

PUBLIC DISCLOSURE

October 16, 2023

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

**Southern Bank
RSSD #272272**

**2991 Oak Grove Road
Poplar Bluff, Missouri 63901**

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: This institution is rated SATISFACTORY.

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

Southern Bank			
Performance Levels	Performance Tests		
	Lending Test*	Investment Test	Service Test
Outstanding			
High Satisfactory	X	X	X
Low Satisfactory			
Needs to Improve			
Substantial Noncompliance			

*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 in the bank's assessment areas.
- The distribution of loans by borrower's income/revenue profile reflects good penetration among customers of different income levels and businesses of different sizes.
- The geographic distribution of loans reflects good penetration throughout the assessment areas.
- The bank makes a relatively high level of community development loans.
- The bank makes use of innovative and/or flexible lending products in meeting the credit needs of its assessment areas.
- The bank makes a significant level of qualified community development investments and grants and is occasionally in a leadership position.
- Service delivery systems are 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.
- The bank provides a relatively high level of community development services.

INSTITUTION

DESCRIPTION OF INSTITUTION

Southern Bank is a full-service retail bank offering both consumer and commercial loan and deposit products. The bank is wholly owned by Southern Missouri Bancorp, Inc., a one-bank holding company. Both the bank and its holding company are headquartered in Poplar Bluff, Missouri.

Since its previous CRA evaluation, Southern Bank has expanded its operations, primarily through acquisition activity. The bank was involved in three acquisitions, which significantly increased the bank's presence in Missouri.

- *May 23, 2020 – Central Federal Savings & Loan Association of Rolla.* This acquisition added one branch to the bank's network, located in Phelps County, Missouri, in a nonmetropolitan statistical area (nonMSA). The bank did not previously have any branches in Phelps County; consequently, this addition necessitated delineation of a new assessment area. This new assessment area is not contiguous to the bank's existing nonMSA Missouri assessment area and is therefore reviewed separately under limited-scope procedures for this evaluation.
- *February 26, 2022 – Fortunebank.* This acquisition added two branches to the bank's network, both located in the St. Louis, Missouri-Illinois MSA (St. Louis MSA). The bank did not previously have branches in the St. Louis MSA; thus, the addition resulted in a new assessment area for the bank, which includes St. Louis City, St. Louis County, and Jefferson County, three of the seven counties on the Missouri side of the St. Louis MSA. As this assessment area was added toward the end of the analysis period and lending volumes were low, a review of this assessment area is not included in this evaluation.
- *February 25, 2023 – Citizens Bank and Trust Company.* This acquisition added 14 branches to the bank's network and resulted in five new assessment areas: Cooper County in the Columbia, Missouri MSA (one branch); Clay, Jackson, and Platt counties in Missouri and Johnson County, Kansas, in the Kansas City, Missouri-Kansas multistate MSA (six branches, plus one new commercial loan production office opened by Southern Bank after the acquisition); Buchanan County in the St. Joseph, Missouri-Kansas MSA (two branches); Daviess, Grundy, Linn, Livingston, and Macon counties in nonMSA Missouri (four branches); and Nodaway County in nonMSA Missouri (one branch). However, as this activity occurred outside of the retail lending test review period, these new assessment areas are not included in this evaluation.

In addition to the branches added through acquisitions, the bank opened one new branch in Poplar Bluff, Missouri, in August 2021 and one new branch in Little Rock, Arkansas, in July 2020. While Poplar Bluff was an existing market for the bank, the bank did not operate in Little Rock prior to the opening of the new branch. Thus, the bank has delineated Lonoke and Pulaski counties in the Little Rock-North Little Rock-Conway, Arkansas MSA as a new assessment area. Finally, the bank closed one branch during the review period in Poplar Bluff, Missouri.

In total, the bank operates 65 branches, with 25 branches having interactive teller machines (ITMs) on site and 38 branches having automated teller machines (ATMs) on site. The bank also operates three stand-alone cash-dispensing-only ATMs throughout Missouri and offers online and mobile banking services, such as bill pay, check deposit, credit score monitoring, and Zelle, in addition to accepting online mortgage applications.

The bank’s most significant presence remains in its home state of Missouri, specifically in the Poplar Bluff market in the nonMSA statewide area, which includes the bank’s main office and the largest share of the bank’s branches, deposits, and loan volume of any of the bank’s assessment areas. While the bank designates 14 separate assessment areas, located throughout Missouri, Arkansas, Illinois, and within the Cape Girardeau, Missouri-Illinois and Kansas City, Missouri-Kansas multistate MSAs, 8 of those 14 were reviewed for this examination. The composition of those reviewed assessment areas is detailed in the *General Demographics* section for each separate assessment area.

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 assessment areas, and the bank is capable of meeting assessment area credit needs based on its available resources and financial products. As of September 30, 2023, the bank reported total assets of \$4.4 billion, which represents a 103.8 percent increase since the previous examination. As of the same date, loans and leases outstanding were \$3.7 billion, while deposits totaled \$3.9 billion. The bank’s loan portfolio composition by credit category is displayed in the following table.

Distribution of Total Loans as of September 30, 2023		
Credit Category	Amount (\$000s)	Percentage of Total Loans
Commercial Real Estate	\$1,269,700	34.3%
1–4 Family Residential	\$875,667	23.7%
Commercial and Industrial	\$421,556	11.4%
Multifamily Residential	\$365,890	9.9%
Construction and Development	\$287,680	7.8%
Farmland	\$239,745	6.5%
Farm Loans	\$164,631	4.4%
Loans to Individuals	\$58,140	1.6%
Total Other Loans	\$16,629	0.4%
TOTAL	\$3,699,638	100%

As indicated by the table above, 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 is not captured in the table. The bank originated and sold 468 loans totaling \$82.2 million and 157 loans totaling \$26.5 million in 2021 and 2022, respectively.

The bank received a Satisfactory rating at its previous CRA evaluation conducted by this Reserve Bank on April 1, 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*, which include a Lending Test, Investment Test, and Service Test. Bank performance under these tests is rated at the institution, multistate MSA, and state levels and is a reflection of the conclusions drawn in each of the bank’s eight assessment areas reviewed for this evaluation. 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. 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.

Rated Areas	Offices		Deposits as of June 30, 2022		Assessment Area Reviews		
	#	%	\$ (000s)	%	Full-Scope	Limited-Scope	TOTAL
Cape Girardeau Multistate MSA	5	10.2%	\$280,367	10.6%	1	0	1
Missouri	35	71.4%	\$1,998,733	75.8%	1	2	3
Arkansas	8	16.3%	\$328,109	12.4%	1	2	3
Illinois	1	2.0%	\$31,266	1.2%	1	0	1
OVERALL	49	100%	\$2,638,475	100%	4	4	8

*Note that the branch and deposit totals reflected above include only those assessment areas being reviewed for this evaluation and do not include new assessment areas acquired in 2022 and 2023.

The bank receives an overall CRA rating and individual ratings for the Lending, Investment, and Service Tests at the institution level, as well as for each rated area in which the bank maintains a branch presence. Overall CRA ratings are driven by performance in the various rated areas, which are weighted according to significance based on loan and deposit activity, branch structure, and other factors such as CRA performance history. The bank’s institution ratings are a blend of the four rated area ratings, which are weighted when making overall rating decisions. Consequently, performance in the state of Missouri is given primary consideration, followed by Arkansas, Cape Girardeau, and finally, Illinois, which carried minimal weight.

To augment this evaluation, interviews were referenced with seven community contacts throughout the bank’s 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.

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"> Home mortgage loans reported under the Home Mortgage Disclosure Act (HMDA) Small business loans reported under the CRA 	January 1, 2021 – December 31, 2022
Assessment Area Concentration		
Loan Distribution by Borrower’s Profile		
Geographic Distribution of Loans		
Community Development Lending Activities		April 1, 2019 – October 15, 2023
Product Innovation		

As shown in the preceding table, HMDA and small business loans were used to evaluate the bank’s lending performance, as these loans are considered the bank’s core business lines based on lending volume and the bank’s business strategy. In each assessment area, small business lending was given more weight than HMDA lending based on overall volumes.

The bank’s Lending Test performance is evaluated using the following criteria, as applicable:

- Level of lending activity.
- Assessment areas concentration.¹
- Distribution of loans by borrower’s income/revenue profile.
- Geographic distribution of loans.
- Community development lending activities.
- Product innovation.²

¹ This criterion is applicable at the institution level only.

² 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.

Under the previously noted borrower distribution and geographic distribution criteria, analyses often involve comparisons of bank performance to assessment area demographics and the performance of other lenders based on HMDA and CRA aggregate data. Unless otherwise noted, the following are the information sources referenced throughout the evaluation.

- Assessment area demographics are based on 2020 American Community Survey (ACS) data, and business demographics are based on 2021 and 2022 Dun & Bradstreet data.
- Median family incomes are based on the FFIEC's 2021 and 2022 annual estimates. The estimates were used to classify borrowers into low-, moderate-, middle-, and upper-income categories by comparing their reported income to the applicable median family income figure for that area.
- Industry demographics are sourced from 2022 U.S. Department of Labor, Bureau of Labor Statistics (BLS) Quarterly Census of Employment and Wages data, according to the North American Industry Classification System.
- Unemployment data are sourced from the BLS and are not seasonally adjusted.
- In the evaluation of the bank's distribution of loans to borrowers of different income levels and businesses of different revenue sizes, the demographic figure refers to the percentage of families in that assessment area that are classified as either low- or moderate-income or the percentage of businesses with annual revenues of \$1 million or less.
- In the evaluation of the bank's geographic distribution of loans, the demographic figure refers to the percentage of owner-occupied housing units in that assessment area that are in either low- or moderate-income census tracts or the percentage of businesses located in low- and moderate-income (LMI) census tracts.

When analyzing bank performance, greater emphasis is placed on annually updated aggregate lending data, which is expected to describe many factors impacting lenders and to predict more relevant comparisons.

Investment Test

Community development investments, including grants and donations, made since the previous CRA evaluation were reviewed and evaluated. While investments made prior to the date of the previous CRA evaluation but still outstanding as of this review date are also eligible for consideration, the bank did not provide any prior-period investments for review. Qualified investments and grants were evaluated to determine the bank's overall level of activity, use of innovative and/or complex investments, and responsiveness to assessment area credit and community development needs.

Service Test

The 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 high satisfactory. This rating reflects the performance in each rated area shown in the table below, with Missouri carrying the most weight toward the overall rating. The bank’s performance under each of the criteria of the Lending Test is shown in the tables that follow.

Rated Area	Lending Test Rating
Cape Girardeau Multistate MSA	Low Satisfactory
Missouri	High Satisfactory
Arkansas	High Satisfactory
Illinois	Needs to Improve
OVERALL	HIGH SATISFACTORY

Lending Activity

Overall, lending levels reflect good responsiveness to the credit needs of the bank’s combined assessment areas based on loan activity reviewed under the Lending Test. (See the *Lending Inside and Outside of Assessment Areas* table in the next section for a breakdown of lending activity by product type.) Additional lending activity details are discussed later for each assessment area reviewed under full-scope procedures.

Assessment Area Concentration

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

Lending Inside and Outside of Assessment Areas January 1, 2021 through December 31, 2022						
Loan Type	Inside Assessment Areas		Outside Assessment Areas		TOTAL	
HMDA	2,938	82.9%	608	17.1%	3,546	100%
	\$482,911	56.0%	\$378,843	44.0%	\$861,754	100%
Small Business	4,845	84.4%	896	15.6%	5,741	100%
	\$406,086	76.9%	\$122,091	23.1%	\$528,177	100%
TOTAL LOANS	7,783	83.8%	1,504	16.2%	9,287	100%
	\$888,997	64.0%	\$500,934	36.0%	\$1,389,931	100%

A high percentage of loans were made inside the bank’s assessment areas. As shown above, 83.8 percent of the bank’s total HMDA and small business loans were made inside the bank’s assessment areas, representing 64.0 percent of loans by dollar volume.

Borrower and Geographic Distribution

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

Rated Area	Loan Distribution by Borrower’s Profile
Cape Girardeau Multistate MSA	Adequate
Missouri	Good
Arkansas	Good
Illinois	Very Poor
OVERALL	GOOD

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

Rated Area	Geographic Distribution of Loans
Cape Girardeau Multistate MSA	Adequate
Missouri	Good
Arkansas	Good
Illinois	Very Poor
OVERALL	GOOD

Community Development Lending Activity

Overall, the bank makes a relatively high level of community development loans, as noted in the following tables.

Rated Area	Community Development Lending
Cape Girardeau Multistate MSA	Relatively High Level
Missouri	Leader in Making
Arkansas	Adequate Level
Illinois	Adequate Level
OVERALL	RELATIVELY HIGH LEVEL

During the review period, the bank originated or renewed 115 qualifying community development loans inside its assessment areas, totaling \$165.8 million. Moreover, the bank is a leader in making community development loans in the Poplar Bluff assessment area, which carries the most weight and, therefore, supports that the bank’s overall level of community development lending is at a relatively high level. Second, the bank’s community development lending activity included an additional seven Paycheck Protection Program (PPP) loans totaling \$12.1 million that were deemed responsive to area community development needs and positively affected the bank’s overall rating.

Product Innovation

Overall, the bank makes use of innovative and/or flexible lending practices in serving the credit needs of its assessment areas. During the review period, the bank's use of innovative and/or flexible lending practices resulted in 2,741 loans being originated, totaling \$412.2 million. Detailed below are descriptions for each of these practices, listed in order of impact.

- *Federal Home Loan Bank (FHLB) Loan* – This mortgage loan product allows Southern Bank customers to have a fixed-rate loan term up to 30 years. Borrowers may be eligible to have a maximum loan-to-value (LTV) of 95 percent on qualifying loans. For first-time homebuyers, borrowers may be eligible to have a maximum LTV of 97 percent on qualifying loans. During the review period, 1,620 homebuyers were able to utilize this program through Southern Bank for a total of \$300.5 million in loans.
- *U.S. Department of Agriculture (USDA) Loan* – For a borrower to be eligible for a USDA loan, household income must not exceed certain thresholds, and the home being purchased must be in an eligible rural area, as defined by the USDA. This program offers borrowers long-term fixed rates with no down payment requirement. During this review period, the bank originated 68 USDA loans totaling \$8.3 million.
- *Farm Service Agency (FSA) Loan* – The FSA program enables a lender to provide credit to farmers who are unable to obtain credit due to credit risk and/or other factors. The FSA offers several programs to farmers. One program offered by FSA targets funding for beginning and socially disadvantaged farmers and ranchers. Southern Bank continues to be a preferred lender for the FSA program. Through this program, Southern Bank was able to originate 22 loans during the review period, totaling \$12.4 million to farmers.
- *Small Business Administration (SBA) Loan* – This program provides lending to small businesses. Loans guaranteed by the SBA can be used for most business purposes, including buildings, machinery, and operating capital, with reasonable terms and rates. SBA loans are available for start-up businesses, as well as existing businesses. Southern Bank originated 323 SBA loans totaling \$90.6 million during the review period.
- *Fresh Start Loan* – This loan product is offered to Southern Bank customers to prevent a charged-off checking account with the bank. If the customer is overdrawn for 35 consecutive days, the customer is mailed a letter informing them of this loan product. The customer may accept the loan terms up until the day of when the checking account reaches the charge-off status. The loan is interest-free for 12 months, and the amount is based on the outstanding balance owed by the customer on the day the loan is originated. Southern Bank originated 708 Fresh Start loans during this review period, for a total of \$363,799.

INVESTMENT TEST

The bank’s performance under the Investment Test is rated high satisfactory, driven primarily by performance in Missouri. Overall, the bank made a significant level of qualified community development investments and grants. The investments and grants exhibit good responsiveness to credit and community development needs, and the bank is occasionally in a leadership position. The bank makes occasional use of innovative and/or complex investments to support community development initiatives. The following table displays investment and grant activity performance for each assessment area.

Rated Area	Investments/Grants (\$)	Donations (\$)	Investment Test Rating
Cape Girardeau Multistate MSA	\$0.0	\$8,600	Needs to Improve
Missouri	\$11.6 million	\$60,490	Outstanding
Arkansas	\$4.1 million	\$10,687	Low Satisfactory
Illinois	\$0.0	\$1,297	Low Satisfactory
TOTAL	\$15.7 million	\$81,074	HIGH SATISFACTORY

During the review period, the bank made 33 new investments totaling \$15.0 million. In addition, the bank made 341 donations totaling \$81,074. The bank’s investment activity consisted of municipal bonds benefiting schools in which the majority of students qualify for the free and reduced lunch program.

While not included in the totals above, the bank also made three investments totaling \$18.8 million in its new St. Louis and Kansas City assessment areas. As these assessment areas were not evaluated for this examination, credit is given at the institution level only and supports the overall rating of high satisfactory. These investments were made in mortgage-backed securities, which consist of loans to LMI borrowers.

SERVICE TEST

The bank’s performance under the Service Test is rated high satisfactory based on the criteria shown in the table below.

Rated Area	Service Test Rating
Cape Girardeau Multistate MSA	High Satisfactory
Missouri	Outstanding
Arkansas	Low Satisfactory
Illinois	Needs to Improve
OVERALL	HIGH SATISFACTORY

Accessibility of Delivery Systems

The bank’s delivery systems are accessible to the geographies and individuals of different income levels, as shown in the following tables.

Rated Area	Accessibility of Delivery Systems
Cape Girardeau Multistate MSA	Readily Accessible
Missouri	Accessible
Arkansas	Reasonably Accessible
Illinois	Accessible
OVERALL	ACCESSIBLE

In addition to branch locations, consideration was also given to the distribution of stand-alone ATMs and the availability of alternative delivery systems, such as online and mobile banking.

Changes in Branch Locations

The bank’s record of opening and closing branches has not adversely affected the accessibility of the bank’s delivery systems, particularly to LMI geographies and individuals. The bank opened one new branch in a moderate-income census tract, which improved accessibility in the Poplar Bluff assessment area. No branches in LMI geographies were closed during the review period.

Rated Area	Changes in Branch Locations
Cape Girardeau Multistate MSA	Not Adversely Affected
Missouri	Improved Access
Arkansas	Not Adversely Affected
Illinois	Not Adversely Affected
OVERALL	NOT ADVERSELY AFFECTED

Reasonableness of Business Hours and Services in Meeting Assessment Area Needs

The bank’s hours and services do not vary in a way that inconveniences certain portions of its assessment areas, particularly LMI geographies or individuals.

Rated Area	Reasonableness of Business Hours and Services
Cape Girardeau Multistate MSA	Do Not Vary in a Way That Inconveniences
Missouri	Do Not Vary in a Way That Inconveniences
Arkansas	Do Not Vary in a Way That Inconveniences
Illinois	Do Not Vary in a Way That Inconveniences
OVERALL	DO NOT VARY IN A WAY THAT INCONVENIENCES

The bank’s branch locations are generally open between 8 a.m. and 5 p.m., with many locations offering extended hours and drive-through services. Some of the bank’s locations also offer Saturday hours from 9 a.m. to noon or Saturday drive-through hours. While the bank’s hours vary slightly between assessment areas, they do not vary in a way that inconveniences certain portions

of its assessment areas. The bank offers the same suite of products throughout its entire branch network.

