

PUBLIC DISCLOSURE

November 7, 2022

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

**Farmers Bank & Trust Company
RSSD #12946**

**200 East Main Street
Magnolia, Arkansas 71753**

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.

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INSTITUTION'S CRA RATING

INSTITUTION'S CRA RATING: Farmers Bank & Trust Company is rated SATISFACTORY.

The following table indicates the performance level of Farmers Bank & Trust Company with respect to the Lending, Investment, and Service Tests.

Farmers Bank & Trust Company			
Performance Levels	PERFORMANCE TESTS		
	Lending Test*	Investment Test	Service Test
Outstanding			
High Satisfactory		X	X
Low Satisfactory	X		
Needs to Improve			
Substantial Noncompliance			

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

The major factors supporting the institution's rating include the following:

- The bank's lending levels reflect good responsiveness to the credit needs of its assessment areas.
- A high percentage of loans are made within the bank's assessment areas.
- The distribution of loans by borrower's income/revenue profile reflects adequate penetration among customers of different income levels and businesses of different sizes.
- The geographic distribution of loans reflects adequate penetration throughout the bank's assessment areas.
- The bank makes an adequate level of community development loans.
- The bank makes a significant level of community development investments and grants and is occasionally in a leadership position.
- Service delivery systems are readily accessible to the bank's assessment areas, and the bank's record of opening and closing branches has not adversely affected the accessibility of its service delivery systems, particularly low-and moderate-income (LMI) geographies and/or LMI individuals.
- The bank provides an adequate level of community development services.

INSTITUTION

DESCRIPTION OF INSTITUTION

Farmers Bank & Trust Company is a large interstate retail bank that offers both commercial and consumer loan and deposit products. The bank is a wholly owned, state-chartered subsidiary of Magnolia Banking Corporation, a one-bank holding company. Both the holding company and bank are headquartered in Magnolia, Arkansas. The holding company also owns two nonbank subsidiaries. The bank has three noncredit granting subsidiaries, one being a newly acquired trust company. The bank's branch network consists of 33 offices (including the main office) located throughout Arkansas, Texas, and Oklahoma.

Since the previous evaluation on July 8, 2019, the bank has experienced significant growth primarily through financial institution and bank branch acquisition activity that has expanded its geographic footprint into several new markets and one new state. A summary of these acquisitions is as follows.

- On November 9, 2019, the bank acquired Bank of Prescott, Prescott, Arkansas. This acquisition resulted in the addition of one branch to the bank's network within the Southwest Arkansas assessment area.
- One new branch was opened in Columbia County, Arkansas, on December 16, 2020, resulting in the addition of one branch within the Southwest Arkansas assessment area.
- One new branch was opened in Saline County, Arkansas, on December 14, 2019, resulting in the addition of one branch within the Little Rock assessment area.
- One new branch was opened in Lamar County, Texas, on January 4, 2021, resulting in a new assessment area for the bank.
- On January 28, 2022, the bank acquired nine branches from Arvest Bank. The acquisition resulted in the addition of two new assessment areas and the bank entering the state of Oklahoma. Due to the acquisition's timing toward the end of the examination period and the lack of applicable data, the new assessment areas (Logan County, Arkansas, and McCurtain County, Oklahoma) were not included in this evaluation. Additional detail is provided in the Arkansas state conclusions that follow later in this report. Of the nine branches acquired:
 - Five offices are located within the Southwest Arkansas assessment area.
 - One branch is located within the Logan County, Arkansas assessment area.
 - One branch is located within the Texarkana, Texas-Arkansas MSA (Texarkana MSA) assessment area.
 - Two branches are in the McCurtain County, Oklahoma assessment area.

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Magnolia, Arkansas

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The bank's most significant presence remains in the state of Arkansas, specifically the Southwest Arkansas nonMSA assessment area (Southwest Arkansas assessment area), which includes the bank's main office and largest share of the branches, deposits, and loan volume of any of the bank's assessment areas. Though not as extensive as the Southwest Arkansas assessment area, the bank also maintains significant operations in the Texarkana multistate MSA assessment area. In total, the bank has designated eight separate assessment areas.

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, and the bank is considered capable of meeting the credit needs of its assessment areas based on its available resources and financial products. As of September 30, 2022, the bank reported total assets of \$2.5 billion. As of the same date, loans and leases outstanding were \$1.7 billion (66.9 percent of total assets), and deposits totaled \$2.3 billion. The bank's loan portfolio composition by credit category is displayed in the following table:

Distribution of Total Loans as of September 30, 2022		
Credit Category	Amount (\$000s)	Percentage of Total Loans
Construction and Development	\$179,635	10.8%
Commercial Real Estate	\$638,827	38.5%
Multifamily Residential	\$32,875	2.0%
1-4 Family Residential	\$334,546	20.2%
Farmland	\$116,040	7.0%
Farm Loans	\$17,265	1.0%
Commercial and Industrial	\$298,610	18.0%
Loans to Individuals	\$35,477	2.1%
Total Other Loans	\$4,865	0.3%
TOTAL	\$1,658,140	100%

As indicated by the above table, a significant portion of the bank's lending resources is directed to commercial real estate loans and loans secured by 1-4 family residential properties. The bank also originates and subsequently sells a significant volume of loans related to residential real estate. As these loans are sold on the secondary market shortly after origination, this activity would not be captured in the table.

The bank received a Satisfactory rating at its previous CRA evaluation conducted by this Reserve Bank on July 8, 2019.

SCOPE OF EXAMINATION

The bank's CRA performance was reviewed using the Federal Financial Institutions Examination Council's (FFIEC's) Interagency Large Institution CRA Examination Procedures. The large bank performance standards consist of three tests: the Lending Test, Investment Test, and Service Test. The bank's performance under these tests is rated at the institution, multistate MSA, and state levels. Consequently, the bank received ratings for performance in the Texarkana multistate MSA, the states of Arkansas and Texas, as well as an overall institution rating. 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, 2022.

State/ Multistate MSA	Offices		Deposits as of June 30, 2022		Assessment Area Reviews			
	#	%	\$ (000s)	%	Full Scope	Limited Scope	New, Not Reviewed	TOTAL
Arkansas	23	69.7%	\$1,297,542	57.4%	1	2	1	4
Texarkana MSA	6	18.2%	\$550,279	24.4%	1	0	0	1
Texas	2	6.1%	\$354,222	15.7%	1	1	0	2
Oklahoma ¹	2	6.1%	\$57,778	2.6%	0	0	1	1
OVERALL	33	100%	\$2,259,821	100%	3	3	2	8

The bank's overall institution rating is a composite of three rated areas, which are weighted based on the significance of the bank's operations in each area. Based on the branch structure and loan and deposit activity, primary emphasis was placed on performance in Arkansas, with the Texarkana MSA and state of Texas receiving less weight toward the overall institution rating. As shown in the table above, Arkansas assessment areas account for a combined 69.7 percent of the bank's total branches and 57.4 percent of total deposits.

To augment this evaluation, interviews were conducted with three community contacts throughout the bank's full-scope review assessment areas. These interviews helped to ascertain certain economic and demographic conditions, as well as credit needs and opportunities, in the bank's assessment areas, and provided context with which to evaluate the bank's responsiveness to these credit needs. Key details from these community contact interviews are included in the *Description of Assessment Area* section applicable to the assessment area for which they were conducted.

¹ While listed in this table, as previously stated, the bank's presence in the state of Oklahoma was added toward the end of the examination review period; therefore, Oklahoma is not included in this evaluation.

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, 2020 – December 31, 2021
Assessment Area Concentration ²		
Loan Distribution by Borrower's Profile		
Geographic Distribution of Loans		
Community Development Lending Activities		July 8, 2019 – November 6, 2022
Product Innovation ³		

As detailed 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. The weighting given to each product when evaluating the bank's lending performance varied based on loan demand, credit needs, and the bank's business strategy, and is discussed at the rated area and assessment area level.

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; certain business demographics are based on Dun & Bradstreet data applicable to the year of 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.

Investment Test

All community development investments, including grants and donations, made since the bank's previous CRA evaluation were reviewed. In addition, investments made prior to the date of the previous CRA evaluation, but still outstanding as of this review date, were also 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 the credit and community development needs of the bank's assessment areas.

² This criterion is applicable at the institution level only.

³ Unlike other large bank CRA performance criteria, a lack of innovative or flexible lending practices does not necessarily impact the bank's performance negatively, as these activities are largely used to augment consideration given to an institution's performance under the quantitative criteria, potentially resulting in a higher rating.

Service Test

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

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

The bank's performance under the Lending Test is rated low satisfactory. The following table reflects the bank's Lending Test ratings by state/multistate MSA. The bank's performance under each of the criteria of the Lending Test are shown in the tables that follow.

Rated Area	Lending Test Rating
Arkansas	Low Satisfactory
Texarkana Multistate MSA	Low Satisfactory
Texas	Low Satisfactory
OVERALL	Low Satisfactory

Lending Activity

Overall, lending levels reflect good responsiveness to the credit needs of the assessment areas. This overall performance conclusion was 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 market share in the area. Additional lending activity details are discussed later for each assessment area reviewed under full-scope procedures.

Rated Area	Lending Activity
Arkansas	Good
Texarkana Multistate MSA	Excellent
Texas	Adequate
OVERALL	Good

Assessment Area Concentration

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

Lending Inside and Outside of Assessment Areas January 1, 2020 through December 31, 2021						
Loan Type	Inside Assessment Areas		Outside Assessment Areas		TOTAL	
HMDA	1,316	83.3%	263	16.7%	1,579	100%
	\$238,781	72.8%	\$89,271	27.2%	\$328,052	100%
Small Business	3,480	85.0%	616	15.0%	4,096	100%
	\$287,854	77.2%	\$85,165	22.8%	\$373,019	100%
TOTAL LOANS	4,796	84.5%	879	15.5%	5,675	100%
	\$526,635	75.1%	\$174,436	24.9%	\$701,071	100%

As shown above, 84.5 percent of the bank's total HMDA and small business loans were made inside the bank's combined assessment areas, representing 75.1 percent of loans by dollar volume. Therefore, a high percentage of loans were made inside the bank's assessment areas.

Borrower and Geographic Distribution

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

Rated Area	Loan Distribution by Borrower's Profile
Arkansas	Good
Texarkana Multistate MSA	Adequate
Texas	Adequate
OVERALL	Adequate

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

Rated Area	Geographic Distribution of Loans
Arkansas	Adequate
Texarkana Multistate MSA	Adequate
Texas	Good
OVERALL	Adequate

Community Development Lending Activities

Overall, the bank makes an adequate level of community development loans, as noted in the following table.

Rated Area	Community Development Loans (#)	Community Development Loans (\$)	Community Development Lending
Arkansas	8	\$16.0 million	Adequate
Texarkana Multistate MSA	4	\$6.3 million	Adequate
Texas	2	\$2.7 million	Few, If Any
OVERALL	14	\$25.0 million	Adequate

As shown in the previous table, the level of community development lending varied somewhat between the bank's rated areas. Overall, the bank made 14 community development loans within its assessment areas totaling \$25.0 million. Of these community development loans, seven were qualifying Paycheck Protection Program (PPP) loans over \$1 million and located in LMI geographies or distressed/underserved middle-income census tracts.

Product Innovation

Overall, the bank makes limited use of innovative and/or flexible lending practices in serving the credit needs of its assessment areas. Detailed below are descriptions of each of the innovative and/or flexible lending options offered by the bank during the review period, listed in order of impact.

- *Vantage Plus Mortgage Loan*: The bank offers a portfolio loan product designed to meet the credit needs for LMI individuals and businesses in the bank's assessment areas. Features of the product include a higher allowable loan-to-value ratio, waived origination fees, and flexible underwriting to nonprofit organizations. During the review period, the bank originated two loans, totaling \$94,000 throughout its assessment areas.

- *Federal Housing Agency (FHA)/U.S. Department of Veterans Affairs (VA) Insured Loan Programs:* These government-insured loan programs offer flexible, long-term financing to eligible borrowers with low or no down payments and are offered throughout all of the bank's assessment areas. During the review period, the bank originated 61 FHA loans totaling \$11.7 million and 20 VA loans totaling \$5.2 million through these programs.
- *U.S. Department of Agriculture Rural Development Loan Program:* This loan program is designed to assist LMI individuals in purchasing affordable housing in rural areas and features no down payment or mortgage insurance requirements. During the review period, the bank originated 63 loans for \$8.8 million.
- *Homebuyer Equity Leverage Partnership (HELP):* This program provides funds that assist low-income, first-time homebuyers with down payment assistance and closing costs. The bank began offering this product in 2022 and currently has no originations through this program.

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. Small Business Administration (SBA) PPP loans were available to businesses with fewer than 500 employees or businesses that met SBA industry size standards. The program provided funds for payroll costs and other operational costs to businesses impacted by the pandemic and were fully forgivable if employee retention criteria were met and the funds were used for eligible purposes. From 2020 through 2021, the bank originated 1,094 PPP loans totaling \$115.9 million across the nation. A significant portion of these loans were sized under \$100,000, further demonstrating the bank's responsiveness to the needs of businesses of varying sizes. As previously discussed in the *Community Development Lending Activities* section, a portion of these loans benefitting LMI areas also received credit as community development loans.

INVESTMENT TEST

Overall, the bank is rated high satisfactory under the Investment Test. The bank makes a significant level of community development investments and grants throughout its assessment areas and is occasionally in a leadership position. These investments and grants demonstrate good responsiveness to credit and community development needs throughout the assessment areas. The table below provides details on the total dollar amount of community development investments and grants and the overall Investment Test rating for each rated area.

Rated Area	Community Development Investments (#)	Community Development Investments (\$)	Community Development Grants/ Donations (\$)	Investment Test Rating
Arkansas	67	\$36.8 million	224/\$691,710	High Satisfactory
Texarkana Multistate MSA	12	\$10.1 million	85/\$154,330	High Satisfactory
Texas	1	\$1.8 million	16/\$27,910	Low Satisfactory
OVERALL	80	\$48.7 million	325/\$873,950	High Satisfactory

As shown above, the bank made total investments of \$48.7 million and total donations of \$873,950. Of the bank's total qualified investments, \$41.5 million were made during the current review period, while \$7.2 million were made prior to this review period but were still outstanding as of the start date of this evaluation. The bank's investment activity primarily consisted of municipal bonds, which benefitted schools serving a majority of students from LMI families or provided funding for enhancements to public utilities in predominantly LMI geographies or distressed middle-income areas.

SERVICE TEST

The bank's performance is rated high satisfactory under the Service Test. 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 areas, particularly LMI geographies and/or LMI individuals. Lastly, the bank provides an adequate level of community development services within the combined assessment areas. The following table reflects the bank's Service Test ratings by state performance.

Rated Area	Service Test Rating
Arkansas	High Satisfactory
Texarkana Multistate MSA	High Satisfactory
Texas	Low Satisfactory
OVERALL	High Satisfactory

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Magnolia, Arkansas

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During the review period, 33 employees provided 1,757 hours of community development service activities to 45 organizations. Despite challenges posed by the pandemic, bank employees lent their expertise in various capacities, such as board member, financial service provider, and financial literacy instructor, to local community service and economic development organizations.

FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

Based on findings from the Consumer Affairs examination, including a fair lending analysis performed under the Fair Housing Act requirements, conducted concurrently with this CRA evaluation, no evidence of discriminatory or other illegal credit practices inconsistent with helping to meet community credit needs was identified.

ARKANSAS⁴**CRA RATING FOR ARKANSAS: SATISFACTORY**

The Lending Test is rated: **Low Satisfactory**
 The Investment Test is rated: **High Satisfactory**
 The Service Test is rated: **High Satisfactory**

Factors supporting the institution's ratings for the state of Arkansas include:

- The bank's lending levels reflect good responsiveness to the credit needs of the assessment areas.
- The distribution of loans by borrower's income or revenue profile reflects good penetration among customers of different income levels and businesses of different sizes.
- The geographic distribution of loans reflects adequate penetration throughout the assessment areas.
- The bank makes an adequate level of community development loans.
- The bank makes a significant level of qualified community development investments and grants and is occasionally in a leadership position.
- Delivery systems are readily accessible to geographies and individuals of different income levels in the Arkansas assessment areas. Changes in branch locations have not adversely affected the accessibility of the bank's delivery systems, particularly LMI geographies and/or LMI individuals. Business hours and services do not vary in a way that inconveniences certain portions of its assessment areas, particularly in LMI geographies.
- The bank provides a relatively high level of community development services.

SCOPE OF EXAMINATION

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

The bank operates four assessment areas throughout Arkansas, located in one MSA and three noncontiguous nonMSA portions of the state. The Southwest Arkansas, Hot Spring County, and Logan County assessment areas are located in the nonMSA portions of the state, while the Saline

⁴ This statewide evaluation is adjusted and does not reflect performance or bank characteristics (such as deposit dollars) in Arkansas contained within the Texarkana multistate MSA. Refer to the multistate metropolitan area rating and discussion for the rating and evaluation of the institution's performance in that area.

County assessment area is in the Little Rock-North Little Rock-Conway, Arkansas MSA (Little Rock MSA). The Southwest Arkansas assessment area was reviewed under full-scope procedures; therefore, performance in this AA drives the bank's state rating conclusions. Two assessment areas (Little Rock and Hot Spring County) were reviewed under limited-scope procedures. Lastly, as mentioned in the *Institution level, Scope of Examination* section, the Logan County assessment area is new for the bank as of 2022, resulting from the Arvest Bank branch acquisitions, and performance results here were not considered in the overall Arkansas conclusions.

To augment the evaluation of the full-scope assessment area, one community contact interview was conducted. This interview was used to ascertain specific credit and community development needs and provided context with which to evaluate the bank's responsiveness to these needs. Key details from the interview are included in the *Description of Institution's Operations* section applicable to the Southwest Arkansas assessment area.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN ARKANSAS

The bank operates 23 branches (69.7 percent of total branches) throughout the four CRA assessment areas in Arkansas. The following table gives additional detail regarding the bank's Arkansas operations.

Assessment Area	Branches #	Branches %	Deposits \$000s (as of June 30, 2022)	Deposits %	CRA Review Procedures
Southwest Arkansas	18	78.3%	\$1,157,865	89.2%	Full Scope
Hot Spring County	2	8.7%	\$77,568	6.0%	Limited Scope
Little Rock	2	8.7%	\$40,190	3.1%	Limited Scope
Logan County	1	4.3%	\$21,919	1.7%	New, Not Reviewed
OVERALL	23	100%	\$1,297,542	100%	1 Full Scope

As shown in the table above, the bank's deposits in Arkansas assessment areas total \$1.3 billion, which represents 57.4 percent of total bank deposits. In addition to the offices shown in the table above, the bank operates three stand-alone automated teller machines (ATMs) and seven interactive teller machines (ITMs) throughout the state. The majority of the bank's branches and deposits in Arkansas are concentrated in the Southwest Arkansas assessment area, which was reviewed under full-scope procedures. During the review period, the bank added a total of nine new branches to its network in Arkansas resulting from the Arvest Bank branch acquisitions, adding six new branches, the acquisition of Prescott Bank, adding one new branch, opening a de novo branch, and lastly, converting a loan production office (LPO) into a full-service branch. This also resulted in the addition of one new assessment area in Arkansas. Further, the bank closed three bank branches and relocated two branches in the state of Arkansas during the review period.

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

The bank's performance under the Lending Test is rated low satisfactory. The test considers the bank's performance under the following criteria.

Lending Activity

The bank's Arkansas lending levels reflect good responsiveness to assessment area credit needs based on loan activity analyzed under the Lending Test. The total number and dollar volume of loans were considered in arriving at lending activity conclusions, as well as competitive factors within the Arkansas assessment areas.

Full-Scope Assessment Areas	Lending Activity
Southwest Arkansas	Good

Limited-Scope Assessment Areas	Lending Activity
Hot Spring County	Consistent
Little Rock	Consistent

Borrower and Geographic Distribution

Overall, performance by borrower's income or revenue profile is good in the state of Arkansas, as shown in the following tables.

Full-Scope Assessment Areas	Loan Distribution By Borrower's Profile
Southwest Arkansas	Good

Limited-Scope Assessment Areas	Loan Distribution By Borrower's Profile
Hot Spring County	Consistent
Little Rock	Consistent

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As displayed in the following tables, the bank's overall geographic distribution of loans reflects adequate penetration throughout the Arkansas assessment areas.

Full-Scope Assessment Areas	Geographic Distribution of Loans
Southwest Arkansas	Adequate

Limited-Scope Assessment Areas	Geographic Distribution of Loans
Hot Spring County	Consistent
Little Rock	Below

Community Development Lending Activities

Overall, the bank makes an adequate level of community development loans in the state of Arkansas, as displayed below.

Full-Scope Assessment Areas	Community Development Lending
Southwest Arkansas	Adequate

Limited-Scope Assessment Areas	Community Development Lending
Hot Spring County	Consistent
Little Rock	Below

During the review period, the bank originated or renewed eight community development loans in the state of Arkansas totaling \$16.0 million.

Assessment Area	Community Development Loans (#)	Community Development Loans (\$)
Southwest Arkansas	7	\$14.0 million
Hot Spring County	1	\$2.0 million
Little Rock	0	\$0
TOTAL	8	\$16.0 million

INVESTMENT TEST

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

Full-Scope Assessment Areas	Investment and Grant Activity
Southwest Arkansas	Significant

Limited-Scope Assessment Areas	Investment and Grant Activity
Hot Spring County	Consistent
Little Rock	Below

As shown in the following table, the bank made a total of \$36.0 million in community development investments and \$691,710 in donations and grants in the Arkansas assessment areas. In addition to those shown in the table, the bank made five qualifying investments totaling \$840,000 outside of its assessment areas but still within the state of Arkansas. The bank's investments consisted of municipal bonds, while the bank's donations were made to various community service and economic development organizations throughout the state. Of the total statewide investments, \$31.7 million were made in the current review period, while \$5.1 million were made prior to the review period but were still outstanding.

Full-Scope Assessment Areas	Community Development Investments (#)	Community Development Investments (\$)	Community Development Grants/Donations (\$)
Southwest Arkansas	55	\$32,081,410	\$580,975

Limited-Scope Assessment Area	Community Development Investments (#)	Community Development Investments (\$)	Community Development Grants/Donations (\$)
Hot Spring County	7	\$3,895,000	\$34,890
Little Rock	0	\$0	\$75,845
TOTAL	62	\$35,976,410	\$691,710

SERVICE TEST

The bank's performance in Arkansas is rated high satisfactory under the Service Test, based on performance under the following criteria.

Accessibility of Delivery Systems

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

Full-Scope Assessment Areas	Accessibility of Delivery Systems
Southwest Arkansas	Readily Accessible

Limited-Scope Assessment Areas	Accessibility of Delivery Systems
Hot Spring County	Consistent
Little Rock	Below

Changes in Branch Locations

The bank's record of opening and closing branches in the Arkansas assessment areas has not adversely affected the accessibility of its service delivery systems, as shown in the tables below.

Full-Scope Assessment Areas	Changes in Branch Locations
Southwest Arkansas	Not Adversely Affected

Limited-Scope Assessment Areas	Changes in Branch Locations
Hot Spring County	Consistent
Little Rock	Consistent

Reasonableness of Business Hours and Services in Meeting Assessment Area 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, as displayed in the following tables:

Full-Scope Assessment Areas	Reasonableness of Business Hours and Services
Southwest Arkansas	Do Not Vary in a Way That Inconveniences

Limited-Scope Assessment Areas	Reasonableness of Business Hours and Services
Hot Spring County	Consistent
Saline County (partial Little Rock MSA)	Consistent

Community Development Services

Throughout the Arkansas assessment areas, the bank makes a relatively high level of community development services, as displayed in the following tables.

Full-Scope Assessment Areas	Community Development Services
Southwest Arkansas	Relatively High

Limited-Scope Assessment Areas	Community Development Service
Hot Spring County	Below
Little Rock	Below

During the review period, 28 bank employees provided community development services totaling 1,084 hours to 32 different organizations. Bank employees served on the board of directors (board) and provided expertise and financial assistance to various organizations, promoting community development initiatives throughout the Arkansas assessment areas.

ARKANSAS NONMETROPOLITAN STATEWIDE AREA

(Full-Scope Review)⁵

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

Bank Structure

The bank operates 18 of its 33 branches (54.5 percent) in the Southwest Arkansas assessment area, which are distributed as follows:

Branch Locations by Census Tract Income Level				
	Low-Income	Moderate-Income	Middle-Income	Upper-Income
Offices	4	4	9	1

Of the 18 offices in this assessment area, 10 are full-service and 8 are limited-service. In addition to branches, the bank operates two standalone ATMs and seven standalone ITMs in the assessment area. Based on its branch network and other service delivery systems, the bank is adequately positioned to deliver financial services to its entire assessment area.

General Demographics

The Southwest Arkansas assessment area is composed of nine contiguous counties in southern Arkansas. The following table lists these counties and the respective populations.

County	Population
Columbia	24,327
Hempstead	22,336
Howard	13,555
Lafayette	7,270
Montgomery	9,197
Nevada	8,793
Ouachita	25,044
Pike	11,087
Sevier	17,268
TOTAL ASSESSMENT AREA POPULATION	138,877

According to the FDIC Market Share Report as of June 30, 2022, the bank had 34.4 percent of the deposit market share in this assessment area. This ranked first of 16 financial institutions.

