0.0%	0	0.0%	12.9%	16.2%	6.6%
Middle	1	100.0%	11	100.0%	35.2%	26.2%	21.7%
Upper	0	0.0%	0	0.0%	46.8%	52.4%	70.9%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	1	100.0%	11	100.0%	100.0%	100.0%	100.0%
Multifamily Loans							
Low	0	0.0%	0	0.0%	15.4%	9.2%	5.9%
Moderate	1	100.0%	2,080	100.0%	26.4%	34.2%	11.3%
Middle	0	0.0%	0	0.0%	39.9%	27.6%	53.0%
Upper	0	0.0%	0	0.0%	18.3%	28.9%	29.8%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	1	100.0%	2,080	100.0%	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0	0.0%	5.1%	0.4%	0.2%
Moderate	0	0.0%	0	0.0%	12.9%	3.1%	1.3%
Middle	0	0.0%	0	0.0%	35.2%	25.3%	20.1%
Upper	0	0.0%	0	0.0%	46.8%	71.2%	78.5%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	0	0.0%	5.1%	1.9%	0.8%
Moderate	0	0.0%	0	0.0%	12.9%	4.6%	2.2%
Middle	0	0.0%	0	0.0%	35.2%	32.4%	25.5%
Upper	2	100.0%	86	100.0%	46.8%	61.1%	71.6%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	2	100.0%	86	100.0%	100.0%	100.0%	100.0%
Purpose Not Applicable							
Low	0	0.0%	0	0.0%	5.1%	1.8%	0.7%
Moderate	0	0.0%	0	0.0%	12.9%	9.8%	5.2%
Middle	0	0.0%	0	0.0%	35.2%	44.4%	38.8%
Upper	0	0.0%	0	0.0%	46.8%	44.0%	55.3%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%

Hattiesburg MSA Assessment Area

Distribution of 2019 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		Count			Dollars			Total Businesses %
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	
Business Revenue	\$1 Million or Less	0	0.0%	41.2%	\$0	0.0%	35.4%	90.8%
	Over \$1 Million/ Unknown	0	0.0%	58.8%	\$0	0.0%	64.6%	9.2%
	TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	0	0.0%	89.0%	\$0	0.0%	29.4%	
	\$100,001–\$250,000	0	0.0%	6.1%	\$0	0.0%	20.3%	
	\$250,001–\$1 Million	0	0.0%	4.9%	\$0	0.0%	50.3%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	0	0.0%		\$0	0.0%		
	\$100,001–\$250,000	0	0.0%		\$0	0.0%		
	\$250,001–\$1 Million	0	0.0%		\$0	0.0%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	0	0.0%		\$0	0.0%		

Distribution of 2020 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		Count			Dollars			Total Businesses %
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	
Business Revenue	\$1 Million or Less	3	42.9%	33.5%	\$427	20.8%	29.5%	90.9%
	Over \$1 Million/ Unknown	4	57.1%	66.5%	\$1,628	79.2%	70.5%	9.1%
	TOTAL	7	100.0%	100.0%	\$2,055	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	2	28.6%	84.5%	\$85	4.1%	28.8%	
	\$100,001–\$250,000	2	28.6%	9.0%	\$396	19.3%	22.3%	
	\$250,001–\$1 Million	3	42.9%	6.5%	\$1,574	76.6%	48.9%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	7	100.0%	100.0%	\$2,055	100.0%	100.0%	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	2	66.7%		\$85	19.9%		
	\$100,001–\$250,000	0	0.0%		\$0	0.0%		
	\$250,001–\$1 Million	1	33.3%		\$342	80.1%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	3	100.0%		\$427	100.0%		

Appendix C (continued)