Community Development Services

The bank provides a relatively high level of community development services, as shown below.

Full-Scope Assessment Areas	Community Development Services
Cape Girardeau Multistate MSA	Adequate Level
Missouri	Leader in Providing
Arkansas	Adequate Level
Illinois	Few, if any
OVERALL	RELATIVELY HIGH LEVEL

In total, 159 employees provided 1,547 hours of community development services to 134 different organizations (including 141 hours provided to an Arkansas organization outside of the bank’s assessment areas). Overall, this level of community development services is in line with the bank’s performance at the previous evaluation. However, consideration was given to the impact of the pandemic in 2020 on the bank’s ability to provide community development service activities. Consequently, declines in the level of community development service activities in certain assessment areas did not necessarily have a negative impact on the bank’s performance if these declines were attributable to the impacts of the pandemic.

FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

Based on findings from the Consumer Affairs examination, including a fair lending analysis performed under Regulation B – Equal Credit Opportunity and 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.

CAPE GIRARDEAU, MISSOURI-ILLINOIS MULTISTATE MSA³ (Full-Scope Review)

CRA RATING FOR CAPE GIRARDEAU MSA:

The Lending Test is rated:

The Investment Test is rated:

The Service Test is rated:

SATISFACTORY

Low Satisfactory

Needs to Improve

High Satisfactory

Factors supporting the ratings for the Cape Girardeau assessment area include:

- The bank's lending levels reflect adequate responsiveness to the credit needs of the Cape Girardeau 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 Cape Girardeau assessment area.
- The bank makes a relatively high level of community development loans throughout the Cape Girardeau assessment area.
- The bank makes a poor level of qualified community development investments and grants and is rarely in a leadership position in the Cape Girardeau assessment area.
- Delivery systems are readily accessible to geographies and individuals of different income levels in the Cape Girardeau assessment area. 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 the bank's 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 Cape Girardeau assessment area are consistent with the overall CRA examination scope presented in the *Institution, Scope of Examination* section.

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

³ This rating reflects performance within the multistate MSA. The statewide evaluation of Missouri and Illinois is adjusted and does not reflect performance in the portions of each state contained in the Cape Girardeau assessment area.

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 CAPE GIRARDEAU ASSESSMENT AREA

Bank Structure

As shown in the table below, the bank operates five (10.2 percent) of its total branches in the Cape Girardeau assessment area.

Branch Locations by Census Tract Income Level			
Low-Income	Moderate-Income	Middle-Income	Upper-Income
1	1	3	0

Three branches are on the Missouri side of the assessment area, and the remaining two branches are in Illinois. During this review period, the bank did not open or close any branches in this assessment area. Based on this branch network and other service delivery systems, the bank is adequately positioned to deliver financial services to the entirety of the assessment area.

General Demographics

The bank’s assessment area is composed of Cape Girardeau County in Missouri and Alexander County in Illinois. These counties represent two of the three counties that make up the Cape Girardeau, Missouri-Illinois multistate MSA. The majority of the assessment area’s population (86,950) is concentrated in Cape Girardeau County, Missouri (81,710), and a much smaller portion of the assessment area population is within the more rural Alexander County (5,240) on the Illinois side. The assessment area is also home to Southeast Missouri State University, a public, four-year higher education institution. The banking industry in the Cape Girardeau assessment area is competitive, with 15 FDIC-insured depository institutions operating 40 branches throughout the assessment area. Of these institutions, Southern Bank ranks fourth with 8.9 percent of the deposit market share. Deposits held in branches in the Cape Girardeau assessment area represent 10.6 percent of total bank deposits.

Competition for HMDA and CRA loans in the assessment area is strong. An analysis of 2022 HMDA-reportable loans shows that 159 financial institutions had loan activity in the assessment area, of which the bank ranked fifth with 4.4 percent of total HMDA loans. The bank ranked eighth out of 55 institutions with CRA loan activity in the assessment area, accounting for 6.9 percent of total CRA loan activity.

The assessment area credit needs include a blend of consumer, commercial, and agricultural loan products. Additionally, the community contact familiar with the assessment area pointed to a need for flexible loans for new small businesses and financial literacy programs. Down payment assistance and low down payment 1–4 family residential real estate loans are also a need to make homeownership affordable for more assessment area families. Finally, as a midsize city with ample

public and private participation in local community development activities, the assessment area offers ample opportunity for community development involvement by banks.

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	8.7%	431	2.2%
Moderate	4	17.4%	1,950	9.7%
Middle	13	56.5%	11,606	57.9%
Upper	4	17.4%	6,065	30.3%
TOTAL	23	100%	20,052	100%

As shown in the table above, 26.1 percent of census tracts in the assessment area are designated as LMI, while 11.9 percent of assessment area families reside within those tracts. Additionally, assessment area demographics indicate that 11.2 percent of total owner-occupied housing units are located in LMI census tracts. Both low-income tracts and one of the moderate-income tracts are in the Alexander County, Illinois portion of the assessment area, with the remaining three moderate-income tracts located in the city of Cape Girardeau along the Mississippi River.

Based on 2020 ACS data, the median family income for the assessment area was \$68,068. This income figure was lower than the median family income for the states of Missouri (\$72,834) and Illinois (\$86,251) as a whole. Additionally, the median family income for the Alexander County, Illinois portion of the assessment area is much lower at \$45,591. The following table displays the distribution of assessment area families by income level compared to the states of Missouri and Illinois as a whole.

Family Population by Income Level						
	Assessment Area		Missouri		Illinois	
Low	3,650	18.2%	317,471	20.5%	696,043	22.3%
Moderate	3,855	19.2%	285,869	18.4%	532,206	17.1%
Middle	4,436	22.1%	333,130	21.5%	621,096	19.9%
Upper	8,111	40.5%	614,586	39.6%	1,267,070	40.7%
TOTAL	20,052	100%	1,551,056	100%	3,116,415	100%

When compared with the data in the first table in this section, a higher percentage of families in the assessment area are LMI (37.4 percent) than reside in LMI census tracts (11.9 percent). The distribution of families by income level in the assessment area is closely aligned with the states of Missouri and Illinois overall. The percentage of families below the poverty level in the assessment area (9.0 percent) is in line with Missouri (8.9 percent) and Illinois (8.5 percent) overall. However, poverty conditions are much worse in the Alexander County, Illinois portion of the assessment area, where 21.5 percent of families are below the poverty level. Therefore, considering income

levels and family demographics, the assessment area is similarly affluent to Missouri and Illinois as a whole, with the exception of Alexander County, which is much less affluent.

Housing Demographics

The following table displays housing demographics for the assessment area, the state of Missouri, and the state of Illinois. While statewide figures for Illinois are included for reference, these figures are driven largely by the city of Chicago, which is not representative of the housing demographics in the Illinois portion of the bank’s assessment area and the surrounding areas of Illinois in which housing is generally more affordable than the statewide figures would indicate.

Housing Demographics				
Dataset	Median Housing Value	Affordability Ratio	Median Gross Rent (monthly)	Renters Cost Burden
Assessment Area	\$157,011	33.4%	\$786	40.9%
Missouri	\$163,600	35.0%	\$843	40.9%
Illinois	\$202,100	33.9%	\$1,038	43.7%

While median housing values and rental costs varied between the assessment area, Missouri, and Illinois, lower income levels in the assessment area make housing slightly less affordable than in Illinois and even more so in Missouri, as evidenced by the affordability ratio. Based on additional housing demographics, such as the median age of housing stock, rental costs relative to income, and information gained from a community contact, overall affordability in the assessment area remains similar to that of statewide Missouri and Illinois. However, housing costs are significantly lower in the Alexander County portion of the assessment area, where the affordability ratio is much higher at 61.9 percent, driven by a much lower median housing value of \$56,100. Nonetheless, considering the high poverty rate in Alexander County, homeownership is likely out of reach for many LMI individuals and families. Finally, the community contact indicated an overall lack of affordable housing, specifically for LMI individuals in the assessment area.

Industry and Employment Demographics

The Cape Girardeau assessment area supports a diverse business community. BLS industry demographics indicate that there are 42,008 paid employees in the assessment area, with the three largest industries by number of paid employees being healthcare and social assistance (22.4 percent), retail trade (14.4 percent), and government (14.2 percent). The assessment area also supports a strong small business sector, with 89.0 percent of assessment area businesses having annual revenues of \$1 million or less.

The table below details unemployment data from the BLS (not seasonally adjusted) for the assessment area compared to Missouri and Illinois.

Unemployment Levels for the Assessment Area			
Time Period (Annual Average)	Assessment Area	Missouri	Illinois
2020	5.3%	6.1%	9.2%
2021	3.8%	4.4%	6.1%
2022 Year to Date (YTD) (January–August)	2.9%	3.1%	4.8%

As shown in the table above, unemployment levels in the assessment area were consistently below the state of Missouri and significantly below the state of Illinois during the review period. Both the assessment area and the state of Missouri have returned to pre-pandemic unemployment levels, while the state of Illinois remains slightly elevated. Within the assessment area, unemployment levels were significantly higher in Alexander County, Illinois, than in Cape Girardeau County, Missouri, throughout the period, with the highest of the annual average rates at 10.4 percent in 2020.

Community Contact Information

For the Cape Girardeau assessment area, one community contact interview was used as part of this evaluation with an individual familiar with local economic conditions.

The community contact categorized the local economy as very strong and stable, specifically on the Missouri side of the assessment area, but notes that the Illinois side has unique and specific economic challenges. Cape Girardeau is a college town, with a significant volume of rental units for students. However, for the non-student LMI population, there is not enough available affordable housing to meet demand. This, combined with rising interest rates, puts homeownership out of reach for many LMI residents. The contact noted a friendly environment for small businesses and start-ups, with primary barriers being access to space and a sustainable workforce. They also stated that the area has seen a decline in the 25–40-year-old workforce population, as many of these individuals leave to seek better opportunities in larger cities. The contact described the local banking environment as competitive and responsive, with most local banks being very involved in the community. The contact noted that banks can continue to encourage a start-up culture as well as offer financial literacy programs.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE CAPE GIRARDEAU ASSESSMENT AREA

LENDING TEST

The bank’s Lending Test performance in the Cape Girardeau assessment area is rated low satisfactory. The following table displays the bank’s performance under the Lending Test in the Cape Girardeau assessment area.

Lending Test Summary	
Lending Activity	Adequate
Borrower Distribution	Adequate
Geographic Distribution	Adequate
Community Development Loans	Relatively High Level
LENDING TEST RATING	LOW SATISFACTORY

Lending Activity

The following table displays the bank’s combined 2021 and 2022 lending volume in the Cape Girardeau assessment area by number and dollar volume.

Summary of Lending Activity January 1, 2021 through December 31, 2022				
Loan Type	#	%	\$(000s)	%
Home Improvement	22	4.2%	1,719	2.4%
Home Purchase	88	16.6%	17,310	24.0%
Multifamily Housing	17	3.2%	7,072	9.8%
Refinancing	72	13.6%	11,741	16.3%
Other Purpose Line of Credit (LOC)	6	1.1%	674	0.9%
Other Purpose Closed/Exempt	6	1.1%	1,029	1.4%
Total HMDA	211	39.9%	39,545	54.9%
Small Business	318	60.1%	32,448	45.1%
TOTAL LOANS	529	100.0%	71,993	100.0%

Loans made in the Cape Girardeau assessment area represent 6.9 percent of total 2021 and 2022 HMDA and small business loans by number and 8.4 percent by dollar amount of the total loans in this evaluation made within the bank’s combined assessment areas. These percentages are below but reasonably close to the percentage of branches (10.2 percent) in this assessment area, as well as the percentage of total bank deposits (10.6 percent) and the bank’s deposit market share in this assessment area (8.9 percent). Therefore, the bank’s lending activity reflects adequate responsiveness to the credit needs of the Cape Girardeau assessment area.

Loan Distribution by Borrower's Profile

The bank's overall loan distribution by borrower's profile is adequate.

HMDA Lending

Overall, the bank's borrower distribution of HMDA loans is poor.

In 2021, the bank originated 5.6 percent of its HMDA loans to low-income borrowers, which was in line with aggregate lending levels (5.1 percent) yet significantly below the demographic figure (21.1 percent), reflecting adequate performance. HMDA lending to low-income borrowers decreased in 2022 (3.8 percent) and was below aggregate lending levels (9.0 percent) and the demographic figure (18.2 percent), reflecting poor performance.

The bank made 9.3 percent of its HMDA loans to moderate-income borrowers in 2021, reflecting poor performance when compared to peer institutions in the assessment area (15.6 percent) and demographic levels (16.4 percent). While the bank's performance improved in 2022 (11.5 percent), the bank's performance was again below aggregate lending levels (19.2 percent) and the demographic level (19.2 percent) and is considered poor.

Small Business Lending

The bank's record of lending to businesses of different sizes is good overall.

The bank originated 89.6 percent of its small business loans to businesses with annual revenues of \$1 million or less in 2021; this performance is considered excellent, as it exceeds both aggregate lending levels (55.4 percent) and the demographic figure (88.9 percent). Lending to businesses with annual revenues of \$1 million or less was slightly lower in 2022 (82.2 percent) but remained above aggregate lending levels (58.7 percent) while falling slightly below the demographic level, reflecting good performance.

Geographic Distribution of Loans

The bank's geographic distribution of loans is adequate.

HMDA Lending

The overall distribution of HMDA loans by geography income level is good.

In 2021, the bank originated 2.8 percent of its HMDA loans in low-income geographies, as compared to 0.6 percent by peer institutions in the assessment area and a demographic level of 3.7 percent, reflecting good performance. The bank's HMDA lending in low-income geographies in 2022 (2.9 percent) is also considered good, as the bank's performance exceeded aggregate lenders (0.3 percent) and was in line with demographic levels (3.1 percent).

In 2021, the bank's percentage of lending in moderate-income geographies (8.4 percent) exceeded that of peer institutions (5.7 percent) and was below demographic levels (12.5 percent), reflecting good performance. Bank performance improved in 2022 to 13.5 percent, which exceeded both aggregate lending (8.2 percent) and demographic (8.1 percent) levels, demonstrating excellent performance.

Small Business Lending

The bank's record of lending to small businesses in LMI geographies is adequate overall.

The bank made 1.9 percent of its 2021 small business loans in low-income geographies, which is considered poor when compared to aggregate lending levels (3.7 percent) and the demographic figure (4.5 percent). Small business lending in low-income geographies in 2022 (0.9 percent) is adequate when compared with aggregate lending levels (0.8 percent) and the demographic figure (2.0 percent).

Small business lending in moderate-income census tracts in 2021 is excellent. The bank originated 20.4 percent of its small business loans in moderate-income census tracts, which was significantly higher than peer institutions in the assessment area (11.4 percent) and the demographic figure (12.4 percent). Performance in 2022 was adequate, as the bank's lending in moderate-income geographies (5.6 percent) was slightly below aggregate lending levels (7.5 percent) and the demographic figure (8.1 percent).

An analysis of the dispersion of both loan products throughout the assessment area did not reveal evidence of conspicuous lending gaps in LMI geographies. In fact, the bank had lending in all census tracts for both years reviewed. This dispersion supports the conclusion that the geographic distribution of loans is adequate overall.

Community Development Lending Activity

The bank makes a relatively high level of community development loans in the Cape Girardeau assessment area. During the review period, the bank made 29 community development loans totaling \$25.4 million. These community development loans supported various community development purposes, including affordable housing (7), economic development (3), community service (4), and revitalization and stabilization of a moderate-income census tract (15). Significant loans include a \$15.0 million economic development loan to construct a hotel that will create 30 full-time jobs for LMI individuals upon completion, a \$3.0 million line of credit to a local business with a majority of employees being LMI, and a \$1.7 million loan to fund final construction costs of an affordable apartment complex, a need specifically mentioned by the community contact.

INVESTMENT TEST

The bank’s Investment Test performance in the Cape Girardeau assessment area is rated needs to improve. The bank made a poor level of qualified community development investments and grants in the assessment area and was rarely in a leadership position. The bank made no investments in the assessment area during the review period and 36 donations totaling \$8,601; both were significantly below performance at the prior examination and market peers. Donations were made to various community service organizations and schools with a majority of students qualifying for free and reduced lunch.

SERVICE TEST

The bank’s performance under the Service Test in the Cape Girardeau assessment area is rated high satisfactory. The following table displays the bank’s performance under the Service Test.

Service Test Summary	
Accessibility of Delivery Systems	Readily Accessible
Changes in Branch Locations	Not Adversely Affected
Reasonableness of Business Hours and Services	Do Not Vary in a Way That Inconveniences
Community Development Services	Adequate Level
SERVICE TEST RATING	HIGH SATISFACTORY

Accessibility of Delivery Systems

The bank operates five branches in the Cape Girardeau assessment area. 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	1	1	3	0	0	5
	20.0%	20.0%	60.0%	0.0%	0.0%	100%
Census Tracts	8.7%	17.4%	56.5%	17.4%	0.0%	100%
Household Population	2.8%	12.9%	56.8%	27.5%	0.0%	100%

Based on data in the preceding table, the bank operates 40.0 percent of its assessment area branches in LMI census tracts. This distribution is above the percentage of assessment area census tracts that are LMI (26.1 percent) and in line with the household population in LMI census tracts (39.6 percent). The bank also operates two branches near LMI census tracts that are accessible to residents of those tracts. Therefore, the bank’s service delivery systems are readily accessible to individuals and geographies of different income levels.

Changes in Branch Locations

During the review period, the bank did not open or close any branches in the assessment area. Thus, accessibility, particularly to LMI individuals, was not adversely affected by branching changes.

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. The bank's branches in the assessment area generally operate from 8:30 a.m. to 4 p.m., Monday through Friday, with all branch locations operating drive-through facilities with extended hours during the week and two offering Saturday drive-through hours (including one in a low-income census tract). Three branches include a cash-dispensing-only ATM; one operates an ITM with extended hours, and one operates a full-service ATM that is ITM capable but not yet turned on. Finally, loan officers are on site at each location except for the "appointment-only" branch, but applications can be taken here by the branch manager and/or personal banker.

Community Development Services

The bank provides an adequate level of community development services in the assessment area. During the review period, 18 bank employees provided 101 hours of community development services to 11 different organizations in the Cape Girardeau assessment area. These community development services provided financial literacy lessons at local elementary schools where the majority of students qualified for free and reduced lunch.