In line with its extensive branch presence, the bank plays an important role in meeting the credit needs of the Southwest Arkansas assessment area. An analysis of 2020 and 2021 HMDA-reportable loans reveals that there were 169 and 192 financial institutions with HMDA loan activity in the assessment area; Farmers Bank & Trust Company ranked first and second,

⁵ There are two assessment areas in the nonMSA Arkansas review area: the Southwest Arkansas assessment area (full-scope review) and the Hot Spring County assessment area (limited-scope review).

respectively, out of these institutions with 12.9 percent (2020) and 10.4 percent (2021) of total HMDA originations (excluding purchased loans).

An analysis of CRA data (small business and small farm loans) is similar. In 2020, out of 73 institutions with reported CRA loan activity in the assessment area, Farmers Bank & Trust Company ranked first with 32.4 percent of total CRA loans (excluding purchased loans). Similarly, out of 76 CRA reporters in 2021, the bank was also first with 33.8 percent of total CRA originations.

As the assessment area encompasses a broad nonmetropolitan area, credit needs are varied and include a blend of consumer and commercial loan products. Other credit needs identified by community contacts include financial education and capital for small and minority businesses. Community contacts noted that community development opportunities are available for financial institutions. Moreover, the need for community development initiatives is high, especially in rural and underserved portions of the assessment area.

Income and Wealth Demographics

The following table reflects the number of census tracts by income level and the family population within those tracts.

Assessment Area Demographics by Geography Income Level				
	Census Tracts		Family Population	
Low	1	2.9%	989	2.7%
Moderate	5	14.7%	4,927	13.6%
Middle	21	61.8%	22,540	62.4%
Upper	7	20.6%	7,656	21.2%
Unknown	0	0.0%	0	0.0%
TOTAL	34	100%	36,112	100%

As shown in the table above, LMI geographies represent 17.6 percent of all census tracts, while the percentage of total families residing in those tracts (16.3 percent) is slightly lower. While moderate-, middle-, and upper-income geographies were generally spread throughout the assessment area, the low-income census tract is located in Columbia County, which is in the southernmost portion of the assessment area. Furthermore, five of the middle-income census tracts in the assessment area were designated as distressed due to poverty in 2021, and five additional middle-income geographies were categorized as underserved.

According to 2015 ACS data, the median family income for the assessment area was \$43,729, which is slightly lower than the \$45,047 figure for nonMSA Arkansas as a whole. More recently, the FFIEC estimated the median family income for nonMSA Arkansas to be \$50,800 in 2020 and \$52,200 in 2021. The following table displays the distribution of assessment area families by income level compared to nonMSA Arkansas as a whole.

Family Population by Income Level				
	Assessment Area		NonMSA Arkansas	
Low	8,251	22.8%	63,831	21.4%
Moderate	6,702	18.6%	53,700	18.0%
Middle	6,446	17.9%	58,267	19.5%
Upper	14,713	40.7%	123,066	41.2%
TOTAL	36,112	100%	298,864	100%

When compared with the data in the first table in this section, a significantly higher percentage of families in the assessment area are LMI (41.4 percent) than reside in LMI census tracts (17.6 percent). The percentage of assessment area families that are LMI is slightly higher than the percentage of LMI families in nonMSA Arkansas as a whole (39.4 percent), and the poverty level in the assessment area (18.4 percent) is above the statewide nonMSA figure (16.6 percent). Overall, the assessment area is slightly less affluent than nonMSA Arkansas as a whole.

Housing Demographics

The following table displays housing demographics for the assessment area and nonMSA Arkansas as a whole.

Housing Demographics			
Dataset	Median Housing Value	Affordability Ratio	Median Gross Rent (Monthly)
Assessment Area	\$73,250	45.7%	\$549
NonMSA Arkansas	\$85,869	41.0%	\$588

Based on the information in the table above, housing in the assessment area is more affordable as compared to housing in nonMSA Arkansas as a whole. Median housing values and median gross rents in the assessment area are lower than statewide nonMSA levels. Similarly, the assessment area affordability ratio, which considers income levels, is higher than the statewide nonMSA figure. Affordability levels in the assessment area varied by county, with housing being most affordable in Sevier County (53.6 percent) and lowest in Montgomery County (40.2 percent). Additionally, while not shown in the table above, the percentage of assessment area renters with rental costs exceeding 30.0 percent of income (41.2 percent) is in line with nonMSA Arkansas as a whole (41.1 percent). Lastly, the median age of housing stock in the assessment area (44 years) is higher than nonMSA Arkansas as a whole (37 years).

Industry and Employment Demographics

County business patterns indicate that there are 31,834 paid (nongovernment) employees in the assessment area. By percentage of employees, the three largest industry categories in the assessment area are manufacturing (26.1 percent), retail trade (15.8 percent), and healthcare and social assistance (8.8 percent). A community contact indicated that a number of large companies, including a food processing plant, timber production company, and area hospital, have been longstanding employers to assessment area residents. Small businesses are also vital to the assessment area economy, as evidenced by the fact that 88.4 percent of businesses recorded 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 and the state of Arkansas.

Unemployment Levels for the Assessment Area				
Dataset	2019	2020	2021	February 2022 Year-to-date (YTD)
Assessment Area	4.2%	6.0%	4.2%	4.3%
NonMSA Arkansas	4.2%	6.4%	4.5%	4.4%

As shown in the table above, unemployment levels in the assessment area largely remained in line with the nonMSA portion of Arkansas during the review period. The levels varied by county. Specifically, the counties of Pike, Nevada, Howard, and Hempstead consistently maintained lower levels of unemployment compared to nonMSA Arkansas. Conversely, the unemployment levels in Lafayette, Montgomery, and Columbia Counties were consistently above the nonMSA Arkansas averages throughout 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.

Community Contact Information

For the Southwest Arkansas assessment area, one community contact interview was utilized, which was conducted with a representative from a small business development center. The contact described the assessment area as largely rural. White-collar jobs are scarce in the assessment area, and many residents commute across county and state lines for better employment opportunities. While agriculture is a staple industry throughout the assessment area, many farming families often work secondary nonfarm jobs to assist in keeping farms operational, according to the interviewee. The assessment area was impacted by the COVID-19 pandemic, which caused manufacturing plant closures and layoffs of area residents. While most plants have reopened, the contact noted the assessment area continues to suffer lingering economic effects related to the pandemic. The contact stressed that the assessment area is impacted by income below state average income levels but noted Pike and Sevier Counties as being the strongest economically, largely due to their proximities to Tulsa, Oklahoma, and Dallas, Texas. While some assessment area counties have

optimistic economic outlooks, investors and developers are reluctant to invest in this region, given the existence of more promising opportunities in larger bordering cities like Dallas and Tulsa.

According to the community contact, the assessment area has a presence of local, national, and regional banks; however, providing broad access to credit was stressed as a need throughout the assessment area. Banks were active with PPP lending and provided loans to local businesses; however, the contact indicated that many banks now have started to require greater down payments and collateral requirements for business and mortgage loan products. The contact was concerned with the impact that stricter underwriting criteria would have on LMI individuals' access to credit.

The contact was critical of assessment area banks, noting that they are risk adverse with lending to start-ups and small businesses. As such, several opportunities exist for local financial institutions' involvement with small business lending, including less stringent down payment and collateral requirements, greater flexibility for start-ups, and more products targeted to minority and women-owned businesses. The contact also stressed the need for banks to engage in financial education. The contact shared positive remarks about banks originating small dollar loans to businesses, but mentioned overall engagement of banks in the communities could improve.

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

The bank's lending levels reflect good responsiveness to assessment area credit needs. The distribution of borrower's income and revenue profile reflects good penetration among customers of different income levels and business of different sizes. The geographic distribution of loans reflects adequate penetration throughout the assessment area. Finally, the bank makes an adequate level of community development loans in the assessment area.

Lending Activity

The following table displays the summary of the bank's lending activity analyzed under the Lending Test for this assessment area.

Summary of Lending Activity				
January 1, 2020 through December 31, 2021				
Loan Type	#	%	\$(000s)	%
Home Improvement	31	1.3%	1,643	0.8%
Home Purchase	316	13.3%	39,867	20.4%
Multifamily Housing	11	0.5%	9,565	4.9%
Refinancing	191	8.0%	32,697	16.7%
Total HMDA	556	23.3%	84,241	43.1%
Small Business	1,827	76.7%	111,183	56.9%
TOTAL LOANS	2,383	100.0%	195,424	100.0%

The bank's lending levels in the assessment area reflect good responsiveness to assessment area credit needs. Lending activity in the assessment area represents 49.7 percent of the total number of HMDA and CRA loans made in the bank's combined assessment areas. The bank's level of lending activity in the assessment area is similar to both the percentage of total bank branches in the assessment area (54.5 percent) and the percentage of total bank deposits held within the assessment area (51.2 percent). As previously noted, the bank plays an important role in meeting the credit needs of this assessment area based on an analysis of HMDA and CRA loan activity; the bank ranked first in total HMDA originations and first in total CRA loan originations in 2020 (and second and first in 2021 HMDA and CRA originations, respectively), which further demonstrates the bank's commitment to meeting the credit needs of the Southwest Arkansas assessment area.

Loan Distribution by Borrower's Profile

Based on loan demand and the bank's lending strategy, more emphasis was placed on performance in small business lending, with HMDA lending receiving less weight. Overall, the bank's borrower distribution in the Southwest Arkansas assessment area is good.

Small Business Lending

The bank's distribution of small business loans by business revenue profile is good. In 2020, the bank made 77.1 percent of its small business loans to businesses with annual revenues of \$1 million or less. This level of lending outpaced aggregate lending performance (42.9 percent) but was below the demographic figure (88.4 percent), reflecting good performance. The bank's small business loan distribution decreased in 2021, with 68.7 percent of loans made to businesses with annual revenues of \$1 million or less. Similarly, this lending level exceeded aggregate performance (46.3 percent) but was below the demographic figure (88.7 percent), reflecting good performance.

Additionally, a review of the data shows small business data being impacted by the bank's PPP lending. The PPP did not require the bank to collect revenue information for PPP loans, and, as such, the majority of small business loans were reported with unknown revenue. Given the limited revenue information, an evaluation of the PPP loans using loan size as a proxy was conducted. The analysis revealed that 88.7 percent of total PPP 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, as community contacts specializing in small business development noted the need for small dollar, small business loans. Therefore, overall distribution to businesses of different revenue sizes is good.

HMDA Lending

Overall, the bank's loan distribution of HMDA loans is adequate in both years. The bank made 2.3 percent of its 2020 HMDA loans to low-income borrowers, which is below both the aggregate performance (3.9 percent), as well as the low-income family population (22.8 percent). This reflects poor performance. While below the moderate-income family population of 18.6 percent, the bank's 2020 level of lending to moderate-income borrowers (10.9 percent) is slightly above aggregate lending levels (10.3 percent), reflecting adequate performance. When combined, the bank's LMI performance (13.2 percent) is comparable to aggregate performance (14.2 percent) and is adequate.

In 2021, the bank's level of HMDA lending to low-income borrowers (4.4 percent) was slightly above aggregate levels (4.1 percent) and below the demographic figures (22.8 percent). This reflects adequate performance. The bank's level of HMDA lending to moderate-income borrowers (9.9 percent) was below both aggregate levels (13.6 percent), as well as the demographic figures (18.6 percent), reflecting poor performance. As with 2020, the overall LMI performance in 2021 (14.3 percent) is considered adequate, falling slightly below the aggregate level of 17.7 percent.

Geographic Distribution of Loans

The bank's geographic distribution of loans reflects an adequate penetration of geographies of different income levels overall based on both loan categories reviewed, with primary emphasis placed on small business lending.

Small Business Lending

The bank's small business lending reflects an adequate distribution to LMI geographies. In 2020, the bank's level of small business lending in low-income census tracts (10.5 percent) was above both the aggregate level (6.1 percent) and the demographic figure (6.0 percent), reflecting excellent performance. However, the bank's lending in moderate-income census tracts (12.9 percent) underperformed when compared to both the aggregate level (17.0 percent) and the demographic figure (19.2 percent), representing poor performance. When considering performance in both low- and moderate-income tracts, 2020 performance is closely aligned to aggregate performance and is adequate.

Similarly, in 2021, small business lending in low-income census tracts (8.7 percent) was above both the aggregate level (5.6 percent) and the demographic figure (6.0 percent), reflecting excellent performance. Small business lending in moderate-income tracts improved in 2021 (14.5 percent), and is comparable to the aggregate level (17.1 percent), as well as below the demographic figure (19.1 percent), reflecting adequate performance. As with 2020 data, when combined, the 2021 distribution in LMI census tracts is adequate.

HMDA Lending

The geographic distribution of HMDA loans is good in both years reviewed. In 2020, the bank originated 2.3 percent of its HMDA loans in low-income geographies, which exceeded the aggregate lending level (0.5 percent), as well as the demographic figure (1.3 percent), reflecting excellent performance. In moderate-income areas, the bank's HMDA lending in 2020 (8.9 percent) exceeded that of the aggregate level (8.6 percent) but was below the demographic figure (12.9 percent), demonstrating adequate performance.

The bank's distribution of HMDA loans to low-income borrowers increased slightly in 2021 (2.8 percent) and also exceeded the aggregate lending level (0.8 percent), as well as the demographic figure (1.3 percent), reflecting excellent performance. As with 2020, the bank's HMDA lending in moderate-income areas in 2021 (11.9 percent) was slightly above the aggregate level (11.8 percent) and below the demographic figure (12.9 percent), reflecting adequate 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 the only low-income geography and four of five moderate-income geographies; this dispersion is consistent with assessment area demographics and the bank's branch locations. Therefore, there are no conspicuous lending gaps in this assessment area, and the bank's loan dispersion supports the conclusion that the distribution of loans by geography income level is adequate overall.

Community Development Lending Activities

The bank made an adequate level of community development loans in the Southwest Arkansas assessment area. The bank originated seven community development loans totaling \$14.0 million. Included in this total are five PPP loans in amounts greater than \$1 million, which help revitalize/stabilize LMI geographies or distressed, middle-income areas. In particular, the bank made three such loans to medical centers during the review period.

INVESTMENT TEST

The bank made a significant level of qualified community development investments and grants in the Southwest Arkansas assessment area. During the review period, the bank made \$26.9 million in new investments and received credit for \$5.1 million in investments that were made prior to the review period but are still outstanding. Of the new investments, \$19.6 million were municipal bonds for school districts with a majority of students coming from LMI families, while the remaining \$7.3 million were bonds made to support the revitalization and stabilization of municipalities with LMI or distressed/underserved middle-income geographies. Additionally, the bank made 168 donations to various organizations supporting community development purposes throughout the Southwest Arkansas assessment area totaling \$580,975. These donations predominantly benefitted organizations providing community services, such as educational, nutritional, or medical services for LMI families.

SERVICE TEST

The bank's service delivery systems are readily accessible to the Southwest Arkansas assessment area, and the bank's record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly to LMI geographies and individuals. Business hours and services do not vary in a way that inconveniences certain portions of the assessment area, particularly LMI geographies or individuals. Lastly, the bank provides a relatively high level of community development services throughout the assessment area.

Accessibility of Delivery Systems

The bank operates 18 branches in Southwest Arkansas. The following table details the distribution of assessment area branches, census tracts, and households by geography income level.

Branch Distribution by Geography Income Level						
Dataset	Geography Income Level					TOTAL
	Low-	Moderate-	Middle-	Upper-	Unknown	
Branches	4	4	9	1	0	18
	22.2%	22.2%	50.0%	5.6%	0.0%	100%
Census Tracts	2.9%	14.7%	61.8%	20.6%	0.0%	100%
Household Population	2.9%	14.9%	61.9%	20.3%	0.0%	100%

The bank operates four branches in low-income census tracts, representing 22.2 percent of the total branches in the assessment area. By comparison, 2.9 percent of census tracts in the assessment area are in low-income census tracts, and 2.9 percent of households reside in those tracts. The bank also operates four branches in moderate-income census tracts, representing 22.2 percent of total branches in the assessment area. By comparison, 14.7 percent of census tracts in the assessment area are moderate-income, and 14.9 percent of households reside in those geographies. In addition to these branch locations, the bank also operates two stand-alone, cash-only ATMs and seven full-service ITMs throughout the assessment area. Three of the ITMs are located in moderate-income census tracts. Therefore, service delivery systems are readily accessible to geographies and individuals of different income levels.

Changes in Branch Locations

During the review period, the bank acquired six branches located in middle-income geographies within the Southwest Arkansas assessment area and opened a de novo branch in a low-income census tract. Three branches were closed during the review period, two in middle-income census tracts and one in a moderate-income census tract. The net effect of this activity resulted in one additional branch in a low-income census tract, one less branch in a moderate-income census tract, and four more branches in middle-income geographies. Therefore, the bank's record of opening and closing branches 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 and banking services do not vary in a way that inconveniences certain portions of the assessment area, particularly LMI geographies and individuals. All branches operate drive-through facilities, as well as full-service ATMs. Branches are typically open from 8:30 a.m. to 5:00 p.m., Monday through Friday. All branches offer extended drive-through hours on Fridays, and nine branches offer Saturday drive-through hours.

Community Development Services

The bank makes a relatively high level of community development services in the Southwest Arkansas assessment area. During the review period, 24 employees provided community development services to 27 different organizations, totaling 1,055 hours. Most of these hours were as members of the board for community service organizations, benefiting the LMI population in the assessment area.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE HOT SPRING COUNTY ASSESSMENT AREA

The bank's assessment area includes the entirety of Hot Spring County, located in the nonMSA portion of Arkansas. The bank's branch network in this assessment area includes two branches, both located in moderate-income census tracts. One office location is a full-service branch, and one is a limited-service branch. No branches were opened or closed during the review period. The tables below detail key demographics relating to this assessment area.

Assessment Area Demographics by Geography Income Level						
Dataset	Geography Income Level					TOTAL
	Low-	Moderate-	Middle-	Upper-	Unknown-	
Census Tracts	0	2	4	1	0	7
	0.0%	28.6%	57.1%	14.3%	0.0%	100%
Family Population	0	2,368	4,324	1,988	0	8,680
	0.0%	27.3%	49.8%	22.9%	0.0%	100%
Household Population	0	3,709	5,952	2,475	0	12,136
	0.0%	30.6%	49.0%	20.4%	0.0%	100%
Business Institutions	0	281	436	172	0	889
	0.0%	31.6%	49.0%	19.3%	0.0%	100%
Agricultural Institutions	0	1	33	10	0	44
	0.0%	2.3%	75.0%	22.7%	0.0%	100%

Assessment Area Demographics by Population Income Level					
Demographic Type	Population Income Level				TOTAL
	Low-	Moderate-	Middle-	Upper-	
Family Population	1,762	1,444	1,726	3,748	8,680
	20.3%	16.6%	19.9%	43.2%	100%
Household Population	2,641	1,935	1,815	5,745	12,136
	21.8%	15.9%	15.0%	47.3%	100%

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE HOT SPRING COUNTY ASSESSMENT AREA**LENDING TEST**

The bank's lending performance in this assessment area is consistent with the bank's overall Lending Test performance in 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 Activities	Consistent
OVERALL	Consistent

The bank made one community development loan in the assessment area during the review period, totaling \$2.0 million.

INVESTMENT TEST

The bank's investment performance in this assessment area is consistent with the investment performance in the state of Arkansas. The bank made seven qualified community development investments totaling \$3.9 million, as well as 36 donations totaling \$34,890.

SERVICE TEST

The bank's performance in this assessment area is consistent with the Service Test performance in the state of 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	Below
OVERALL	Consistent

During the review period, one employee provided community development services to three different organizations totaling 20 hours in the assessment area.

LITTLE ROCK-NORTH LITTLE ROCK-CONWAY, ARKANSAS MSA

(Limited-Scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE LITTLE ROCK ASSESSMENT AREA

The assessment area is composed of the entirety of Saline County, one of six counties that make up the Little Rock MSA. The bank's branch network in this assessment area consists of two full-service branches, one of which was previously an LPO converted into a full-service branch. The branches are located in upper- and middle-income geographies. The tables below detail key demographic information relating to this assessment area.

Assessment Area Demographics by Geography Income Level						
Dataset	Geography Income Level					TOTAL
	Low-	Moderate-	Middle-	Upper-	Unknown-	
Census Tracts	0	1	14	6	0	21
	0.0%	4.8%	66.7%	28.6%	0.0%	100%
Family Population	0	1,704	20,879	7,673	0	30,256
	0.0%	5.6%	69.0%	25.4%	0.0%	100%
Household Population	0	2,125	29,962	10,212	0	42,299
	0.0%	5.0%	70.8%	24.1%	0.0%	100%
Business Institutions	0	105	2,548	1,107	0	3,760
	0.0%	2.8%	67.8%	29.4%	0.0%	100%
Agricultural Institutions	0	3	34	18	0	55
	0.0%	5.5%	61.8%	32.7%	0.0%	100%

Assessment Area Demographics by Population Income Level					
Demographic Type	Population Income Level				TOTAL
	Low-	Moderate-	Middle-	Upper-	
Family Population	4,580	5,932	6,638	13,106	30,256
	15.1%	19.6%	21.9%	43.3%	100%
Household Population	7,103	6,740	8,454	20,002	42,299
	16.8%	15.9%	20.0%	47.3%	100%

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE LITTLE ROCK ASSESSMENT AREA**LENDING TEST**

The bank's lending performance in this assessment area is below the Lending Test performance for 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	Below
Community Development Lending Activities	Below
OVERALL	Below

During the review period, the bank did not make any community development loans in the assessment area.

INVESTMENT TEST

The bank's performance in this assessment area is below the Investment Test performance in the state of Arkansas. During the review period, the bank did not make any qualifying investments throughout this assessment area. However, the bank made 20 donations totaling \$75,845.

SERVICE TEST

The bank's performance in this assessment area is below the 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	Below
OVERALL	Below

During the review period, three employees provided community development services to two different organizations totaling nine hours in the assessment area.

TEXARKANA, TEXAS-ARKANSAS MULTISTATE MSA⁶

CRA RATING FOR THE TEXARKANA MULTISTATE MSA: SATISFACTORY

The Lending Test is rated:	Low Satisfactory
The Investment Test is rated:	High Satisfactory
The Service Test is rated:	High Satisfactory

Factors supporting the institution's ratings for the Texarkana multistate MSA include:

- The bank's lending levels reflect excellent responsiveness to the credit needs of the Texarkana assessment area.
- The distribution of loans by borrower's income or revenue profile reflects adequate penetration among customers of different income levels and businesses of different sizes.
- The geographic distribution of loans reflects adequate penetration throughout the assessment area.
- The bank makes an adequate level of community development loans.
- The bank makes a significant level of qualified community development investments and grants and is often in a leadership position.
- Delivery systems are readily accessible to geographies and individuals of different income levels in the assessment area, and changes in branch locations have not adversely affected the accessibility of the bank's delivery systems, particularly to LMI geographies and individuals. Business hours and services do not vary in a way that inconveniences certain portions of its assessment areas, particularly in LMI geographies.
- The bank provides an adequate level of community development services.

SCOPE OF EXAMINATION

Scoping considerations applicable to the review of the Texarkana assessment area are consistent with the overall CRA examination scope presented in the *Institution, Scope of Examination* section. Based on the bank's lending volume, performance in the small business lending category received primary emphasis when evaluating the bank's lending performance.

The Texarkana assessment area was reviewed under full-scope examination procedures and included information obtained from one community contact. This interview was used to ascertain

⁶ This rating reflects performance within the multistate MSA. The Arkansas and Texas statewide evaluations are adjusted and do not reflect performance in the parts of those states contained in the Texarkana Multistate MSA.

specific credit and community development needs and provided context with which to evaluate the bank's responsiveness to these needs. Key details from this community contact interview are included in the next section.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE TEXARKANA ASSESSMENT AREA

Bank Structure

The bank operates six of its 33 branches (18.2 percent) in the Texarkana assessment area, three on the Arkansas side and three on the Texas side. Five of the branches are full-service, and one is a limited-service branch. Additionally, the bank operates four stand-alone ATMs. Based on the branch network and other service delivery systems, the bank is adequately positioned to deliver financial services to significant portions of the assessment area.

General Demographics

The bank's Texarkana assessment area is composed of the entire multistate MSA, which includes three counties, Bowie County, Texas; Miller County, Arkansas; and Little River County, Arkansas. Bowie County, Texas, is the most populous of the three counties, with a total population of 93,155 according to 2015 ACS data, while Miller and Little River Counties have a total population of 43,652 and 12,720, respectively.

This assessment area is a competitive banking market, with 16 FDIC-insured depository institutions operating 48 branches throughout the assessment area. Farmers Bank & Trust Company ranks second out of these institutions with 16.4 percent of the deposit market share.

The assessment area is large and diverse, both economically and demographically. As such, credit needs include a wide array of consumer and commercial loan and deposit products. Other particular credit needs, as noted by a community contact, include affordable single-family and rental housing for LMI residents and financial education. Additionally, Texarkana is a market with ample opportunity for community development involvement, with numerous active community development, nonprofit, and government assistance entities operating throughout the assessment area.

Income and Wealth Demographics

The following table reflects the number of census tracts by income level and the family population within those tracts.

Assessment Area Demographics by Geography Income Level				
	Census Tracts		Family Population	
Low	1	2.9%	474	1.3%
Moderate	9	26.5%	6,576	17.4%
Middle	18	52.9%	22,468	59.5%
Upper	5	14.7%	8,205	21.7%
Unknown	1	2.9%	13	0.0%
TOTAL	34	100%	37,736	100%

As shown, 29.4 percent of census tracts in the assessment area are designated as LMI, though the percentage of assessment area families who reside in those census tracts (18.7 percent) is much lower. The vast majority of these LMI census tracts are located in and around the city of Texarkana.