Distribution of 2019 Home Mortgage Lending By Borrower Income Level							
Census Tract Income Level	Bank Loans				Families by Family Income %	Aggregate HMDA Data	
	#	#%	\$ (000s)	\$ %		# %	\$ %
Home Purchase Loans							
Low	0	0.0%	0	0.0%	23.8%	3.0%	1.4%
Moderate	1	100.0%	122	100.0%	14.1%	14.8%	9.6%
Middle	0	0.0%	0	0.0%	18.7%	20.9%	18.0%
Upper	0	0.0%	0	0.0%	43.4%	43.7%	54.9%
Unknown	0	0.0%	0	0.0%	0.0%	17.6%	16.1%
TOTAL	1	100.0%	122	100.0%	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	0	0.0%	23.8%	2.5%	1.1%
Moderate	0	0.0%	0	0.0%	14.1%	11.5%	6.5%
Middle	0	0.0%	0	0.0%	18.7%	15.7%	11.6%
Upper	0	0.0%	0	0.0%	43.4%	46.6%	55.6%
Unknown	0	0.0%	0	0.0%	0.0%	23.7%	25.2%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	0	0.0%	23.8%	6.8%	4.2%
Moderate	0	0.0%	0	0.0%	14.1%	8.1%	2.6%
Middle	0	0.0%	0	0.0%	18.7%	16.2%	6.6%
Upper	0	0.0%	0	0.0%	43.4%	59.5%	76.6%
Unknown	0	0.0%	0	0.0%	0.0%	9.5%	10.1%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%
Multifamily Loans							
Low	0	0.0%	0	0.0%	23.8%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	14.1%	0.0%	0.0%
Middle	0	0.0%	0	0.0%	18.7%	0.0%	0.0%
Upper	0	0.0%	0	0.0%	43.4%	6.3%	1.5%
Unknown	0	0.0%	0	0.0%	0.0%	93.8%	98.5%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0	0.0%	23.8%	3.6%	1.3%
Moderate	0	0.0%	0	0.0%	14.1%	10.9%	7.3%
Middle	0	0.0%	0	0.0%	18.7%	21.2%	16.4%
Upper	0	0.0%	0	0.0%	43.4%	62.4%	72.8%
Unknown	0	0.0%	0	0.0%	0.0%	1.8%	2.3%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	0	0.0%	23.8%	7.8%	1.4%
Moderate	0	0.0%	0	0.0%	14.1%	9.8%	5.0%
Middle	0	0.0%	0	0.0%	18.7%	3.9%	3.3%
Upper	0	0.0%	0	0.0%	43.4%	66.7%	79.3%
Unknown	0	0.0%	0	0.0%	0.0%	11.8%	11.1%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%
Purpose Not Applicable							
Low	0	0.0%	0	0.0%	23.8%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	14.1%	0.0%	0.0%
Middle	0	0.0%	0	0.0%	18.7%	1.8%	1.7%
Upper	0	0.0%	0	0.0%	43.4%	0.0%	0.0%
Unknown	0	0.0%	0	0.0%	0.0%	98.2%	98.3%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%

Appendix C (continued)