MISSOURI

CRA RATING FOR MISSOURI:

The Lending Test is rated:

The Investment Test is rated:

The Service Test is rated:

OUTSTANDING

High Satisfactory

Outstanding

Outstanding

The major factors supporting the rating for the state of Missouri include the following:

- The bank's lending levels reflect excellent responsiveness to the credit needs of its assessment areas.
- The distribution of loans by borrower's income/revenue profile reflects good penetration among customers of different income levels and businesses of different sizes.
- The geographic distribution of loans reflects good penetration throughout the assessment areas.
- The bank is a leader in making community development loans.
- The bank makes an excellent level of qualified community development investments and grants and is often in the leadership position.
- Service delivery systems are accessible to the bank's assessment areas, and the bank's record of opening and closing branches has improved the accessibility of its service delivery systems. Business hours and services do not vary in a way that inconveniences certain portions of its assessment areas, particularly in LMI geographies.
- The bank is a leader in providing community development services throughout the Missouri assessment areas.

SCOPE OF EXAMINATION

Scoping considerations applicable to the review of Missouri assessment areas are consistent with the overall CRA examination scope as presented in the *Institution, Scope of Examination* section.

The bank operates in eight assessment areas throughout Missouri, located in four MSAs and four noncontiguous nonMSA portions of the state. However, due to recent acquisitions, as noted previously, the Columbia, St. Louis, and St. Joseph, Missouri MSA assessment areas, along with the nonMSA assessment areas in Northcentral Missouri and Nodaway County, Missouri, are not included in this evaluation. Performance in the Poplar Bluff assessment area was reviewed under full-scope procedures and drives the overall state ratings.

To augment the evaluation of the full-scope review assessment areas in Missouri, two community contact interviews were referenced. These interviews were used to ascertain specific community credit needs and provided context with which to evaluate the bank's responsiveness to these needs.

Details from these interviews are included in the *Description of Institution's Operations* sections, as applicable to the assessment areas in which the community contacts were made.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN MISSOURI

The following table gives additional detail regarding the bank's operations within Missouri.

Assessment Area	Offices		Deposits As of June 30, 2022		Review Procedures
	#	%	\$	%	
Poplar Bluff	23	65.7%	\$1,217,974	60.9%	Full-Scope
Springfield	11	31.4%	\$732,449	36.6%	Limited-Scope
Phelps County	1	2.9%	\$48,310	2.4%	Limited-Scope
TOTAL	35	100%	\$1,998,733	100%	1 Full-Scope

The bank operates 35 branches (71.4 percent of total branches) throughout the three reviewed CRA assessment areas in the state of Missouri. Total deposits in these assessment areas total \$2.0 billion, which represents 75.8 percent of total bank deposits. Most of the branches and deposits in Missouri are in the Poplar Bluff assessment area. During the review period, the bank closed one branch and opened two branches throughout Missouri. Of the new branches, one is a de novo bank branch, and the other is the result of an acquisition. The acquired branch is in Phelps County, which resulted in this county becoming a new assessment area. In addition to its branches, the bank operates one stand-alone ATM in the Poplar Bluff assessment area.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN MISSOURI

LENDING TEST

The bank’s performance under the Lending Test in Missouri is rated high satisfactory. The rating reflects performance under the following criteria applicable to large banks.

Lending Test Summary	
Lending Activity	Excellent
Borrower Distribution	Good
Geographic Distribution	Good
Community Development Loans	Leader in Making
LENDING TEST RATING	HIGH SATISFACTORY

Lending Activity

Overall, lending levels reflect excellent responsiveness to the credit needs of the bank’s full-scope review assessment area. Additional lending activity details are discussed later for each assessment area reviewed under full-scope procedures. The tables below display the bank’s lending activity performance by assessment area.

Full-Scope Assessment Areas	Lending Activity
Poplar Bluff	Excellent
OVERALL	EXCELLENT

Limited-Scope Assessment Areas	Lending Activity
Springfield	Below
Phelps County	Below

Borrower and Geographic Distribution

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

Full-Scope Assessment Areas	Loan Distribution by Borrower’s Profile
Poplar Bluff	Good
OVERALL	GOOD

Limited-Scope Assessment Areas	Loan Distribution by Borrower’s Profile
Springfield	Consistent
Phelps County	Consistent

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

Full-Scope Assessment Areas	Geographic Distribution of Loans
Poplar Bluff	Good
OVERALL	GOOD

Limited-Scope Assessment Areas	Geographic Distribution of Loans
Springfield	Consistent
Phelps County	Consistent

Community Development Lending Activity

Overall, the bank is a leader in making community development loans, as noted in the following tables.

Full-Scope Assessment Areas	Community Development Lending
Poplar Bluff	Leader in Making
OVERALL	Leader in Making

Limited-Scope Assessment Areas	Community Development Lending
Springfield	Consistent
Phelps County	Below

During the review period, the bank originated or renewed 70 qualifying community development loans inside its assessment areas, totaling \$123.2 million. Moreover, the bank is a leader in making community development loans in the Poplar Bluff assessment area, which carries the most weight and, therefore, supports that the bank is a leader in community development lending in the state of Missouri. Additionally, the bank’s community development lending activity included an additional six PPP loans totaling \$10.8 million that were deemed responsive to area community development needs and positively affected the bank’s overall rating. Finally, one additional loan was made in the broader state area totaling \$1.2 million.

INVESTMENT TEST

The bank’s performance under the Investment Test is rated outstanding, driven by the performance in the Poplar Bluff assessment area. Overall, the bank made an excellent level of qualified community development investments and grants. The investments and grants exhibit excellent responsiveness to credit and community development needs, and the bank is often in a leadership position. The bank makes rare use of innovative and/or complex investments to support community development initiatives. The following tables display investment and grant activity performance for each assessment area.

Full-Scope Assessment Areas	Investment and Grant Activity
Poplar Bluff	Excellent Level
OVERALL	EXCELLENT LEVEL

Limited-Scope Assessment Areas	Investment and Grant Activity
Springfield	Below
Phelps County	Below

During the review period, the bank made 25 new investments totaling \$10.9 million. In addition, the bank made 257 donations totaling \$60,490. The bank’s investment activity consisted of municipal bonds benefiting schools with the majority of students qualifying for free and reduced lunch.

SERVICE TEST

The bank’s performance under the Service Test is rated outstanding based on the criteria shown in the table below.

Service Test Summary	
Accessibility of Delivery Systems	Accessible
Changes in Branch Locations	Improved Access
Reasonableness of Business Hours and Services	Do Not Vary in a Way That Inconveniences
Community Development Services	Leader in Providing
SERVICE TEST RATING	OUTSTANDING

Accessibility of Delivery Systems

The bank’s delivery systems are accessible to the geographies and individuals of different income levels, as shown in the following tables.

Full-Scope Assessment Areas	Accessibility of Delivery Systems
Poplar Bluff	Accessible
OVERALL	ACCESSIBLE

Limited-Scope Assessment Areas	Accessibility of Delivery Systems
Springfield	Consistent
Phelps County	Consistent

The bank currently operates 8 of its 35 branches (22.9 percent) in LMI geographies. These branches are in the Poplar Bluff assessment area. In addition to branch locations, consideration was also given to availability of alternative delivery systems, such as online and mobile banking.

Changes in Branch Locations

The bank’s record of opening and closing branches improved the accessibility of the bank’s delivery systems, particularly to LMI geographies and individuals.

Full-Scope Assessment Areas	Changes in Branch Locations
Poplar Bluff	Improved Access
OVERALL	IMPROVED ACCESS

Limited-Scope Assessment Areas	Changes in Branch Locations
Springfield	Below
Phelps County	Below

Reasonableness of Business Hours and Services in Meeting Assessment Area Needs

The bank’s hours and services do not vary in a way that inconveniences certain portions of its assessment areas, particularly LMI geographies or individuals. The bank’s branch locations are generally open between 8 a.m. and 5 p.m., with many locations offering extended hours and drive-through services. Some of the bank’s locations also offer Saturday hours from 9 a.m. to noon or Saturday drive-through hours. The bank also operates ITMs throughout its Poplar Bluff assessment area branches, which offer extended hours. While the bank’s hours vary slightly between assessment areas, they do not vary in a way that inconveniences certain portions of its assessment areas. The bank offers the same suite of products throughout its entire branch network.

Full-Scope Assessment Areas	Reasonableness of Business Hours and Services
Poplar Bluff	Do Not Vary in a Way That Inconveniences
OVERALL	DO NOT VARY IN A WAY THAT INCONVENIENCES

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

Community Development Services

The bank is a leader in providing community development services, as shown below.

Full-Scope Assessment Areas	Community Development Services
Poplar Bluff	Leader in Providing
OVERALL	LEADER IN PROVIDING

Limited-Scope Assessment Areas	Community Development Services
Springfield	Consistent
Phelps County	Below

In total, 114 employees provided 1,098 hours of community development services to 98 different organizations. Overall, this level of community development services is in line with the bank’s performance at the previous evaluation. However, consideration was given to the impact of the pandemic in 2020 on the bank’s ability to provide community development service activities. Consequently, declines in the level of community development service activities in certain assessment areas did not necessarily have a negative impact on the bank’s performance if these declines were attributable to the impacts of the pandemic.

POPLAR BLUFF, MISSOURI NONMSA

(Full-Scope Review)

DESCRIPTION OF INSTITUTION’S OPERATIONS IN THE POPLAR BLUFF ASSESSMENT AREA

Bank Structure

As shown in the table below, the bank operates 23 (46.9 percent) of its total branches in the Poplar Bluff assessment area.

Branch Locations by Census Tract Income Level			
Low-Income	Moderate-Income	Middle-Income	Upper-Income
0	8	12	3

During the review period, the bank opened a de novo branch in this assessment area in Howell County in September 2021. The bank also closed one branch during the review period in New Madrid County. Based on the bank’s branch network and other service delivery systems, the bank is positioned to deliver financial services to the entire assessment area.

General Demographics

The Poplar Bluff assessment area includes ten contiguous counties in southeastern Missouri, and it has a total population of 230,421, with most of the population in Butler, Howell, and Scott counties. A breakdown by county is reflected in the table below.

County	Population
Butler	42,130
Carter	5,202
Dunklin	28,283
Howell	39,750
Mississippi	12,577
New Madrid	16,434
Oregon	8,635
Ripley	10,679
Scott	38,059
Stoddard	28,672
Assessment Area	230,421

The assessment area includes rural areas, small and midsize towns, and large areas of forest, including parts of Mark Twain National Forest. Butler County is also home to Three Rivers College and the Lake Wappapello recreational area. In total, 32 FDIC-insured depository institutions operate 117 branches throughout the assessment area. Southern Bank is the market leader in the assessment area by deposit market share (18.0 percent) and total branches. Deposits

held in the Poplar Bluff assessment area represent 46.2 percent of total bank deposits.

In line with its extensive branch presence, the bank also plays an important role in meeting the credit needs of the assessment area. An analysis of 2022 HMDA-reportable loans shows that there were 228 entities with lending activity in the assessment area, of which Southern Bank ranked first with 13.7 percent of all HMDA lending activity. Similarly, the bank ranked first out of 91 institutions with CRA lending activity in the assessment area with 27.7 percent of all CRA lending activity.

The assessment area credit needs include a blend of consumer, commercial, and agricultural loan products. Additionally, community contacts familiar with the assessment area pointed to a need for affordable home loans and government-guaranteed farm loans. Opportunities exist for banks to partner with local community development and government organizations.

Income and Wealth Demographics

The following table summarizes the distribution of assessment area 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	2.9%	1,163	1.9%
Moderate	23	32.9%	19,654	31.5%
Middle	40	57.1%	36,836	59.1%
Upper	5	7.1%	4,652	7.5%
Unknown	0	0.0%	0	0.0%
TOTAL	70	100%	62,305	100%

As shown above, 35.8 percent of the census tracts in the assessment area are LMI geographies, with 33.4 percent of the family population residing in these tracts. These LMI tracts are spread throughout the assessment area, apart from Carter, Stoddard, and Scott counties, which are composed almost entirely of middle- and upper-income tracts. Most of the assessment area census tracts and family population are middle-income. Despite being middle-income geographies, many of these census tracts were designated as distressed, underserved, or both during the review period, as detailed below.

- There are 16 census tracts designated as distressed due to poverty in Butler, Carter, Dunklin, Oregon, and Ripley counties.
- There are two census tracts designated as underserved due to their remote rural location in Carter County; two underserved census tracts are located in Ripley County, and one is in Oregon County.

Based on 2020 ACS data, the median family income for the assessment area was \$50,246. At the same time, the median family income for all of nonMSA Missouri was \$56,957. More recently,

the FFIEC estimates the 2021 and 2022 median family income for nonMSA Missouri to be \$55,700 and \$63,500, respectively. The following table displays population percentages of assessment area families by income level compared to the nonMSA Missouri family populations.

Family Population by Income Level				
	Assessment Area		NonMSA Missouri	
Low	16,041	25.8%	79,356	20.2%
Moderate	11,957	19.2%	71,657	18.2%
Middle	12,481	20.0%	82,407	21.0%
Upper	21,826	35.0%	159,994	40.7%
TOTAL	62,305	100%	393,414	100%

As shown in the table above, 45.0 percent of families within the assessment area were considered LMI, which is above the LMI family percentage of 38.4 percent in all of nonMSA Missouri. In addition, the percentage of families living below the poverty level in the assessment area (16.2 percent) falls above the level in nonMSA Missouri (12.1 percent). Considering these factors, the assessment area appears less affluent than nonMSA Missouri as a whole.

Housing Demographics

The following table displays housing demographics for the assessment area and the state of Missouri.

Housing Demographics				
Dataset	Median Housing Value	Affordability Ratio	Median Gross Rent (monthly)	Renters Cost Burden
Assessment Area	\$100,758	40.5%	\$645	39.2%
NonMSA Missouri	\$119,721	38.0%	\$668	36.5%

Based on the data in the table above, homeownership is more affordable in the assessment area than in nonMSA Missouri as a whole. Within the assessment area, homeownership is least affordable in Carter County based on an affordability ratio of 31.2, while New Madrid and Dunklin counties are comparatively more affordable, with ratios of 52.0 and 48.4, respectively. In addition, while rents are lower in the assessment area than nonMSA Missouri as a whole, more renters' housing costs exceed 30 percent of their income in the assessment area (39.2 percent) than in statewide nonMSA Missouri (36.5 percent). Finally, community contacts indicated that many younger residents are unable to afford home loans and that while some subsidized housing is available in the assessment area, waitlists can be long.

Industry and Employment Demographics

The assessment area supports a diverse business community, including a strong small business sector. BLS industry demographics indicate that there are 86,766 paid employees in the assessment area. By percentage of employees, the three largest job categories in the assessment area are government (16.7 percent), manufacturing (14.7 percent), and retail trade (13.3 percent). Additionally, based on Dun & Bradstreet data, 89.1 percent of all businesses in the assessment area have gross incomes of less than \$1 million, with over 7,000 small businesses meeting this

criterion.

The table below details BLS unemployment data (not seasonally adjusted), for each county in the assessment area, the assessment area as a whole, and all of nonMSA Missouri.

Unemployment Levels			
Dataset	Time Period (Annual Average)		
	2020	2021	2022 YTD (January–August)
Butler County	6.2%	4.7%	3.5%
Carter County	6.5%	5.2%	4.3%
Dunklin County	7.3%	6.1%	5.0%
Howell County	6.7%	4.8%	3.5%
Mississippi County	5.3%	4.7%	3.8%
New Madrid County	5.8%	4.8%	3.7%
Oregon County	6.8%	5.3%	3.8%
Ripley County	7.8%	5.5%	4.0%
Scott County	5.3%	3.9%	2.9%
Stoddard County	5.8%	4.5%	3.4%
Assessment Area	6.2%	4.8%	3.6%
NonMSA Missouri	6.1%	4.4%	3.4%

As shown in the table above, unemployment rates in the assessment area were slightly higher than statewide nonMSA Missouri figures over the review period. Unemployment rates were highest in Dunklin and Ripley counties and lowest in Scott County over the period. Additionally, both the assessment area and statewide nonMSA Missouri saw their unemployment rates increase in 2020, which was likely a result of COVID-19-related disruption of local and state economies. However, current unemployment rates for the assessment area and all of nonMSA Missouri are below pre-pandemic levels.

Community Contact Information

For the Poplar Bluff assessment area, two community contact interviews were referenced as part of this evaluation. One interview was with an individual specializing in small farm development, and one was with an individual working for a community services agency.

The community contact interviewees categorized the local economy as varied, with larger regional towns, like Poplar Bluff, doing well, while more rural counties not located near significant population centers are struggling. Agriculture and manufacturing are prominent in the area and include the expansion of one major food processing plant and the continued operation of another in Stoddard County, along with a new industrial plant opening in New Madrid County. Rural areas were historically comprised of small family farms, but many of these have been bought and consolidated into larger corporate farming operations. Both contacts noted that the general banking needs of the assessment area are being met by local financial institutions. Barriers to homeownership include the high cost of home loans, with current interest rates and terms pricing some potential buyers out of the market. Credit barriers for remaining small farms in the area include poor credit histories and a lack of flexible farm loans.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE POPLAR BLUFF ASSESSMENT AREA

LENDING TEST

The following table displays the bank’s performance under the Lending Test in the Poplar Bluff assessment area.

Lending Test Summary	
Lending Activity	Excellent
Borrower Distribution	Good
Geographic Distribution	Good
Community Development Loans	Leader in Making

Lending Activity

The following table displays the combined 2021 and 2022 lending volume by number and dollar volume.

Summary of Lending Activity January 1, 2021 through December 31, 2022				
Loan Type	#	%	\$(000s)	%
Home Improvement	117	3.0%	6,247	1.7%
Home Purchase	716	18.3%	98,105	27.1%
Multifamily Housing	26	0.7%	8,303	2.3%
Refinancing	413	10.5%	56,991	15.8%
Other Purpose LOC	63	1.6%	3,745	1.0%
Other Purpose Closed/Exempt	36	0.9%	4,003	1.1%
Total HMDA	1,371	35.0%	177,394	49.1%
Small Business	2,547	65.0%	184,046	50.9%
TOTAL LOANS	3,918	100.0%	361,440	100.0%

The bank’s lending activity in the assessment area represents 50.9 percent of total 2021 and 2022 HMDA and CRA loans by number and 40.2 percent by dollar amount. By comparison, the bank operates 46.9 percent of its total branches and holds 46.2 percent of total bank deposits in the assessment area. In 2022, the bank ranked first out of 228 HMDA loan originators/purchasers and first out of 90 CRA loan originators/purchasers in the assessment area. Therefore, the bank’s lending activity levels reflect excellent responsiveness to the credit needs of the assessment area.

Loan Distribution by Borrower's Profile

Overall, the bank's loan distribution by borrower's profile is good in the Poplar Bluff assessment area.

HMDA Lending

Overall, the bank's loan distribution by borrower's profile for HMDA lending is adequate.

The distribution of HMDA loans to low-income borrowers is considered adequate in 2021 (5.2 percent), as the bank's performance is similar to the performance of peer institutions in the assessment area (5.7 percent) while below the demographic level (24.8 percent). The bank's performance in 2022 (7.1 percent) is also adequate, as it again is comparable to aggregate lenders (7.3 percent) and remains below demographic levels (25.7 percent).