According to 2015 ACS data, the median family income for the assessment area (\$51,151) was similar to the same figure for Arkansas (\$51,782) but was significantly below Texas (\$62,717) as a whole. More recently, the FFIEC estimates the median family income for the Texarkana MSA to be \$69,200 in 2020 and \$59,400 in 2021. The following table displays the percentages of assessment area families by income level compared to Arkansas and Texas as a whole.

Family Population by Income Level						
	Assessment Area		Arkansas		Texas	
Low	8,662	23.0%	164,346	21.6%	1,474,125	23.2%
Moderate	6,058	16.1%	134,818	17.7%	1,068,177	16.8%
Middle	7,377	19.6%	149,580	19.7%	1,162,520	18.3%
Upper	15,639	41.4%	311,180	41.0%	2,659,282	41.8%
TOTAL	37,736	100%	759,924	100%	6,364,104	100%

When comparing the preceding table with the first table in this section, a higher percentage of families in the assessment area are LMI (39.1 percent) than reside in LMI census tracts (18.7 percent). The LMI family percentage for the assessment area is in line with the figure for all of Arkansas (39.3 percent) and slightly below the figure for Texas (40.0 percent). Additionally, poverty levels for the assessment area overall (16.7 percent) exceed both the poverty levels in Arkansas (14.3 percent), as well as statewide Texas levels (13.5 percent). Consequently, besides a higher incidence of families living below the poverty level, the assessment area family population by income levels is substantially similar to state demographics used for comparison.

Housing Demographics

The following table displays housing demographics for the assessment area, the state of Arkansas, and the state of Texas.

Housing Demographics			
Dataset	Median Housing Value	Affordability Ratio	Median Gross Rent (Monthly)
Assessment Area	\$96,365	42.7%	\$701
Arkansas	\$111,400	37.1%	\$677
Texas	\$136,000	39.1%	\$882

Based on these housing demographics, homeownership in the assessment area is more affordable compared to housing in Arkansas and Texas as a whole. However, information gained from community contacts points to the assessment area not having enough affordable single-family and rental housing stock to meet demands of LMI residents. Additionally, the median age of housing stock in the assessment area (42 years) is higher than in Arkansas (32 years) and Texas (31 years).

Rental costs in the assessment area (\$701) are higher than the statewide Arkansas figure (\$677) and lower than the statewide Texas figure (\$882). While not shown, the percentage of renters with rental costs exceeding 30.0 percent of their income in the assessment area (46.6 percent) is higher than the state of Arkansas (42.7 percent) and Texas (44.7 percent).

Industry and Employment Demographics

The assessment area economy supports a diverse business community and strong small business sector. County business patterns data indicate that there are 45,142 paid employees in the assessment area, with the three largest job categories by number of paid employees being retail trade (16.9 percent), healthcare and social assistance (16.8 percent), and accommodation and food services (14.3 percent). Small businesses are also vital to the assessment area economy, as evidenced by the fact that 91.0 percent of businesses recorded 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, the state of Arkansas, and the state of Texas.

Unemployment Levels for the Assessment Area				
Dataset	2019	2020	2021	February 2022 YTD
Assessment Area	4.3%	7.2%	5.4%	5.0%
Arkansas	3.5%	6.1%	4.0%	3.8%
Texas	3.5%	7.7%	5.7%	4.8%

As shown above, unemployment levels in the assessment area were consistently higher than in Arkansas but relatively in line with the unemployment levels in Texas. Across the assessment area and in both states, unemployment levels significantly increased in 2020, in line with the national unemployment trend resulting from the impact of the pandemic. As shown in the table, unemployment levels in 2021 trended downward toward their pre-pandemic levels.

Community Contact Information

One community contact interview was conducted with an individual with knowledge of the Texarkana MSA's economic conditions and credit needs. The individual interviewed represents an affordable housing organization.

The community contact described the assessment area economy as stable when compared to the greater statewide areas in Arkansas and Texas. The contact describes the economic conditions in Bowie County, Texas, and Miller County, Arkansas, as being very similar, with some variation in unemployment levels. According to the contact, Texarkana residents have been reported to be moving to smaller, rural communities where school districts are considered to have a better quality of education. Local leaders have been working to create opportunities to bring people back to the area by working with high schools and community colleges to incorporate more trades into the curriculum and collaborating with large manufacturers for jobs.

The contact stated that there is not enough affordable single-family and rental housing stock to meet the demands of LMI residents, and the condition of rental units and single family housing stock within the assessment area varies. According to the contact, affordable single-family housing stock and rentals are concentrated in the northwest side of Texarkana, Texas. The contact's organization and other partners reportedly have been working to revitalize buildings in downtown Texarkana, Texas, to make affordable rentals available. The contact noted first-time home purchase products as the most needed mortgage product for LMI individuals and families. Lack of financial education and poor credit history were identified as barriers preventing LMI renters across the Texarkana MSA from transitioning to homeownership.

The contact indicated there were several opportunities for local institutions to participate through providing loans, investments, and services in the assessment area. Lastly, local financial institutions have shown interest in supporting financial education workshops, a noted need for LMI residents in the area.

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

The bank's Lending Test performance in the Texarkana assessment area is rated low satisfactory. The bank's lending levels reflect excellent responsiveness to assessment area credit needs. The distribution of borrower's income/revenue profile reflects adequate penetration among customers of different income levels and businesses of different sizes. The geographic distribution of loans reflects adequate penetration throughout the assessment area. The bank makes an adequate level of community development loans.

Lending Activity

The following table displays the summary of the bank's lending activity analyzed under the Lending Test for this assessment area.

Summary of Lending Activity January 1, 2020 through December 31, 2021				
Loan Type	#	%	\$(000s)	%
Home Improvement	12	0.7%	1,014	0.5%
Home Purchase	315	19.5%	47,907	22.6%
Multifamily Housing	6	0.4%	3,809	1.8%
Refinancing	169	10.5%	39,179	18.4%
Total HMDA	505	31.3%	92,503	43.6%
Small Business	1,111	68.8%	119,900	56.4%
TOTAL LOANS	1,616	100.0%	212,403	100.0%

Lending activity in this assessment area represents 33.7 percent of total HMDA and CRA loans made within the bank's combined assessment areas. In comparison, this lending activity exceeds the share of total bank branches in the assessment area (18.2 percent) and the share of total bank deposits held in the assessment area (24.4 percent). Additional consideration was given to the bank's lending activity when compared to other lenders in the assessment area. Amongst lenders originating HMDA loans in the assessment area, the bank ranks third out of 212 lenders and fifth out of 226 lenders in 2020 and 2021, respectively. Considering these factors, the bank's lending activity reflects excellent responsiveness to assessment area credit needs.

Loan Distribution by Borrower's Profile

Based on the bank's lending strategy, primary emphasis was placed on performance in small business lending, with HMDA lending receiving less weight. Overall, borrower distribution in the Texarkana assessment area is adequate.

Small Business Lending

The bank's distribution of loans to businesses of different revenue sizes is adequate in both years reviewed. In 2020, the bank's distribution of small business loans to businesses with annual revenues of \$1 million or less (66.3 percent) exceeded that of aggregate institutions (39.5 percent) but was below the estimated percentage of businesses with this revenue profile (91.0 percent). Similarly, based on 2021 lending data, the bank's distribution of small business loans to businesses with annual revenues of \$1 million or less (61.8 percent) exceeded that of aggregate institutions (45.6 percent) but was below the estimated percentage of businesses with the revenue profile (91.0 percent) in the assessment area.

Additionally, a review of the data shows that the volume of small business lending substantially increased due to the bank's PPP lending. As with the Southwest Arkansas assessment area, an evaluation of PPP loans using loan size as a proxy was conducted in Texarkana. The analysis revealed that 73.0 percent of total PPP 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, as community contacts noted the need for small dollar, small business loans. Therefore, the distribution of loans to businesses of different revenue sizes are adequate.

HMDA Lending

The bank made 1.1 percent of its 2020 HMDA loans to low-income borrowers, which is below the aggregate performance (5.3 percent) and the low-income family population (23.0 percent). This reflects poor performance. The bank's level of lending to moderate-income borrowers (12.4 percent) is comparable to aggregate lending levels (15.8 percent) and the moderate-income family population of 16.1 percent, reflecting adequate performance. Overall, the bank's combined LMI performance in 2020 (13.5 percent) is below the aggregate level (21.1 percent) and is considered poor.

Similarly, based on 2021 data, the bank's performance to low-income borrowers (0.4 percent) is below both aggregate (3.1 percent) and demographic (23.0 percent) and is poor. The bank's percentage of lending to moderate-income borrowers (5.2 percent) is also below aggregate (10.8 percent) and demographic (16.1 percent). It is worth noting that by dollar volume, the bank was more closely aligned with aggregate for moderate-income borrowers (3.0 percent compared to an aggregate figure of 5.5 percent). However, performance to moderate-income borrowers, and overall performance in 2021, is poor.

Geographic Distribution of Loans

The bank's geographic distribution of loans reflects an adequate penetration of geographies of different income levels overall, with primary emphasis placed on small business lending performance.

Small Business Lending

Given the limited opportunity for lending in the low-income census tract (29 total businesses), performance for this product was based primarily on lending in the moderate-income geographies.

The bank's small business lending reflects adequate geographic distribution in both years reviewed. In 2020, the bank's level of small business lending in the low-income census tract (0.5 percent) was in line with both the aggregate figure (0.5 percent) and the percentage of businesses located in these tracts (0.5 percent), reflecting adequate performance. Performance in 2020 in moderate-income census tracts (20.7 percent) was greater than the aggregate figure (18.1 percent) but below the demographic figure (24.4 percent), also reflecting adequate performance.

In 2021, the bank made no loans in the assessment area's low-income census tract, compared to 0.5 percent of businesses within that tract and 0.4 percent aggregate lending. However, performance is considered adequate based on the limited opportunities within this geography. The bank's level of lending in moderate-income geographies (15.7 percent) fell slightly from the previous year. While the bank's performance remains below the demographic figure (24.5 percent), it is adequate, as it is comparable to the aggregate level (18.0 percent). Overall, the geographic distribution performance is adequate in 2021.

HMDA Lending

The geographic distribution of HMDA loans is good overall when considering performance in both years reviewed, with more emphasis placed on the more recent year of data. In 2020, the bank made no loans in the assessment area's low-income census tract. However, as evidenced by minimal owner-occupied housing units (0.8 percent) and aggregate lending activity (0.1 percent) in the low-income geography, there is very limited opportunity to make home mortgage loans in this census tract. Therefore, performance is considered adequate. In moderate-income geographies, the bank's HMDA lending in 2020 (8.8 percent) slightly exceeded that of the aggregate level (8.6 percent) but was below the demographic figure (13.2 percent), demonstrating adequate performance.

Similarly, in 2021, the bank made no loans in the assessment area's low-income census tract. Compared to demographic data (0.8 percent) and aggregate data (0.2 percent), this is adequate. However, the bank's lending in moderate-income areas (13.9 percent) improved in 2021 and was above both the aggregate level (10.1 percent) and the demographic figure (13.2 percent), reflecting excellent performance in moderate-income census tracts. As a result, performance is good overall for 2021.

Lastly, based on a dispersion analysis of both loan products reviewed, no conspicuous lending gaps were identified; the bank had lending activity in 33 of 34 assessment area census tracts, including all LMI geographies.

Community Development Lending Activities

The bank made an adequate level of community development loans in the Texarkana assessment area. The bank originated four community development loans totaling \$6.3 million. Included in this total are two PPP loans in amounts greater than \$1 million, which help revitalize/stabilize LMI geographies.

INVESTMENT TEST

The bank is rated high satisfactory under the Investment Test in the Texarkana assessment area. The bank made a significant level of community development investments and grants in the assessment area. Community development investments totaled 10.1 million, of which \$9.8 million were new investments made during the current review period and \$333,493 were prior-period investments that were still outstanding. Qualifying investments totaled 12 school bonds supporting area schools that serve a majority of students who are eligible for free or reduced lunch. In addition to these investments, the bank made 85 donations for \$154,330 benefitting various organizations supporting community development purposes throughout the assessment area. These organizations included several community service organizations providing community services to LMI individuals and a small business development organization promoting economic development. One noteworthy donation totaling \$50,000 was made to provide scholarships to an area university that has a majority of students who are eligible to receive Pell Grants.

SERVICE TEST

The bank is rated high satisfactory under the Service Test in the Texarkana assessment area. The bank's service delivery systems are readily accessible in the assessment area, and the bank's record of opening and closing branches has not adversely affected the accessibility of those service delivery systems, particularly to LMI geographies and individuals. Business hours and banking services do not vary in a way that inconveniences certain portions of the assessment area, particularly to LMI geographies and individuals. Finally, the bank provides an adequate limited level of community development services in the assessment area.

Accessibility of Delivery Systems

The bank operates six branches in the Texarkana assessment area, five of which are full-service and one of which is limited-service. The following table displays the location of the bank's branches by geography income level compared to the distribution of assessment area census tracts and households by geography income level.

Branch Distribution by Geography Income Level						
Dataset	Geography Income Level					TOTAL
	Low-	Moderate-	Middle-	Upper-	Unknown	
Branches	0	2	2	2	0	6
	0.0%	33.3%	33.3%	33.3%	0.0%	100%
Census Tracts	2.9%	26.5%	52.9%	14.7%	2.9%	100%
Household Population	1.5%	19.8%	58.4%	20.3%	0.0%	100%

As shown above, the bank operates two, or 33.3 percent, of its branches in moderate-income census tracts. By comparison, 26.5 percent of census tracts in the assessment area are moderate-income, and 19.8 percent of the assessment area household population resides within those census tracts. The bank does not operate a branch in the assessment area's only low-income census tract; however, one branch located in a middle-income census tract is located in close proximity to the low-income census tract and is easily accessible to the residents of that geography. Overall, the bank's service delivery systems are readily accessible to geographies and individuals of different income levels.

Changes in Branch Locations

During the review period, the bank acquired one branch within the Texarkana assessment area. This branch is located in a middle-income census tract. The bank has not opened or closed any additional branches in the Texarkana assessment area. 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

The bank's business hours and banking services do not vary in a way that inconveniences certain portions of the assessment area, particularly LMI geographies and individuals. All six branch locations operate the same business hours Monday through Friday, with five branches offering Saturday banking hours from 9:00 a.m. to 12:00 p.m., including both branches located in moderate-income census tracts.

Community Development Services

The bank provided an adequate level of community development services in the assessment area. During the review period, two bank employees provided community development services to five different organizations and totaled 200 hours. The community development services consisted primarily of serving as officers or otherwise providing financial expertise to assist in fundraising for scholarships geared to benefit LMI students.

TEXAS

CRA RATING FOR TEXAS: SATISFACTORY

The Lending Test is rated: **Low Satisfactory**
The Investment Test is rated: **Low Satisfactory**
The Service Test is rated: **Low Satisfactory**

Factors supporting the institution's ratings for the state of Texas include:

- The bank's lending levels reflect adequate responsiveness to the credit needs of the assessment areas.
- The distribution of loans by borrower's income or revenue profile reflects adequate penetration among customers of different income levels and businesses of different sizes.
- The geographic distribution of loans reflects good penetration throughout the Texas assessment areas.
- The bank makes few, if any, community development loans.
- The bank makes an adequate level of qualified community development investments and grants.
- Delivery systems are unreasonably inaccessible to portions of the bank's geographies and individuals of different income levels. Changes in branch locations have not adversely affected the accessibility of the bank's delivery systems, and business hours and services do not vary in a way that inconveniences certain portions of its assessment areas, particularly in LMI geographies.
- The bank provides an adequate level of community development services.

SCOPE OF EXAMINATION

Scoping considerations applicable to the review of the Texas assessment areas are consistent with the overall CRA examination scope presented in the *Institution, Scope of Examination* section. In both Texas assessment areas, small business lending received the greatest weight in the analysis, with HMDA lending receiving lesser weight. The bank operates two assessment areas in Texas, located in one MSA and one nonMSA portion of the state. One assessment area, the Dallas assessment area, was reviewed under full-scope examination procedures, and one assessment area, Lamar County, was reviewed under limited-scope procedures.

To augment the evaluation of the full-scope assessment area, one community contact interview was conducted. This interview was used to ascertain specific credit and community development needs and provided context with which to evaluate the bank's responsiveness to these needs. Key

details from the interview are included in the *Description of Institution's Operations* section applicable to the Dallas assessment area.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN TEXAS

The bank operates two offices throughout its assessment areas in Texas. The following table gives additional detail regarding the bank's operations in Texas.

Assessment Area	Branches #	Branches %	Deposits \$000s (as of June 30, 2022)	Deposits %	CRA Review Procedures
Dallas	1	50%	\$171,978	48.6%	Full Scope
Lamar County	1	50%	\$182,244	51.4%	Limited Scope
OVERALL	2	100%	\$354,222	100%	1 Full Scope

Deposits held in the state of Texas total \$354.2 million, which represents 15.7 percent of total bank deposits. As detailed in the *Description of Institution* section, in January of 2021, the bank opened a branch in Lamar County, which resulted in the addition of the Lamar County assessment area. No branches were closed in Texas within the review period.

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

The bank's performance under the Lending Test is rated low satisfactory. The bank's performance in Texas is based on performance in the Dallas assessment area, in which the bank has a more established branching history. The test considers the bank's performance under the following criteria.

Lending Activity

The bank's Texas lending levels reflect adequate responsiveness to assessment area credit needs based on loan activity analyzed under the Lending Test. 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 deposit market share within the Texas assessment areas.

Full-Scope Assessment Areas	Lending Activity
Dallas	Adequate

Limited-Scope Assessment Areas	Lending Activity
Lamar County	Exceeds

Borrower and Geographic Distribution

Overall, performance by borrower's income or revenue profile is adequate in the state of Texas, as shown in the following tables.

Full-Scope Assessment Areas	Loan Distribution By Borrower's Profile
Dallas	Adequate

Limited-Scope Assessment Areas	Loan Distribution By Borrower's Profile
Lamar County	Consistent

As displayed in the following tables, the bank's overall geographic distribution of loans reflects good penetration throughout the Texas assessment areas.

Full-Scope Assessment Areas	Geographic Distribution of Loans
Dallas	Good

Farmers Bank & Trust Company
Magnolia, Arkansas

Texas

CRA Performance Evaluation
November 7, 2022

Limited-Scope Assessment Areas	Geographic Distribution of Loans
Lamar County	Below

Community Development Lending Activities

Overall, the bank makes few, if any, community development loans in the state of Texas, as displayed below.

Full-Scope Assessment Areas	Community Development Lending
Dallas	Few, If Any

Limited-Scope Assessment Areas	Community Development Lending
Lamar County	Exceeds

During the review period, the bank did not make any community development loans in the Dallas assessment area but made two community development loans totaling \$2.7 million in the Lamar County, Texas assessment area.

INVESTMENT TEST

Overall, the bank is rated low satisfactory under the Investment Test. While the bank's overall Investment Test performance in Lamar County trailed that of Dallas, conclusions are based on the Dallas assessment area, in which the bank has a more established branching history. The following tables display investment and grant activity performance for the Texas assessment areas.

Full-Scope Assessment Areas	Investment and Grant Activity
Dallas	Adequate

Limited-Scope Assessment Areas	Investment and Grant Activity
Lamar County	Below

As shown in the following table, the bank had one prior period investment still outstanding with a balance of \$1.8 million applicable to the Dallas assessment area, and the bank made a combined \$27,910 in donations in the Texas assessment areas.

Full-Scope Assessment Area	Community Development Investments (#)	Community Development Investments (\$)	Community Development Grants/Donations (\$)
Dallas	1	\$1,775,426	\$11,000
Limited-Scope Assessment Area	Community Development Investments (#)	Community Development Investments (\$)	Community Development Grants/Donations (\$)
Lamar County	0	\$0	\$16,910
TOTAL	1	\$1,775,426	\$27,910

SERVICE TEST

The bank's performance in Texas is rated low satisfactory under the Service Test, based on performance under the following criteria.

Accessibility of Delivery Systems

As displayed in the following table, the bank's service delivery systems are unreasonably inaccessible to portions of the Texas assessment areas.

Full-Scope Assessment Areas	Accessibility of Delivery Systems
Dallas	Unreasonably Inaccessible to Portions

Limited-Scope Assessment Areas	Accessibility of Delivery Systems
Lamar County	Exceeds

Changes in Branch Locations

The bank's record of opening and closing branches in the Texas assessment areas has not adversely affected the accessibility of its service delivery systems, as shown in the table below.

Full-Scope Assessment Areas	Changes in Branch Locations
Dallas	Not Adversely Affected

Limited-Scope Assessment Areas	Changes in Branch Locations
Lamar County	Exceeds

Reasonableness of Business Hours and Services in Meeting Assessment Area Needs

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

Full-Scope Assessment Areas	Reasonableness of Business Hours and Services
Dallas	Do Not Vary in a Way That Inconveniences

Limited-Scope Assessment Areas	Reasonableness of Business Hours and Services
Lamar County	Consistent

Community Development Services

The bank provided an adequate level of community development services in Texas, as displayed in the following table.

Full-Scope Assessment Areas	Community Development Services
Dallas	Adequate

Limited-Scope Assessment Areas	Community Development Services
Lamar County	Consistent

During the review period, two bank employees provided community development services to five different organizations totaling 408 hours. Bank employees served on the board and provided expertise and financial assistance to various organizations, promoting community development initiatives throughout the Texas assessment areas.

DALLAS-FORT WORTH-ARLINGTON, TEXAS MSA

(Full-Scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE DALLAS ASSESSMENT AREA

Bank Structure

The bank operates one branch (3.0 percent of all bank branches) in Collin County, Texas; this branch is in an upper-income census tract in the western portion of the county. Considering the assessment area is large, densely populated, and supports a highly competitive banking market, the bank's limited branch structure likely inhibits the bank from serving the entirety of the assessment area. In particular, the bank is not adequately positioned to serve the eastern and southern portions of Collin County.

General Demographics

The Dallas assessment area represents one of seven counties in the Dallas metropolitan division (MD), which is included in the larger Dallas-Fort Worth-Arlington MSA. The assessment area is highly urban and has a total population of 862,215, including portions of the cities of Dallas, McKinney, Frisco, Plano, and Carrollton. The banking market in the assessment area is highly competitive, with 67 institutions operating 257 branch locations within Collin County. Of these institutions, Farmers Bank & Trust Company ranks 31st in deposit market share with 0.4 percent of all assessment area deposit dollars. Deposits in the Collin County assessment area represent 7.6 percent of total bank deposits.

The assessment area covers a large metropolitan area with a diverse population and demographic composition. As such, credit needs in the assessment area are varied and include a blend of consumer and commercial loan and deposit products. Particular credit needs noted by community contacts include loans to start a business. Furthermore, the Collin County assessment area has a great need for community development activity and supports a large network of community development organizations, including government assistance entities, nonprofit organizations, and community service and economic development organizations. Consequently, opportunities for involvement in community development projects by financial institutions are ample.

Income and Wealth Demographics

The following table reflects the number of census tracts by income level and the family population within those tracts.

Assessment Area Demographics by Geography Income Level				
	Census Tracts		Family Population	
Low	2	1.3%	1,756	0.8%
Moderate	14	9.2%	18,658	8.2%
Middle	28	18.4%	41,911	18.5%
Upper	107	70.4%	163,344	72.1%
Unknown	1	0.7%	817	0.4%
TOTAL	152	100%	226,540	100%

As displayed in the preceding table, 10.5 percent of census tracts in the assessment area are designated as LMI geographies, with 9.0 percent of all assessment area families residing in those census tracts. The strong majority of census tracts (70.4 percent) are upper-income, with 72.1 percent of families residing in upper-income census tracts. Most of the LMI census tracts are concentrated in the central and southern portions of the assessment area.

According to 2015 ACS data, the median family income for the Dallas assessment area was \$100,839, while the same figure for the state of Texas as a whole was \$62,717. More recently, the FFIEC estimates the median family income for the Dallas MD to be \$86,200 in 2020 and \$89,000 in 2021. The following table displays the distribution of assessment area families by income level compared to all Texas families.

Family Population by Income Level				
	Assessment Area		Dallas MD	
Low	28,747	12.7%	260,862	23.7%
Moderate	27,729	12.2%	181,196	16.5%
Middle	37,292	16.5%	193,268	17.6%
Upper	132,772	58.6%	463,554	42.2%
TOTAL	226,540	100%	1,098,880	100%

When compared to the data in the first table in this section, a significantly higher percentage of families in the assessment area are LMI (24.9 percent) than reside in LMI census tracts (9.0 percent). The percentage of assessment area families that are LMI is well below the Dallas MD figure of 40.2 percent, as is the level of assessment area families living below the poverty level, 5.7 percent, compared to the Dallas MD family poverty level, 11.5 percent. This data points to the assessment area being significantly more affluent than the Dallas MD overall.

Housing Demographics

The following table displays key housing demographics for the assessment area and the Dallas MD.

Housing Demographics			
Dataset	Median Housing Value	Affordability Ratio	Median Gross Rent (Monthly)
Assessment Area	\$223,389	37.5%	\$1,119
Dallas MD	\$165,937	36.4%	\$950

Overall, housing costs in the assessment area are more expensive than the Dallas MD as a whole, as supported by assessment area median housing value and gross rent monthly figures that are above comparable figures for the MD overall. However, when accounting for income, buying a home in the assessment area is similarly affordable to the Dallas MD, as evidenced by the affordability ratios in each area. The median age of housing in the assessment area is 25 years, while the same figure for the Dallas MD is 29 years.