Distribution of 2020 Home Mortgage Lending By Borrower Income Level							
Census Tract Income Level	Bank Loans				Families by Family Income %	Aggregate HMDA Data	
	#	#%	\$ (000s)	\$ %		# %	\$ %
Home Purchase Loans							
Low	0	0.0%	0	0.0%	23.8%	3.1%	1.5%
Moderate	0	0.0%	0	0.0%	14.1%	18.2%	12.7%
Middle	0	0.0%	0	0.0%	18.7%	21.6%	18.8%
Upper	3	100.0%	1,861	100.0%	43.4%	41.7%	53.3%
Unknown	0	0.0%	0	0.0%	0.0%	15.3%	13.7%
TOTAL	3	100.0%	1,861	100.0%	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	0	0.0%	23.8%	1.8%	0.7%
Moderate	0	0.0%	0	0.0%	14.1%	7.8%	4.6%
Middle	0	0.0%	0	0.0%	18.7%	14.2%	10.3%
Upper	8	88.9%	4,410	97.9%	43.4%	51.1%	60.4%
Unknown	1	11.1%	93	2.1%	0.0%	25.1%	24.0%
TOTAL	9	100.0%	4,503	100.0%	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	0	0.0%	23.8%	4.5%	3.0%
Moderate	0	0.0%	0	0.0%	14.1%	7.5%	4.9%
Middle	0	0.0%	0	0.0%	18.7%	22.4%	18.1%
Upper	0	0.0%	0	0.0%	43.4%	46.3%	54.0%
Unknown	0	0.0%	0	0.0%	0.0%	19.4%	20.1%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%
Multifamily Loans							
Low	0	0.0%	0	0.0%	23.8%	1.7%	0.1%
Moderate	0	0.0%	0	0.0%	14.1%	0.0%	0.0%
Middle	0	0.0%	0	0.0%	18.7%	0.0%	0.0%
Upper	0	0.0%	0	0.0%	43.4%	1.7%	0.1%
Unknown	4	100.0%	3,526	100.0%	0.0%	96.7%	99.8%
TOTAL	4	100.0%	3,526	100.0%	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0	0.0%	23.8%	1.7%	0.5%
Moderate	0	0.0%	0	0.0%	14.1%	13.3%	7.0%
Middle	0	0.0%	0	0.0%	18.7%	13.3%	9.6%
Upper	0	0.0%	0	0.0%	43.4%	66.7%	79.8%
Unknown	0	0.0%	0	0.0%	0.0%	5.0%	3.1%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	0	0.0%	23.8%	17.6%	9.2%
Moderate	0	0.0%	0	0.0%	14.1%	21.6%	9.2%
Middle	0	0.0%	0	0.0%	18.7%	17.6%	24.0%
Upper	0	0.0%	0	0.0%	43.4%	37.3%	53.2%
Unknown	0	0.0%	0	0.0%	0.0%	5.9%	4.3%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%
Purpose Not Applicable							
Low	0	0.0%	0	0.0%	23.8%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	14.1%	0.0%	0.0%
Middle	0	0.0%	0	0.0%	18.7%	0.0%	0.0%
Upper	0	0.0%	0	0.0%	43.4%	0.0%	0.0%
Unknown	0	0.0%	0	0.0%	0.0%	100.0%	100.0%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%

Appendix C (continued)

Distribution of 2019 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans				% of Businesses	Aggregate of Peer Data	
	#	#%	\$ (000s)	\$ %		%	\$ %
Low	0	0.0%	\$0	0.0%	10.8%	9.1%	9.1%
Moderate	0	0.0%	\$0	0.0%	6.4%	6.6%	8.0%
Middle	0	0.0%	\$0	0.0%	53.8%	47.9%	53.4%
Upper	0	0.0%	\$0	0.0%	29.0%	34.0%	29.0%
Unknown	0	0.0%	\$0	0.0%	0.0%	2.4%	0.6%
TOTAL	0	0.0%	\$0	0.0%	100.0%	100.0%	100.0%

Distribution of 2020 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans				% of Businesses	Aggregate of Peer Data	
	#	#%	\$ (000s)	\$ %		%	\$ %
Low	0	0.0%	\$0	0.0%	10.6%	8.6%	9.3%
Moderate	0	0.0%	\$0	0.0%	6.3%	6.6%	8.0%
Middle	5	71.4%	\$1,508	73.4%	54.3%	49.7%	54.1%
Upper	2	28.6%	\$546	26.6%	28.9%	34.8%	28.4%
Unknown	0	0.0%	\$0	0.0%	0.0%	0.4%	0.2%
TOTAL	7	100.0%	\$2,054	100.0%	100.0%	100.0%	100.0%

Appendix C (continued)