The bank originated 16.9 percent of its HMDA loans to moderate-income borrowers in 2021, which is in line with aggregate lending levels (16.7 percent) and slightly below the percentage of families who are moderate income (19.1 percent) and reflects adequate performance. Similarly, the bank's level of lending to moderate-income borrowers in 2022 (16.1 percent) is in line with aggregate (19.3 percent) and demographic levels (19.2 percent) and, thus, is considered adequate.

Small Business

Overall, the overall distribution of small business loans by business revenue profile is excellent.

In 2021, the bank originated 88.7 percent of its small business loans to businesses with annual revenues of \$1 million or less, which substantially exceeded aggregate lending levels (65.4 percent) and was aligned with the demographic figure (89.0 percent), reflecting excellent performance. The bank's level of lending in 2022 was likewise excellent, as the percentage of small business loans to businesses with annual revenues of \$1 million or less (86.4 percent) again exceeded aggregate performance (62.3 percent) and approached the demographic figure (89.1 percent).

Geographic Distribution of Loans

In the bank's Poplar Bluff assessment area, there were no low-income census tracts in 2021 and therefore, performance conclusions for that year were based solely on the bank's performance in moderate-income census tracts. Following changes to census data released in 2022, two tracts were re-designated as low-income, and the bank's performance lending in those tracts was rated along with the bank's performance in moderate-income geographies.

Overall, the bank's geographic distribution of loans in the assessment area is good.

HMDA Lending

The bank's distribution of HMDA loans in LMI geographies is good overall.

In 2022, the bank's percentage of lending in low-income census tracts (0.3 percent) is adequate, as it is generally aligned with the aggregate level of lending (2.0 percent) and the demographic level (1.2 percent).

In 2021, the bank originated 22.4 percent of HMDA loans in moderate-income geographies in the assessment area, which was in line with aggregate performance (22.6 percent) and demographic levels (25.6 percent), reflecting adequate performance. In 2022, the percentage of HMDA loans in moderate-income geographies increased to 35.0 percent, which exceeded aggregate lending levels (27.9 percent) and the demographic figure (30.2 percent) and is considered excellent.

Small Business Lending

The bank's distribution of small business loans in LMI geographies is good overall.

The percentage of small business loans originated in low-income census tracts in 2022 (1.4 percent) was generally in line with the aggregate lending level (2.3 percent) and the demographic figure (2.7 percent); this reflects adequate performance in low-income geographies.

In 2021, the bank originated 24.4 percent of small business loans in moderate-income geographies, which is comparable to aggregate performance (27.1 percent) and slightly below the demographic level (33.1 percent), reflecting adequate performance. The bank made 33.1 percent of its small business loans in moderate-income geographies in 2022, which is above aggregate performance (29.5 percent) and equal to the demographic levels (33.1 percent), reflecting excellent performance.

An analysis of the dispersion of both loan products throughout the assessment area did not reveal evidence of conspicuous lending gaps in LMI geographies. In 2021 and 2022, the bank had loan activity in all assessment area census tracts. This dispersion supports the conclusion that the geographic distribution of loans is good overall.

Community Development Lending Activity

The bank is a leader in making community development loans in the Poplar Bluff assessment area. During the review period, the bank made 48 community development loans totaling \$84.1 million. These community development loans supported various community development purposes, including affordable housing (9), economic development (10), community service (3), and revitalization and stabilization of a moderate-income census tract (25). Among the more impactful loans is an \$8.6 million loan to finance a new justice center and courthouse in a middle-income distressed county; the existing courthouse was severely damaged by flooding. Additionally, a \$5.0 million line of credit was issued to a local lumber company located in a moderate-income geography in an enhanced enterprise zone, and a loan renewal was made for \$5.0 million to a local business located in a moderate-income geography employing a majority of LMI employees.

Lastly, the bank made six PPP loans totaling \$10.8 million, which helped stabilize LMI or distressed/underserved middle-income areas in this assessment area.

INVESTMENT TEST

The bank makes an excellent level of qualified community development investments and grants within the Poplar Bluff assessment area. During the review period, the bank made 21 investments totaling \$8.3 million in newly qualified investments. All of the investments were municipal bonds to improve assessment area schools with a majority of students coming from LMI families.

In addition to these investments, the bank also made 191 donations totaling \$42,781 to various organizations throughout the assessment area. These donations predominantly benefited school districts with a majority of students from LMI families and nonprofit organizations providing community services to LMI families.

SERVICE TEST

The following table displays the bank’s performance under the Service Test in the Poplar Bluff assessment area.

Service Test Summary	
Accessibility of Delivery Systems	Accessible
Changes in Branch Locations	Improved Accessibility
Reasonableness of Business Hours and Services	Do Not Vary in a Way That Inconveniences
Community Development Services	Leader in Making

Accessibility of Delivery Systems

The bank operates 23 branches in the Poplar Bluff assessment area. 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	8	12	3	0	23
	0.0%	34.8%	52.2%	13.0%	0.0%	100%
Census Tracts	2.9%	32.9%	57.1%	7.1%	0.0%	100%
Household Population	2.0%	32.5%	57.9%	7.6%	0.0%	100%

As shown in the previous table, 34.8 percent of the bank’s offices are in moderate-income geographies. This is in line with the percentage of LMI census tracts in the assessment area. An

additional five branches are located within one mile of the nearest LMI tract. Additionally, the bank offers online and mobile banking to all customers in the assessment area. As a result, the bank's service delivery systems are accessible in the assessment area.

Changes in Branch Locations

The bank opened an office in a moderate-income census tract in this assessment area during the review period and closed one branch in a middle-income geography. As a result, the bank's record of opening and closing offices in this assessment area has improved the accessibility of delivery systems to LMI geographies and LMI individuals.

Reasonableness of Business Hours and Services in Meeting Assessment Area Needs

Business hours and services 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 offer relatively consistent lobby and drive-through hours Monday through Friday during standard business hours, with most locations offering extended drive-through hours past 5 p.m. on Fridays. Of the branches located in moderate-income geographies, all have drive-through accessibility, and six have ITMs with extended hours from 7 a.m. to 7 p.m. Lastly, all offices in the assessment area offer the same deposit and loan products, and lenders are equally dispersed throughout the bank's branch locations in the assessment area.

Community Development Services

The bank is a leader in providing community development services in the assessment area. During the review period, 78 bank employees provided 991 community development service hours to 79 different organizations. These community development services included financial literacy and learn to save programs for children attending local schools with the majority of children qualifying for the free and reduced lunch program. Additionally, several employees provided expertise on the board of directors (board) for local community organizations with a community development purpose.

SPRINGFIELD, MISSOURI MSA

(Limited-Scope Review)

DESCRIPTION OF INSTITUTION’S OPERATIONS IN THE SPRINGFIELD ASSESSMENT AREA

Southern Bank operates 11 branches in this assessment area, which includes Christian, Greene, Stone, Taney, and Webster counties. The bank did not open or close any branches in this assessment area during the review period. The tables below detail key demographics relating to this assessment area.

Assessment Area Demographics by Geography Income Level						
Dataset	Low-	Moderate-	Middle-	Upper-	Unknown	TOTAL
Census Tracts	5	26	70	32	2	135
	3.7%	19.3%	51.9%	23.7%	1.5%	100%
Family Population	2,672	20,186	72,174	36,612	136	131,780
	2.0%	15.3%	54.8%	27.8%	0.1%	100%
Household Population	7,499	38,025	111,880	50,091	1,300	208,795
	3.6%	18.2%	53.6%	24.0%	0.6%	100%
Business Institutions	331	4,520	11,920	5,074	398	22,243
	1.5%	20.3%	53.6%	22.8%	1.8%	100%
Agricultural Institutions	1	36	271	105	2	415
	0.2%	8.7%	65.3%	25.3%	0.5%	100%

Assessment Area Demographics by Population Income Level					
Dataset	Low-	Moderate-	Middle-	Upper-	TOTAL
Family Population	24,033	24,563	29,126	54,058	131,780
	18.2%	18.6%	22.1%	41.0%	100%
Household Population	47,900	33,955	39,175	87,765	208,795
	22.9%	16.3%	18.8%	42.0%	100%

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE SPRINGFIELD ASSESSMENT AREA

LENDING TEST

Southern Bank’s overall lending performance in this assessment area is consistent with Lending Test performance in the state of Missouri, as displayed in the table below. For more detailed information related to Lending Test performance, see Appendix C.

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

During the review period, the bank made 28 community development loans totaling \$49.9 million. These loans qualified for a community development purpose of economic development (3), revitalization/stabilization of LMI geographies (13), affordable housing (11), and community services (1). Noteworthy loans included a \$7.2 million loan to purchase a 141-unit affordable apartment complex, an \$8.0 million line of credit to retain a business in a moderate-income geography enhanced enterprise zone, and a \$1.8 million loan to refinance a low-income housing tax credit-eligible 64-unit affordable senior living apartment complex.

INVESTMENT TEST

The bank’s investment test performance in this assessment area is below the bank’s overall performance in the state of Missouri. During the review period, the bank made four community development investments totaling \$2.7 million. Furthermore, 65 donations were made totaling \$17,563. This performance is below the excellent level of investments and grants made by the bank in the state of Missouri.

SERVICE TEST

The bank's Service Test performance in this assessment area is consistent with the service performance in the state of Missouri, as shown in the table below.

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

During the review period, 36 employees provided 107 service hours to 19 organizations.

PHELPS COUNTY, MISSOURI NONMSA

(Limited-Scope Review)

DESCRIPTION OF INSTITUTION’S OPERATIONS IN THE PHELPS COUNTY ASSESSMENT AREA

Southern Bank operates one branch in this assessment area, which includes all of Phelps County. The bank’s single branch was opened during the review period, creating a new assessment area for the bank. The tables below detail key demographics relating to this assessment area.

Assessment Area Demographics by Geography Income Level						
Dataset	Low-	Moderate-	Middle-	Upper-	Unknown	TOTAL
Census Tracts	1	2	6	3	0	12
	8.3%	16.7%	50.0%	25.0%	0.0%	100%
Family Population	118	1,080	6,659	3,498	0	11,355
	1.0%	9.5%	58.6%	30.8%	0.0%	100%
Household Population	398	3,199	9,614	5,002	0	18,213
	2.2%	17.6%	52.8%	27.5%	0.0%	100%
Business Institutions	65	256	1,099	416	0	1,836
	3.5%	13.9%	59.9%	22.7%	0.0%	100%
Agricultural Institutions	1	1	25	21	0	48
	2.1%	2.1%	52.1%	43.8%	0.0%	100%

Assessment Area Demographics by Population Income Level					
Dataset	Low-	Moderate-	Middle-	Upper-	TOTAL
Family Population	2,086	1,950	2,236	5,083	11,355
	18.4%	17.2%	19.7%	44.8%	100%
Household Population	4,868	2,516	3,307	7,522	18,213
	26.7%	13.8%	18.2%	41.3%	100%

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE PHELPS COUNTY ASSESSMENT AREA

LENDING TEST

Southern Bank’s overall lending performance in this assessment area is consistent with the Lending Test performance in the Poplar Bluff assessment area, as displayed in the table below. For more detailed information related to Lending Test performance, see Appendix C.

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

The bank did not originate any community development loans in the assessment area during the review period.

INVESTMENT TEST

The bank’s investment test performance in this assessment area is below the bank’s overall performance in the state of Missouri. During the review period, the bank made no community development investments and one donation of \$146. This performance is below the level of investments and grants made by the bank in the Poplar Bluff assessment area.

SERVICE TEST

The bank’s Service Test performance in this assessment area is below the service performance in the Poplar Bluff assessment area, as shown in the table below.

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

During the review period, the bank did not provide any community development services in the assessment area.

ARKANSAS

CRA RATING FOR ARKANSAS:

The Lending Test is rated:

The Investment Test is rated:

The Service Test is rated:

SATISFACTORY

High Satisfactory

Low Satisfactory

Low Satisfactory

The major factors supporting the rating for the state of Arkansas include the following:

- The bank's lending levels reflect adequate responsiveness to the credit needs of its assessment areas.
- The distribution of loans by borrower's income/revenue profile reflects good penetration among customers of different income levels and businesses of different sizes.
- The geographic distribution of loans reflects good penetration throughout the assessment areas.
- The bank makes an adequate level of community development loans.
- The bank makes an adequate level of qualified community development investments and grants and is occasionally in the leadership position.
- Service delivery systems are reasonably 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. 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 throughout the Arkansas assessment areas.

SCOPE OF EXAMINATION

Scoping considerations applicable to the review of Arkansas assessment areas are consistent with the overall CRA examination scope as presented in the *Institution, Scope of Examination* section.

The bank operates three assessment areas throughout Arkansas, located in two MSAs and one nonMSA portion of the state. The bank's nonMSA assessment area was reviewed under full-scope procedures and was the basis for the overall state rating in Arkansas.

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

DESCRIPTION OF INSTITUTION’S OPERATIONS IN ARKANSAS

The following table gives additional detail regarding the bank’s operations within Arkansas.

Assessment Area	Offices		Deposits As of June 30, 2022		Review Procedures
	#	%	\$ (000s)	%	
Northeast Arkansas	5	62.5%	\$223,833	68.2%	Full-Scope
Jonesboro	2	25.0%	\$94,341	28.8%	Limited-Scope
Little Rock	1	12.5%	\$9,935	3.0%	Limited-Scope
TOTAL	8	100%	\$328,109	100%	1 Full-Scope

The bank operates eight branches (16.3 percent of total branches) throughout the three CRA assessment areas in the state of Arkansas. The bank’s operations in the state are most heavily concentrated in the northeastern nonMSA portion of the state of Arkansas, which carried the greatest weight toward determining statewide ratings. During the review period, the bank opened one branch in Lonoke County, Arkansas, resulting in a new assessment area in the state for the bank, specifically Lonoke and Pulaski counties in the Little Rock-North Little Rock-Conway, Arkansas MSA (Little Rock MSA).

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN ARKANSAS

LENDING TEST

The bank’s performance under the Lending Test in Arkansas is rated high satisfactory. The rating reflects performance under the following criteria applicable to large banks.

Lending Test Summary	
Lending Activity	Adequate
Borrower Distribution	Good
Geographic Distribution	Good
Community Development Loans	Adequate Level
LENDING TEST RATING	HIGH SATISFACTORY

Lending Activity

Overall, lending levels reflect adequate responsiveness to the credit needs of the bank’s full-scope review assessment area based on loan activity reviewed under the Lending Test. Additional lending activity details are discussed later for each assessment area reviewed under full-scope procedures. The tables below display the bank’s lending activity performance by assessment area.

Full-Scope Assessment Areas	Lending Activity
Northeast Arkansas	Adequate
OVERALL	ADEQUATE

Limited-Scope Assessment Areas	Lending Activity
Jonesboro	Consistent
Little Rock	Consistent

A more detailed analysis of these factors is described in sections for each assessment area that was reviewed using full-scope procedures.

Borrower and Geographic Distribution

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

Full-Scope Assessment Areas	Loan Distribution by Borrower’s Profile
Northeast Arkansas	Good
OVERALL	GOOD

Limited-Scope Assessment Areas	Loan Distribution by Borrower's Profile
Jonesboro	Consistent
Little Rock	Consistent

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

Full-Scope Assessment Areas	Geographic Distribution of Loans
Northeast Arkansas	Good
OVERALL	GOOD

Limited-Scope Assessment Areas	Geographic Distribution of Loans
Jonesboro	Consistent
Little Rock	Consistent

Community Development Lending Activity

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

Full-Scope Assessment Areas	Community Development Lending
Northeast Arkansas	Adequate Level
OVERALL	ADEQUATE LEVEL

Limited-Scope Assessment Areas	Community Development Lending
Jonesboro	Exceeds
Little Rock	Below

During the review period, the bank originated or renewed 14 qualifying community development loans inside its assessment areas, totaling \$13.5 million. Moreover, the bank makes an adequate level of community development loans in the Northeast Arkansas assessment area, which drives the bank's overall level of community development lending. Additionally, the bank originated one PPP loan in the Jonesboro assessment area totaling \$1.3 million that was deemed responsive to area community development needs.

INVESTMENT TEST

The bank's performance under the Investment Test is rated low satisfactory, driven by the performance in the Northeast Arkansas assessment area. Overall, the bank made an adequate level of qualified community development investments and grants. The investments and grants exhibit adequate responsiveness to credit and community development needs, and the bank is rarely in a

leadership position. The bank makes rare use of innovative and/or complex investments to support community development initiatives. The following tables display investment and grant activity performance for each assessment area.

Full-Scope Assessment Areas	Investment and Grant Activity
Northeast Arkansas	Adequate Level
OVERALL	ADEQUATE LEVEL

Limited-Scope Assessment Areas	Investment and Grant Activity
Jonesboro	Consistent
Little Rock	Consistent

During the review period, the bank made seven new investments totaling \$4.1 million. In addition, the bank made 40 donations totaling \$10,687. The bank’s investment activity consisted of municipal bonds benefiting schools in the bank’s assessment areas where a majority of children qualify for the free and reduced lunch program.

SERVICE TEST

The bank’s performance under the Service Test is rated low satisfactory based on the criteria shown in the table below.

Service Test Summary	
Accessibility of Delivery Systems	Reasonably Accessible
Changes in Branch Locations	Not Adversely Affected
Reasonableness of Business Hours and Services	Do Not Vary in a Way That Inconveniences
Community Development Services	Adequate Level
SERVICE TEST RATING	LOW SATISFACTORY

Accessibility of Delivery Systems

The bank’s delivery systems are reasonably accessible to the geographies and individuals of different income levels, as shown in the following tables.

Full-Scope Assessment Areas	Accessibility of Delivery Systems
Northeast Arkansas	Reasonably Accessible
OVERALL	REASONABLY ACCESSIBLE

Limited-Scope Assessment Areas	Accessibility of Delivery Systems
Jonesboro	Consistent
Little Rock	Consistent

Changes in Branch Locations

The bank’s record of opening and closing branches has not adversely affected the accessibility of the bank’s delivery systems, particularly to LMI geographies and individuals.

Full-Scope Assessment Areas	Changes in Branch Locations
Northeast Arkansas	Not Adversely Affected
OVERALL	NOT ADVERSELY AFFECTED

Limited-Scope Assessment Areas	Changes in Branch Locations
Jonesboro	Consistent
Little Rock	Consistent

Reasonableness of Business Hours and Services in Meeting Assessment Area Needs

The bank’s hours and services do not vary in a way that inconveniences certain portions of its assessment areas, particularly LMI geographies or individuals. Six branches include ITMs that offer extended hours from 7:00 a.m. through 7:00 p.m. The bank’s branch locations are generally open between 8:30 a.m. and 5 p.m., and all locations offer drive-through services. While the bank’s hours vary slightly between assessment areas, they do not vary in a way that inconveniences certain portions of its assessment areas. The bank offers the same suite of products throughout its entire branch network, and loan officers are present in all offices.