Industry and Employment Demographics

The assessment area economy is large and well diversified. County business patterns data indicate that there are 410,866 paid employees in the assessment area, with the largest industries by number of (nongovernment) employees being finance and insurance (13.5 percent), retail trade (12.4 percent), and healthcare and social assistance (12.3 percent). Furthermore, professional, scientific, and technical services are a key industry in the assessment area, accounting for 12.3 percent of all business establishments. The assessment area also supports a strong small business sector, with assessment area demographics indicating that 93.8 percent of businesses have 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 Dallas MD.

Unemployment Levels for the Assessment Area				
Dataset	2019	2020	2021	February 2022 YTD
Assessment Area	3.1%	6.3%	4.3%	3.5%
Dallas MD	3.3%	7.0%	5.0%	4.1%

As demonstrated in the table above, unemployment levels in the assessment area remained lower than that of the Dallas MD throughout the review period while experiencing a spike in 2020 during the pandemic. Unemployment levels in the assessment area have since declined back to near pre-pandemic levels.

Community Contact Information

For the Dallas assessment area, one community contact interview with an individual knowledgeable of the area's economic conditions and credit needs was utilized. This individual represents a small business development organization.

When describing local economic conditions, the community contact describes the assessment area as a rapidly growing area with an influx of housing and transportation infrastructure. The area benefits from having major employers in primarily white-collar jobs such as insurance companies and nationwide banks. The contact, however, states that many small businesses are having difficulty establishing footing in this market. According to the contact, this correlates with the noted emerging issue of lenders being reluctant to work on smaller projects by small businesses, as they are usually more interested in working with larger borrowers. Also, while there are programs that support start-ups and small businesses once they are established in the area, the contact was unaware of any incentives or initiatives to attract new businesses to the area. The contact shared that employees within the area are "job hopping," frequently moving from job to job to get access to different benefits. This has caused issues for small businesses with retaining employees. New businesses have access to a large amount of human capital given the area's recent growth. Local schools and educational systems have implemented programs for both college and noncollege bound students to increase the local workforce.

When describing small business needs in the assessment area, the community contact pointed to the need for start-up capital, along with personal and business collateral for sole proprietorships, needed to grow a business. Additionally, the contact noted that rising interest rates coupled with high property values make achieving homeownership harder across the area. Banking competition in the area was described as robust with a mix of large, regional, and local banks.

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

The bank's level of lending reflects adequate responsiveness to credit needs in the assessment area. Similarly, the distribution of borrower's income/revenue profile reflects adequate penetration among customers of different income levels and businesses of different sizes, and the geographic distribution of loans reflects good penetration throughout the assessment area. Finally, the bank makes few, if any, community development loans in the assessment area.

Lending Activity

The following table displays the summary of the bank's lending activity analyzed under the Lending Test for this assessment area.

Summary of Lending Activity January 1, 2020 through December 31, 2021				
Loan Type	#	%	\$(000s)	%
Home Improvement	1	0.8%	65	0.2%
Home Purchase	12	10.2%	5,939	19.3%
Multifamily Housing	0	0.0%	0	0.0%
Refinancing	20	16.9%	7,963	25.9%
Total HMDA	33	28.0%	13,967	45.4%
Small Business	85	72.0%	16,796	54.6%
TOTAL LOANS	118	100%	30,763	100.0%

As a percentage of the loans made inside the bank's combined assessment areas, the bank originated 2.5 percent of its HMDA and CRA loans in the Dallas assessment area. At the same time, the bank operates 3.0 percent of its total branches and holds 7.6 percent of its total deposits in the assessment area. While the lending percentage initially appears low when compared to the percentage of bank deposits, the bank has significantly increased lending volume in this assessment area since the previous CRA evaluation. A similar trend is evident when analyzing the bank's 2021 and 2020 lending levels relative to other HMDA and CRA data-reporting institutions, which illustrates a slight increase. In 2021, the bank ranked 172nd out of 754 institutions in HMDA originations (up from 182nd in 2020) and 49th out of 227 institutions in small business originations (up from 59th in 2020). These increases are especially significant considering that the bank holds only 0.4 percent of the assessment area deposit market share.

As a result, the bank's level of lending in the assessment area is considered adequate, especially in light of the bank's increases in loan volume and the high levels of competition in the assessment area.

Loan Distribution by Borrower's Profile

Considering the bank's lending volume in this assessment area, primary emphasis was placed on performance in small business lending, with HMDA lending receiving less weight. Overall, the bank's borrower distribution in the Dallas assessment area is adequate.

Small Business Lending

The bank's small business lending reflects a good distribution to businesses of different sizes overall. In 2020, the bank made 77.1 percent of its small business loans to businesses with annual revenues of \$1 million or less, which exceeded that of aggregate institutions (42.2 percent) but was below the demographic estimate of assessment area business with this revenue profile (93.7 percent), reflecting good performance. Similarly, in 2021, the bank made 74.0 percent of its small business loans to businesses with annual revenues of \$1 million or less, which is significantly above the aggregate figure of 47.0 percent but below the demographic figure of 93.8 percent, reflecting good performance.

A further review of the data shows that the volume of small business lending substantially increased due to the bank's PPP lending, and a number of business loans were reported with unknown revenue. The analysis revealed that 50 percent of total PPP loans had loan sizes of \$100,000 or less, supporting the fact that that bank's small business lending performance by borrower's profile is good.

HMDA Lending

In 2020, the bank did not make any home mortgage loans to low-income borrowers. In comparison, the aggregate lending level to low-income borrowers was 1.5 percent, and 12.7 percent of assessment area families are low-income. This reflects poor performance to low-income borrowers. Performance to moderate-income borrowers was greater. The bank made 6.7 percent of its 2020 HMDA loans to moderate-income borrowers. While below the percentage of moderate-income families in the assessment area (12.2 percent), the bank's performance is comparable to the aggregate HMDA lending level (8.7 percent). As a result, the bank's performance to moderate-income borrowers is adequate, especially when considering competitive factors and the bank's small deposit market share (0.4 percent). Overall, the distribution of HMDA loans to LMI borrowers is poor for 2020.

For 2021, the bank's performance is similar to low-income borrowers. The bank did not make any HMDA loans to low-income borrowers, compared to an aggregate lending level of 1.7 percent and a demographic figure of 12.7 percent. This is considered poor. Performance to moderate-income borrowers fell in 2021. The bank's 2021 level of lending to moderate-income borrowers (5.6 percent) is below the aggregate lending level (9.0 percent) and the moderate-income family population of 12.2 percent, reflecting poor performance. Therefore, considering lending activity in both years reviewed, the bank's overall distribution of home mortgage loans by borrower's profile is poor.

Geographic Distribution of Loans

The bank's geographic distribution of loans reflects good penetration of geographies of different income levels overall, with primary emphasis placed on small business lending performance.

Small Business Lending

Considering performance in both years reviewed, the overall geographic distribution of small business loans is good. While the geographic distribution of 2020 small business loans is poor, performance in 2021 is excellent. The bank did not make any small business loans in LMI geographies in 2020, which is poor performance compared to the aggregate lending levels (low-income, 3.9 percent; moderate-income 6.9 percent) and the percentage of businesses located in LMI geographies (low-income, 3.0 percent; moderate-income, 7.5 percent).

Conversely, in 2021, the bank made 6.0 percent of its small business loans in low-income census tracts, which is excellent when compared to the aggregate lending level, 3.3 percent, and the percentage of business in low-income census tracts, 3.0 percent. The bank's distribution of small business loans in moderate-income geographies (6.0 percent) is good compared to the aggregate lending level in moderate-income census tracts, 6.4 percent, and the percentage of businesses in these geographies, 7.4 percent. When combined, the bank's performance in LMI census tracts (12.0 percent) exceeds both aggregate and demographic comparators. Therefore, the overall geographic distribution of 2021 small business loans is excellent.

HMDA Lending

While the geographic distribution of 2020 home mortgage loans is poor, performance in 2021 is good. As a result, overall performance is considered adequate when considering both years.

The bank did not make any home mortgage loans in LMI geographies in 2020. This reflects adequate performance in low-income geographies when compared to aggregate lending (0.2 percent) and the percentage of owner-occupied housing units in low-income geographies (0.2 percent). However, this reflects poor performance in moderate-income geographies, where aggregate performance and the demographic comparator are both 6.0 percent.

Again, in 2021 the bank did not make any home mortgage loans in low-income census tracts; however, this is adequate performance considering the very low level of home mortgage lending opportunities in these census tracts—only 0.2 percent of owner-occupied housing units are in low-income census tracts and no other lenders reported making home mortgage loans in these geographies in 2021. The distribution of home mortgage loans in moderate-income geographies (5.6 percent) is good, compared to the aggregate lending level in moderate-income census tracts, 4.3 percent, and the percentage of owner-occupied housing units in these geographies, 6.0 percent. Therefore, the overall geographic distribution of 2021 home mortgage loans is good.

Lastly, based on an analysis of the dispersion of both loan products reviewed, no conspicuous lending gaps were identified. While the bank did not have any 2020 home mortgage or small business loans in LMI census tracts, in 2021 the bank had loan activity in 25.0 percent of LMI

geographies, which was higher than the penetration rate in middle- and upper-income geographies, 14.8 percent. This analysis supports an overall geographic distribution performance conclusion of good.

Community Development Lending Activities

During the review period, the bank did not originate any community development loans in the Dallas assessment area.

INVESTMENT TEST

The bank made an adequate level of community development investments and grants in the assessment area. During the review period, the bank had one community development investment made in a prior period, with an outstanding balance remaining of \$1.8 million; the investment supported affordable housing in a multifamily apartment building in Collin County. In addition, the bank made two donations totaling \$11,000 to organizations supporting community development services.

SERVICE TEST

Service delivery systems are unreasonably inaccessible to portions of the assessment area. The bank's record of opening and closing branches has not adversely affected the accessibility of its service delivery systems, particularly to LMI geographies and individuals. Business hours and banking services do not vary in a way that inconveniences certain portions of the assessment area, particularly to LMI geographies and individuals. Finally, the bank provides an adequate level of community development services in the assessment area.

Accessibility of Delivery Systems

The bank operates one branch in the Dallas assessment area. The following table displays the location of the bank's branch by geography income level compared to the distribution of assessment area census tracts and the household population by geography income level.

Branch Distribution by Geography Income Level						
Dataset	Geography Income Level					TOTAL
	Low-	Moderate-	Middle-	Upper-	Unknown	
Branches	0	0	0	1	0	1
	0.0%	0%	0%	100%	0%	100%
Census Tracts	1.3%	9.2%	18.4%	70.4%	0.7%	100%
Household Population	1.3%	9.4%	19.4%	69.2%	0.7%	100%

As shown above, the bank operates one branch in the assessment area located in an upper-income census tract. This branch distribution is below the percentage of assessment area census tracts that are LMI (10.5 percent) and the household population in LMI census tracts (10.7 percent). Furthermore, the bank's only branch in this assessment area is not within proximity of any LMI geographies. Therefore, the bank's service delivery systems are unreasonably inaccessible to portions of the assessment area.

Changes in Branch Locations

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

Reasonableness of Business Hours and Services in Meeting Assessment Area Needs

Business hours and banking services for the bank's single branch location in this assessment area do not vary in a way that inconveniences certain portions of the assessment area, particularly LMI geographies and individuals. The bank's branches in the assessment area generally operate lobby hours from 9 a.m. to 5 p.m., Monday through Friday. Drive-through hours are from 8:00 a.m. to 5:00 p.m., with extended hours available on Fridays.

Community Development Services

Farmers Bank & Trust Company employees provided an adequate level of community development services in the assessment area. During the review period, one bank employee provided three community development services totaling 300 hours to a local community college foundation that provides scholarships to LMI students in Collin County.

TEXAS NONMETROPOLITAN STATEWIDE AREA*(Limited-Scope Review)***DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE LAMAR COUNTY ASSESSMENT AREA**

The assessment area is composed of Lamar County in its entirety. The bank opened a full-service branch in Paris, Texas, resulting in the bank entering Lamar County as a new assessment area in January 2021. The one branch in this assessment area is located in a moderate-income census tract. The tables below detail key demographic information relating to the Lamar County assessment area.

Assessment Area Demographics by Geography Income Level						
Dataset	Geography Income Level					TOTAL
	Low-	Moderate-	Middle-	Upper-	Unknown-	
Census Tracts	1	4	5	2	0	12
	8.3%	33.3%	41.7%	16.7%	0.0%	100%
Family Population	837	3,074	6,218	3,152	0	13,281
	6.3%	23.1%	46.8%	23.7%	0.0%	100%
Household Population	1,482	4,903	8,392	4,249	0	19,026
	7.8%	25.8%	44.1%	22.3%	0.0%	100%
Business Institutions	198	617	763	538	0	2,116
	9.4%	29.2%	36.1%	25.4%	0.0%	100%
Agricultural Institutions	2	3	79	13	0	97
	2.1%	3.1%	81.4%	13.4%	0.0%	100%

Assessment Area Demographics by Population Income Level					
Demographic Type	Population Income Level				TOTAL
	Low-	Moderate-	Middle-	Upper-	
Family Population	2,879	2,476	2,705	5,221	13,281
	21.7%	18.6%	20.4%	39.3%	100%
Household Population	4,895	3,120	3,282	7,729	19,026
	25.7%	16.4%	17.3%	40.6%	100%

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE LAMAR COUNTY ASSESSMENT AREA**LENDING TEST**

The bank's lending performance in this assessment area exceeds the Lending Test performance for the state of Texas, 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	Below
Community Development Lending Activities	Exceeds
OVERALL	Consistent

The bank made two community development loans totaling \$2.7 million during the review period.

INVESTMENT TEST

The bank's performance in this assessment area is below the Investment Test performance in the state of Texas. The bank did not make any community development investments in this assessment area during the review period, but there were 14 donations made to community development organizations in the assessment area totaling \$16,910.

SERVICE TEST

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

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

During the review period, one employee provided community development services to four different organizations totaling 108 hours.

SCOPE OF EXAMINATION TABLES

Scope of Examination			
TIME PERIOD REVIEWED	January 1, 2020 – December 31, 2021, for HMDA and small business lending July 8, 2019 – November 6, 2022, for community development loans, investment, and service activities		
FINANCIAL INSTITUTION			PRODUCTS REVIEWED
Farmers Bank & Trust Company Magnolia, Arkansas			Small Business HMDA
AFFILLIATE(S)	AFFILIATE RELATIONSHIP		PRODUCTS REVIEWED
N/A	N/A		N/A

SUMMARY OF STATE AND MULTISTATE METROPOLITAN AREA RATINGS

State or Multistate MSA	Lending Test Rating	Investment Test Rating	Service Test Rating	Overall Rating
State of Arkansas	Low Satisfactory	High Satisfactory	High Satisfactory	Satisfactory
Texarkana MSA	Low Satisfactory	High Satisfactory	High Satisfactory	Satisfactory
State of Texas	Low Satisfactory	Low Satisfactory	Low Satisfactory	Satisfactory

LENDING PERFORMANCE TABLES

Southwest Arkansas nonMSA

Distribution of 2020 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2020						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	664	77.1%	42.9%	\$38,639	69.4%	46.7%	88.4%
	Over \$1 Million/ Unknown	197	22.9%	57.1%	\$17,053	30.6%	53.3%	11.6%
	TOTAL	861	100.0%	100.0%	\$55,692	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	723	84.0%	89.3%	\$21,314	38.3%	39.8%	
	\$100,001– \$250,000	102	11.8%	7.6%	\$17,257	31.0%	26.8%	
	\$250,001– \$1 Million	36	4.2%	3.2%	\$17,121	30.7%	33.4%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	861	100.0%	100.0%	\$55,692	100.0%	100.0%	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	574	86.4%		\$15,635	40.5%		
	\$100,001– \$250,000	65	9.8%		\$11,151	28.9%		
	\$250,001– \$1 Million	25	3.8%		\$11,853	30.7%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	664	100.0%		\$38,639	100.0%		

Distribution of 2021 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2021						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	664	68.7%	46.3%	\$35,910	64.7%	48.3%	88.7%
	Over \$1 Million/ Unknown	302	31.3%	53.7%	\$19,581	35.3%	51.7%	11.3%
	TOTAL	966	100.0%	100.0%	\$55,491	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	844	87.4%	91.7%	\$21,553	38.8%	42.6%	
	\$100,001– \$250,000	85	8.8%	5.7%	\$14,177	25.5%	23.8%	
	\$250,001– \$1 Million	37	3.8%	2.6%	\$19,761	35.6%	33.6%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	966	100.0%	100.0%	\$55,491	100.0%	100.0%	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	590	88.9%		\$15,730	43.8%		
	\$100,001– \$250,000	49	7.4%		\$8,148	22.7%		
	\$250,001– \$1 Million	25	3.8%		\$12,032	33.5%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	664	100.0%		\$35,910	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	
	#	#%	\$	\$%		#%	\$ %
Home Purchase Loans							
Low	4	2.3%	431	2.1%	22.8%	4.7%	2.6%
Moderate	22	12.7%	1,710	8.3%	18.6%	14.7%	9.7%
Middle	31	17.9%	2,652	12.8%	17.9%	20.7%	17.1%
Upper	84	48.6%	13,551	65.4%	40.7%	43.9%	54.1%
Unknown	32	18.5%	2,382	11.5%	0.0%	16.1%	16.5%
TOTAL	173	100.0%	20,726	100.0%	100.0%	100.0%	100.0%
Refinance							
Low	2	1.8%	65	0.4%	22.8%	3.1%	1.1%
Moderate	11	10.0%	636	3.5%	18.6%	6.3%	3.4%
Middle	16	14.5%	1,636	8.9%	17.9%	14.1%	10.0%
Upper	74	67.3%	14,538	79.1%	40.7%	53.9%	60.2%
Unknown	7	6.4%	1,500	8.2%	0.0%	22.6%	25.3%
TOTAL	110	100.0%	18,375	100.0%	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	0	0.0%	22.8%	4.4%	2.0%
Moderate	0	0.0%	0	0.0%	18.6%	10.3%	5.0%
Middle	1	7.7%	125	20.3%	17.9%	26.5%	27.2%
Upper	7	53.8%	227	36.9%	40.7%	50.0%	53.8%
Unknown	5	38.5%	263	42.8%	0.0%	8.8%	12.1%
TOTAL	13	100.0%	615	100.0%	100.0%	100.0%	100.0%
Multifamily Loans							
Low	0	0.0%	0	0.0%	22.8%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	18.6%	0.0%	0.0%
Middle	0	0.0%	0	0.0%	17.9%	10.5%	1.1%
Upper	0	0.0%	0	0.0%	40.7%	15.8%	3.6%
Unknown	3	100.0%	1,678	100.0%	0.0%	73.7%	95.2%
TOTAL	3	100.0%	1,678	100.0%	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0	0.0%	22.8%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	18.6%	27.3%	17.0%
Middle	0	0.0%	0	0.0%	17.9%	18.2%	12.3%
Upper	0	0.0%	0	0.0%	40.7%	45.5%	38.5%
Unknown	0	0.0%	0	0.0%	0.0%	9.1%	32.3%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	1	20.0%	16	7.8%	22.8%	13.6%	5.6%
Moderate	0	0.0%	0	0.0%	18.6%	9.1%	6.7%
Middle	1	20.0%	62	30.1%	17.9%	11.4%	7.1%
Upper	3	60.0%	128	62.1%	40.7%	56.8%	63.0%
Unknown	0	0.0%	0	0.0%	0.0%	9.1%	17.6%
TOTAL	5	100.0%	206	100.0%	100.0%	100.0%	100.0%

Purpose Not Applicable							
Low	0	0.0%	0	0.0%	22.8%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	18.6%	0.0%	0.0%
Middle	0	0.0%	0	0.0%	17.9%	0.0%	0.0%
Upper	0	0.0%	0	0.0%	40.7%	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%
Total Home Mortgage Loans							
Low	7	2.3%	512	1.2%	22.8%	3.9%	1.7%
Moderate	33	10.9%	2,346	5.6%	18.6%	10.3%	6.1%
Middle	49	16.1%	4,475	10.8%	17.9%	17.1%	12.9%
Upper	168	55.3%	28,444	68.4%	40.7%	47.4%	55.0%
Unknown	47	15.5%	5,823	14.0%	0.0%	21.2%	24.3%
TOTAL	304	100.0%	41,600	100.0%	100.0%	100.0%	100.0%

Distribution of 2021 Home Mortgage Lending By Borrower Income Level							
Census Tract Income Level	Bank Loans				Families by Family Income %	Aggregate HMDA Data	
	#	#%	\$	%		#%	\$ %
Home Purchase Loans							
Low	10	7.0%	787	4.1%	22.8%	4.6%	2.0%
Moderate	21	14.7%	1,791	9.4%	18.6%	17.3%	11.3%
Middle	26	18.2%	3,210	16.8%	17.9%	20.1%	18.2%
Upper	59	41.3%	10,469	54.7%	40.7%	36.9%	45.5%
Unknown	27	18.9%	2,884	15.1%	0.0%	21.0%	23.1%
TOTAL	143	100.0%	19,141	100.0%	100.0%	100.0%	100.0%
Refinance							
Low	1	1.2%	27	0.2%	22.8%	3.2%	1.4%
Moderate	2	2.5%	184	1.3%	18.6%	9.8%	5.2%
Middle	12	14.8%	1,669	11.7%	17.9%	17.8%	14.7%
Upper	56	69.1%	11,013	76.9%	40.7%	47.2%	54.0%
Unknown	10	12.3%	1,429	10.0%	0.0%	22.1%	24.7%
TOTAL	81	100.0%	14,322	100.0%	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	0	0.0%	22.8%	10.6%	5.8%
Moderate	2	11.1%	53	5.2%	18.6%	15.2%	6.3%
Middle	1	5.6%	16	1.6%	17.9%	15.2%	9.0%
Upper	12	66.7%	821	79.9%	40.7%	50.0%	63.9%
Unknown	3	16.7%	138	13.4%	0.0%	9.1%	14.9%
TOTAL	18	100.0%	1,028	100.0%	100.0%	100.0%	100.0%
Multifamily Loans							
Low	0	0.0%	0	0.0%	22.8%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	18.6%	0.0%	0.0%
Middle	0	0.0%	0	0.0%	17.9%	0.0%	0.0%
Upper	0	0.0%	0	0.0%	40.7%	42.3%	15.7%
Unknown	8	100.0%	7,887	100.0%	0.0%	57.7%	84.3%
TOTAL	8	100.0%	7,887	100.0%	100.0%	100.0%	100.0%

Other Purpose LOC							
Low	0	0.0%	0	0.0%	22.8%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	18.6%	11.1%	7.5%
Middle	0	0.0%	0	0.0%	17.9%	11.1%	3.7%
Upper	0	0.0%	0	0.0%	40.7%	66.7%	84.9%
Unknown	0	0.0%	0	0.0%	0.0%	11.1%	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%	22.8%	10.3%	4.1%
Moderate	0	0.0%	0	0.0%	18.6%	17.9%	10.3%
Middle	0	0.0%	0	0.0%	17.9%	12.8%	5.8%
Upper	2	100.0%	263	100.0%	40.7%	51.3%	74.8%
Unknown	0	0.0%	0	0.0%	0.0%	7.7%	4.9%
TOTAL	2	100.0%	263	100.0%	100.0%	100.0%	100.0%
Purpose Not Applicable							
Low	0	0.0%	0	0.0%	22.8%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	18.6%	0.0%	0.0%
Middle	0	0.0%	0	0.0%	17.9%	0.0%	0.0%
Upper	0	0.0%	0	0.0%	40.7%	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%
Total Home Mortgage Loans							
Low	11	4.4%	814	1.9%	22.8%	4.1%	1.7%
Moderate	25	9.9%	2,028	4.8%	18.6%	13.6%	8.0%
Middle	39	15.5%	4,895	11.5%	17.9%	18.4%	15.5%
Upper	129	51.2%	22,566	52.9%	40.7%	41.5%	48.1%
Unknown	48	19.0%	12,338	28.9%	0.0%	22.4%	26.8%
TOTAL	252	100.0%	42,641	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	90	10.5%	\$6,467	11.6%	6.0%	6.1%	7.0%
Moderate	111	12.9%	\$9,782	17.6%	19.2%	17.0%	16.4%
Middle	382	44.4%	\$22,174	39.8%	60.1%	53.9%	56.1%
Upper	278	32.3%	\$17,269	31.0%	14.6%	21.9%	19.6%
Unknown	0	0.0%	\$0	0.0%	0.0%	1.1%	0.9%
TOTAL	861	100.0%	\$55,692	100.0%	100.0%	100.0%	100.0%

Distribution of 2021 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans				% of Businesses	Aggregate of Peer Data	
	#	#%	\$ 000s	\$ %		%	\$ %
Low	84	8.7%	\$7,543	13.6%	6.0%	5.6%	8.9%
Moderate	140	14.5%	\$8,746	15.8%	19.1%	17.1%	14.7%
Middle	436	45.1%	\$22,145	39.9%	59.9%	53.1%	53.5%
Upper	306	31.7%	\$17,057	30.7%	14.9%	23.5%	22.7%
Unknown	0	0.0%	\$0	0.0%	0.0%	0.6%	0.1%
TOTAL	966	100.0%	\$55,491	100.0%	100.0%	100.0%	100.0%

Distribution of 2020 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans				% of Owner- Occupied Units/Multifamily Units	Aggregate HMDA Data	
	#	#%	\$	\$ %		#%	\$ %
Home Purchase Loans							
Low	2	1.2%	118	0.6%	1.3%	0.5%	0.4%
Moderate	16	9.2%	1,373	6.6%	12.9%	9.9%	7.8%
Middle	102	59.0%	10,616	51.2%	62.9%	68.1%	67.7%
Upper	53	30.6%	8,619	41.6%	23.0%	20.0%	22.2%
Unknown	0	0.0%	0	0.0%	0.0%	1.5%	1.9%
TOTAL	173	100.0%	20,726	100.0%	100.0%	100.0%	100.0%