Distribution of 2019 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans				Families by Family Income %	Aggregate HMDA Data	
	#	#%	\$ (000s)	\$ %		# %	\$ %
Home Purchase Loans							
Low	0	0.0%	0	0.0%	4.5%	1.7%	1.0%
Moderate	0	0.0%	0	0.0%	8.6%	3.6%	3.9%
Middle	0	0.0%	0	0.0%	47.0%	45.8%	39.4%
Upper	1	100.0%	122	100.0%	39.9%	48.9%	55.7%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	1	100.0%	122	100.0%	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	0	0.0%	4.5%	1.8%	1.0%
Moderate	0	0.0%	0	0.0%	8.6%	4.2%	4.5%
Middle	0	0.0%	0	0.0%	47.0%	42.7%	35.4%
Upper	0	0.0%	0	0.0%	39.9%	51.2%	59.1%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	0	0.0%	4.5%	4.1%	2.3%
Moderate	0	0.0%	0	0.0%	8.6%	10.8%	9.9%
Middle	0	0.0%	0	0.0%	47.0%	44.6%	45.7%
Upper	0	0.0%	0	0.0%	39.9%	40.5%	42.1%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%
Multifamily Loans							
Low	0	0.0%	0	0.0%	34.6%	39.6%	62.6%
Moderate	0	0.0%	0	0.0%	10.0%	10.4%	3.0%
Middle	0	0.0%	0	0.0%	41.3%	35.4%	22.4%
Upper	0	0.0%	0	0.0%	14.1%	14.6%	12.0%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0	0.0%	4.5%	2.4%	1.0%
Moderate	0	0.0%	0	0.0%	8.6%	4.2%	11.2%
Middle	0	0.0%	0	0.0%	47.0%	46.1%	45.1%
Upper	0	0.0%	0	0.0%	39.9%	47.3%	42.7%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	0	0.0%	4.5%	5.9%	4.1%
Moderate	0	0.0%	0	0.0%	8.6%	3.9%	7.8%
Middle	0	0.0%	0	0.0%	47.0%	49.0%	50.2%
Upper	0	0.0%	0	0.0%	39.9%	41.2%	37.9%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%
Purpose Not Applicable							
Low	0	0.0%	0	0.0%	4.5%	3.6%	2.3%
Moderate	0	0.0%	0	0.0%	8.6%	3.6%	1.1%
Middle	0	0.0%	0	0.0%	47.0%	53.6%	50.3%
Upper	0	0.0%	0	0.0%	39.9%	39.3%	46.4%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%

Appendix C (continued)

Distribution of 2020 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans				Families by Family Income %	Aggregate HMDA Data	
	#	#%	\$ (000s)	\$ %		# %	\$ %
Home Purchase Loans							
Low	0	0.0%	0	0.0%	4.5%	0.9%	0.5%
Moderate	0	0.0%	0	0.0%	8.6%	2.7%	2.2%
Middle	0	0.0%	0	0.0%	47.0%	44.8%	38.1%
Upper	3	100.0%	1,861	100.0%	39.9%	51.6%	59.2%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	3	100.0%	1,861	100.0%	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	0	0.0%	4.5%	1.2%	0.5%
Moderate	0	0.0%	0	0.0%	8.6%	3.8%	3.4%
Middle	6	66.7%	2,740	60.8%	47.0%	37.8%	34.0%
Upper	3	33.3%	1,763	39.2%	39.9%	57.3%	62.1%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	9	100.0%	4,503	100.0%	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	0	0.0%	4.5%	6.0%	3.3%
Moderate	0	0.0%	0	0.0%	8.6%	7.5%	9.2%
Middle	0	0.0%	0	0.0%	47.0%	40.3%	39.2%
Upper	0	0.0%	0	0.0%	39.9%	46.3%	48.3%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%
Multifamily Loans							
Low	0	0.0%	0	0.0%	34.6%	25.0%	34.9%
Moderate	0	0.0%	0	0.0%	10.0%	6.7%	2.5%
Middle	2	50.0%	852	24.2%	41.3%	50.0%	45.6%
Upper	2	50.0%	2,674	75.8%	14.1%	18.3%	17.0%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	4	100.0%	3,526	100.0%	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0	0.0%	4.5%	1.7%	0.5%
Moderate	0	0.0%	0	0.0%	8.6%	5.8%	6.9%
Middle	0	0.0%	0	0.0%	47.0%	38.3%	37.9%
Upper	0	0.0%	0	0.0%	39.9%	54.2%	54.7%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	0	0.0%	4.5%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	8.6%	7.8%	3.6%
Middle	0	0.0%	0	0.0%	47.0%	47.1%	60.8%
Upper	0	0.0%	0	0.0%	39.9%	45.1%	35.6%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%
Purpose Not Applicable							
Low	0	0.0%	0	0.0%	4.5%	1.5%	1.1%
Moderate	0	0.0%	0	0.0%	8.6%	3.0%	1.8%
Middle	0	0.0%	0	0.0%	47.0%	44.4%	34.6%
Upper	0	0.0%	0	0.0%	39.9%	51.1%	62.5%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%

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.