Full-Scope Assessment Areas	Reasonableness of Business Hours and Services
Northeast Arkansas	Do Not Vary in a Way That Inconveniences
OVERALL	DO NOT VARY IN A WAY THAT INCONVENIENCES

Limited-Scope Assessment Areas	Reasonableness of Business Hours and Services
Jonesboro	Consistent
Little Rock	Consistent

Community Development Services

The bank provides an adequate level of community development services, as shown below.

Full-Scope Assessment Areas	Community Development Services
Northeast Arkansas	Adequate Level
OVERALL	ADEQUATE LEVEL

Limited-Scope Assessment Areas	Community Development Services
Jonesboro	Below
Little Rock	Below

In total, 26 employees provided 207 community development service hours to 24 different organizations in the bank’s Arkansas assessment areas. An additional employee provided 141 service hours to an organization in the broader statewide area. Overall, this level of community development services is in line with the bank’s performance at the previous evaluation. However, consideration was given to the impact of the pandemic in 2020 on the bank’s ability to provide community development service activities. Many of the bank’s typical community development service activities, such as financial literacy events, are performed at in-person meetings or in large gatherings, many of which were restricted in 2020 due to the pandemic. Consequently, declines in the level of community development service activities in certain assessment areas did not necessarily have a negative impact on the bank’s performance if these declines were attributable to the impacts of the pandemic.

NORTHEAST ARKANSAS NONMSA *(Full-Scope Review)*

DESCRIPTION OF INSTITUTION’S OPERATIONS IN THE NORTHEAST ARKANSAS ASSESSMENT AREA

Bank Structure

As shown in the table below, the bank operates five (10.2 percent) of its total branches in the Northeast Arkansas assessment area.

Branch Locations by Census Tract Income Level			
Low-Income	Moderate-Income	Middle-Income	Upper-Income
0	0	3	2

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

General Demographics

The Northeast Arkansas assessment area is composed of six contiguous counties in northeastern nonMSA Arkansas: Clay, Greene, Independence, Jackson, Lawrence, and White.

The assessment area has a total population of 208,019; White (76,822), Greene (45,736), and Independence (37,938) counties are the most populous counties in the assessment area, with the remaining counties each having a population of less than 20,000. Much of the assessment area is farmland, in addition to small to midsize towns dotted throughout. Industry is also significant to much of the local economy, including railcar and steel manufacturing. Recreation facilities draw outdoor sports enthusiasts, including fishers and hunters. The assessment area is also home to Harding University and a state penitentiary.

The banking industry in the Northeast Arkansas assessment area is competitive, with 21 FDIC-insured depository institutions operating 88 branches throughout the assessment area. Of these institutions, Southern Bank ranks eighth with 4.0 percent of the deposit market share. Deposits held in branches in the Northeast Arkansas assessment area represent 8.5 percent of total bank deposits.

Competition for HMDA and CRA loans in the assessment area is strong. An analysis of 2022 HMDA-reportable loans shows that 230 institutions had loan activity in the assessment area, of which the bank ranked 13th with 2.2 percent of total HMDA loans. The bank ranked eighth out of 88 institutions with CRA loan activity in the assessment area, accounting for 4.8 percent of total CRA loan activity.

The assessment area credit needs include a blend of consumer, commercial, and agricultural loan products. Additionally, community contacts familiar with the assessment area pointed to a need

for start-up capital and workforce development initiatives. Additionally, while much of the assessment area is rural, opportunities for banks to participate in community development activities are available, including in partnership with local public and private community development organizations.

Income and Wealth Demographics

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

Assessment Area Demographics by Geography Income Level				
	Census Tracts		Family Population	
Low	0	0.0%	0	0.0%
Moderate	10	17.0%	7,906	14.4%
Middle	35	59.3%	31,698	57.7%
Upper	14	23.7%	15,351	27.9%
TOTAL	59	100%	54,955	100%

As shown above, 17.0 percent of the census tracts in the assessment area are moderate-income geographies (there are no low-income census tracts), but only 14.4 percent of the family population resides in these tracts. These moderate-income areas are spread out among five of the counties (none in Jackson County). Additionally, 6 of the 35 middle-income census tracts are designated as distressed due to poverty and are in Jackson County.

Based on 2020 ACS data, the median family income for the assessment area was \$54,720. At the same time, the median family income for the entirety of nonMSA Arkansas was \$53,702. More recently, the FFIEC estimates the median family income in nonMSA Arkansas at \$52,200 in 2021 and \$60,200 in 2022. The following table displays population percentages of assessment area families by income level compared to the entire nonMSA Arkansas family populations.

Family Population by Income Level				
	Assessment Area		NonMSA Arkansas	
Low	10,158	18.5%	59,832	20.6%
Moderate	10,247	18.7%	53,245	18.4%
Middle	11,527	21.0%	58,635	20.2%
Upper	23,023	41.9%	118,518	40.8%
TOTAL	54,955	100%	290,230	100%

As shown in the table above, 37.2 percent of families within the assessment area were considered LMI, which is slightly below the LMI family percentage of 39.0 percent in all of nonMSA Arkansas. Similarly, the percentage of families living below the poverty level in the assessment area (12.2 percent) falls slightly below the level in nonMSA Arkansas (13.5 percent). Considering these factors, the assessment area appears slightly more affluent than nonMSA Arkansas in its entirety.

Housing Demographics

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

Dataset	Median Housing Value	Affordability Ratio	Median Gross Rent (monthly)	Renters Cost Burden
Assessment Area	\$105,632	42.5%	\$673	37.9%
NonMSA Arkansas	\$101,025	42.0%	\$640	36.2%

Based on the data in the table above, homeownership affordability in the assessment area is comparable to that in nonMSA Arkansas as a whole, even when accounting for higher-income levels in the assessment area. Within the assessment area, homeownership is least affordable in White County based on an affordability ratio of 35.1 percent, while Lawrence and Jackson counties are significantly more affordable, with affordability ratios of 53.8 and 53.1 percent, respectively. Median rents are slightly higher in the assessment area than in nonMSA Arkansas as a whole, and slightly more renters’ housing costs exceed 30 percent of their income. A community contact noted that while housing stock in Lawrence County is aging, there has been a recent influx of new construction in recent years that is driving up prices and likely making homeownership more difficult for LMI individuals and families.

Industry and Employment Demographics

The assessment area supports a large and diverse business community, including a strong small business sector. BLS industry demographics indicate that there are 69,651 paid employees in the assessment area. By percentage of employees, the three largest job categories in the assessment area are manufacturing (17.8 percent), government (15.9 percent), and retail trade (13.4 percent).

The table below details BLS unemployment data (not seasonally adjusted) for each county in the assessment area, the assessment area as a whole, and all of nonMSA Arkansas.

Unemployment Levels			
Dataset	Time Period (Annual Average)		
	2020	2021	2022 YTD (January–August)
Assessment Area	6.2%	3.9%	3.7%
Clay County	6.1%	4.0%	4.0%
Greene County	6.0%	3.4%	3.2%
Independence	5.8%	3.9%	3.6%
Jackson	7.2%	5.2%	5.1%
Lawrence	6.2%	4.3%	3.9%
White	6.3%	4.0%	3.7%
NonMSA Arkansas	6.4%	4.5%	4.2%

As shown in the table above, overall unemployment rates in the assessment area were slightly lower than nonMSA Arkansas figures over the review period. Unemployment rates were highest in Jackson County throughout the period compared. All areas saw upticks during 2020 due to the global pandemic but have returned to pre-pandemic levels or better.

Community Contact Information

For the Northeast Arkansas assessment area, three community contact interviews were completed as part of this evaluation. One interview was with an individual specializing in small business development in White County, another with an individual specializing in small business development in Clay County, and the final interview was with an individual knowledgeable regarding local economic conditions in Lawrence, Clay, and Greene counties.

Based on these conversations, economic conditions vary throughout the assessment area, with businesses “booming” in White County, including expansion of the hospital system and one major industrial expansion. The economy in Independence and Lawrence has strengthened in recent years, with a strong manufacturing sector, including the railroad industry. In contrast, economic growth in Clay County—and the city of Piggott specifically—is stagnant to declining, with little to no business growth, a declining population, and a shortage of well-paying jobs. Barriers to small business growth in the assessment area include a lack of skilled workforce and a lack of access to capital. Contacts indicated that banking services are readily available, with most banks active in their communities. Opportunities exist for banks to participate in community development activities.

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

LENDING TEST

The following table displays the bank’s performance under the Lending Test in the Northeast Arkansas assessment area.

Lending Test Summary	
Lending Activity	Adequate
Borrower Distribution	Good
Geographic Distribution	Good
Community Development Loans	Adequate Level

Lending Activity

The following table displays the combined 2021 and 2022 lending volume by number and dollar volume.

Summary of Lending Activity January 1, 2021 through December 31, 2022				
Loan Type	#	%	\$(000s)	%
Home Improvement	20	2.8%	964	1.6%
Home Purchase	136	19.3%	16,182	26.2%
Multifamily Housing	5	0.7%	2,341	3.8%
Refinancing	67	9.5%	8,335	13.5%
Other Purpose LOC	7	1.0%	420	0.7%
Other Purpose Closed/Exempt	3	0.4%	99	0.2%
Total HMDA	238	33.8%	28,341	45.8%
Small Business	466	66.2%	33,516	54.2%
TOTAL LOANS	704	100.0%	61,857	100.0%

The bank’s lending activity in the assessment area represents 9.1 percent of total 2021 and 2022 HMDA and CRA loans by number and 7.2 percent by dollar amount. By comparison, the bank operates 10.2 percent of its total branches and holds 8.5 percent of total bank deposits in the assessment area. As the bank’s lending levels are in line with the share of deposits in the assessment area, the bank’s lending activity levels reflect adequate responsiveness to the credit needs of the assessment area.

Loan Distribution by Borrower's Profile

Overall, the bank's loan distribution by borrower's profile is good in the Northeast Arkansas assessment area.

HMDA Lending

The distribution of HMDA loans by borrower's income level is adequate overall.

The distribution of HMDA loans to low-income borrowers is considered adequate in 2021 (5.2 percent), as the bank's performance was slightly above the performance of peer institutions in the assessment area (4.5 percent) and was below the demographic level (19.6 percent). Similarly, the bank's level of lending to low-income borrowers in 2022 (4.9 percent) was also in line with aggregate lenders (5.1 percent) and continued to trail demographic (18.5 percent), again reflecting adequate performance.

The bank originated 7.8 percent of its HMDA loans to moderate-income borrowers in 2021, which is below both aggregate lending levels (13.0 percent) and the percentage of families who are moderate income (16.1 percent) and reflects poor performance. The bank's level of lending to moderate-income borrowers increased in 2022 (13.0 percent), which is comparable to aggregate (15.8 percent) and slightly below demographic levels (18.6 percent) and, thus, is considered adequate.

Small Business

The overall distribution of small business loans by business revenue profile is excellent.

In 2021, the bank originated 92.6 percent of its small business loans to businesses with annual revenues of \$1 million or less, which substantially exceeds aggregate lending levels (54.4 percent) and is above the demographic figure (89.7 percent), reflecting excellent performance. The bank's level of lending in 2022 was likewise excellent, as the percentage of small business loans to businesses with annual revenues of \$1 million or less (89.4 percent) again exceeded aggregate performance (59.2 percent) and was in line with the demographic figure (89.8 percent).

Geographic Distribution of Loans

As previously mentioned, the assessment area has no low-income census tracts. Therefore, conclusions are based on the bank's lending in moderate-income census tracts. Overall, the bank's geographic distribution of loans in the assessment area is good.

HMDA Lending

The bank's distribution of HMDA loans in moderate-income geographies is good overall.

In 2021, the bank originated 7.8 percent of HMDA loans in moderate-income geographies in the assessment area, which exceeded both aggregate performance (4.6 percent) and the demographic

level (6.4 percent), reflecting excellent performance. In 2022, the percentage of HMDA loans in moderate-income geographies increased to 11.4 percent, which was comparable to aggregate lending levels (11.6 percent) and slightly below the demographic figure (12.6 percent) and is considered adequate.

Small Business Lending

The bank's distribution of small business loans in moderate-income geographies is good overall.

In 2021, the bank originated 3.7 percent of small business loans in moderate-income geographies, which is similar to aggregate performance (4.6 percent) and below the demographic level (6.4 percent), reflecting adequate performance. The bank increased its small business loans in moderate-income geographies in 2022 to 20.0 percent, which is above both aggregate performance (15.9 percent) and demographic levels (18.0 percent), reflecting excellent performance.

An analysis of the dispersion of both loan products throughout the assessment area did not reveal evidence of conspicuous lending gaps in moderate-income geographies. In 2021, the bank had loan activity in 94.9 percent of all assessment area census tracts and 90.0 percent of moderate-income geographies. In 2022, the bank had lending activity in 89.8 percent of census tracts in the assessment area and all moderate-income geographies in the assessment area. This dispersion supports the conclusion that the geographic distribution of loans is good overall.

Community Development Lending Activity

The bank makes an adequate level of community development loans in the Northeast Arkansas assessment area. During the review period, the bank made four community development loans totaling \$1.3 million. Three community development loans supported affordable housing and one supported economic development.

INVESTMENT TEST

The bank makes an adequate level of qualified community development investments and grants within the Northeast Arkansas assessment area. During the review period, the bank made four investments totaling \$1.7 million in new investments. These investments were municipal bonds to improve schools with the majority of students qualifying for the free and reduced lunch program.

In addition to these investments, the bank also made 30 donations totaling \$6,425 to various organizations throughout the assessment area. These donations predominantly benefited school districts with a majority of students from LMI families and nonprofit organizations providing community services to LMI families.

SERVICE TEST

The following table displays the bank's performance under the Service Test in the Northeast Arkansas assessment area.

Service Test Summary	
Accessibility of Delivery Systems	Reasonably Accessible
Changes in Branch Locations	Not Adversely Affected
Reasonableness of Business Hours and Services	Do Not Vary in a Way That Inconveniences
Community Development Services	Adequate Level

Accessibility of Delivery Systems

The bank operates five branches in the Northeast Arkansas assessment area. 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	0	3	2	0	5
	0.0%	0.0%	60.0%	40.0%	0.0%	100%
Census Tracts	0.0%	17.0%	59.3%	23.7%	0.0%	100%
Household Population	0.0%	15.3%	57.5%	27.2%	0.0%	100%

As shown in the previous table, none of the bank’s offices are in LMI geographies. However, two of the bank’s offices are located less than one mile from a moderate-income census tract. Additionally, the bank offers access to mobile and online banking to all customers in the assessment area. As a result, the bank’s service delivery systems are reasonably accessible in the assessment area.

Changes in Branch Locations

The bank did not open or close any offices in this assessment area during the review period. As a result, the bank’s record of opening and closing offices in this assessment area has not adversely affected the accessibility of delivery systems, particularly to LMI geographies and LMI individuals.

Reasonableness of Business Hours and Services in Meeting Assessment Area Needs

Business hours and services 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 offer relatively consistent lobby and drive-through hours Monday through Friday during standard business hours. Four of the branches offer ITMs with extended hours from 7:00 a.m. to 7:00 p.m. Lastly, all offices in the assessment area offer the same deposit and loan products, and lenders are present throughout the bank’s branch locations in the assessment area.

Community Development Services

The bank provides an adequate level of community development services in the assessment area. During the review period, 19 bank employees provided 188 community development service hours to 18 different organizations in the assessment area. These community development services included providing financial literacy education to LMI students and adults and providing expertise as board members of local community development organizations.

JONESBORO, ARKANSAS MSA

(Limited-Scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE JONESBORO ASSESSMENT AREA

Southern Bank operates two branches in this assessment area, which includes the entirety of Craighead County, one of two counties in the Jonesboro, Arkansas MSA. The bank did not open or close any branches in this assessment area during the review period. The tables below detail key demographics relating to this assessment area.

Assessment Area Demographics by Geography Income Level						
Dataset	Low-	Moderate-	Middle-	Upper-	Unknown	TOTAL
Census Tracts	1	5	9	7	0	22
	4.6%	22.7%	40.9%	31.8%	0.0%	100%
Family Population	806	5,331	11,060	10,632	0	27,829
	2.9%	19.2%	39.7%	38.2%	0.00%	100%
Household Population	1,748	9,249	17,632	13,574	0	42,303
	4.1%	21.9%	41.8%	32.2%	0.0%	100%
Business Institutions	89	1,025	1,417	1,189	0	3,720
	2.4%	27.6%	38.1%	32.0%	0.0%	100%
Agricultural Institutions	1	54	121	105	0	281
	0.4%	19.2%	43.1%	37.4%	0.0%	100%

Assessment Area Demographics by Population Income Level					
Dataset	Low-	Moderate-	Middle-	Upper-	TOTAL
Family Population	5,771	4,423	5,435	12,200	27,829
	20.7%	15.9%	19.5%	43.8%	100%
Household Population	9,574	7,137	7,015	18,477	42,203
	22.7%	16.9%	16.6%	43.8%	100%

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE JONESBORO ASSESSMENT AREA

LENDING TEST

Southern Bank’s overall lending performance in this assessment area is consistent with Lending Test performance in the state of Arkansas, as displayed in the table below. For more detailed information related to Lending Test performance, see Appendix C.

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

During the review period, the bank made ten community development loans totaling \$12.2 million. These loans qualified for a community development purpose of revitalization/stabilization of LMI geographies (three), affordable housing (six), and economic development (one). In addition to these loans, the bank also received credit for one PPP loan totaling \$1.3 million.

INVESTMENT TEST

The bank’s investment test performance in this assessment area is consistent with the bank’s overall performance in the state of Arkansas. During the review period, the bank had two community development investments totaling \$1.3 million made in the current period. Furthermore, eight donations were made totaling \$3,848. Performance is consistent with the bank’s performance in the state of Arkansas overall.

SERVICE TEST

The bank’s Service Test performance in this assessment area is consistent with the service performance in the state of Arkansas, as shown in the table below.

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, three employees provided 15 service hours to four organizations.

LITTLE ROCK-NORTH LITTLE ROCK-CONWAY, ARKANSAS MSA

(Limited-Scope Review)

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

Southern Bank operates one branch in this assessment area, which includes the entireties of Lonoke and Pulaski counties, two of six counties in the Little Rock MSA. This de novo branch was opened in July 2020. The tables below detail key demographics relating to this assessment area.