Refinance							
Low	3	2.7%	211	1.1%	1.3%	0.2%	0.1%
Moderate	9	8.2%	1,385	7.5%	12.9%	7.2%	5.8%
Middle	50	45.5%	6,980	38.0%	62.9%	67.2%	64.8%
Upper	48	43.6%	9,799	53.3%	23.0%	23.5%	27.3%
Unknown	0	0.0%	0	0.0%	0.0%	1.9%	2.0%
TOTAL	110	100.0%	18,375	100.0%	100.0%	100.0%	100.0%
Home Improvement							
Low	1	7.7%	37	6.0%	1.3%	1.5%	0.8%
Moderate	2	15.4%	156	25.4%	12.9%	5.9%	5.6%
Middle	8	61.5%	340	55.3%	62.9%	79.4%	72.5%
Upper	2	15.4%	82	13.3%	23.0%	11.8%	17.7%
Unknown	0	0.0%	0	0.0%	0.0%	1.5%	3.4%
TOTAL	13	100.0%	615	100.0%	100.0%	100.0%	100.0%
Multifamily Loans							
Low	1	33.3%	273	16.3%	14.6%	5.3%	2.8%
Moderate	0	0.0%	0	0.0%	22.9%	10.5%	57.0%
Middle	2	66.7%	1,405	83.7%	57.2%	78.9%	37.7%
Upper	0	0.0%	0	0.0%	5.4%	5.3%	2.6%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	3	100.0%	1,678	100.0%	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0	0.0%	1.3%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	12.9%	9.1%	10.8%
Middle	0	0.0%	0	0.0%	62.9%	54.5%	60.2%
Upper	0	0.0%	0	0.0%	23.0%	36.4%	29.0%
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%	1.3%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	12.9%	0.0%	0.0%
Middle	3	60.0%	119	57.8%	62.9%	75.0%	79.4%
Upper	2	40.0%	87	42.2%	23.0%	18.2%	12.7%
Unknown	0	0.0%	0	0.0%	0.0%	6.8%	7.9%
TOTAL	5	100.0%	206	100.0%	100.0%	100.0%	100.0%
Purpose Not Applicable							
Low	0	0.0%	0	0.0%	1.3%	2.8%	1.4%
Moderate	0	0.0%	0	0.0%	12.9%	18.1%	14.7%
Middle	0	0.0%	0	0.0%	62.9%	68.1%	74.4%
Upper	0	0.0%	0	0.0%	23.0%	11.1%	9.5%
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%
Total Home Mortgage Loans							
Low	7	2.3%	639	1.5%	1.3%	0.5%	0.3%
Moderate	27	8.9%	2,914	7.0%	12.9%	8.6%	8.1%
Middle	165	54.3%	19,460	46.8%	62.9%	68.1%	65.7%
Upper	105	34.5%	18,587	44.7%	23.0%	21.1%	23.9%
Unknown	0	0.0%	0	0.0%	0.0%	1.7%	1.9%
TOTAL	304	100.0%	41,600	100.0%	100.0%	100.0%	100.0%

Distribution of 2021 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans				% of Owner- Occupied Units	Aggregate HMDA Data	
	#	#%	\$	%		#%	\$ %
Home Purchase Loans							
Low	4	2.8%	382	2.0%	1.3%	0.7%	0.4%
Moderate	16	11.2%	1,117	5.8%	12.9%	12.5%	10.7%
Middle	93	65.0%	13,028	68.1%	62.9%	66.8%	67.1%
Upper	30	21.0%	4,614	24.1%	23.0%	19.4%	21.1%
Unknown	0	0.0%	0	0.0%	0.0%	0.6%	0.7%
TOTAL	143	100.0%	19,141	100.0%	100.0%	100.0%	100.0%
Refinance							
Low	2	2.5%	254	1.8%	1.3%	0.6%	0.6%
Moderate	10	12.3%	1,323	9.2%	12.9%	10.8%	8.5%
Middle	33	40.7%	5,266	36.8%	62.9%	62.5%	59.8%
Upper	36	44.4%	7,479	52.2%	23.0%	25.5%	30.5%
Unknown	0	0.0%	0	0.0%	0.0%	0.6%	0.6%
TOTAL	81	100.0%	14,322	100.0%	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	0	0.0%	1.3%	1.5%	0.9%
Moderate	3	16.7%	197	19.2%	12.9%	10.6%	11.9%
Middle	9	50.0%	376	36.6%	62.9%	63.6%	55.5%
Upper	6	33.3%	455	44.3%	23.0%	19.7%	24.5%
Unknown	0	0.0%	0	0.0%	0.0%	4.5%	7.3%
TOTAL	18	100.0%	1,028	100.0%	100.0%	100.0%	100.0%
Multifamily Loans							
Low	1	12.5%	249	3.2%	14.6%	3.8%	1.4%
Moderate	1	12.5%	4,140	52.5%	22.9%	19.2%	57.8%
Middle	6	75.0%	3,498	44.4%	57.2%	76.9%	40.8%
Upper	0	0.0%	0	0.0%	5.4%	0.0%	0.0%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	8	100.0%	7,887	100.0%	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0	0.0%	1.3%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	12.9%	11.1%	2.2%
Middle	0	0.0%	0	0.0%	62.9%	44.4%	22.5%
Upper	0	0.0%	0	0.0%	23.0%	44.4%	75.3%
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%	1.3%	2.6%	1.3%
Moderate	0	0.0%	0	0.0%	12.9%	12.8%	21.8%
Middle	2	100.0%	263	100.0%	62.9%	51.3%	45.8%
Upper	0	0.0%	0	0.0%	23.0%	30.8%	24.3%
Unknown	0	0.0%	0	0.0%	0.0%	2.6%	6.7%
TOTAL	2	100.0%	263	100.0%	100.0%	100.0%	100.0%

Appendix C (continued)

Purpose Not Applicable							
Low	0	0.0%	0	0.0%	1.3%	2.6%	0.4%
Moderate	0	0.0%	0	0.0%	12.9%	15.4%	18.5%
Middle	0	0.0%	0	0.0%	62.9%	59.0%	55.4%
Upper	0	0.0%	0	0.0%	23.0%	23.1%	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%
Total Home Mortgage Loans							
Low	7	2.8%	885	2.1%	1.3%	0.8%	0.5%
Moderate	30	11.9%	6,777	15.9%	12.9%	11.8%	12.0%
Middle	143	56.7%	22,431	52.6%	62.9%	64.6%	62.3%
Upper	72	28.6%	12,548	29.4%	23.0%	22.1%	24.5%
Unknown	0	0.0%	0	0.0%	0.0%	0.7%	0.7%
TOTAL	252	100.0%	42,641	100.0%	100.0%	100.0%	100.0%

Hot Spring County, Arkansas nonMSA

Distribution of 2020 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2020						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	35	72.9%	38.0%	\$3,252	82.5%	41.1%	91.7%
	Over \$1 Million/ Unknown	13	27.1%	62.0%	\$691	17.5%	58.9%	8.3%
	TOTAL	48	100.0%	100.0%	\$3,943	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	36	75.0%	89.3%	\$1,083	27.5%	35.6%	
	\$100,001–\$250,000	7	14.6%	5.2%	\$1,059	26.9%	15.7%	
	\$250,001–\$1 Million	5	10.4%	5.4%	\$1,801	45.7%	48.6%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	48	100.0%	100.0%	\$3,943	100.0%	100.0%	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	25	71.4%		\$720	22.1%		
	\$100,001–\$250,000	5	14.3%		\$731	22.5%		
	\$250,001–\$1 Million	5	14.3%		\$1,801	55.4%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	35	100.0%		\$3,252	100.0%		

Distribution of 2021 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2021						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	21	60.0%	43.8%	\$1,902	87.4%	35.0%	91.6%
	Over \$1 Million/ Unknown	14	40.0%	56.3%	\$275	12.6%	65.0%	8.4%
	TOTAL	35	100.0%	100.0%	\$2,177	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	30	85.7%	92.7%	\$985	45.2%	40.6%	
	\$100,001– \$250,000	4	11.4%	3.6%	\$692	31.8%	14.2%	
	\$250,001– \$1 Million	1	2.9%	3.6%	\$500	23.0%	45.2%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	35	100.0%	100.0%	\$2,177	100.0%	100.0%	

Loan Size	Revenue \$1 Million or Less	\$100,000 or Less	16	76.2%		\$710	37.3%		
		\$100,001–\$250,000	4	19.0%		\$692	36.4%		
\$250,001–\$1 Million	1	4.8%	\$500	26.3%					
Over \$1 Million	0	0.0%	\$0	0.0%					
TOTAL	21	100.0%	\$1,902	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	
	#	#%	\$	%		#%	\$ %
Home Purchase Loans							
Low	0	0.0%	0	0.0%	20.3%	5.0%	2.7%
Moderate	0	0.0%	0	0.0%	16.6%	16.4%	11.9%
Middle	2	40.0%	187	21.6%	19.9%	24.4%	23.1%
Upper	3	60.0%	679	78.4%	43.2%	38.1%	46.3%
Unknown	0	0.0%	0	0.0%	0.0%	16.0%	16.1%
TOTAL	5	100.0%	866	100.0%	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	0	0.0%	20.3%	1.0%	0.4%
Moderate	0	0.0%	0	0.0%	16.6%	6.7%	4.9%
Middle	0	0.0%	0	0.0%	19.9%	12.2%	9.5%
Upper	6	100.0%	958	100.0%	43.2%	55.4%	59.2%
Unknown	0	0.0%	0	0.0%	0.0%	24.7%	26.0%
TOTAL	6	100.0%	958	100.0%	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	0	0.0%	20.3%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	16.6%	22.2%	16.6%
Middle	0	0.0%	0	0.0%	19.9%	0.0%	0.0%
Upper	0	0.0%	0	0.0%	43.2%	77.8%	83.4%
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%
Multifamily Loans							
Low	0	0.0%	0	0.0%	20.3%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	16.6%	0.0%	0.0%
Middle	0	0.0%	0	0.0%	19.9%	0.0%	0.0%
Upper	0	0.0%	0	0.0%	43.2%	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%	20.3%	11.1%	4.7%
Moderate	0	0.0%	0	0.0%	16.6%	0.0%	0.0%
Middle	0	0.0%	0	0.0%	19.9%	0.0%	0.0%
Upper	0	0.0%	0	0.0%	43.2%	88.9%	95.3%
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%	20.3%	25.0%	5.4%
Moderate	0	0.0%	0	0.0%	16.6%	25.0%	9.0%
Middle	0	0.0%	0	0.0%	19.9%	0.0%	0.0%
Upper	0	0.0%	0	0.0%	43.2%	50.0%	85.6%
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%	20.3%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	16.6%	0.0%	0.0%
Middle	0	0.0%	0	0.0%	19.9%	0.0%	0.0%
Upper	0	0.0%	0	0.0%	43.2%	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%
Total Home Mortgage Loans							
Low	0	0.0%	0	0.0%	20.3%	3.3%	1.6%
Moderate	0	0.0%	0	0.0%	16.6%	11.9%	8.5%
Middle	2	18.2%	187	10.3%	19.9%	17.9%	16.3%
Upper	9	81.8%	1,637	89.7%	43.2%	44.1%	50.7%
Unknown	0	0.0%	0	0.0%	0.0%	22.7%	22.9%
TOTAL	11	100.0%	1,824	100.0%	100.0%	100.0%	100.0%

Distribution of 2021 Home Mortgage Lending By Borrower Income Level							
Census Tract Income Level	Bank Loans				Families by Family Income %	Aggregate HMDA Data	
	#	#%	\$	\$%		#%	\$ %
Home Purchase Loans							
Low	0	0.0%	0	0.0%	20.3%	6.7%	3.7%
Moderate	1	14.3%	53	5.0%	16.6%	15.7%	11.0%
Middle	3	42.9%	281	26.5%	19.9%	25.2%	22.6%
Upper	3	42.9%	725	68.5%	43.2%	31.9%	41.0%
Unknown	0	0.0%	0	0.0%	0.0%	20.6%	21.7%
TOTAL	7	100.0%	1,059	100.0%	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	0	0.0%	20.3%	2.5%	1.2%
Moderate	2	25.0%	157	14.2%	16.6%	8.7%	5.6%
Middle	2	25.0%	305	27.6%	19.9%	22.1%	19.8%
Upper	3	37.5%	505	45.6%	43.2%	45.0%	51.2%
Unknown	1	12.5%	140	12.6%	0.0%	21.6%	22.2%
TOTAL	8	100.0%	1,107	100.0%	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	0	0.0%	20.3%	5.6%	1.8%
Moderate	1	50.0%	22	22.0%	16.6%	22.2%	21.7%
Middle	0	0.0%	0	0.0%	19.9%	5.6%	7.3%
Upper	1	50.0%	78	78.0%	43.2%	66.7%	69.3%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	2	100.0%	100	100.0%	100.0%	100.0%	100.0%

Multifamily Loans							
Low	0	0.0%	0	0.0%	20.3%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	16.6%	0.0%	0.0%
Middle	0	0.0%	0	0.0%	19.9%	0.0%	0.0%
Upper	0	0.0%	0	0.0%	43.2%	50.0%	17.9%
Unknown	0	0.0%	0	0.0%	0.0%	50.0%	82.1%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0	0.0%	20.3%	16.7%	10.3%
Moderate	0	0.0%	0	0.0%	16.6%	16.7%	5.9%
Middle	0	0.0%	0	0.0%	19.9%	16.7%	16.5%
Upper	0	0.0%	0	0.0%	43.2%	50.0%	67.3%
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%	20.3%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	16.6%	40.0%	38.9%
Middle	0	0.0%	0	0.0%	19.9%	40.0%	54.1%
Upper	0	0.0%	0	0.0%	43.2%	20.0%	7.0%
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%	20.3%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	16.6%	0.0%	0.0%
Middle	0	0.0%	0	0.0%	19.9%	0.0%	0.0%
Upper	0	0.0%	0	0.0%	43.2%	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%
Total Home Mortgage Loans							
Low	0	0.0%	0	0.0%	20.3%	4.7%	2.5%
Moderate	4	23.5%	232	10.2%	16.6%	12.4%	8.5%
Middle	5	29.4%	586	25.9%	19.9%	22.8%	20.9%
Upper	7	41.2%	1,308	57.7%	43.2%	38.0%	45.0%
Unknown	1	5.9%	140	6.2%	0.0%	22.1%	23.2%
TOTAL	17	100.0%	2,266	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	17	35.4%	\$1,690	42.9%	31.9%	27.8%	36.0%
Middle	24	50.0%	\$1,629	41.3%	49.2%	49.4%	46.7%
Upper	7	14.6%	\$624	15.8%	18.9%	22.8%	17.2%
Unknown	0	0.0%	\$0	0.0%	0.0%	0.0%	0.0%
TOTAL	48	100.0%	\$3,943	100.0%	100.0%	100.0%	100.0%

Distribution of 2021 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	6	17.1%	\$105	4.8%	31.6%	21.5%	33.0%
Middle	18	51.4%	\$1,360	62.5%	49.0%	56.3%	43.6%
Upper	11	31.4%	\$712	32.7%	19.3%	22.2%	23.4%
Unknown	0	0.0%	\$0	0.0%	0.0%	0.0%	0.0%
TOTAL	35	100.0%	\$2,177	100.0%	100.0%	100.0%	100.0%

Distribution of 2020 Home Mortgage Lending By Income Level Geography							
Census Tract Income Level	Bank Loans				% of Owner- Occupied Units/Multifamily Units	Aggregate HMDA Data	
	#	#%	\$	\$%		#%	\$ %
Home Purchase Loans							
Low	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
Moderate	1	20.0%	20	2.3%	23.2%	18.9%	14.7%
Middle	3	60.0%	577	66.6%	53.3%	53.9%	54.8%
Upper	1	20.0%	269	31.1%	23.5%	27.2%	30.5%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	5	100.0%	866	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%	23.2%	16.0%	13.2%
Middle	2	33.3%	282	29.4%	53.3%	48.1%	49.9%
Upper	4	66.7%	676	70.6%	23.5%	35.9%	36.8%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	6	100.0%	958	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%	23.2%	11.1%	3.2%
Middle	0	0.0%	0	0.0%	53.3%	66.7%	44.2%
Upper	0	0.0%	0	0.0%	23.5%	22.2%	52.5%
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%
Multifamily Loans							
Low	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	82.9%	100.0%	100.0%
Middle	0	0.0%	0	0.0%	17.1%	0.0%	0.0%
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%	23.2%	11.1%	4.7%
Middle	0	0.0%	0	0.0%	53.3%	55.6%	63.8%
Upper	0	0.0%	0	0.0%	23.5%	33.3%	31.5%
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%	23.2%	0.0%	0.0%
Middle	0	0.0%	0	0.0%	53.3%	100.0%	100.0%
Upper	0	0.0%	0	0.0%	23.5%	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%	23.2%	30.3%	23.4%
Middle	0	0.0%	0	0.0%	53.3%	30.3%	34.8%
Upper	0	0.0%	0	0.0%	23.5%	39.4%	41.8%
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%
Total Home Mortgage Loans							
Low	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
Moderate	1	9.1%	20	1.1%	23.2%	18.4%	14.7%
Middle	5	45.5%	859	47.1%	53.3%	50.8%	52.1%
Upper	5	45.5%	945	51.8%	23.5%	30.8%	33.2%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	11	100.0%	1,824	100.0%	100.0%	100.0%	100.0%

Distribution of 2021 Home Mortgage Lending By Income Level Geography							
Census Tract Income Level	Bank Loans				% of Owner- Occupied Units/Multifamily Units	Aggregate HMDA Data	
	#	##%	\$	##%		##%	\$ %
Home Purchase Loans							
Low	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
Moderate	3	42.9%	208	19.6%	23.2%	27.9%	23.3%
Middle	1	14.3%	347	32.8%	53.3%	47.6%	49.8%
Upper	3	42.9%	504	47.6%	23.5%	24.5%	26.9%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	7	100.0%	1,059	100.0%	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
Moderate	2	25.0%	297	26.8%	23.2%	18.3%	14.4%
Middle	3	37.5%	375	33.9%	53.3%	53.4%	52.6%
Upper	3	37.5%	435	39.3%	23.5%	28.2%	33.0%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	8	100.0%	1,107	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%	23.2%	16.7%	13.6%
Middle	1	50.0%	78	78.0%	53.3%	55.6%	69.3%
Upper	1	50.0%	22	22.0%	23.5%	27.8%	17.1%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	2	100.0%	100	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%	82.9%	83.3%	71.8%
Middle	0	0.0%	0	0.0%	17.1%	0.0%	0.0%
Upper	0	0.0%	0	0.0%	0.0%	16.7%	28.2%
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%	23.2%	16.7%	10.3%
Middle	0	0.0%	0	0.0%	53.3%	66.7%	72.0%
Upper	0	0.0%	0	0.0%	23.5%	16.7%	17.7%
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%	23.2%	40.0%	27.2%
Middle	0	0.0%	0	0.0%	53.3%	0.0%	0.0%
Upper	0	0.0%	0	0.0%	23.5%	60.0%	72.8%
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%
Purpose Not Applicable							
Low	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	23.2%	17.6%	19.3%
Middle	0	0.0%	0	0.0%	53.3%	52.9%	44.8%
Upper	0	0.0%	0	0.0%	23.5%	29.4%	35.9%
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%
Total Home Mortgage Loans							
Low	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
Moderate	5	29.4%	505	22.3%	23.2%	23.6%	19.5%
Middle	5	29.4%	800	35.3%	53.3%	50.0%	50.7%
Upper	7	41.2%	961	42.4%	23.5%	26.4%	29.8%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	17	100.0%	2,266	100.0%	100.0%	100.0%	100.0%

Partial Little Rock, Arkansas MSA

Distribution of 2020 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2020						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	30	90.9%	31.4%	\$2,542	97.0%	31.0%	93.4%
	Over \$1 Million/ Unknown	3	9.1%	68.6%	\$78	3.0%	69.0%	6.6%
	TOTAL	33	100.0%	100.0%	\$2,620	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	27	81.8%	89.3%	\$956	36.5%	34.9%	
	\$100,001–\$250,000	3	9.1%	6.6%	\$530	20.2%	23.0%	
	\$250,001–\$1 Million	3	9.1%	4.1%	\$1,134	43.3%	42.2%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	33	100.0%	100.0%	\$2,620	100.0%	100.0%	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	24	80.0%		\$878	34.5%		
	\$100,001–\$250,000	3	10.0%		\$530	20.8%		
	\$250,001–\$1 Million	3	10.0%		\$1,134	44.6%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	30	100.0%		\$2,542	100.0%		

Distribution of 2021 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2021						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	19	47.5%	43.5%	\$2,711	53.1%	41.2%	93.3%
	Over \$1 Million/ Unknown	21	52.5%	56.5%	\$2,396	46.9%	58.8%	6.7%
	TOTAL	40	100.0%	100.0%	\$5,107	100.0%	100.0%	100.0%

Loan Size		\$100,000 or Less	17	42.5%	91.1%	\$492	9.6%	36.9%
		\$100,001–\$250,000	19	47.5%	5.5%	\$3,138	61.4%	21.4%
		\$250,001–\$1 Million	4	10.0%	3.4%	\$1,477	28.9%	41.7%
		Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%
		TOTAL	40	100.0%	100.0%	\$5,107	100.0%	100.0%
Loan Size	Revenue \$1 Million or Less	\$100,000 or Less	10	52.6%		\$348	12.8%	
		\$100,001–\$250,000	6	31.6%		\$1,138	42.0%	
		\$250,001–\$1 Million	3	15.8%		\$1,225	45.2%	
		Over \$1 Million	0	0.0%		\$0	0.0%	
		TOTAL	19	100.0%		\$2,711	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	
	#	%	\$	%		#%	\$ %
Home Purchase Loans							
Low	0	0.0%	0	0.0%	15.1%	7.8%	4.5%
Moderate	3	15.8%	310	7.9%	19.6%	21.2%	16.3%
Middle	5	26.3%	1,359	34.5%	21.9%	21.8%	20.7%
Upper	9	47.4%	1,656	42.1%	43.3%	31.6%	41.8%
Unknown	2	10.5%	611	15.5%	0.0%	17.5%	16.7%
TOTAL	19	100.0%	3,936	100.0%	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	0	0.0%	15.1%	3.2%	1.8%
Moderate	0	0.0%	0	0.0%	19.6%	11.1%	7.4%
Middle	3	21.4%	603	15.3%	21.9%	17.6%	14.7%
Upper	9	64.3%	2,761	69.8%	43.3%	40.3%	46.3%
Unknown	2	14.3%	590	14.9%	0.0%	27.8%	29.7%
TOTAL	14	100.0%	3,954	100.0%	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	0	0.0%	15.1%	4.3%	2.6%
Moderate	0	0.0%	0	0.0%	19.6%	16.8%	12.9%
Middle	0	0.0%	0	0.0%	21.9%	18.6%	10.9%
Upper	0	0.0%	0	0.0%	43.3%	55.9%	69.2%
Unknown	0	0.0%	0	0.0%	0.0%	4.3%	4.3%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%
Multifamily Loans							
Low	0	0.0%	0	0.0%	15.1%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	19.6%	0.0%	0.0%
Middle	0	0.0%	0	0.0%	21.9%	0.0%	0.0%
Upper	0	0.0%	0	0.0%	43.3%	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%	15.1%	2.3%	5.8%
Moderate	0	0.0%	0	0.0%	19.6%	12.5%	14.6%
Middle	0	0.0%	0	0.0%	21.9%	22.7%	14.8%
Upper	0	0.0%	0	0.0%	43.3%	61.4%	63.7%
Unknown	0	0.0%	0	0.0%	0.0%	1.1%	1.1%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	0	0.0%	15.1%	11.5%	7.9%
Moderate	0	0.0%	0	0.0%	19.6%	17.3%	18.4%
Middle	0	0.0%	0	0.0%	21.9%	25.0%	25.1%
Upper	0	0.0%	0	0.0%	43.3%	40.4%	37.3%
Unknown	0	0.0%	0	0.0%	0.0%	5.8%	11.3%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%
Purpose Not Applicable							
Low	0	0.0%	0	0.0%	15.1%	0.3%	0.2%
Moderate	0	0.0%	0	0.0%	19.6%	0.3%	0.3%
Middle	0	0.0%	0	0.0%	21.9%	0.0%	0.0%
Upper	0	0.0%	0	0.0%	43.3%	0.0%	0.0%
Unknown	0	0.0%	0	0.0%	0.0%	99.3%	99.6%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%
Total Home Mortgage Loans							
Low	0	0.0%	0	0.0%	15.1%	5.5%	3.1%
Moderate	3	9.1%	310	3.9%	19.6%	15.9%	11.7%
Middle	8	24.2%	1,962	24.9%	21.9%	19.2%	17.2%
Upper	18	54.5%	4,417	56.0%	43.3%	34.9%	42.4%
Unknown	4	12.1%	1,201	15.2%	0.0%	24.5%	25.6%
TOTAL	33	100.0%	7,890	100.0%	100.0%	100.0%	100.0%