Assessment area: One or more of the geographic areas delineated by the bank and used by the regulatory agency to assess an institution's record of CRA performance.

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

Community contact: Interviews conducted as part of the CRA examination to gather information that might assist examiners in understanding the bank's community, available opportunities for helping to meet local credit and community development needs, and perceptions on the performance of financial institutions in helping meet local credit needs. Communications and information gathered can help to provide a context to assist in the evaluation of an institution's CRA performance.

Community development: An activity associated with one of the following five descriptions: (1) affordable housing (including multifamily rental housing) for low- or moderate-income individuals (LMI); (2) community services targeted to LMI individuals; (3) 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; (4) activities that revitalize or stabilize low- or moderate-income geographies, designated disaster areas, or distressed or underserved nonmetropolitan middle-income geographies; or (5) Neighborhood Stabilization Program (NSP) eligible activities in areas with HUD-approved NSP plans, which are conducted within two years after the date when NSP program funds are required to be spent and benefit low-, moderate- and middle-income individuals and geographies.

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

Demographics: The statistical characteristics of human populations (e.g., age, race, sex, and income, etc.) used especially to identify markets.

Distressed nonmetropolitan middle-income geography: A middle-income, nonmetropolitan geography will be designated as distressed if it is in a county that meets one or more of the following triggers: (1) an unemployment rate of at least 1.5 times the national average, (2) a poverty rate of 20 percent or more, or (3) a population loss of 10 percent or more between the previous and most recent decennial census or a net migration loss of 5 percent or more over the 5-year period preceding the most recent census.

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

Full-scope review: Performance under the Lending, Investment, and Service Tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (e.g., innovativeness, complexity, and responsiveness).

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

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders who 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 applicants; the amount of loan requested; and the disposition of the application (e.g., approved, denied, and withdrawn).

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

Household: One or more persons who occupy a housing unit. The occupants may be a single family, one person living alone, two or more families living together, or any other group of related or unrelated persons who share living arrangements.

Housing affordability ratio: Calculated by dividing the median household income by the median housing value. It represents the amount of single family, owner-occupied housing that a dollar of income can purchase for the median household in the census tract. Values closer to 100 percent indicate greater affordability.

Limited-scope review: Performance under the Lending, Investment, and Service Tests is analyzed using only quantitative factors (e.g., geographic distribution, borrower distribution, total number and dollar amount of investments, and branch distribution).

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

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

Appendix D (continued)

Median family income: The dollar amount that divides the family income distribution into two equal groups, half having incomes above the median, half having incomes below the median. The median family income is based on all families within the area being analyzed.

Metropolitan area (MA): A metropolitan statistical area (MSA) or a metropolitan division (MD) as defined by the Office of Management and Budget. An 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. An MD is a division of an MSA based on specific criteria including commuting patterns. Only an MSA that has a population of at least 2.5 million may be divided into MDs.

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

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

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

Nonmetropolitan statistical area (nonMSA): Not part of a metropolitan area. (See metropolitan area.)

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

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

Performance context: The performance context is a broad range of economic, demographic, and institution- and community-specific information that an examiner reviews to understand the context in which an institution's record of performance should be evaluated. The performance context is not a formal or written assessment of community credit needs.

Performance criteria: These are the different criteria against which a bank's performance in helping to meet the credit needs of its assessment area(s) is measured. The criteria relate to lending, investment, retail service, and community development activities performed by a bank. The performance criteria have both quantitative and qualitative aspects. There are different sets of criteria for large banks, intermediate small banks, small banks, wholesale/limited purpose banks, and strategic plan banks.

Performance evaluation (PE): A written evaluation of a financial institution's record of meeting the credit needs of its community, as prepared by the federal financial supervision agency responsible for supervising the institution.

Appendix D (continued)

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 businesses/small farms: A small business/farm is considered to be one in which gross annual revenues for the preceding calendar year were \$1 million or less.

Small loan(s) to business(es): That is, "small business loans" are included in "loans to small businesses" as defined in the Consolidated Reports 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 secured either 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): That is, "small farm loans" are included in "loans to small farms" as defined in the instructions for preparation of the Consolidated Reports of Condition and Income (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.

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

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