Assessment Area Demographics by Geography Income Level						
Dataset	Low-	Moderate-	Middle-	Upper-	Unknown	TOTAL
Census Tracts	14	33	45	31	2	125
	11.2%	26.4%	36.0%	24.8%	1.60%	100%
Family Population	8,556	27,965	42,096	36,025	0	114,642
	7.5%	24.4%	36.7%	31.4%	0.00%	100%
Household Population	16,260	47,070	68,841	56,699	0	188,870
	8.6%	24.9%	36.5%	30.0%	0.00%	100%
Business Institutions	2,042	6,053	8,387	9,220	102	25,804
	7.9%	23.5%	32.5%	35.7%	0.4%	100%
Agricultural Institutions	6	111	192	161	1	471
	1.3%	23.6%	40.8%	34.2%	0.2%	100%

Assessment Area Demographics by Population Income Level					
Dataset	Low-	Moderate-	Middle-	Upper-	TOTAL
Family Population	27,931	18,576	21,781	21,781	114,642
	24.4%	16.2%	19.0%	40.4%	100%
Household Population	48,198	32,141	31,549	76,982	188,870
	25.5%	17.0%	16.7%	40.8%	100%

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

LENDING TEST

Southern Bank’s overall lending performance in this assessment area is below the Lending Test performance in the state of Arkansas, as displayed in the table below. For more detailed information related to Lending Test performance, see Appendix C.

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

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

INVESTMENT TEST

The bank’s investment test performance in this assessment area is below the bank’s overall performance in the state of Arkansas. During the review period, the bank had one community development investment of \$1.0 million in the current period. Furthermore, two donations were made totaling \$414. Performance is consistent with the bank’s performance in the state of Arkansas overall.

SERVICE TEST

The bank’s Service Test performance in this assessment area is consistent with the service performance in the state of Arkansas, as shown in the table below.

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, four employees provided four service hours to two organizations.

ILLINOIS

CRA RATING FOR ILLINOIS:

The Lending Test is rated:

The Investment Test is rated:

The Service Test is rated:

NEEDS TO IMPROVE

Needs to Improve

Low Satisfactory

Needs to Improve

Factors supporting the rating in the state of Illinois include:

- The bank's lending levels reflect adequate responsiveness to the credit needs in the state of Illinois.
- The distribution of loans by borrower's income or revenue profile reflects very poor penetration among customers of different income levels and businesses of different sizes.
- The geographic distribution of loans reflects very poor penetration throughout the Illinois assessment area.
- The bank makes an adequate level of community development loans in Illinois.
- The bank makes an adequate level of qualified community development investments and grants and is rarely in a leadership position in the state of Illinois.
- Delivery systems are accessible to geographies and individuals of different income levels in the Illinois assessment area. 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 few, if any, community development services.

SCOPE OF EXAMINATION

The bank's ratings in this state are based on performance in one assessment area, the Union County assessment area, and scoping considerations applicable to the review of the Illinois assessment area are generally consistent with the overall CRA examination scope presented in the *Institution, Scope of Examination* section. However, due to overall low lending volume, HMDA lending performance will not be evaluated.

The Union County assessment area was reviewed under full-scope examination procedures and included information obtained from one community contact. 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 community contact interview are included in the next section.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE UNION COUNTY ASSESSMENT AREA

Bank Structure

As shown in the table below, the bank operates one (2.0 percent) of its total branches in Union County.

Branch Locations by Census Tract Income Level			
Low-Income	Moderate-Income	Middle-Income	Upper-Income
0	0	1	0

The bank's single branch is contiguous to Alexander County, which makes up the Illinois portion of the Cape Girardeau assessment area, as discussed earlier in the report. The bank did not open or close any branches in Illinois during the review period. Based on this branch network and other service delivery systems, the bank is adequately positioned to delivery financial services to the entirety of the assessment area.

General Demographics

This Illinois assessment area is composed of Union County located in a nonMSA portion of southern Illinois. The assessment area has a total population of 17,244. Much of the assessment area is rural, including recreational wildlife areas popular with outdoor enthusiasts.

The banking industry in the Union County assessment area is small, with just six FDIC-insured depository institutions operating eight branches throughout the assessment area. Of these institutions, Southern Bank ranks third with 7.2 percent of the deposit market share. Deposits held in branches in the Illinois assessment area represent 1.2 percent of total bank deposits. Competition for HMDA and CRA loans in the assessment area is more competitive. An analysis of 2022 HMDA-reportable loans shows that 61 institutions had loan activity in the assessment area, of which the bank ranked tenth with less than 1.0 percent of total HMDA loans. The bank ranked first out of 31 institutions with CRA loan activity in the assessment area, accounting for 16.0 percent of total CRA loan activity.

The assessment area credit needs include a blend of consumer, commercial, and agricultural loan products. Additionally, the community contact familiar with the assessment area pointed to a need for affordable home loans, workforce development initiatives, and flexible small business and small farm loans. Community development opportunities are available for financial institutions, as the local chamber of commerce has a proactive economic development arm.

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	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%
Middle	5	100.0%	4,441	100.0%
Upper	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%
TOTAL	5	100%	4,441	100%

As shown in the table above, all of the census tracts in Union County are middle-income tracts. None are designated as distressed or underserved.

Based on 2020 ACS data, the median family income for the assessment area was \$66,559. This income figure is lower than the median family income for all of nonMSA Illinois (\$68,958). More recently, the FFIEC estimates the median family income in nonMSA Illinois to be \$66,700 in 2021 and \$76,100 in 2022. The following table displays the distribution of assessment area families by income level compared to nonMSA Illinois as a whole.

Family Population by Income Level				
	Assessment Area		NonMSA Illinois	
Low	1,016	22.9%	75,470	20.0%
Moderate	773	17.4%	68,589	18.2%
Middle	940	21.2%	82,448	21.9%
Upper	1,712	38.6%	150,566	39.9%
TOTAL	4,4441	100%	377,073	100%

The percentage of LMI families in the assessment area, 40.3, is slightly higher than the statewide nonMSA percentage of 38.2. Additionally, the percentage of families below the poverty level in the assessment area (12.2 percent) is higher than the percentage for nonMSA Illinois as a whole (9.5 percent). Therefore, considering income levels and family demographics, the assessment area is slightly less affluent than the whole of nonMSA Illinois.

Housing Demographics

The following table displays housing demographics for the assessment area and nonMSA Illinois in total.

Housing Demographics				
Dataset	Median Housing Value	Affordability Ratio	Median Gross Rent (monthly)	Renters Cost Burden
Assessment Area	\$110,456	47.3%	\$639	34.9%
NonMSA Illinois	\$103,263	52.0%	\$678	37.5%

Homeownership is less affordable in the assessment area compared to all of nonMSA Illinois based on the affordability ratios. However, median rents are lower in the assessment area, and the percentage of renters with rental costs exceeding 30 percent of income is also lower in the assessment area (34.9 percent) compared to all of nonMSA Illinois (37.5 percent). A local community contact notes a lack of affordable housing, largely because of aging housing stock that requires repairs that makes these homes unaffordable to many residents, particularly LMI individuals and families. Furthermore, the contact noted that relatively affordable rental units further disincentivize residents from seeking more expensive homeownership, particularly in light of the current high interest rates and less flexible lending standards.

Industry and Employment Demographics

The Union County assessment area supports a limited business community. BLS industry demographics indicate that there are 3,538 paid employees in the assessment area, with the three largest industries by number of paid employees being retail trade (17.8 percent), accommodation and food services (13.1 percent), and manufacturing (7.3 percent). The assessment area also supports 538 small businesses having annual revenues of \$1 million or less.

The table below details BLS unemployment data (not seasonally adjusted) for the assessment area compared to nonMSA Illinois as a whole.

Time Period (Annual Average)	Assessment Area	NonMSA Illinois
2020	8.2%	7.8%
2021	5.7%	5.0%
2022 YTD (January–August)	5.4%	4.6%

As shown in the table above, unemployment levels in the assessment area are consistently higher than in the statewide nonMSA area throughout the review period. The assessment area and the entire nonMSA Illinois area experienced significantly higher unemployment during the pandemic and have generally returned to pre-pandemic levels.

Community Contact Information

As was aforementioned, one community contact interview was conducted with an individual specializing in rural economic development.

The community contact categorized the local economy as generally very strong, with a successful retail sector in local small towns surrounded by family-owned farms. Over the last 15 years, the contact notes that the area lost major employers through coal mine closures and flooding causing some larger agricultural businesses to close. However, more recently, an influx of entrepreneurs has strengthened the economy. Additionally, the availability of inexpensive and attractive available land has led to the growth of organic farms in the area. Barriers to homeownership include aging housing stock, lack of affordable housing, and rising interest rates. Additionally, barriers to economic growth include a lack of a skilled workforce, insufficient infrastructure, and a lack of public transportation. According to the contact, banking services are sufficient, and area banks are generally very involved in the local community. The contact believes banks can expand their reach by offering one of the many USDA programs available to serve individuals, businesses, and farms in rural America.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE UNION COUNTY ASSESSMENT AREA

LENDING TEST

The bank’s Lending Test performance in Union County is rated needs to improve. The following table displays the bank’s performance under the Lending Test in the assessment area.

Lending Test Summary	
Lending Activity	Adequate
Borrower Distribution	Very Poor
Geographic Distribution	Very Poor
Community Development Loans	Adequate Level
LENDING TEST RATING	NEEDS TO IMPROVE

Lending Activity

The following table displays the bank’s combined 2021 and 2022 small business lending volume in this assessment area by number and dollar volume.

Summary of Lending Activity January 1, 2021 through December 31, 2022				
Loan Type	#	%	\$(000s)	%
Small Business	56	100.0%	1329	100.0%
TOTAL LOANS	56	100.0%	1,329	100.0%

Loans made in the assessment area represent 0.8 percent of total 2021 and 2022 HMDA and CRA loans made within the bank’s combined assessment areas. This level of lending is similar to the percentage of total bank branches in the assessment area (2.0 percent) and the percentage of total bank deposits held in the assessment area (1.2 percent). In addition, the bank made more loans in the assessment area than any other CRA data reporter based on 2022 CRA loan data. Therefore, the bank’s lending activity reflects adequate responsiveness to the credit needs of the Union County assessment area.

Loan Distribution by Borrower's Profile

Based on the small business lending performance, the bank's loan distribution by borrower's profile is very poor. As previously discussed, HMDA lending volume in the Union County assessment area was low and, as such, could not provide meaningful analysis. Therefore, the bank's lending performance is based on solely small business lending in the assessment area.

Small Business Lending

The bank's record of lending to businesses of different sizes is very poor. The bank originated just 3.8 percent of its small business loans to businesses with annual revenues of \$1 million or less in 2021; this performance is considered very poor when compared with aggregate lending levels (50.2 percent) and the demographic figure (90.3 percent). Similarly, the bank's level of lending to small businesses in 2022 (6.7 percent) was significantly below the aggregate (50.2 percent) and demographic levels (90.6 percent), reflecting very poor performance.

Geographic Distribution of Loans

The bank's geographic distribution of loans is very poor based on small business lending. The assessment area contained just one moderate-income census tract in 2021, which was reclassified as a middle-income census tract effective in 2022. Consequently, as of 2022 there were no census tracts designated as LMI in this assessment area, and this geographic distribution analysis focused on 2021 lending activity. That being said, performance under this criterion is given minimal weight in determining overall lending test performance considering these changes in assessment area demographics.

Small Business Lending

The geographic distribution of 2021 small business loans is very poor. The bank did not originate any loans in the assessment area's only moderate-income census tract, compared to 24.9 percent for aggregate lenders and a demographic level of 42.8 percent. Conversely, in 2022 the bank did have loan activity in the subject geography, somewhat mitigating the existence of a conspicuous lending gap in this previously designated moderate-income geography.

Community Development Lending Activity

The bank makes an adequate level of community development loans in its Union County assessment area. During the review period, the bank made one community development loan totaling \$2.5 million for affordable housing units in the assessment area.

INVESTMENT TEST

The bank's Investment Test performance in the assessment area is rated low satisfactory. The bank made eight qualifying community development donations totaling \$1,297. Given minimal opportunities in the assessment area, and compared to prior levels of investments and grants, bank performance is considered adequate.

SERVICE TEST

The bank’s performance under the Service Test in the assessment area, and therefore the state overall, is rated needs to improve. The following table displays the bank’s performance under the Service Test.

Service Test Summary	
Accessibility of Delivery Systems	Accessible
Changes in Branch Locations	Not Adversely Affected
Reasonableness of Business Hours and Services	Do Not Vary in a Way That Inconveniences
Community Development Services	Few, if any
SERVICE TEST RATING	NEEDS TO IMPROVE

Accessibility of Delivery Systems

The bank operates one branch in the Union County assessment area. 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	0	1	0	0	1
	0.0%	0.0%	100.0%	0.0%	0.0%	100%
Census Tracts	0.0%	0.0%	100.0%	0.0%	0.0%	100%
Household Population	0.0%	0.0%	100.0%	0.0%	0.0%	100%

As of 2022, all census tracts in the assessment area are designated as middle-income. In addition to its branch location, the bank also offers online and mobile banking to all customers in the assessment area. Therefore, the bank’s service delivery systems are accessible to individuals of different income levels.

Changes in Branch Locations

The bank did not open or close any offices in this assessment area during the review period. As a result, the bank’s record of opening and closing offices in this assessment area has not adversely affected the accessibility of delivery systems, particularly to LMI geographies and LMI individuals.

Reasonableness of Business Hours and Services in Meeting Assessment Area Needs

The bank's branch in the assessment area operates from 9 a.m. to 4 p.m. Monday through Friday, with extended drive-through hours from 8:30 a.m. to 4:00 p.m. Monday through Thursday and 8:30 a.m. to 5:00 p.m. on Fridays. There is a cash-dispensing-only ATM on site at the branch. All bank products and services are available, and a loan officer is present. As such, banking hours and services do not inconvenience residents, including LMI individuals.

Community Development Services

During the review period, bank employees did not provide any community development services in the assessment area.

SCOPE OF EXAMINATION TABLES

Scope of Examination		
TIME PERIOD REVIEWED	January 1, 2021 – December 31, 2022 for HMDA and small business lending. April 1, 2019 – October 15, 2023 for community development loans, investment, and service activities.	
FINANCIAL INSTITUTION	PRODUCTS REVIEWED	
Southern Bank Poplar Bluff, Missouri	HMDA Small Business	
AFFILIATE(S)	AFFILIATE RELATIONSHIP	PRODUCTS REVIEWED
N/A	N/A	N/A

Assessment Area – Examination Scope Details					
Assessment Area	Rated Area	# of Offices	Deposits (\$000s) (as of June 30, 2022)	Branches Visited	CRA Review Procedures
Cape Girardeau	Cape Girardeau	5	\$280,367	0	Full-Scope
Poplar Bluff	Missouri	23	\$1,217,974	0	Full-Scope
Springfield	Missouri	11	\$732,449	0	Limited-Scope
Phelps	Missouri	1	\$48,310	0	Limited-Scope
Northeast Arkansas	Arkansas	5	\$223,833	0	Full-Scope
Jonesboro	Arkansas	2	\$94,341	0	Limited-Scope
Little Rock	Arkansas	1	\$9,935	0	Limited-Scope
Union	Illinois	1	\$31,266	0	Full-Scope
OVERALL		49	\$2,638,475	0	12 Full-Scope

**SUMMARY OF STATE AND MULTISTATE
METROPOLITAN STATISTICAL AREA RATINGS**

State or Multistate MSA	Lending Test Rating	Investment Test Rating	Service Test Rating	Overall Rating
Cape Girardeau Multistate MSA	Low Satisfactory	Needs to Improve	High Satisfactory	Satisfactory
Missouri	High Satisfactory	Outstanding	Outstanding	Outstanding
Arkansas	High Satisfactory	Low Satisfactory	Low Satisfactory	Satisfactory
Illinois	Needs to Improve	Low Satisfactory	Needs to Improve	Needs to Improve

The following table depicts the previous ratings table in numerical form, which is used in determining the overall rating for each rated area for large banks. Summing the points from the Lending, Service, and Investment Tests, each rated area is given a total point value, which equates to an overall rating in accordance with the FFIEC's *Interagency Large Institution CRA Examination Procedures*.

State or Multistate MSA	Lending Test Rating	Investment Test Rating	Service Test Rating	Total Points	Overall Rating
Cape Girardeau Multistate MSA	6	1	4	11	Satisfactory
Missouri	9	6	6	21	Outstanding
Arkansas	9	3	3	15	Satisfactory
Illinois	3	3	1	7	Needs to Improve

LENDING PERFORMANCE TABLES BY ASSESSMENT AREA

CAPE GIRARDEAU MISSOURI-ILLINOIS MULTISTATE MSA (FULL-SCOPE)

Distribution of 2021 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner- Occupied Units
	#	#%	#%	\$	%	\$ %	
Home Purchase Loans							
Low	1	2.1%	1.0%	24	0.3%	0.4%	3.7%
Moderate	5	10.4%	7.5%	326	3.5%	4.3%	12.5%
Middle	30	62.5%	69.3%	6,496	69.9%	74.0%	62.7%
Upper	12	25.0%	22.2%	2,441	26.3%	21.3%	21.1%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
TOTAL	48	100.0%	100.0%	9,287	100.0%	100.0%	100.0%
Refinance							
Low	2	3.9%	0.2%	181	2.1%	0.1%	3.7%
Moderate	2	3.9%	3.9%	187	2.2%	2.6%	12.5%
Middle	43	84.3%	74.9%	7,570	88.7%	77.9%	62.7%
Upper	4	7.8%	20.9%	593	7.0%	19.4%	21.1%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
TOTAL	51	100.0%	100.0%	8,531	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	0.0%	0	0.0%	0.0%	3.7%
Moderate	0	0.0%	2.8%	0	0.0%	1.0%	12.5%
Middle	1	100.0%	75.7%	130	100.0%	83.6%	62.7%
Upper	0	0.0%	21.5%	0	0.0%	15.4%	21.1%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
TOTAL	1	100.0%	100.0%	130	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0.0%	0	0.0%	0.0%	3.7%
Moderate	0	0.0%	2.5%	0	0.0%	0.6%	12.5%
Middle	0	0.0%	80.0%	0	0.0%	84.8%	62.7%
Upper	0	0.0%	17.5%	0	0.0%	14.6%	21.1%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%

Appendix C (continued)