Distribution of 2021 Home Mortgage Lending By Borrower Income Level							
Census Tract Income Level	Bank Loans				Families by Family Income %	Aggregate HMDA Data	
	#	№%	\$	№%		№%	\$ %
Home Purchase Loans							
Low	0	0.0%	0	0.0%	15.1%	4.9%	2.6%
Moderate	0	0.0%	0	0.0%	19.6%	18.3%	13.4%
Middle	0	0.0%	0	0.0%	21.9%	20.3%	19.2%
Upper	8	80.0%	2,500	88.7%	43.3%	31.8%	40.9%
Unknown	2	20.0%	318	11.3%	0.0%	24.7%	23.9%
TOTAL	10	100.0%	2,818	100.0%	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	0	0.0%	15.1%	3.8%	2.3%
Moderate	3	16.7%	478	8.8%	19.6%	13.4%	9.1%
Middle	5	27.8%	1,183	21.7%	21.9%	19.6%	16.9%
Upper	9	50.0%	3,155	58.0%	43.3%	35.5%	42.6%
Unknown	1	5.6%	625	11.5%	0.0%	27.7%	29.1%
TOTAL	18	100.0%	5,441	100.0%	100.0%	100.0%	100.0%

Home Improvement							
Low	0	0.0%	0	0.0%	15.1%	5.7%	3.4%
Moderate	0	0.0%	0	0.0%	19.6%	15.1%	13.4%
Middle	0	0.0%	0	0.0%	21.9%	19.5%	18.2%
Upper	0	0.0%	0	0.0%	43.3%	56.0%	60.7%
Unknown	0	0.0%	0	0.0%	0.0%	3.8%	4.4%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%
Multifamily Loans							
Low	0	0.0%	0	0.0%	15.1%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	19.6%	0.0%	0.0%
Middle	0	0.0%	0	0.0%	21.9%	0.0%	0.0%
Upper	0	0.0%	0	0.0%	43.3%	7.7%	4.9%
Unknown	0	0.0%	0	0.0%	0.0%	92.3%	95.1%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0	0.0%	15.1%	6.9%	5.4%
Moderate	0	0.0%	0	0.0%	19.6%	6.9%	3.1%
Middle	0	0.0%	0	0.0%	21.9%	10.3%	6.6%
Upper	0	0.0%	0	0.0%	43.3%	70.7%	79.7%
Unknown	0	0.0%	0	0.0%	0.0%	5.2%	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%	15.1%	4.1%	3.5%
Moderate	0	0.0%	0	0.0%	19.6%	17.6%	17.0%
Middle	0	0.0%	0	0.0%	21.9%	23.0%	24.8%
Upper	0	0.0%	0	0.0%	43.3%	55.4%	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%
Purpose Not Applicable							
Low	0	0.0%	0	0.0%	15.1%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	19.6%	0.0%	0.0%
Middle	0	0.0%	0	0.0%	21.9%	0.0%	0.0%
Upper	0	0.0%	0	0.0%	43.3%	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%
Total Home Mortgage Loans							
Low	0	0.0%	0	0.0%	15.1%	4.4%	2.4%
Moderate	3	10.7%	478	5.8%	19.6%	15.7%	11.3%
Middle	5	17.9%	1,183	14.3%	21.9%	19.6%	18.0%
Upper	17	60.7%	5,655	68.5%	43.3%	34.0%	41.4%
Unknown	3	10.7%	943	11.4%	0.0%	26.2%	26.9%
TOTAL	28	100.0%	8,259	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	0	0.0%	\$0	0.0%	2.9%	2.3%	1.0%
Middle	28	84.8%	\$2,104	80.3%	68.0%	66.7%	71.2%
Upper	5	15.2%	\$516	19.7%	29.1%	30.5%	27.7%
Unknown	0	0.0%	\$0	0.0%	0.0%	0.5%	0.2%
TOTAL	33	100.0%	\$2,620	100.0%	100.0%	100.0%	100.0%

Distribution of 2021 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	2.5%	\$34	0.7%	2.8%	2.3%	1.0%
Middle	31	77.5%	\$4,295	84.1%	67.8%	65.8%	70.8%
Upper	8	20.0%	\$778	15.2%	29.4%	31.4%	28.1%
Unknown	0	0.0%	\$0	0.0%	0.0%	0.5%	0.1%
TOTAL	40	100.0%	\$5,107	100.0%	100.0%	100.0%	100.0%

Distribution of 2020 Home Mortgage Lending By Income Level Geography							
Census Tract Income Level	Bank Loans				% of Owner- Occupied Units/Multifamily Units	Aggregate HMDA Data	
	#	#%	\$	\$ %		#%	\$ %
Home Purchase Loans							
Low	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	5.3%	2.8%	2.3%
Middle	13	68.4%	2,729	69.3%	69.1%	68.5%	66.0%
Upper	6	31.6%	1,207	30.7%	25.7%	28.7%	31.7%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	19	100.0%	3,936	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%	5.3%	2.1%	1.8%
Middle	10	71.4%	2,933	74.2%	69.1%	64.0%	61.8%
Upper	4	28.6%	1,021	25.8%	25.7%	33.8%	36.4%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	14	100.0%	3,954	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%	5.3%	0.6%	0.7%
Middle	0	0.0%	0	0.0%	69.1%	68.9%	67.8%
Upper	0	0.0%	0	0.0%	25.7%	30.4%	31.5%
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%
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%	85.7%	42.9%	22.0%
Upper	0	0.0%	0	0.0%	14.3%	57.1%	78.0%
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%	5.3%	0.0%	0.0%
Middle	0	0.0%	0	0.0%	69.1%	70.5%	80.8%
Upper	0	0.0%	0	0.0%	25.7%	29.5%	19.2%
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%	5.3%	13.5%	17.1%
Middle	0	0.0%	0	0.0%	69.1%	65.4%	63.0%
Upper	0	0.0%	0	0.0%	25.7%	21.2%	19.9%
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%	0.0%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	5.3%	2.7%	2.0%
Middle	0	0.0%	0	0.0%	69.1%	78.2%	74.6%
Upper	0	0.0%	0	0.0%	25.7%	19.1%	23.4%
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%
Total Home Mortgage Loans							
Low	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	5.3%	2.5%	2.1%
Middle	23	69.7%	5,662	71.8%	69.1%	67.0%	63.7%
Upper	10	30.3%	2,228	28.2%	25.7%	30.5%	34.2%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	33	100.0%	7,890	100.0%	100.0%	100.0%	100.0%

Distribution of 2021 Home Mortgage Lending By Income Level Geography							
Census Tract Income Level	Bank Loans				% of Owner- Occupied Units/Multifamily Units	Aggregate HMDA Data	
	#	#%	\$	\$%		#%	\$ %
Home Purchase Loans							
Low	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	5.3%	2.5%	2.2%
Middle	6	60.0%	1,757	62.3%	69.1%	68.9%	66.7%
Upper	4	40.0%	1,061	37.7%	25.7%	28.6%	31.0%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	10	100.0%	2,818	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%	5.3%	2.7%	2.4%
Middle	10	55.6%	3,273	60.2%	69.1%	65.0%	62.1%
Upper	8	44.4%	2,168	39.8%	25.7%	32.3%	35.4%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	18	100.0%	5,441	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%	5.3%	3.8%	2.8%
Middle	0	0.0%	0	0.0%	69.1%	62.9%	58.4%
Upper	0	0.0%	0	0.0%	25.7%	33.3%	38.8%
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%	0.0%	7.7%	9.5%
Middle	0	0.0%	0	0.0%	85.7%	84.6%	86.1%
Upper	0	0.0%	0	0.0%	14.3%	7.7%	4.4%
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 LOC							
Low	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	5.3%	1.7%	0.7%
Middle	0	0.0%	0	0.0%	69.1%	70.7%	75.4%
Upper	0	0.0%	0	0.0%	25.7%	27.6%	23.9%
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%	0.0%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	5.3%	1.4%	1.2%
Middle	0	0.0%	0	0.0%	69.1%	62.2%	61.1%
Upper	0	0.0%	0	0.0%	25.7%	36.5%	37.7%
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%

Appendix C (continued)

Purpose Not Applicable							
Low	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	5.3%	0.0%	0.0%
Middle	0	0.0%	0	0.0%	69.1%	76.3%	74.2%
Upper	0	0.0%	0	0.0%	25.7%	23.7%	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%
Total Home Mortgage Loans							
Low	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	5.3%	2.6%	2.4%
Middle	16	57.1%	5,030	60.9%	69.1%	67.1%	64.9%
Upper	12	42.9%	3,229	39.1%	25.7%	30.3%	32.7%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	28	100.0%	8,259	100.0%	100.0%	100.0%	100.0%

Logan County, Arkansas

Distribution of 2020 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2020						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	0	0.0%	35.1%	\$0	0.0%	35.6%	88.4%
	Over \$1 Million/ Unknown	0	0.0%	64.9%	\$0	0.0%	64.4%	11.6%
	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%	46.6%	
	\$100,001–\$250,000	0	0.0%	6.5%	\$0	0.0%	30.4%	
	\$250,001–\$1 Million	0	0.0%	1.2%	\$0	0.0%	23.0%	
	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 2021 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2021						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	0	0.0%	55.5%	\$0	0.0%	34.8%	88.4%
	Over \$1 Million/ Unknown	0	0.0%	44.5%	\$0	0.0%	65.2%	11.6%
	TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	0	0.0%	96.0%	\$0	0.0%	51.7%	
	\$100,001–\$250,000	0	0.0%	2.9%	\$0	0.0%	15.3%	
	\$250,001–\$1 Million	0	0.0%	1.2%	\$0	0.0%	33.0%	
	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 Home Mortgage Lending By Borrower Income Level							
Census Tract Income Level	Bank Loans				Families by Family Income %	Aggregate HMDA Data	
	#	#%	\$	%		#%	\$ %
Home Purchase Loans							
Low	0	0.0%	0	0.0%	18.6%	7.8%	4.0%
Moderate	0	0.0%	0	0.0%	20.9%	14.5%	10.0%
Middle	0	0.0%	0	0.0%	21.6%	23.0%	20.5%
Upper	0	0.0%	0	0.0%	38.9%	41.0%	51.8%
Unknown	0	0.0%	0	0.0%	0.0%	13.7%	13.7%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	0	0.0%	18.6%	1.4%	0.4%
Moderate	0	0.0%	0	0.0%	20.9%	7.5%	5.0%
Middle	0	0.0%	0	0.0%	21.6%	19.3%	12.7%
Upper	0	0.0%	0	0.0%	38.9%	48.6%	55.1%
Unknown	0	0.0%	0	0.0%	0.0%	23.1%	26.7%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	0	0.0%	18.6%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	20.9%	12.5%	13.1%
Middle	0	0.0%	0	0.0%	21.6%	37.5%	31.0%
Upper	0	0.0%	0	0.0%	38.9%	50.0%	55.9%
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%
Multifamily Loans							
Low	0	0.0%	0	0.0%	18.6%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	20.9%	0.0%	0.0%
Middle	0	0.0%	0	0.0%	21.6%	0.0%	0.0%
Upper	0	0.0%	0	0.0%	38.9%	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%
Other Purpose LOC							
Low	0	0.0%	0	0.0%	18.6%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	20.9%	33.3%	30.1%
Middle	0	0.0%	0	0.0%	21.6%	33.3%	21.9%
Upper	0	0.0%	0	0.0%	38.9%	33.3%	47.9%
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%	18.6%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	20.9%	22.2%	25.1%
Middle	0	0.0%	0	0.0%	21.6%	44.4%	49.1%
Upper	0	0.0%	0	0.0%	38.9%	22.2%	19.0%
Unknown	0	0.0%	0	0.0%	0.0%	11.1%	6.8%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%
Purpose Not Applicable							
Low	0	0.0%	0	0.0%	18.6%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	20.9%	0.0%	0.0%
Middle	0	0.0%	0	0.0%	21.6%	0.0%	0.0%
Upper	0	0.0%	0	0.0%	38.9%	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%
Total Home Mortgage Loans							
Low	0	0.0%	0	0.0%	18.6%	4.6%	2.2%
Moderate	0	0.0%	0	0.0%	20.9%	11.4%	7.8%
Middle	0	0.0%	0	0.0%	21.6%	21.6%	17.0%
Upper	0	0.0%	0	0.0%	38.9%	43.1%	52.4%
Unknown	0	0.0%	0	0.0%	0.0%	19.2%	20.5%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%

Distribution of 2021 Home Mortgage Lending By Borrower Income Level							
Census Tract Income Level	Bank Loans				Families by Family Income %	Aggregate HMDA Data	
	#	№%	\$	№%		№%	\$ %
Home Purchase Loans							
Low	0	0.0%	0	0.0%	18.6%	4.3%	2.1%
Moderate	0	0.0%	0	0.0%	20.9%	17.1%	12.1%
Middle	0	0.0%	0	0.0%	21.6%	23.1%	20.9%
Upper	0	0.0%	0	0.0%	38.9%	36.7%	45.9%
Unknown	0	0.0%	0	0.0%	0.0%	18.9%	19.1%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	0	0.0%	18.6%	6.0%	2.3%
Moderate	0	0.0%	0	0.0%	20.9%	13.4%	8.8%
Middle	0	0.0%	0	0.0%	21.6%	16.9%	13.0%
Upper	0	0.0%	0	0.0%	38.9%	39.8%	50.9%
Unknown	0	0.0%	0	0.0%	0.0%	23.9%	25.0%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	0	0.0%	18.6%	12.5%	4.4%
Moderate	0	0.0%	0	0.0%	20.9%	0.0%	0.0%
Middle	0	0.0%	0	0.0%	21.6%	12.5%	5.7%
Upper	0	0.0%	0	0.0%	38.9%	62.5%	77.3%
Unknown	0	0.0%	0	0.0%	0.0%	12.5%	12.6%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%

Multifamily Loans							
Low	0	0.0%	0	0.0%	18.6%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	20.9%	0.0%	0.0%
Middle	0	0.0%	0	0.0%	21.6%	0.0%	0.0%
Upper	0	0.0%	0	0.0%	38.9%	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%	18.6%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	20.9%	0.0%	0.0%
Middle	0	0.0%	0	0.0%	21.6%	0.0%	0.0%
Upper	0	0.0%	0	0.0%	38.9%	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%	18.6%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	20.9%	25.0%	20.4%
Middle	0	0.0%	0	0.0%	21.6%	50.0%	44.0%
Upper	0	0.0%	0	0.0%	38.9%	25.0%	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%	18.6%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	20.9%	0.0%	0.0%
Middle	0	0.0%	0	0.0%	21.6%	0.0%	0.0%
Upper	0	0.0%	0	0.0%	38.9%	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%
Total Home Mortgage Loans							
Low	0	0.0%	0	0.0%	18.6%	5.0%	2.1%
Moderate	0	0.0%	0	0.0%	20.9%	15.3%	10.7%
Middle	0	0.0%	0	0.0%	21.6%	20.7%	17.6%
Upper	0	0.0%	0	0.0%	38.9%	38.2%	48.4%
Unknown	0	0.0%	0	0.0%	0.0%	20.7%	21.1%
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	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%

Distribution of 2021 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%	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%

Distribution of 2020 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans				% of Owner- Occupied Units/Multifamily Units	Aggregate HMDA Data	
	#	#%	\$	\$ %		#%	\$ %
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%	100.0%	99.2%	99.2%
Upper	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
Unknown	0	0.0%	0	0.0%	0.0%	0.8%	0.8%
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%	100.0%	99.1%	98.6%
Upper	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
Unknown	0	0.0%	0	0.0%	0.0%	0.9%	1.4%
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%	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%
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%	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 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%	100.0%	88.9%	76.9%
Upper	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
Unknown	0	0.0%	0	0.0%	0.0%	11.1%	23.1%
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%	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%
Total Home Mortgage 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%	99.0%	98.8%
Upper	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
Unknown	0	0.0%	0	0.0%	0.0%	1.0%	1.2%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%

Distribution of 2021 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans				% of Owner- Occupied Units/Multifamily Units	Aggregate HMDA Data	
	#	%	\$	%		#%	\$ %
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%	100.0%	99.6%	99.7%
Upper	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
Unknown	0	0.0%	0	0.0%	0.0%	0.4%	0.3%
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%	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%

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%	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%
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%	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 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%	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%
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%	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%
Total Home Mortgage 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%	99.8%	99.8%
Upper	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
Unknown	0	0.0%	0	0.0%	0.0%	0.2%	0.2%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%

Texarkana Multistate MSA

Distribution of 2020 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2020						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	391	66.3%	39.5%	\$40,470	55.6%	38.9%	91.0%
	Over \$1 Million/ Unknown	199	33.7%	60.5%	\$32,381	44.4%	61.1%	9.0%
	TOTAL	590	100.0%	100.0%	\$72,851	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	400	67.8%	83.1%	\$14,748	20.2%	28.0%	
	\$100,001–\$250,000	110	18.6%	10.1%	\$18,798	25.8%	23.7%	
	\$250,001–\$1 Million	80	13.6%	6.7%	\$39,305	54.0%	48.3%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	590	100.0%	100.0%	\$72,851	100.0%	100.0%	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	284	72.6%		\$10,307	25.5%		
	\$100,001–\$250,000	65	16.6%		\$11,300	27.9%		
	\$250,001–\$1 Million	42	10.7%		\$18,863	46.6%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	391	100.0%		\$40,470	100.0%		

Distribution of 2021 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2021						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	322	61.8%	45.6%	\$29,489	62.7%	40.5%	91.0%
	Over \$1 Million/ Unknown	199	38.2%	54.4%	\$17,560	37.3%	59.5%	9.0%
	TOTAL	521	100.0%	100.0%	\$47,049	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	399	76.6%	87.6%	\$13,646	29.0%	32.2%	
	\$100,001–\$250,000	77	14.8%	7.4%	\$12,023	25.6%	22.7%	
	\$250,001–\$1 Million	45	8.6%	4.9%	\$21,380	45.4%	45.0%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	521	100.0%	100.0%	\$47,049	100.0%	100.0%	

Loan Size	Revenue \$1 Million or Less	\$100,000 or Less	242	75.2%		\$9,264	31.4%		
		\$100,001–\$250,000	55	17.1%		\$8,477	28.7%		
		\$250,001–\$1 Million	25	7.8%		\$11,748	39.8%		
		Over \$1 Million	0	0.0%		\$0	0.0%		
		TOTAL	322	100.0%		\$29,489	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	
	#	#%	\$	%		#%	\$ %
Home Purchase Loans							
Low	3	1.7%	332	1.2%	23.0%	7.4%	3.4%
Moderate	24	13.6%	3,209	11.6%	16.1%	21.5%	15.7%
Middle	35	19.8%	5,215	18.9%	19.5%	23.2%	22.5%
Upper	70	39.5%	15,617	56.6%	41.4%	31.9%	42.8%
Unknown	45	25.4%	3,239	11.7%	0.0%	16.1%	15.6%
TOTAL	177	100.0%	27,612	100.0%	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	0	0.0%	23.0%	3.0%	1.2%
Moderate	7	8.1%	779	4.2%	16.1%	10.0%	6.0%
Middle	15	17.4%	2,661	14.3%	19.5%	18.0%	14.1%
Upper	54	62.8%	13,806	74.0%	41.4%	42.9%	51.9%
Unknown	10	11.6%	1,421	7.6%	0.0%	26.1%	26.8%
TOTAL	86	100.0%	18,667	100.0%	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	0	0.0%	23.0%	4.5%	2.6%
Moderate	2	25.0%	79	12.2%	16.1%	14.9%	7.5%
Middle	0	0.0%	0	0.0%	19.5%	19.4%	17.3%
Upper	3	37.5%	318	49.0%	41.4%	44.8%	46.1%
Unknown	3	37.5%	252	38.8%	0.0%	16.4%	26.4%
TOTAL	8	100.0%	649	100.0%	100.0%	100.0%	100.0%
Multifamily Loans							
Low	0	0.0%	0	0.0%	23.0%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	16.1%	8.0%	3.6%
Middle	0	0.0%	0	0.0%	19.5%	0.0%	0.0%
Upper	0	0.0%	0	0.0%	41.4%	4.0%	3.2%
Unknown	2	100.0%	1,160	100.0%	0.0%	88.0%	93.3%
TOTAL	2	100.0%	1,160	100.0%	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0	0.0%	23.0%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	16.1%	6.3%	5.3%
Middle	0	0.0%	0	0.0%	19.5%	18.8%	7.5%
Upper	0	0.0%	0	0.0%	41.4%	62.5%	72.7%
Unknown	0	0.0%	0	0.0%	0.0%	12.5%	14.4%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%

Other Purpose Closed/Exempt							
Low	0	0.0%	0	0.0%	23.0%	5.7%	4.9%
Moderate	1	100.0%	27	100.0%	16.1%	11.4%	6.3%
Middle	0	0.0%	0	0.0%	19.5%	17.1%	12.0%
Upper	0	0.0%	0	0.0%	41.4%	51.4%	69.4%
Unknown	0	0.0%	0	0.0%	0.0%	14.3%	7.3%
TOTAL	1	100.0%	27	100.0%	100.0%	100.0%	100.0%
Purpose Not Applicable							
Low	0	0.0%	0	0.0%	23.0%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	16.1%	0.0%	0.0%
Middle	0	0.0%	0	0.0%	19.5%	0.8%	1.9%
Upper	0	0.0%	0	0.0%	41.4%	0.0%	0.0%
Unknown	0	0.0%	0	0.0%	0.0%	99.2%	98.1%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%
Total Home Mortgage Loans							
Low	3	1.1%	332	0.7%	23.0%	5.3%	2.2%
Moderate	34	12.4%	4,094	8.5%	16.1%	15.8%	10.6%
Middle	50	18.2%	7,876	16.4%	19.5%	20.2%	17.7%
Upper	127	46.4%	29,741	61.8%	41.4%	35.9%	45.5%
Unknown	60	21.9%	6,072	12.6%	0.0%	22.8%	23.9%
TOTAL	274	100.0%	48,115	100.0%	100.0%	100.0%	100.0%

Distribution of 2021 Home Mortgage Lending By Borrower Income Level							
Census Tract Income Level	Bank Loans				Families by Family Income %	Aggregate HMDA Data	
	#	#%	\$	%		#%	\$ %
Home Purchase Loans							
Low	1	0.7%	41	0.2%	23.0%	3.4%	1.6%
Moderate	8	5.8%	842	4.1%	16.1%	13.6%	8.5%
Middle	21	15.2%	3,402	16.8%	19.5%	22.3%	20.1%
Upper	61	44.2%	12,017	59.2%	41.4%	38.0%	47.0%
Unknown	47	34.1%	3,993	19.7%	0.0%	22.6%	22.8%
TOTAL	138	100.0%	20,295	100.0%	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	0	0.0%	23.0%	2.8%	1.2%
Moderate	4	4.8%	495	2.4%	16.1%	7.3%	4.2%
Middle	11	13.3%	1,574	7.7%	19.5%	16.9%	12.4%
Upper	63	75.9%	17,693	86.3%	41.4%	45.2%	53.1%
Unknown	5	6.0%	750	3.7%	0.0%	27.8%	29.2%
TOTAL	83	100.0%	20,512	100.0%	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	0	0.0%	23.0%	4.7%	1.9%
Moderate	0	0.0%	0	0.0%	16.1%	12.5%	9.5%
Middle	0	0.0%	0	0.0%	19.5%	21.9%	18.4%
Upper	3	75.0%	325	89.0%	41.4%	48.4%	47.1%
Unknown	1	25.0%	40	11.0%	0.0%	12.5%	23.0%
TOTAL	4	100.0%	365	100.0%	100.0%	100.0%	100.0%

Multifamily Loans							
Low	0	0.0%	0	0.0%	23.0%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	16.1%	0.0%	0.0%
Middle	0	0.0%	0	0.0%	19.5%	0.0%	0.0%
Upper	1	25.0%	250	9.4%	41.4%	6.5%	0.6%
Unknown	3	75.0%	2,399	90.6%	0.0%	93.5%	99.4%
TOTAL	4	100.0%	2,649	100.0%	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0	0.0%	23.0%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	16.1%	12.5%	4.5%
Middle	0	0.0%	0	0.0%	19.5%	25.0%	14.5%
Upper	0	0.0%	0	0.0%	41.4%	50.0%	62.8%
Unknown	0	0.0%	0	0.0%	0.0%	12.5%	18.2%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	0	0.0%	23.0%	11.1%	3.6%
Moderate	0	0.0%	0	0.0%	16.1%	16.7%	8.2%
Middle	0	0.0%	0	0.0%	19.5%	11.1%	19.9%
Upper	2	100.0%	567	100.0%	41.4%	61.1%	68.3%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	2	100.0%	567	100.0%	100.0%	100.0%	100.0%
Purpose Not Applicable							
Low	0	0.0%	0	0.0%	23.0%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	16.1%	0.0%	0.0%
Middle	0	0.0%	0	0.0%	19.5%	0.0%	0.0%
Upper	0	0.0%	0	0.0%	41.4%	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%
Total Home Mortgage Loans							
Low	1	0.4%	41	0.1%	23.0%	3.1%	1.2%
Moderate	12	5.2%	1,337	3.0%	16.1%	10.8%	5.5%
Middle	32	13.9%	4,976	11.2%	19.5%	19.5%	13.9%
Upper	130	56.3%	30,852	69.5%	41.4%	40.3%	41.0%
Unknown	56	24.2%	7,182	16.2%	0.0%	26.3%	38.5%
TOTAL	231	100.0%	44,388	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	3	0.5%	\$281	0.4%	0.5%	0.5%	0.3%
Moderate	122	20.7%	\$22,317	30.6%	24.4%	18.1%	20.8%
Middle	281	47.6%	\$29,566	40.6%	50.2%	51.9%	48.8%
Upper	184	31.2%	\$20,687	28.4%	24.8%	28.9%	29.3%
Unknown	0	0.0%	\$0	0.0%	0.1%	0.6%	0.7%
TOTAL	590	100.0%	\$72,851	100.0%	100.0%	100.0%	100.0%

Distribution of 2021 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%	0.5%	0.4%	0.3%
Moderate	82	15.7%	\$8,711	18.5%	24.5%	18.0%	18.7%
Middle	261	50.1%	\$19,517	41.5%	50.5%	52.7%	49.2%
Upper	177	34.0%	\$18,781	39.9%	24.4%	28.3%	31.4%
Unknown	1	0.2%	\$40	0.1%	0.1%	0.7%	0.3%
TOTAL	521	100.0%	\$47,049	100.0%	100.0%	100.0%	100.0%

Distribution of 2020 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans				% of Owner- Occupied Units/Multifamily Units	Aggregate HMDA Data	
	#	#%	\$	\$ %		#%	\$ %
Home Purchase Loans							
Low	0	0.0%	0	0.0%	0.8%	0.0%	0.0%
Moderate	19	10.7%	1,607	5.8%	13.2%	10.6%	6.7%
Middle	85	48.0%	10,977	39.8%	61.8%	56.6%	49.7%
Upper	73	41.2%	15,028	54.4%	24.2%	32.6%	43.3%
Unknown	0	0.0%	0	0.0%	0.0%	0.2%	0.2%
TOTAL	177	100.0%	27,612	100.0%	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	0	0.0%	0.8%	0.0%	0.0%
Moderate	4	4.7%	673	3.6%	13.2%	5.4%	3.9%
Middle	39	45.3%	7,086	38.0%	61.8%	52.5%	44.1%
Upper	43	50.0%	10,908	58.4%	24.2%	42.0%	51.8%
Unknown	0	0.0%	0	0.0%	0.0%	0.1%	0.2%
TOTAL	86	100.0%	18,667	100.0%	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	0	0.0%	0.8%	0.0%	0.0%
Moderate	1	12.5%	28	4.3%	13.2%	9.0%	7.1%
Middle	3	37.5%	161	24.8%	61.8%	58.2%	53.2%
Upper	4	50.0%	460	70.9%	24.2%	32.8%	39.7%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	8	100.0%	649	100.0%	100.0%	100.0%	100.0%
Multifamily Loans							
Low	0	0.0%	0	0.0%	5.5%	4.0%	6.5%
Moderate	0	0.0%	0	0.0%	29.2%	12.0%	6.2%
Middle	2	100.0%	1,160	100.0%	49.1%	76.0%	78.6%
Upper	0	0.0%	0	0.0%	16.2%	8.0%	8.6%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	2	100.0%	1,160	100.0%	100.0%	100.0%	100.0%

Other Purpose LOC							
Low	0	0.0%	0	0.0%	0.8%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	13.2%	6.3%	3.7%
Middle	0	0.0%	0	0.0%	61.8%	56.3%	50.7%
Upper	0	0.0%	0	0.0%	24.2%	37.5%	45.6%
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	0	0.0%	0	0.0%	0.8%	2.9%	2.4%
Moderate	0	0.0%	0	0.0%	13.2%	8.6%	5.9%
Middle	0	0.0%	0	0.0%	61.8%	51.4%	37.1%
Upper	1	100.0%	27	100.0%	24.2%	37.1%	54.6%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	1	100.0%	27	100.0%	100.0%	100.0%	100.0%
Purpose Not Applicable							
Low	0	0.0%	0	0.0%	0.8%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	13.2%	17.9%	11.6%
Middle	0	0.0%	0	0.0%	61.8%	59.3%	60.0%
Upper	0	0.0%	0	0.0%	24.2%	22.8%	28.4%
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%
Total Home Mortgage Loans							
Low	0	0.0%	0	0.0%	0.8%	0.1%	0.2%
Moderate	24	8.8%	2,308	4.8%	13.2%	8.6%	5.5%
Middle	129	47.1%	19,384	40.3%	61.8%	55.0%	48.0%
Upper	121	44.2%	26,423	54.9%	24.2%	36.2%	46.2%
Unknown	0	0.0%	0	0.0%	0.0%	0.1%	0.2%
TOTAL	274	100.0%	48,115	100.0%	100.0%	100.0%	100.0%

Distribution of 2021 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans				% of Owner- Occupied Units/Multifamily Units	Aggregate HMDA Data	
	#	#%	\$	\$%		#%	\$ %
Home Purchase Loans							
Low	0	0.0%	0	0.0%	0.8%	0.2%	0.2%
Moderate	24	17.4%	2,514	12.4%	13.2%	11.9%	7.0%
Middle	67	48.6%	8,148	40.1%	61.8%	58.8%	52.6%
Upper	47	34.1%	9,633	47.5%	24.2%	28.9%	40.1%
Unknown	0	0.0%	0	0.0%	0.0%	0.1%	0.1%
TOTAL	138	100.0%	20,295	100.0%	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	0	0.0%	0.8%	0.1%	0.2%
Moderate	6	7.2%	1,233	6.0%	13.2%	6.7%	4.5%
Middle	36	43.4%	8,078	39.4%	61.8%	58.7%	51.0%
Upper	41	49.4%	11,201	54.6%	24.2%	34.4%	44.4%
Unknown	0	0.0%	0	0.0%	0.0%	0.1%	0.1%
TOTAL	83	100.0%	20,512	100.0%	100.0%	100.0%	100.0%

Home Improvement							
Low	0	0.0%	0	0.0%	0.8%	1.6%	0.7%
Moderate	1	25.0%	172	47.1%	13.2%	12.5%	7.6%
Middle	2	50.0%	138	37.8%	61.8%	62.5%	63.8%
Upper	1	25.0%	55	15.1%	24.2%	23.4%	27.9%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	4	100.0%	365	100.0%	100.0%	100.0%	100.0%
Multifamily Loans							
Low	0	0.0%	0	0.0%	5.5%	2.2%	0.1%
Moderate	1	25.0%	250	9.4%	29.2%	23.9%	3.1%
Middle	2	50.0%	1,770	66.8%	49.1%	60.9%	90.5%
Upper	1	25.0%	629	23.7%	16.2%	13.0%	6.3%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	4	100.0%	2,649	100.0%	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0	0.0%	0.8%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	13.2%	12.5%	7.2%
Middle	0	0.0%	0	0.0%	61.8%	37.5%	44.6%
Upper	0	0.0%	0	0.0%	24.2%	50.0%	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%
Other Purpose Closed/Exempt							
Low	0	0.0%	0	0.0%	0.8%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	13.2%	22.2%	8.9%
Middle	1	50.0%	67	11.8%	61.8%	38.9%	38.2%
Upper	1	50.0%	500	88.2%	24.2%	38.9%	52.9%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	2	100.0%	567	100.0%	100.0%	100.0%	100.0%
Purpose Not Applicable							
Low	0	0.0%	0	0.0%	0.8%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	13.2%	21.0%	13.9%
Middle	0	0.0%	0	0.0%	61.8%	62.9%	62.6%
Upper	0	0.0%	0	0.0%	24.2%	16.1%	23.5%
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%
Total Home Mortgage Loans							
Low	0	0.0%	0	0.0%	0.8%	0.2%	0.2%
Moderate	32	13.9%	4,169	9.4%	13.2%	10.1%	5.5%
Middle	108	46.8%	18,201	41.0%	61.8%	58.8%	58.5%
Upper	91	39.4%	22,018	49.6%	24.2%	30.8%	35.7%
Unknown	0	0.0%	0	0.0%	0.0%	0.1%	0.1%
TOTAL	231	100.0%	44,388	100.0%	100.0%	100.0%	100.0%

Partial Dallas, Texas MSA

Distribution of 2020 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2020						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	27	77.1%	42.2%	\$6,367	86.5%	28.7%	93.7%
	Over \$1 Million/ Unknown	8	22.9%	57.8%	\$993	13.5%	71.3%	6.3%
	TOTAL	35	100.0%	100.0%	\$7,360	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	15	42.9%	89.7%	\$779	10.6%	37.4%	
	\$100,001–\$250,000	11	31.4%	6.0%	\$2,100	28.5%	19.9%	
	\$250,001–\$1 Million	9	25.7%	4.3%	\$4,481	60.9%	42.7%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	35	100.0%	100.0%	\$7,360	100.0%	100.0%	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	9	33.3%		\$484	7.6%		
	\$100,001–\$250,000	10	37.0%		\$1,927	30.3%		
	\$250,001–\$1 Million	8	29.6%		\$3,956	62.1%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	27	100.0%		\$6,367	100.0%		

Distribution of 2021 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2021						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	37	74.0%	47.0%	\$7,317	77.5%	30.8%	93.8%
	Over \$1 Million/ Unknown	13	26.0%	53.0%	\$2,119	22.5%	69.2%	6.2%
	TOTAL	50	100.0%	100.0%	\$9,436	100.0%	100.0%	100.0%

Loan Size		Loan Size		Loan Size		Loan Size	
		Count	Percentage	Count	Percentage	Count	Percentage
\$100,000 or Less		24	48.0%	93.6%	\$1,104	11.7%	41.1%
\$100,001–\$250,000		13	26.0%	3.6%	\$2,573	27.3%	16.5%
\$250,001–\$1 Million		13	26.0%	2.9%	\$5,759	61.0%	42.4%
Over \$1 Million		0	0.0%	0.0%	\$0	0.0%	0.0%
TOTAL		50	100.0%	100.0%	\$9,436	100.0%	100.0%
Loan Size	Revenue \$1 Million or Less	Loan Size		Loan Size		Loan Size	
		Count	Percentage	Count	Percentage	Count	Percentage
\$100,000 or Less		18	48.6%		\$821	11.2%	
\$100,001–\$250,000		10	27.0%		\$1,910	26.1%	
\$250,001–\$1 Million		9	24.3%		\$4,586	62.7%	
Over \$1 Million		0	0.0%		\$0	0.0%	
TOTAL		37	100.0%		\$7,317	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	
	#	#%	\$	%		#%	\$ %
Home Purchase Loans							
Low	0	0.0%	0	0.0%	12.7%	1.8%	1.0%
Moderate	1	25.0%	272	14.3%	12.2%	12.7%	8.9%
Middle	0	0.0%	0	0.0%	16.5%	23.0%	20.1%
Upper	3	75.0%	1,634	85.7%	58.6%	53.5%	60.9%
Unknown	0	0.0%	0	0.0%	0.0%	9.0%	9.2%
TOTAL	4	100.0%	1,906	100.0%	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	0	0.0%	12.7%	1.3%	0.6%
Moderate	0	0.0%	0	0.0%	12.2%	6.4%	4.1%
Middle	0	0.0%	0	0.0%	16.5%	16.2%	13.3%
Upper	11	100.0%	4,669	100.0%	58.6%	60.2%	65.5%
Unknown	0	0.0%	0	0.0%	0.0%	15.8%	16.5%
TOTAL	11	100.0%	4,669	100.0%	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	0	0.0%	12.7%	1.8%	1.1%
Moderate	0	0.0%	0	0.0%	12.2%	6.7%	5.4%
Middle	0	0.0%	0	0.0%	16.5%	12.9%	11.1%
Upper	0	0.0%	0	0.0%	58.6%	74.9%	78.5%
Unknown	0	0.0%	0	0.0%	0.0%	3.7%	4.0%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%
Multifamily Loans							
Low	0	0.0%	0	0.0%	12.7%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	12.2%	0.0%	0.0%
Middle	0	0.0%	0	0.0%	16.5%	0.0%	0.0%
Upper	0	0.0%	0	0.0%	58.6%	4.9%	0.2%
Unknown	0	0.0%	0	0.0%	0.0%	95.1%	99.8%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%

Other Purpose LOC							
Low	0	0.0%	0	0.0%	12.7%	2.7%	2.0%
Moderate	0	0.0%	0	0.0%	12.2%	8.6%	5.8%
Middle	0	0.0%	0	0.0%	16.5%	14.1%	10.0%
Upper	0	0.0%	0	0.0%	58.6%	72.3%	80.3%
Unknown	0	0.0%	0	0.0%	0.0%	2.2%	1.8%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	0	0.0%	12.7%	2.3%	1.6%
Moderate	0	0.0%	0	0.0%	12.2%	7.9%	5.9%
Middle	0	0.0%	0	0.0%	16.5%	14.6%	11.5%
Upper	0	0.0%	0	0.0%	58.6%	67.3%	71.0%
Unknown	0	0.0%	0	0.0%	0.0%	7.9%	9.9%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%
Purpose Not Applicable							
Low	0	0.0%	0	0.0%	12.7%	0.1%	0.0%
Moderate	0	0.0%	0	0.0%	12.2%	0.1%	0.1%
Middle	0	0.0%	0	0.0%	16.5%	0.0%	0.0%
Upper	0	0.0%	0	0.0%	58.6%	0.1%	0.2%
Unknown	0	0.0%	0	0.0%	0.0%	99.7%	99.6%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%
Total Home Mortgage Loans							
Low	0	0.0%	0	0.0%	12.7%	1.5%	0.7%
Moderate	1	6.7%	272	4.1%	12.2%	8.7%	5.8%
Middle	0	0.0%	0	0.0%	16.5%	18.4%	15.3%
Upper	14	93.3%	6,303	95.9%	58.6%	56.7%	60.7%
Unknown	0	0.0%	0	0.0%	0.0%	14.6%	17.4%
TOTAL	15	100.0%	6,575	100.0%	100.0%	100.0%	100.0%

Distribution of 2021 Home Mortgage Lending By Borrower Income Level							
Census Tract Income Level	Bank Loans				Families by Family Income %	Aggregate HMDA Data	
	#	%	\$	\$%		#%	\$ %
Home Purchase Loans							
Low	0	0.0%	0	0.0%	12.7%	1.4%	0.7%
Moderate	1	12.5%	336	8.3%	12.2%	10.8%	7.2%
Middle	1	12.5%	337	8.4%	16.5%	18.5%	15.7%
Upper	5	62.5%	2,820	69.9%	58.6%	50.6%	58.3%
Unknown	1	12.5%	540	13.4%	0.0%	18.7%	18.0%
TOTAL	8	100.0%	4,033	100.0%	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	0	0.0%	12.7%	1.8%	1.0%
Moderate	0	0.0%	0	0.0%	12.2%	7.9%	5.1%
Middle	2	22.2%	588	17.9%	16.5%	16.2%	13.3%
Upper	7	77.8%	2,706	82.1%	58.6%	54.9%	61.0%
Unknown	0	0.0%	0	0.0%	0.0%	19.2%	19.7%
TOTAL	9	100.0%	3,294	100.0%	100.0%	100.0%	100.0%

Home Improvement							
Low	0	0.0%	0	0.0%	12.7%	1.7%	1.0%
Moderate	0	0.0%	0	0.0%	12.2%	5.0%	3.9%
Middle	0	0.0%	0	0.0%	16.5%	11.1%	8.7%
Upper	1	100.0%	65	100.0%	58.6%	79.2%	83.0%
Unknown	0	0.0%	0	0.0%	0.0%	3.0%	3.4%
TOTAL	1	100.0%	65	100.0%	100.0%	100.0%	100.0%
Multifamily Loans							
Low	0	0.0%	0	0.0%	12.7%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	12.2%	0.0%	0.0%
Middle	0	0.0%	0	0.0%	16.5%	0.0%	0.0%
Upper	0	0.0%	0	0.0%	58.6%	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%
Other Purpose LOC							
Low	0	0.0%	0	0.0%	12.7%	4.2%	3.0%
Moderate	0	0.0%	0	0.0%	12.2%	6.4%	3.9%
Middle	0	0.0%	0	0.0%	16.5%	9.6%	6.7%
Upper	0	0.0%	0	0.0%	58.6%	75.4%	81.0%
Unknown	0	0.0%	0	0.0%	0.0%	4.5%	5.5%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	0	0.0%	12.7%	3.8%	1.2%
Moderate	0	0.0%	0	0.0%	12.2%	13.2%	7.5%
Middle	0	0.0%	0	0.0%	16.5%	12.2%	7.7%
Upper	0	0.0%	0	0.0%	58.6%	65.7%	77.3%
Unknown	0	0.0%	0	0.0%	0.0%	5.1%	6.3%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%
Purpose Not Applicable							
Low	0	0.0%	0	0.0%	12.7%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	12.2%	0.6%	0.5%
Middle	0	0.0%	0	0.0%	16.5%	0.0%	0.0%
Upper	0	0.0%	0	0.0%	58.6%	0.3%	0.2%
Unknown	0	0.0%	0	0.0%	0.0%	99.1%	99.4%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%
Total Home Mortgage Loans							
Low	0	0.0%	0	0.0%	12.7%	1.7%	0.8%
Moderate	1	5.6%	336	4.5%	12.2%	9.0%	5.8%
Middle	3	16.7%	925	12.5%	16.5%	16.9%	13.7%
Upper	13	72.2%	5,591	75.6%	58.6%	53.4%	57.5%
Unknown	1	5.6%	540	7.3%	0.0%	19.0%	22.1%
TOTAL	18	100.0%	7,392	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%	3.0%	3.9%	7.4%
Moderate	0	0.0%	\$0	0.0%	7.5%	6.9%	8.3%
Middle	3	8.6%	\$798	10.8%	16.4%	15.4%	17.0%
Upper	32	91.4%	\$6,562	89.2%	72.8%	73.3%	67.1%
Unknown	0	0.0%	\$0	0.0%	0.3%	0.5%	0.3%
TOTAL	35	100.0%	\$7,360	100.0%	100.0%	100.0%	100.0%

Distribution of 2021 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	6.0%	\$753	8.0%	3.0%	3.3%	6.7%
Moderate	3	6.0%	\$990	10.5%	7.4%	6.4%	8.1%
Middle	5	10.0%	\$1,103	11.7%	16.6%	15.4%	16.1%
Upper	39	78.0%	\$6,590	69.8%	72.7%	74.1%	68.9%
Unknown	0	0.0%	\$0	0.0%	0.3%	0.7%	0.2%
TOTAL	50	100.0%	\$9,436	100.0%	100.0%	100.0%	100.0%

Distribution of 2020 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans				% of Owner- Occupied Units/Multifamily Units	Aggregate HMDA Data	
	#	#%	\$	\$ %		#%	\$ %
Home Purchase Loans							
Low	0	0.0%	0	0.0%	0.2%	0.2%	0.2%
Moderate	0	0.0%	0	0.0%	6.0%	4.4%	3.5%
Middle	0	0.0%	0	0.0%	16.9%	23.9%	18.7%
Upper	4	100.0%	1,906	100.0%	76.7%	71.4%	77.5%
Unknown	0	0.0%	0	0.0%	0.2%	0.1%	0.1%
TOTAL	4	100.0%	1,906	100.0%	100.0%	100.0%	100.0%

Refinance							
Low	0	0.0%	0	0.0%	0.2%	0.1%	0.1%
Moderate	0	0.0%	0	0.0%	6.0%	3.7%	2.9%
Middle	0	0.0%	0	0.0%	16.9%	13.1%	10.4%
Upper	11	100.0%	4,669	100.0%	76.7%	83.1%	86.5%
Unknown	0	0.0%	0	0.0%	0.2%	0.1%	0.1%
TOTAL	11	100.0%	4,669	100.0%	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	0	0.0%	0.2%	0.1%	0.0%
Moderate	0	0.0%	0	0.0%	6.0%	2.6%	2.6%
Middle	0	0.0%	0	0.0%	16.9%	10.0%	8.2%
Upper	0	0.0%	0	0.0%	76.7%	87.3%	89.2%
Unknown	0	0.0%	0	0.0%	0.2%	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%	4.2%	2.4%	1.4%
Moderate	0	0.0%	0	0.0%	15.7%	19.5%	3.7%
Middle	0	0.0%	0	0.0%	23.7%	34.1%	33.6%
Upper	0	0.0%	0	0.0%	53.5%	41.5%	61.2%
Unknown	0	0.0%	0	0.0%	2.9%	2.4%	0.1%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0	0.0%	0.2%	0.2%	0.5%
Moderate	0	0.0%	0	0.0%	6.0%	3.5%	2.7%
Middle	0	0.0%	0	0.0%	16.9%	9.9%	5.6%
Upper	0	0.0%	0	0.0%	76.7%	86.2%	91.0%
Unknown	0	0.0%	0	0.0%	0.2%	0.2%	0.2%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	0	0.0%	0.2%	0.3%	0.2%
Moderate	0	0.0%	0	0.0%	6.0%	7.6%	7.6%
Middle	0	0.0%	0	0.0%	16.9%	14.6%	9.5%
Upper	0	0.0%	0	0.0%	76.7%	77.5%	82.7%
Unknown	0	0.0%	0	0.0%	0.2%	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%	0.2%	0.1%	0.0%
Moderate	0	0.0%	0	0.0%	6.0%	8.8%	6.0%
Middle	0	0.0%	0	0.0%	16.9%	24.3%	18.8%
Upper	0	0.0%	0	0.0%	76.7%	66.8%	75.1%
Unknown	0	0.0%	0	0.0%	0.2%	0.0%	0.0%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%
Total Home Mortgage Loans							
Low	0	0.0%	0	0.0%	0.2%	0.1%	0.2%
Moderate	0	0.0%	0	0.0%	6.0%	4.1%	3.2%
Middle	0	0.0%	0	0.0%	16.9%	17.4%	14.6%
Upper	15	100.0%	6,575	100.0%	76.7%	78.3%	81.9%
Unknown	0	0.0%	0	0.0%	0.2%	0.1%	0.1%
TOTAL	15	100.0%	6,575	100.0%	100.0%	100.0%	100.0%

Distribution of 2021 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans				% of Owner- Occupied Units/Multifamily Units	Aggregate HMDA Data	
	#	#%	\$	\$%		#%	\$ %
Home Purchase Loans							
Low	0	0.0%	0	0.0%	0.2%	0.2%	0.1%
Moderate	0	0.0%	0	0.0%	6.0%	4.5%	3.6%
Middle	2	25.0%	661	16.4%	16.9%	26.3%	19.7%
Upper	6	75.0%	3,372	83.6%	76.7%	69.0%	76.6%
Unknown	0	0.0%	0	0.0%	0.2%	0.1%	0.1%
TOTAL	8	100.0%	4,033	100.0%	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	0	0.0%	0.2%	0.1%	0.1%
Moderate	0	0.0%	0	0.0%	6.0%	4.2%	3.2%
Middle	2	22.2%	498	15.1%	16.9%	14.8%	11.7%
Upper	7	77.8%	2,796	84.9%	76.7%	80.8%	84.9%
Unknown	0	0.0%	0	0.0%	0.2%	0.1%	0.1%
TOTAL	9	100.0%	3,294	100.0%	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	0	0.0%	0.2%	0.1%	0.0%
Moderate	1	100.0%	65	100.0%	6.0%	3.1%	2.4%
Middle	0	0.0%	0	0.0%	16.9%	10.8%	7.5%
Upper	0	0.0%	0	0.0%	76.7%	85.9%	90.0%
Unknown	0	0.0%	0	0.0%	0.2%	0.1%	0.1%
TOTAL	1	100.0%	65	100.0%	100.0%	100.0%	100.0%
Multifamily Loans							
Low	0	0.0%	0	0.0%	4.2%	21.3%	14.6%
Moderate	0	0.0%	0	0.0%	15.7%	14.9%	11.5%
Middle	0	0.0%	0	0.0%	23.7%	34.0%	35.4%
Upper	0	0.0%	0	0.0%	53.5%	27.7%	37.9%
Unknown	0	0.0%	0	0.0%	2.9%	2.1%	0.6%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0	0.0%	0.2%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	6.0%	2.2%	3.3%
Middle	0	0.0%	0	0.0%	16.9%	7.7%	4.5%
Upper	0	0.0%	0	0.0%	76.7%	89.8%	91.6%
Unknown	0	0.0%	0	0.0%	0.2%	0.3%	0.5%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	0	0.0%	0.2%	0.3%	0.2%
Moderate	0	0.0%	0	0.0%	6.0%	5.1%	7.9%
Middle	0	0.0%	0	0.0%	16.9%	14.3%	8.0%
Upper	0	0.0%	0	0.0%	76.7%	80.3%	83.9%
Unknown	0	0.0%	0	0.0%	0.2%	0.0%	0.0%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%

Appendix C (continued)

Purpose Not Applicable							
Low	0	0.0%	0	0.0%	0.2%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	6.0%	9.3%	5.9%
Middle	0	0.0%	0	0.0%	16.9%	26.4%	20.1%
Upper	0	0.0%	0	0.0%	76.7%	64.3%	74.0%
Unknown	0	0.0%	0	0.0%	0.2%	0.0%	0.0%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%
Total Home Mortgage Loans							
Low	0	0.0%	0	0.0%	0.2%	0.1%	0.7%
Moderate	1	5.6%	65	0.9%	6.0%	4.3%	3.7%
Middle	4	22.2%	1,159	15.7%	16.9%	19.6%	16.2%
Upper	13	72.2%	6,168	83.4%	76.7%	75.9%	79.3%
Unknown	0	0.0%	0	0.0%	0.2%	0.1%	0.1%
TOTAL	18	100.0%	7,392	100.0%	100.0%	100.0%	100.0%