Other Purpose Closed/Exempt							
Low	0	0.0%	0.0%	0	0.0%	0.0%	3.7%
Moderate	0	0.0%	4.8%	0	0.0%	5.9%	12.5%
Middle	2	100.0%	73.8%	661	100.0%	79.9%	62.7%
Upper	0	0.0%	21.4%	0	0.0%	14.2%	21.1%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
TOTAL	2	100.0%	100.0%	661	100.0%	100.0%	100.0%
Purpose Not Applicable							
Low	0	0.0%	0.0%	0	0.0%	0.0%	3.7%
Moderate	0	0.0%	9.7%	0	0.0%	6.3%	12.5%
Middle	0	0.0%	77.4%	0	0.0%	81.2%	62.7%
Upper	0	0.0%	12.9%	0	0.0%	12.5%	21.1%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	4.7%	0	0.0%	2.1%	9.6%
Moderate	2	40.0%	20.9%	1,640	47.3%	21.0%	28.9%
Middle	0	0.0%	60.5%	0	0.0%	58.6%	44.7%
Upper	3	60.0%	14.0%	1,830	52.7%	18.4%	16.8%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
TOTAL	5	100.0%	100.0%	3,470	100.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	3	2.8%	0.6%	205	0.9%	0.3%	3.7%
Moderate	9	8.4%	5.7%	2,153	9.8%	4.4%	12.5%
Middle	76	71.0%	72.3%	14,857	67.3%	75.2%	62.7%
Upper	19	17.8%	21.4%	4,864	22.0%	20.1%	21.1%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
TOTAL	107	100.0%	100.0%	22,079	100.0%	100.0%	100.0%
Source: 2021 FFIEC Census Data 2011–2015 U.S. Census Bureau: American Community Survey NOTE: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2022 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner- Occupied Units
	#	#%	#%	\$	\$%	\$ %	
Home Purchase Loans							
Low	1	2.5%	0.2%	110	1.4%	0.1%	3.1%
Moderate	3	7.5%	9.1%	206	2.6%	4.6%	8.1%
Middle	25	62.5%	56.8%	4,530	56.5%	55.6%	56.4%
Upper	11	27.5%	33.8%	3,177	39.6%	39.8%	32.4%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
TOTAL	40	100.0%	100.0%	8,023	100.0%	100.0%	100.0%
Refinance							
Low	1	4.8%	0.2%	10	0.3%	0.0%	3.1%
Moderate	5	23.8%	6.3%	352	11.0%	4.6%	8.1%
Middle	13	61.9%	58.4%	2,708	84.4%	52.0%	56.4%
Upper	2	9.5%	35.1%	140	4.4%	43.4%	32.4%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
TOTAL	21	100.0%	100.0%	3,210	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	0.0%	0	0.0%	0.0%	3.1%
Moderate	0	0.0%	2.5%	0	0.0%	2.1%	8.1%
Middle	14	66.7%	61.3%	711	44.7%	54.7%	56.4%
Upper	7	33.3%	36.3%	878	55.3%	43.1%	32.4%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
TOTAL	21	100.0%	100.0%	1,589	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	1	16.7%	2.2%	20	3.0%	0.4%	3.1%
Moderate	0	0.0%	0.0%	0	0.0%	0.0%	8.1%
Middle	2	33.3%	56.5%	75	11.1%	30.2%	56.4%
Upper	3	50.0%	41.3%	579	85.9%	69.4%	32.4%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
TOTAL	6	100.0%	100.0%	674	100.0%	100.0%	100.0%

Appendix C (continued)

Other Purpose Closed/Exempt							
Low	0	0.0%	1.5%	0	0.0%	1.5%	3.1%
Moderate	0	0.0%	1.5%	0	0.0%	0.4%	8.1%
Middle	2	50.0%	63.1%	188	51.1%	61.5%	56.4%
Upper	2	50.0%	33.8%	180	48.9%	36.6%	32.4%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
TOTAL	4	100.0%	100.0%	368	100.0%	100.0%	100.0%
Purpose Not Applicable							
Low	0	0.0%	0.0%	0	0.0%	0.0%	3.1%
Moderate	0	0.0%	21.4%	0	0.0%	13.3%	8.1%
Middle	0	0.0%	50.0%	0	0.0%	54.5%	56.4%
Upper	0	0.0%	28.6%	0	0.0%	32.2%	32.4%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	0	0.0%	0.0%	9.7%
Moderate	6	50.0%	40.4%	1,587	44.1%	27.5%	28.6%
Middle	5	41.7%	48.9%	1,295	36.0%	16.4%	47.4%
Upper	1	8.3%	10.6%	720	20.0%	56.1%	14.3%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
TOTAL	12	100.0%	100.0%	3,602	100.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	3	2.9%	0.3%	140	0.8%	0.1%	3.1%
Moderate	14	13.5%	8.2%	2,145	12.3%	8.1%	8.1%
Middle	61	58.7%	57.5%	9,507	54.4%	48.3%	56.4%
Upper	26	25.0%	34.0%	5,674	32.5%	43.6%	32.4%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
TOTAL	104	100.0%	100.0%	17,466	100.0%	100.0%	100.0%
<i>Source: 2022 FFIEC Census Data 2011–2015 U.S. Census Bureau: American Community Survey NOTE: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2021 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	#%	%	\$ 000s	\$ %	\$ %	
Low	4	1.9%	3.7%	\$186	1.0%	5.8%	4.5%
Moderate	43	20.4%	11.4%	\$3,293	17.7%	10.8%	12.4%
Middle	135	64.0%	66.4%	\$11,405	61.2%	64.8%	63.1%
Upper	29	13.7%	17.9%	\$3,756	20.2%	18.5%	20.1%
Unknown	0	0.0%	0.6%	\$0	0.0%	0.1%	0.0%
TOTAL	211	100.0%	100.0%	\$18,640	100.0%	100.0%	100.0%
<i>Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011–2015 U.S. Census Bureau: American Community Survey NOTE: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2022 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	#%	%	\$ 000s	\$ %	\$ %	
Low	1	0.9%	0.8%	\$100	0.7%	0.2%	2.0%
Moderate	6	5.6%	7.5%	\$933	6.8%	7.3%	8.1%
Middle	72	67.3%	56.9%	\$10,937	79.2%	60.2%	57.5%
Upper	28	26.2%	34.0%	\$1,838	13.3%	31.8%	32.4%
Unknown	0	0.0%	0.7%	\$0	0.0%	0.5%	0.0%
TOTAL	107	100.0%	100.0%	\$13,808	100.0%	100.0%	100.0%
<i>Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2011–2015 U.S. Census Bureau: American Community Survey NOTE: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	#%	#%	\$	%	\$ %	
Home Purchase Loans							
Low	3	6.3%	6.9%	229	2.5%	3.8%	21.1%
Moderate	7	14.6%	18.7%	997	10.7%	13.9%	16.4%
Middle	8	16.7%	18.7%	1,656	17.8%	17.2%	21.2%
Upper	21	43.8%	32.9%	5,515	59.4%	43.9%	41.3%
Unknown	9	18.8%	22.8%	890	9.6%	21.2%	0.0%
TOTAL	48	100.0%	100.0%	9,287	100.0%	100.0%	100.0%
Refinance							
Low	3	5.9%	3.6%	230	2.7%	2.0%	21.1%
Moderate	3	5.9%	13.5%	242	2.8%	8.8%	16.4%
Middle	14	27.5%	19.2%	1,823	21.4%	15.5%	21.2%
Upper	27	52.9%	44.3%	5,557	65.1%	54.2%	41.3%
Unknown	4	7.8%	19.3%	679	8.0%	19.5%	0.0%
TOTAL	51	100.0%	100.0%	8,531	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	7.5%	0	0.0%	4.5%	21.1%
Moderate	0	0.0%	10.3%	0	0.0%	8.0%	16.4%
Middle	0	0.0%	15.9%	0	0.0%	9.2%	21.2%
Upper	0	0.0%	58.9%	0	0.0%	72.3%	41.3%
Unknown	1	100.0%	7.5%	130	100.0%	6.1%	0.0%
TOTAL	1	100.0%	100.0%	130	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	2.5%	0	0.0%	1.0%	21.1%
Moderate	0	0.0%	27.5%	0	0.0%	23.2%	16.4%
Middle	0	0.0%	22.5%	0	0.0%	20.7%	21.2%
Upper	0	0.0%	42.5%	0	0.0%	42.4%	41.3%
Unknown	0	0.0%	5.0%	0	0.0%	12.8%	0.0%
TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%

Appendix C (continued)

Other Purpose Closed/Exempt							
Low	0	0.0%	2.4%	0	0.0%	1.9%	21.1%
Moderate	0	0.0%	2.4%	0	0.0%	0.3%	16.4%
Middle	0	0.0%	14.3%	0	0.0%	15.4%	21.2%
Upper	2	100.0%	73.8%	661	100.0%	77.6%	41.3%
Unknown	0	0.0%	7.1%	0	0.0%	4.8%	0.0%
TOTAL	2	100.0%	100.0%	661	100.0%	100.0%	100.0%
Purpose Not Applicable							
Low	0	0.0%	0.0%	0	0.0%	0.0%	21.1%
Moderate	0	0.0%	3.2%	0	0.0%	3.3%	16.4%
Middle	0	0.0%	0.0%	0	0.0%	0.0%	21.2%
Upper	0	0.0%	0.0%	0	0.0%	0.0%	41.3%
Unknown	0	0.0%	96.8%	0	0.0%	96.7%	0.0%
TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	0	0.0%	0.0%	9.6%
Moderate	0	0.0%	0.0%	0	0.0%	0.0%	28.9%
Middle	0	0.0%	0.0%	0	0.0%	0.0%	44.7%
Upper	0	0.0%	9.3%	0	0.0%	5.1%	16.8%
Unknown	5	100.0%	90.7%	3,470	100.0%	94.9%	0.0%
TOTAL	5	100.0%	100.0%	3,470	100.0%	100.0%	100.0%
Total Home Mortgage Loans							Families by Family Income %
Low	6	5.6%	5.1%	459	2.1%	2.7%	21.1%
Moderate	10	9.3%	15.6%	1,239	5.6%	10.5%	16.4%
Middle	22	20.6%	18.5%	3,479	15.8%	15.3%	21.2%
Upper	50	46.7%	39.2%	11,733	53.1%	46.9%	41.3%
Unknown	19	17.8%	21.6%	5,169	23.4%	24.5%	0.0%
TOTAL	107	100.0%	100.0%	22,079	100.0%	100.0%	100.0%
<i>Source: 2021 FFIEC Census Data 2011–2015 U.S. Census Bureau: American Community Survey NOTE: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	#%	#%	\$	%	\$ %	
Home Purchase Loans							
Low	1	2.5%	10.1%	104	1.3%	5.5%	18.2%
Moderate	4	10.0%	19.7%	520	6.5%	15.2%	19.2%
Middle	3	7.5%	19.0%	525	6.5%	19.2%	22.1%
Upper	11	27.5%	26.2%	3,869	48.2%	37.8%	40.4%
Unknown	21	52.5%	25.1%	3,005	37.5%	22.3%	0.0%
TOTAL	40	100.0%	100.0%	8,023	100.0%	100.0%	100.0%
Refinance							
Low	2	9.5%	8.7%	85	2.6%	4.1%	18.2%
Moderate	2	9.5%	20.3%	278	8.7%	13.1%	19.2%
Middle	4	19.0%	22.1%	320	10.0%	19.4%	22.1%
Upper	7	33.3%	30.2%	2,104	65.5%	42.3%	40.4%
Unknown	6	28.6%	18.7%	423	13.2%	21.0%	0.0%
TOTAL	21	100.0%	100.0%	3,210	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	3.8%	0	0.0%	1.9%	18.2%
Moderate	5	23.8%	17.5%	213	13.4%	15.2%	19.2%
Middle	2	9.5%	24.4%	50	3.1%	19.2%	22.1%
Upper	9	42.9%	43.1%	887	55.8%	50.9%	40.4%
Unknown	5	23.8%	11.3%	439	27.6%	12.8%	0.0%
TOTAL	21	100.0%	100.0%	1,589	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	8.7%	0	0.0%	2.7%	18.2%
Moderate	0	0.0%	10.9%	0	0.0%	4.3%	19.2%
Middle	2	33.3%	15.2%	425	63.1%	17.7%	22.1%
Upper	4	66.7%	60.9%	249	36.9%	73.2%	40.4%
Unknown	0	0.0%	4.3%	0	0.0%	2.1%	0.0%
TOTAL	6	100.0%	100.0%	674	100.0%	100.0%	100.0%

Appendix C (continued)

Other Purpose Closed/Exempt							
Low	1	25.0%	9.2%	50	13.6%	5.0%	18.2%
Moderate	1	25.0%	23.1%	138	37.5%	15.5%	19.2%
Middle	1	25.0%	21.5%	70	19.0%	20.5%	22.1%
Upper	1	25.0%	36.9%	110	29.9%	50.6%	40.4%
Unknown	0	0.0%	9.2%	0	0.0%	8.4%	0.0%
TOTAL	4	100.0%	100.0%	368	100.0%	100.0%	100.0%
Purpose Not Applicable							
Low	0	0.0%	7.1%	0	0.0%	3.2%	18.2%
Moderate	0	0.0%	0.0%	0	0.0%	0.0%	19.2%
Middle	0	0.0%	0.0%	0	0.0%	0.0%	22.1%
Upper	0	0.0%	0.0%	0	0.0%	0.0%	40.4%
Unknown	0	0.0%	92.9%	0	0.0%	96.8%	0.0%
TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	0	0.0%	0.0%	9.7%
Moderate	0	0.0%	2.1%	0	0.0%	0.2%	28.6%
Middle	0	0.0%	2.1%	0	0.0%	0.4%	47.4%
Upper	0	0.0%	2.1%	0	0.0%	0.5%	14.3%
Unknown	12	100.0%	93.6%	3,602	100.0%	98.9%	0.0%
TOTAL	12	100.0%	100.0%	3,602	100.0%	100.0%	100.0%
Total Home Mortgage Loans							Families By Family Income %
Low	4	3.8%	9.0%	239	1.4%	4.2%	18.2%
Moderate	12	11.5%	19.2%	1,149	6.6%	12.2%	19.2%
Middle	12	11.5%	19.8%	1,390	8.0%	16.2%	22.1%
Upper	32	30.8%	28.8%	7,219	41.3%	33.6%	40.4%
Unknown	44	42.3%	23.3%	7,469	42.8%	33.8%	0.0%
TOTAL	104	100.0%	100.0%	17,466	100.0%	100.0%	100.0%
<i>Source: 2022 FFIEC Census Data 2011–2015 U.S. Census Bureau: American Community Survey NOTE: Percentages may not total 100.0 percent due to rounding.</i>							

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	189	89.6%	55.4%	\$13,464	72.2%	45.5%	88.9%
	Over \$1 Million/ Unknown	22	10.4%	44.6%	\$5,176	27.8%	54.5%	11.1%
	TOTAL	211	100.0%	100.0%	\$18,640	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	167	79.1%	90.3%	\$4,619	24.8%	33.5%	
	\$100,001–\$250,000	23	10.9%	5.0%	\$4,084	21.9%	18.1%	
	\$250,001–\$1 Million	21	10.0%	4.7%	\$9,937	53.3%	48.5%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	211	100.0%	100.0%	\$18,640	100.0%	100.0%	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	156	82.5%		\$4,015	29.8%		
	\$100,001–\$250,000	20	10.6%		\$3,726	27.7%		
	\$250,001–\$1 Million	13	6.9%		\$5,723	42.5%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	189	100.0%		\$13,464	100.0%		

Distribution of 2022 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2022						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	88	82.2%	58.7%	\$9,229	66.8%	52.0%	89.0%
	Over \$1 Million/ Unknown	19	17.8%	41.3%	\$4,579	33.2%	48.0%	11.0%
	TOTAL	107	100.0%	100.0%	\$13,808	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	72	67.3%	89.1%	\$2,990	21.7%	31.2%	
	\$100,001–\$250,000	19	17.8%	6.1%	\$3,490	25.3%	21.8%	
	\$250,001–\$1 Million	16	15.0%	4.8%	\$7,328	53.1%	47.0%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	107	100.0%	100.0%	\$13,808	100.0%	100.0%	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	63	71.6%		\$2,501	27.1%		
	\$100,001–\$250,000	15	17.0%		\$2,725	29.5%		
	\$250,001–\$1 Million	10	11.4%		\$4,003	43.4%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	88	100.0%		\$9,229	100.0%		

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Distribution of 2021 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner- Occupied Units
	#	%	%	\$	%	\$ %	
Home Purchase Loans							
Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
Moderate	84	22.2%	25.5%	8,196	15.9%	21.1%	25.6%
Middle	282	74.6%	70.9%	41,468	80.6%	74.8%	70.6%
Upper	12	3.2%	3.5%	1,805	3.5%	4.1%	3.8%
Unknown	0	0.0%	0.1%	0	0.0%	0.1%	0.0%
TOTAL	378	100.0%	100.0%	51,469	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
Moderate	56	22.0%	17.5%	7,084	19.0%	14.6%	25.6%
Middle	192	75.3%	76.6%	28,886	77.6%	78.8%	70.6%
Upper	7	2.7%	5.6%	1,256	3.4%	6.4%	3.8%
Unknown	0	0.0%	0.3%	0	0.0%	0.2%	0.0%
TOTAL	255	100.0%	100.0%	37,226	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
Moderate	1	10.0%	26.8%	71	13.7%	19.5%	25.6%
Middle	9	90.0%	66.7%	448	86.3%	71.3%	70.6%
Upper	0	0.0%	6.5%	0	0.0%	9.2%	3.8%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
TOTAL	10	100.0%	100.0%	519	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%	9.1%	0	0.0%	1.7%	25.6%
Middle	0	0.0%	81.8%	0	0.0%	90.1%	70.6%
Upper	0	0.0%	9.1%	0	0.0%	8.2%	3.8%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%

Appendix C (continued)

Other Purpose Closed/Exempt							
Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
Moderate	4	26.7%	23.5%	299	19.7%	20.7%	25.6%
Middle	10	66.7%	67.9%	1,058	69.9%	64.6%	70.6%
Upper	1	6.7%	8.6%	157	10.4%	14.7%	3.8%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
TOTAL	15	100.0%	100.0%	1,514	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%	27.3%	0	0.0%	23.9%	25.6%
Middle	0	0.0%	70.9%	0	0.0%	75.1%	70.6%
Upper	0	0.0%	1.8%	0	0.0%	1.1%	3.8%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
Moderate	5	45.5%	44.3%	2,053	50.4%	48.3%	51.8%
Middle	6	54.5%	50.8%	2,020	49.6%	48.1%	43.5%
Upper	0	0.0%	4.9%	0	0.0%	3.6%	4.7%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
TOTAL	11	100.0%	100.0%	4,073	100.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
Moderate	150	22.4%	22.6%	17,703	18.7%	19.3%	25.6%
Middle	499	74.6%	72.8%	73,880	77.9%	75.5%	70.6%
Upper	20	3.0%	4.4%	3,218	3.4%	5.1%	3.8%
Unknown	0	0.0%	0.1%	0	0.0%	0.1%	0.0%
TOTAL	669	100.0%	100.0%	94,801	100.0%	100.0%	100.0%
<i>Source: 2021 FFIEC Census Data 2011–2015 U.S. Census Bureau: American Community Survey NOTE: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2022 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner- Occupied Units
	#	#%	#%	\$	\$%	\$ %	
Home Purchase Loans							
Low	1	0.3%	2.4%	51	0.1%	1.4%	1.2%
Moderate	124	36.7%	29.1%	18,497	39.7%	28.8%	30.2%
Middle	185	54.7%	58.8%	23,913	51.3%	59.9%	60.7%
Upper	28	8.3%	9.8%	4,175	9.0%	10.0%	7.9%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
TOTAL	338	100.0%	100.0%	46,636	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	0.8%	0	0.0%	0.4%	1.2%
Moderate	51	32.3%	25.1%	6,000	30.4%	24.7%	30.2%
Middle	98	62.0%	63.1%	12,372	62.6%	63.4%	60.7%
Upper	9	5.7%	10.9%	1,393	7.0%	11.5%	7.9%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
TOTAL	158	100.0%	100.0%	19,765	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	1.6%	0	0.0%	0.9%	1.2%
Moderate	41	38.3%	28.3%	1,820	31.8%	21.2%	30.2%
Middle	57	53.3%	58.6%	3,221	56.2%	65.0%	60.7%
Upper	9	8.4%	11.5%	687	12.0%	13.0%	7.9%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
TOTAL	107	100.0%	100.0%	5,728	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0.0%	0	0.0%	0.0%	1.2%
Moderate	14	22.2%	23.5%	1,612	43.0%	34.5%	30.2%
Middle	40	63.5%	62.2%	1,744	46.6%	49.9%	60.7%
Upper	9	14.3%	14.3%	389	10.4%	15.6%	7.9%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
TOTAL	63	100.0%	100.0%	3,745	100.0%	100.0%	100.0%