Lamar County, Texas

Distribution of 2020 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2020						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	%
		#	%	%	\$ (000s)	\$ %	\$ %	
Business Revenue	\$1 Million or Less	24	100.0%	36.0%	\$6,068	100.0%	34.0%	91.1%
	Over \$1 Million/ Unknown	0	0.0%	64.0%	\$0	0.0%	66.0%	8.9%
	TOTAL	24	100.0%	100.0%	\$6,068	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	14	58.3%	89.3%	\$470	7.7%	31.8%	
	\$100,001–\$250,000	3	12.5%	5.4%	\$505	8.3%	16.4%	
	\$250,001–\$1 Million	7	29.2%	5.2%	\$5,093	83.9%	51.8%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	24	100.0%	100.0%	\$6,068	100.0%	100.0%	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	14	58.3%		\$470	7.7%		
	\$100,001–\$250,000	3	12.5%		\$505	8.3%		
	\$250,001–\$1 Million	7	29.2%		\$5,093	83.9%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	24	100.0%		\$6,068	100.0%		

Distribution of 2021 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2021						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	240	86.6%	50.9%	\$16,998	84.7%	45.9%	91.4%
	Over \$1 Million/ Unknown	37	13.4%	49.1%	\$3,062	15.3%	54.1%	8.6%
	TOTAL	277	100.0%	100.0%	\$20,060	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	238	85.9%	90.6%	\$7,653	38.2%	35.9%	
	\$100,001–\$250,000	19	6.9%	4.9%	\$3,456	17.2%	17.8%	
	\$250,001–\$1 Million	20	7.2%	4.5%	\$8,951	44.6%	46.3%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	277	100.0%	100.0%	\$20,060	100.0%	100.0%	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	206	85.8%		\$6,395	37.6%		
	\$100,001–\$250,000	17	7.1%		\$3,210	18.9%		
	\$250,001–\$1 Million	17	7.1%		\$7,393	43.5%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	240	100.0%		\$16,998	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	
	#	#%	\$	\$%		#%	\$ %
Home Purchase Loans							
Low	0	0.0%	0	0.0%	21.7%	2.4%	1.4%
Moderate	0	0.0%	0	0.0%	18.6%	16.0%	11.8%
Middle	0	0.0%	0	0.0%	20.4%	20.4%	18.6%
Upper	0	0.0%	0	0.0%	39.3%	43.9%	51.8%
Unknown	0	0.0%	0	0.0%	0.0%	17.3%	16.4%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	0	0.0%	21.7%	0.9%	0.1%
Moderate	0	0.0%	0	0.0%	18.6%	6.6%	3.9%
Middle	0	0.0%	0	0.0%	20.4%	16.7%	12.3%
Upper	0	0.0%	0	0.0%	39.3%	50.6%	57.2%
Unknown	0	0.0%	0	0.0%	0.0%	25.2%	26.5%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%

Home Improvement							
Low	0	0.0%	0	0.0%	21.7%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	18.6%	33.3%	29.0%
Middle	0	0.0%	0	0.0%	20.4%	33.3%	38.3%
Upper	0	0.0%	0	0.0%	39.3%	33.3%	32.8%
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%	21.7%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	18.6%	0.0%	0.0%
Middle	0	0.0%	0	0.0%	20.4%	0.0%	0.0%
Upper	0	0.0%	0	0.0%	39.3%	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%	21.7%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	18.6%	0.0%	0.0%
Middle	0	0.0%	0	0.0%	20.4%	0.0%	0.0%
Upper	0	0.0%	0	0.0%	39.3%	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 Closed/Exempt							
Low	0	0.0%	0	0.0%	21.7%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	18.6%	0.0%	0.0%
Middle	0	0.0%	0	0.0%	20.4%	66.7%	56.7%
Upper	0	0.0%	0	0.0%	39.3%	33.3%	43.3%
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%
Purpose Not Applicable							
Low	0	0.0%	0	0.0%	21.7%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	18.6%	4.2%	5.1%
Middle	0	0.0%	0	0.0%	20.4%	0.0%	0.0%
Upper	0	0.0%	0	0.0%	39.3%	0.0%	0.0%
Unknown	0	0.0%	0	0.0%	0.0%	95.8%	94.9%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%
Total Home Mortgage Loans							
Low	0	0.0%	0	0.0%	21.7%	1.8%	0.9%
Moderate	0	0.0%	0	0.0%	18.6%	12.6%	8.8%
Middle	0	0.0%	0	0.0%	20.4%	18.8%	15.9%
Upper	0	0.0%	0	0.0%	39.3%	44.6%	51.4%
Unknown	0	0.0%	0	0.0%	0.0%	22.2%	23.0%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%

Distribution of 2021 Home Mortgage Lending By Borrower Income Level							
Census Tract Income Level	Bank Loans				Families by Family Income %	Aggregate HMDA Data	
	#	%	\$	%		#%	\$ %
Home Purchase Loans							
Low	2	3.7%	138	1.5%	21.7%	2.3%	1.4%
Moderate	4	7.4%	627	6.8%	18.6%	12.5%	8.7%
Middle	11	20.4%	1,654	17.9%	20.4%	22.7%	19.8%
Upper	26	48.1%	5,264	57.0%	39.3%	39.3%	48.6%
Unknown	11	20.4%	1,552	16.8%	0.0%	23.2%	21.5%
TOTAL	54	100.0%	9,235	100.0%	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	0	0.0%	21.7%	0.4%	0.2%
Moderate	9	13.0%	568	3.8%	18.6%	10.5%	5.9%
Middle	3	4.3%	401	2.7%	20.4%	11.8%	9.3%
Upper	53	76.8%	13,106	88.1%	39.3%	47.2%	51.9%
Unknown	4	5.8%	804	5.4%	0.0%	30.1%	32.7%
TOTAL	69	100.0%	14,879	100.0%	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	0	0.0%	21.7%	8.3%	0.8%
Moderate	0	0.0%	0	0.0%	18.6%	0.0%	0.0%
Middle	0	0.0%	0	0.0%	20.4%	0.0%	0.0%
Upper	4	100.0%	552	100.0%	39.3%	83.3%	95.8%
Unknown	0	0.0%	0	0.0%	0.0%	8.3%	3.4%
TOTAL	4	100.0%	552	100.0%	100.0%	100.0%	100.0%
Multifamily Loans							
Low	0	0.0%	0	0.0%	21.7%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	18.6%	0.0%	0.0%
Middle	1	20.0%	250	9.6%	20.4%	9.5%	2.2%
Upper	0	0.0%	0	0.0%	39.3%	9.5%	2.8%
Unknown	4	80.0%	2,367	90.4%	0.0%	81.0%	95.0%
TOTAL	5	100.0%	2,617	100.0%	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0	0.0%	21.7%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	18.6%	100.0%	100.0%
Middle	0	0.0%	0	0.0%	20.4%	0.0%	0.0%
Upper	0	0.0%	0	0.0%	39.3%	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%	21.7%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	18.6%	0.0%	0.0%
Middle	0	0.0%	0	0.0%	20.4%	0.0%	0.0%
Upper	1	100.0%	548	100.0%	39.3%	80.0%	77.3%
Unknown	0	0.0%	0	0.0%	0.0%	20.0%	22.7%
TOTAL	1	100.0%	548	100.0%	100.0%	100.0%	100.0%

Purpose Not Applicable							
Low	0	0.0%	0	0.0%	21.7%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	18.6%	0.0%	0.0%
Middle	0	0.0%	0	0.0%	20.4%	0.0%	0.0%
Upper	0	0.0%	0	0.0%	39.3%	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%
Total Home Mortgage Loans							
Low	2	1.5%	138	0.5%	21.7%	1.6%	0.8%
Moderate	13	9.8%	1,195	4.3%	18.6%	11.3%	7.0%
Middle	15	11.3%	2,305	8.3%	20.4%	17.9%	14.5%
Upper	84	63.2%	19,470	70.0%	39.3%	41.8%	46.9%
Unknown	19	14.3%	4,723	17.0%	0.0%	27.4%	30.7%
TOTAL	133	100.0%	27,831	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%	9.3%	7.8%	7.0%
Moderate	2	8.3%	\$850	14.0%	29.5%	24.9%	21.8%
Middle	20	83.3%	\$4,309	71.0%	35.6%	37.2%	30.7%
Upper	2	8.3%	\$909	15.0%	25.7%	29.9%	40.3%
Unknown	0	0.0%	\$0	0.0%	0.0%	0.2%	0.1%
TOTAL	24	100.0%	\$6,068	100.0%	100.0%	100.0%	100.0%

Distribution of 2021 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans				% of Businesses	Aggregate of Peer Data	
	#	#%	\$ 000s	\$ %		%	\$ %
Low	15	5.4%	\$1,615	8.1%	9.4%	7.5%	10.2%
Moderate	36	13.0%	\$2,707	13.5%	29.2%	21.6%	16.4%
Middle	178	64.3%	\$11,864	59.1%	36.1%	43.5%	40.8%
Upper	48	17.3%	\$3,874	19.3%	25.4%	26.3%	32.5%
Unknown	0	0.0%	\$0	0.0%	0.0%	1.1%	0.1%
TOTAL	277	100.0%	\$20,060	100.0%	100.0%	100.0%	100.0%

Distribution of 2020 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans				% of Owner- Occupied Units/Multifamily Units	Aggregate HMDA Data	
	#	#%	\$	\$%		#%	\$ %
Home Purchase Loans							
Low	0	0.0%	0	0.0%	4.0%	1.8%	1.3%
Moderate	0	0.0%	0	0.0%	19.1%	12.7%	8.0%
Middle	0	0.0%	0	0.0%	51.0%	49.3%	50.4%
Upper	0	0.0%	0	0.0%	25.9%	36.2%	40.2%
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%
Refinance							
Low	0	0.0%	0	0.0%	4.0%	1.6%	1.3%
Moderate	0	0.0%	0	0.0%	19.1%	8.8%	6.0%
Middle	0	0.0%	0	0.0%	51.0%	52.5%	50.9%
Upper	0	0.0%	0	0.0%	25.9%	37.1%	41.9%
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%
Home Improvement							
Low	0	0.0%	0	0.0%	4.0%	11.1%	13.2%
Moderate	0	0.0%	0	0.0%	19.1%	11.1%	11.3%
Middle	0	0.0%	0	0.0%	51.0%	55.6%	63.0%
Upper	0	0.0%	0	0.0%	25.9%	22.2%	12.5%
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%
Multifamily Loans							
Low	0	0.0%	0	0.0%	20.6%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	49.3%	33.3%	49.3%
Middle	0	0.0%	0	0.0%	14.2%	50.0%	31.4%
Upper	0	0.0%	0	0.0%	15.8%	16.7%	19.3%
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%	4.0%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	19.1%	0.0%	0.0%
Middle	0	0.0%	0	0.0%	51.0%	100.0%	100.0%
Upper	0	0.0%	0	0.0%	25.9%	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%	4.0%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	19.1%	0.0%	0.0%
Middle	0	0.0%	0	0.0%	51.0%	66.7%	55.0%
Upper	0	0.0%	0	0.0%	25.9%	33.3%	45.0%
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%	4.0%	12.5%	7.9%
Moderate	0	0.0%	0	0.0%	19.1%	20.8%	15.0%
Middle	0	0.0%	0	0.0%	51.0%	41.7%	37.0%
Upper	0	0.0%	0	0.0%	25.9%	25.0%	40.2%
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%
Total Home Mortgage Loans							
Low	0	0.0%	0	0.0%	4.0%	2.1%	1.4%
Moderate	0	0.0%	0	0.0%	19.1%	11.7%	8.6%
Middle	0	0.0%	0	0.0%	51.0%	50.3%	50.0%
Upper	0	0.0%	0	0.0%	25.9%	35.9%	40.1%
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%

Distribution of 2020 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans				% of Owner- Occupied Units/Multifamily Units	Aggregate HMDA Data	
	#	##%	\$	##%		##%	\$ %
Home Purchase Loans							
Low	2	3.7%	124	1.3%	4.0%	3.9%	2.3%
Moderate	12	22.2%	1,332	14.4%	19.1%	16.2%	11.0%
Middle	21	38.9%	3,875	42.0%	51.0%	48.3%	51.1%
Upper	19	35.2%	3,904	42.3%	25.9%	31.6%	35.6%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	54	100.0%	9,235	100.0%	100.0%	100.0%	100.0%
Refinance							
Low	2	2.9%	247	1.7%	4.0%	1.5%	1.5%
Moderate	15	21.7%	1,345	9.0%	19.1%	8.6%	6.4%
Middle	34	49.3%	8,652	58.1%	51.0%	48.6%	49.8%
Upper	18	26.1%	4,635	31.2%	25.9%	41.3%	42.2%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	69	100.0%	14,879	100.0%	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	0	0.0%	4.0%	8.3%	28.4%
Moderate	0	0.0%	0	0.0%	19.1%	0.0%	0.0%
Middle	4	100.0%	552	100.0%	51.0%	83.3%	70.9%
Upper	0	0.0%	0	0.0%	25.9%	8.3%	0.7%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	4	100.0%	552	100.0%	100.0%	100.0%	100.0%
Multifamily Loans							
Low	0	0.0%	0	0.0%	20.6%	4.8%	0.7%
Moderate	5	100.0%	2,617	100.0%	49.3%	66.7%	87.1%
Middle	0	0.0%	0	0.0%	14.2%	23.8%	7.9%
Upper	0	0.0%	0	0.0%	15.8%	4.8%	4.3%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	5	100.0%	2,617	100.0%	100.0%	100.0%	100.0%

Appendix C (continued)

Other Purpose LOC							
Low	0	0.0%	0	0.0%	4.0%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	19.1%	0.0%	0.0%
Middle	0	0.0%	0	0.0%	51.0%	0.0%	0.0%
Upper	0	0.0%	0	0.0%	25.9%	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%	4.0%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	19.1%	20.0%	4.5%
Middle	0	0.0%	0	0.0%	51.0%	20.0%	14.6%
Upper	1	100.0%	548	100.0%	25.9%	60.0%	80.9%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	1	100.0%	548	100.0%	100.0%	100.0%	100.0%
Purpose Not Applicable							
Low	0	0.0%	0	0.0%	4.0%	7.1%	5.3%
Moderate	0	0.0%	0	0.0%	19.1%	14.3%	7.7%
Middle	0	0.0%	0	0.0%	51.0%	35.7%	29.2%
Upper	0	0.0%	0	0.0%	25.9%	42.9%	57.8%
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%
Total Home Mortgage Loans							
Low	4	3.0%	371	1.3%	4.0%	3.0%	2.0%
Moderate	32	24.1%	5,294	19.0%	19.1%	14.1%	14.3%
Middle	59	44.4%	13,079	47.0%	51.0%	48.1%	47.6%
Upper	38	28.6%	9,087	32.7%	25.9%	34.8%	36.0%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
TOTAL	133	100.0%	27,831	100.0%	100.0%	100.0%	100.0%

McCurtain County, Oklahoma

Distribution of 2020 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2020						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	1	100.0%	28.7%	\$10	100.0%	19.0%	90.3%
	Over \$1 Million/ Unknown	0	0.0%	71.3%	\$0	0.0%	81.0%	9.7%
	TOTAL	1	100.0%	100.0%	\$10	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	1	100.0%	87.7%	\$10	100.0%	27.8%	
	\$100,001–\$250,000	0	0.0%	8.2%	\$0	0.0%	28.4%	
	\$250,001–\$1 Million	0	0.0%	4.1%	\$0	0.0%	43.8%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	1	100.0%	100.0%	\$10	100.0%	100.0%	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	1	100.0%		\$10	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	1	100.0%		\$10	100.0%		

Distribution of 2021 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2021						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	3	75.0%	44.4%	\$425	93.0%	38.4%	90.7%
	Over \$1 Million/ Unknown	1	25.0%	55.6%	\$32	7.0%	61.6%	9.3%
	TOTAL	4	100.0%	100.0%	\$457	100.0%	100.0%	100.0%

Loan Size		\$100,000 or Less	3	75.0%	92.6%	\$82	17.9%	36.2%
		\$100,001–\$250,000	0	0.0%	3.0%	\$0	0.0%	12.8%
		\$250,001–\$1 Million	1	25.0%	4.4%	\$375	82.1%	51.0%
		Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%
		TOTAL	4	100.0%	100.0%	\$457	100.0%	100.0%
Loan Size	Revenue \$1 Million or Less	\$100,000 or Less	2	66.7%		\$50	11.8%	
		\$100,001–\$250,000	0	0.0%		\$0	0.0%	
		\$250,001–\$1 Million	1	33.3%		\$375	88.2%	
		Over \$1 Million	0	0.0%		\$0	0.0%	
		TOTAL	3	100.0%		\$425	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	
	#	##%	\$	##%		##%	##%
Home Purchase Loans							
Low	0	0.0%	0	0.0%	31.7%	2.2%	0.4%
Moderate	0	0.0%	0	0.0%	18.6%	4.8%	1.4%
Middle	0	0.0%	0	0.0%	21.7%	7.4%	3.1%
Upper	1	25.0%	274	25.8%	28.0%	74.3%	82.6%
Unknown	3	75.0%	789	74.2%	0.0%	11.4%	12.6%
TOTAL	4	100.0%	1,063	100.0%	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	0	0.0%	31.7%	0.9%	0.2%
Moderate	0	0.0%	0	0.0%	18.6%	5.3%	1.8%
Middle	0	0.0%	0	0.0%	21.7%	12.0%	6.1%
Upper	0	0.0%	0	0.0%	28.0%	65.8%	77.6%
Unknown	0	0.0%	0	0.0%	0.0%	16.0%	14.4%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	0	0.0%	31.7%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	18.6%	0.0%	0.0%
Middle	0	0.0%	0	0.0%	21.7%	50.0%	34.5%
Upper	0	0.0%	0	0.0%	28.0%	50.0%	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%
Multifamily Loans							
Low	0	0.0%	0	0.0%	31.7%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	18.6%	0.0%	0.0%
Middle	0	0.0%	0	0.0%	21.7%	0.0%	0.0%
Upper	0	0.0%	0	0.0%	28.0%	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%	31.7%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	18.6%	0.0%	0.0%
Middle	0	0.0%	0	0.0%	21.7%	0.0%	0.0%
Upper	0	0.0%	0	0.0%	28.0%	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%	31.7%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	18.6%	0.0%	0.0%
Middle	0	0.0%	0	0.0%	21.7%	0.0%	0.0%
Upper	0	0.0%	0	0.0%	28.0%	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%
Purpose Not Applicable							
Low	0	0.0%	0	0.0%	31.7%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	18.6%	0.0%	0.0%
Middle	0	0.0%	0	0.0%	21.7%	14.3%	0.3%
Upper	0	0.0%	0	0.0%	28.0%	0.0%	0.0%
Unknown	0	0.0%	0	0.0%	0.0%	85.7%	99.7%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%
Total Home Mortgage Loans							
Low	0	0.0%	0	0.0%	31.7%	1.8%	0.4%
Moderate	0	0.0%	0	0.0%	18.6%	4.9%	1.5%
Middle	0	0.0%	0	0.0%	21.7%	9.1%	3.8%
Upper	1	25.0%	274	25.8%	28.0%	70.7%	81.1%
Unknown	3	75.0%	789	74.2%	0.0%	13.6%	13.3%
TOTAL	4	100.0%	1,063	100.0%	100.0%	100.0%	100.0%

Distribution of 2021 Home Mortgage Lending By Borrower Income Level							
Census Tract Income Level	Bank Loans				Families by Family Income %	Aggregate HMDA Data	
	#	#%	\$	%		#%	\$ %
Home Purchase Loans							
Low	0	0.0%	0	0.0%	31.7%	1.4%	0.4%
Moderate	0	0.0%	0	0.0%	18.6%	3.4%	0.9%
Middle	0	0.0%	0	0.0%	21.7%	4.7%	1.5%
Upper	2	100.0%	955	100.0%	28.0%	71.9%	76.5%
Unknown	0	0.0%	0	0.0%	0.0%	18.6%	20.7%
TOTAL	2	100.0%	955	100.0%	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	0	0.0%	31.7%	3.1%	1.0%
Moderate	0	0.0%	0	0.0%	18.6%	4.6%	2.5%
Middle	0	0.0%	0	0.0%	21.7%	12.2%	7.5%
Upper	0	0.0%	0	0.0%	28.0%	62.2%	69.2%
Unknown	0	0.0%	0	0.0%	0.0%	17.9%	19.8%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%

Home Improvement							
Low	0	0.0%	0	0.0%	31.7%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	18.6%	16.7%	3.8%
Middle	0	0.0%	0	0.0%	21.7%	33.3%	28.4%
Upper	0	0.0%	0	0.0%	28.0%	16.7%	5.6%
Unknown	0	0.0%	0	0.0%	0.0%	33.3%	62.2%
TOTAL	0	0.0%	0	0.0%	100.0%	100.0%	100.0%
Multifamily Loans							
Low	0	0.0%	0	0.0%	31.7%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	18.6%	0.0%	0.0%
Middle	0	0.0%	0	0.0%	21.7%	0.0%	0.0%
Upper	0	0.0%	0	0.0%	28.0%	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%	31.7%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	18.6%	0.0%	0.0%
Middle	0	0.0%	0	0.0%	21.7%	0.0%	0.0%
Upper	0	0.0%	0	0.0%	28.0%	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%	31.7%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	18.6%	0.0%	0.0%
Middle	0	0.0%	0	0.0%	21.7%	25.0%	14.4%
Upper	0	0.0%	0	0.0%	28.0%	75.0%	85.6%
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%	31.7%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	18.6%	0.0%	0.0%
Middle	0	0.0%	0	0.0%	21.7%	0.0%	0.0%
Upper	0	0.0%	0	0.0%	28.0%	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%
Total Home Mortgage Loans							
Low	0	0.0%	0	0.0%	31.7%	1.8%	0.5%
Moderate	0	0.0%	0	0.0%	18.6%	3.8%	1.3%
Middle	0	0.0%	0	0.0%	21.7%	7.3%	2.8%
Upper	2	100.0%	955	100.0%	28.0%	68.4%	74.6%
Unknown	0	0.0%	0	0.0%	0.0%	18.7%	20.9%
TOTAL	2	100.0%	955	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	100.0%	\$10	100.0%	33.8%	33.4%	35.9%
Middle	0	0.0%	\$0	0.0%	66.3%	65.9%	64.0%
Upper	0	0.0%	\$0	0.0%	0.0%	0.0%	0.0%
Unknown	0	0.0%	\$0	0.0%	0.0%	0.7%	0.1%
TOTAL	1	100.0%	\$10	100.0%	100.0%	100.0%	100.0%

Distribution of 2021 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	3	75.0%	\$82	17.9%	34.0%	26.3%	19.3%
Middle	1	25.0%	\$375	82.1%	66.0%	71.9%	80.5%
Upper	0	0.0%	\$0	0.0%	0.0%	0.0%	0.0%
Unknown	0	0.0%	\$0	0.0%	0.0%	1.8%	0.2%
TOTAL	4	100.0%	\$457	100.0%	100.0%	100.0%	100.0%

Distribution of 2020 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans				% of Owner- Occupied Units/Multifamily Units	Aggregate HMDA Data	
	#	#%	\$	\$ %		#%	\$ %
Home Purchase Loans							
Low	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	22.2%	14.2%	12.7%
Middle	4	100.0%	1,063	100.0%	77.8%	85.8%	87.3%
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	4	100.0%	1,063	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%	22.2%	22.7%	21.9%
Middle	0	0.0%	0	0.0%	77.8%	77.3%	78.1%
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%
Home Improvement							
Low	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	22.2%	25.0%	17.6%
Middle	0	0.0%	0	0.0%	77.8%	75.0%	82.4%
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%
Multifamily Loans							
Low	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	65.3%	100.0%	100.0%
Middle	0	0.0%	0	0.0%	34.7%	0.0%	0.0%
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%	22.2%	100.0%	100.0%
Middle	0	0.0%	0	0.0%	77.8%	0.0%	0.0%
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 Closed/Exempt							
Low	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	22.2%	0.0%	0.0%
Middle	0	0.0%	0	0.0%	77.8%	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%
Purpose Not Applicable							
Low	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	22.2%	28.6%	25.6%
Middle	0	0.0%	0	0.0%	77.8%	71.4%	74.4%
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%
Total Home Mortgage Loans							
Low	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	22.2%	17.2%	15.2%
Middle	4	100.0%	1,063	100.0%	77.8%	82.8%	84.8%
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	4	100.0%	1,063	100.0%	100.0%	100.0%	100.0%

Distribution of 2021 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans				% of Owner- Occupied Units/Multifamily Units	Aggregate HMDA Data	
	#	#%	\$	\$%		#%	\$ %
Home Purchase Loans							
Low	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	22.2%	16.8%	16.3%
Middle	2	100.0%	955	100.0%	77.8%	83.2%	83.7%
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	2	100.0%	955	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%	22.2%	20.2%	18.0%
Middle	0	0.0%	0	0.0%	77.8%	79.8%	82.0%
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%
Home Improvement							
Low	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	22.2%	0.0%	0.0%
Middle	0	0.0%	0	0.0%	77.8%	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%
Multifamily Loans							
Low	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	65.3%	0.0%	0.0%
Middle	0	0.0%	0	0.0%	34.7%	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%	22.2%	50.0%	18.8%
Middle	0	0.0%	0	0.0%	77.8%	50.0%	81.2%
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 Closed/Exempt							
Low	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	22.2%	0.0%	0.0%
Middle	0	0.0%	0	0.0%	77.8%	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%

Appendix C (continued)

Purpose Not Applicable							
Low	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	22.2%	50.0%	48.8%
Middle	0	0.0%	0	0.0%	77.8%	50.0%	51.2%
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%
Total Home Mortgage Loans							
Low	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	22.2%	17.8%	16.5%
Middle	2	100.0%	955	100.0%	77.8%	82.2%	83.5%
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	2	100.0%	955	100.0%	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; (2) community services targeted to low- or moderate-income 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) 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).

Appendix D (continued)

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.

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.

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 by either 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.