Appendix C (continued)

Other Purpose Closed/Exempt							
Low	0	0.0%	0.0%	0	0.0%	0.0%	1.2%
Moderate	8	38.1%	24.4%	1,080	43.4%	34.6%	30.2%
Middle	13	61.9%	65.6%	1,409	56.6%	56.8%	60.7%
Upper	0	0.0%	10.0%	0	0.0%	8.6%	7.9%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
TOTAL	21	100.0%	100.0%	2,489	100.0%	100.0%	100.0%
Purpose Not Applicable							
Low	0	0.0%	4.2%	0	0.0%	4.3%	1.2%
Moderate	0	0.0%	22.9%	0	0.0%	13.5%	30.2%
Middle	0	0.0%	60.4%	0	0.0%	65.5%	60.7%
Upper	0	0.0%	12.5%	0	0.0%	16.7%	7.9%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	1	6.7%	5.5%	200	4.7%	3.2%	3.5%
Moderate	8	53.3%	36.4%	1,656	39.1%	26.2%	45.2%
Middle	6	40.0%	43.6%	2,374	56.1%	63.4%	43.1%
Upper	0	0.0%	14.5%	0	0.0%	7.3%	8.3%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
TOTAL	15	100.0%	100.0%	4,230	100.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	2	0.3%	2.0%	251	0.3%	1.2%	1.2%
Moderate	246	35.0%	27.9%	30,665	37.1%	27.6%	30.2%
Middle	399	56.8%	59.8%	45,033	54.5%	60.8%	60.7%
Upper	55	7.8%	10.3%	6,644	8.0%	10.3%	7.9%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
TOTAL	702	100.0%	100.0%	82,593	100.0%	100.0%	100.0%
<i>Source: 2022 FFIEC Census Data 2011–2015 U.S. Census Bureau: American Community Survey NOTE: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2021 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	#%	%	\$ 000s	\$ %	\$ %	
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	373	24.4%	27.1%	\$27,954	28.0%	26.6%	33.1%
Middle	1,109	72.5%	68.1%	\$67,390	67.4%	69.4%	62.6%
Upper	47	3.1%	3.3%	\$4,665	4.7%	3.7%	4.3%
Unknown	0	0.0%	1.5%	\$0	0.0%	0.3%	0.0%
TOTAL	1,529	100.0%	100.0%	\$100,009	100.0%	100.0%	100.0%
<i>Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011–2015 U.S. Census Bureau: American Community Survey NOTE: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2022 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	#%	%	\$ 000s	\$ %	\$ %	
Low	14	1.4%	2.1%	\$3,524	4.2%	3.3%	2.7%
Moderate	337	33.1%	29.5%	\$27,894	33.2%	33.3%	33.1%
Middle	592	58.2%	56.3%	\$45,198	53.8%	53.1%	52.7%
Upper	75	7.4%	9.5%	\$7,421	8.8%	9.4%	11.4%
Unknown	0	0.0%	2.6%	\$0	0.0%	0.8%	0.0%
TOTAL	1,018	100.0%	100.0%	\$84,037	100.0%	100.0%	100.0%
<i>Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2011–2015 U.S. Census Bureau: American Community Survey NOTE: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	#%	#%	\$	%	\$ %	
Home Purchase Loans							
Low	21	5.6%	6.5%	1,355	2.6%	3.7%	24.8%
Moderate	76	20.1%	20.0%	7,346	14.3%	15.0%	19.1%
Middle	86	22.8%	18.3%	9,519	18.5%	17.4%	20.2%
Upper	167	44.2%	26.0%	30,460	59.2%	34.9%	35.9%
Unknown	28	7.4%	29.2%	2,789	5.4%	28.9%	0.0%
TOTAL	378	100.0%	100.0%	51,469	100.0%	100.0%	100.0%
Refinance							
Low	10	3.9%	4.3%	563	1.5%	2.1%	24.8%
Moderate	34	13.3%	12.4%	2,807	7.5%	8.4%	19.1%
Middle	52	20.4%	16.0%	5,913	15.9%	12.9%	20.2%
Upper	143	56.1%	39.0%	24,248	65.1%	46.1%	35.9%
Unknown	16	6.3%	28.3%	3,695	9.9%	30.5%	0.0%
TOTAL	255	100.0%	100.0%	37,226	100.0%	100.0%	100.0%
Home Improvement							
Low	2	20.0%	9.8%	45	8.7%	3.7%	24.8%
Moderate	1	10.0%	17.1%	20	3.9%	12.8%	19.1%
Middle	4	40.0%	22.0%	305	58.8%	14.3%	20.2%
Upper	3	30.0%	43.9%	149	28.7%	55.2%	35.9%
Unknown	0	0.0%	7.3%	0	0.0%	13.9%	0.0%
TOTAL	10	100.0%	100.0%	519	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	4.5%	0	0.0%	0.9%	24.8%
Moderate	0	0.0%	13.6%	0	0.0%	10.7%	19.1%
Middle	0	0.0%	22.7%	0	0.0%	15.7%	20.2%
Upper	0	0.0%	45.5%	0	0.0%	57.1%	35.9%
Unknown	0	0.0%	13.6%	0	0.0%	15.6%	0.0%
TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%

Appendix C (continued)

Other Purpose Closed/Exempt							
Low	2	13.3%	9.9%	66	4.4%	5.4%	24.8%
Moderate	2	13.3%	12.3%	149	9.8%	8.2%	19.1%
Middle	3	20.0%	28.4%	247	16.3%	24.5%	20.2%
Upper	8	53.3%	33.3%	1,052	69.5%	45.5%	35.9%
Unknown	0	0.0%	16.0%	0	0.0%	16.4%	0.0%
TOTAL	15	100.0%	100.0%	1,514	100.0%	100.0%	100.0%
Purpose Not Applicable							
Low	0	0.0%	0.0%	0	0.0%	0.0%	24.8%
Moderate	0	0.0%	0.0%	0	0.0%	0.0%	19.1%
Middle	0	0.0%	0.0%	0	0.0%	0.0%	20.2%
Upper	0	0.0%	1.8%	0	0.0%	4.6%	35.9%
Unknown	0	0.0%	98.2%	0	0.0%	95.4%	0.0%
TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	1.6%	0	0.0%	0.8%	0.0%
Moderate	0	0.0%	3.3%	0	0.0%	1.8%	51.8%
Middle	2	18.2%	4.9%	433	10.6%	2.2%	43.5%
Upper	2	18.2%	16.4%	452	11.1%	14.7%	4.7%
Unknown	7	63.6%	73.8%	3,188	78.3%	80.5%	0.0%
TOTAL	11	100.0%	100.0%	4,073	100.0%	100.0%	100.0%
Total Home Mortgage Loans							Families by Family Income %
Low	35	5.2%	5.7%	2,029	2.1%	3.0%	24.8%
Moderate	113	16.9%	16.7%	10,322	10.9%	12.0%	19.1%
Middle	147	22.0%	17.4%	16,417	17.3%	15.2%	20.2%
Upper	323	48.3%	31.1%	56,361	59.5%	38.8%	35.9%
Unknown	51	7.6%	29.2%	9,672	10.2%	31.0%	0.0%
TOTAL	669	100.0%	100.0%	94,801	100.0%	100.0%	100.0%
<i>Source: 2021 FFIEC Census Data 2011–2015 U.S. Census Bureau: American Community Survey NOTE: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	#%	#%	\$	%	\$ %	
Home Purchase Loans							
Low	28	8.3%	7.0%	2,063	4.4%	3.8%	25.7%
Moderate	54	16.0%	20.6%	5,111	11.0%	16.1%	19.2%
Middle	80	23.7%	19.7%	9,487	20.3%	19.4%	20.0%
Upper	133	39.3%	22.9%	25,769	55.3%	31.8%	35.0%
Unknown	43	12.7%	29.8%	4,206	9.0%	29.0%	0.0%
TOTAL	338	100.0%	100.0%	46,636	100.0%	100.0%	100.0%
Refinance							
Low	11	7.0%	8.2%	458	2.3%	3.8%	25.7%
Moderate	31	19.6%	18.2%	2,312	11.7%	14.0%	19.2%
Middle	41	25.9%	21.8%	4,215	21.3%	19.5%	20.0%
Upper	63	39.9%	34.3%	10,055	50.9%	43.5%	35.0%
Unknown	12	7.6%	17.6%	2,725	13.8%	19.2%	0.0%
TOTAL	158	100.0%	100.0%	19,765	100.0%	100.0%	100.0%
Home Improvement							
Low	5	4.7%	5.7%	175	3.1%	2.9%	25.7%
Moderate	17	15.9%	18.4%	750	13.1%	12.8%	19.2%
Middle	24	22.4%	18.0%	659	11.5%	11.3%	20.0%
Upper	52	48.6%	45.9%	3,349	58.5%	57.7%	35.0%
Unknown	9	8.4%	11.9%	795	13.9%	15.3%	0.0%
TOTAL	107	100.0%	100.0%	5,728	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	3	4.8%	10.2%	120	3.2%	6.8%	25.7%
Moderate	6	9.5%	11.2%	221	5.9%	6.0%	19.2%
Middle	16	25.4%	24.5%	598	16.0%	15.1%	20.0%
Upper	30	47.6%	42.9%	2,047	54.7%	57.3%	35.0%
Unknown	8	12.7%	11.2%	759	20.3%	14.9%	0.0%
TOTAL	63	100.0%	100.0%	3,745	100.0%	100.0%	100.0%

Appendix C (continued)

Other Purpose Closed/Exempt							
Low	3	14.3%	13.3%	114	4.6%	8.6%	25.7%
Moderate	5	23.8%	17.8%	366	14.7%	11.6%	19.2%
Middle	5	23.8%	20.0%	516	20.7%	19.6%	20.0%
Upper	8	38.1%	40.0%	1,493	60.0%	52.2%	35.0%
Unknown	0	0.0%	8.9%	0	0.0%	8.1%	0.0%
TOTAL	21	100.0%	100.0%	2,489	100.0%	100.0%	100.0%
Purpose Not Applicable							
Low	0	0.0%	2.1%	0	0.0%	3.2%	25.7%
Moderate	0	0.0%	6.3%	0	0.0%	8.2%	19.2%
Middle	0	0.0%	0.0%	0	0.0%	0.0%	20.0%
Upper	0	0.0%	0.0%	0	0.0%	0.0%	35.0%
Unknown	0	0.0%	91.7%	0	0.0%	88.5%	0.0%
TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	0	0.0%	0.0%	3.5%
Moderate	0	0.0%	0.0%	0	0.0%	0.0%	45.2%
Middle	0	0.0%	1.8%	0	0.0%	1.3%	43.1%
Upper	4	26.7%	10.9%	828	19.6%	5.7%	8.3%
Unknown	11	73.3%	87.3%	3,402	80.4%	93.1%	0.0%
TOTAL	15	100.0%	100.0%	4,230	100.0%	100.0%	100.0%
Total Home Mortgage Loans							Families By Family Income %
Low	50	7.1%	7.3%	2,930	3.5%	3.7%	25.7%
Moderate	113	16.1%	19.3%	8,760	10.6%	14.8%	19.2%
Middle	166	23.6%	19.8%	15,475	18.7%	18.5%	20.0%
Upper	290	41.3%	27.0%	43,541	52.7%	34.4%	35.0%
Unknown	83	11.8%	26.6%	11,887	14.4%	28.6%	0.0%
TOTAL	702	100.0%	100.0%	82,593	100.0%	100.0%	100.0%
<i>Source: 2022 FFIEC Census Data 2011–2015 U.S. Census Bureau: American Community Survey NOTE: Percentages may not total 100.0 percent due to rounding.</i>							

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	1356	88.7%	65.4%	\$67,640	67.6%	53.6%	89.0%
	Over \$1 Million/ Unknown	173	11.3%	34.6%	\$32,369	32.4%	46.4%	11.0%
	TOTAL	1529	100.0%	100.0%	\$100,009	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	1317	86.1%	90.4%	\$32,891	32.9%	34.9%	
	\$100,001–\$250,000	125	8.2%	5.7%	\$20,456	20.5%	20.7%	
	\$250,001–\$1 Million	87	5.7%	3.8%	\$46,662	46.7%	44.3%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	1529	100.0%	100.0%	\$100,009	100.0%	100.0%	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	1226	90.4%		\$29,090	43.0%		
	\$100,001–\$250,000	80	5.9%		\$13,177	19.5%		
	\$250,001–\$1 Million	50	3.7%		\$25,373	37.5%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	1356	100.0%		\$67,640	100.0%		

Distribution of 2022 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2022						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	880	86.4%	62.3%	\$55,874	66.5%	52.5%	89.1%
	Over \$1 Million/ Unknown	138	13.6%	37.7%	\$28,163	33.5%	47.5%	10.9%
	TOTAL	1018	100.0%	100.0%	\$84,037	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	811	79.7%	90.7%	\$26,270	31.3%	36.3%	
	\$100,001–\$250,000	134	13.2%	5.7%	\$22,407	26.7%	21.3%	
	\$250,001–\$1 Million	73	7.2%	3.6%	\$35,360	42.1%	42.4%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	1018	100.0%	100.0%	\$84,037	100.0%	100.0%	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	754	85.7%		\$23,459	42.0%		
	\$100,001–\$250,000	90	10.2%		\$14,709	26.3%		
	\$250,001–\$1 Million	36	4.1%		\$17,706	31.7%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	880	100.0%		\$55,874	100.0%		

SPRINGFIELD ASSESSMENT AREA (LIMITED-SCOPE)

Distribution of 2021 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner- Occupied Units
	#	#%	#%	\$	\$%	\$ %	
Home Purchase Loans							
Low	3	1.6%	2.2%	355	1.2%	1.2%	2.0%
Moderate	19	10.0%	12.6%	1,958	6.5%	8.0%	12.0%
Middle	144	75.8%	66.3%	23,441	77.3%	66.7%	65.9%
Upper	24	12.6%	18.9%	4,563	15.1%	24.1%	20.0%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
TOTAL	190	100.0%	100.0%	30,317	100.0%	100.0%	100.0%
Refinance							
Low	1	0.6%	1.1%	175	0.7%	0.6%	2.0%
Moderate	16	10.2%	8.1%	1,785	6.7%	4.9%	12.0%
Middle	110	70.1%	67.6%	19,175	71.9%	66.0%	65.9%
Upper	30	19.1%	23.3%	5,550	20.8%	28.5%	20.0%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
TOTAL	157	100.0%	100.0%	26,685	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	1.4%	0	0.0%	0.5%	2.0%
Moderate	0	0.0%	10.9%	0	0.0%	6.8%	12.0%
Middle	7	87.5%	60.8%	361	75.7%	56.6%	65.9%
Upper	1	12.5%	26.8%	116	24.3%	36.1%	20.0%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
TOTAL	8	100.0%	100.0%	477	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0.6%	0	0.0%	0.2%	2.0%
Moderate	0	0.0%	8.8%	0	0.0%	4.5%	12.0%
Middle	0	0.0%	60.4%	0	0.0%	53.9%	65.9%
Upper	0	0.0%	30.2%	0	0.0%	41.4%	20.0%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%

Appendix C (continued)

Other Purpose Closed/Exempt							
Low	0	0.0%	0.0%	0	0.0%	0.0%	2.0%
Moderate	1	9.1%	7.6%	120	7.8%	4.4%	12.0%
Middle	9	81.8%	69.7%	913	59.6%	64.8%	65.9%
Upper	1	9.1%	22.8%	500	32.6%	30.8%	20.0%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
TOTAL	11	100.0%	100.0%	1,533	100.0%	100.0%	100.0%
Purpose Not Applicable							
Low	0	0.0%	3.1%	0	0.0%	1.6%	2.0%
Moderate	0	0.0%	18.8%	0	0.0%	12.9%	12.0%
Middle	0	0.0%	64.9%	0	0.0%	68.6%	65.9%
Upper	0	0.0%	13.1%	0	0.0%	16.9%	20.0%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	12.9%	0	0.0%	5.7%	6.0%
Moderate	0	0.0%	27.6%	0	0.0%	26.3%	30.9%
Middle	8	100.0%	48.9%	8,501	100.0%	45.3%	54.2%
Upper	0	0.0%	9.3%	0	0.0%	21.6%	7.2%
Unknown	0	0.0%	1.3%	0	0.0%	1.1%	1.7%
TOTAL	8	100.0%	100.0%	8,501	100.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	4	1.1%	1.7%	530	0.8%	1.2%	2.0%
Moderate	36	9.6%	10.3%	3,863	5.7%	7.9%	12.0%
Middle	278	74.3%	66.7%	52,391	77.6%	64.7%	65.9%
Upper	56	15.0%	21.3%	10,729	15.9%	26.1%	20.0%
Unknown	0	0.0%	0.0%	0	0.0%	0.1%	0.0%
TOTAL	374	100.0%	100.0%	67,513	100.0%	100.0%	100.0%
<i>Source: 2021 FFIEC Census Data 2011–2015 U.S. Census Bureau: American Community Survey NOTE: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2022 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner- Occupied Units
	#	#%	#%	\$	%	\$ %	
Home Purchase Loans							
Low	5	2.8%	1.7%	405	1.2%	1.0%	1.2%
Moderate	33	18.2%	16.6%	3,120	9.5%	11.3%	12.5%
Middle	109	60.2%	54.6%	21,453	65.4%	54.9%	56.2%
Upper	34	18.8%	27.0%	7,810	23.8%	32.8%	30.1%
Unknown	0	0.0%	0.0%	0	0.0%	0.1%	0.0%
TOTAL	181	100.0%	100.0%	32,788	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	0.9%	0	0.0%	0.7%	1.2%
Moderate	21	25.6%	13.2%	2,079	17.8%	9.0%	12.5%
Middle	46	56.1%	55.3%	7,813	66.8%	53.9%	56.2%
Upper	15	18.3%	30.5%	1,796	15.4%	36.4%	30.1%
Unknown	0	0.0%	0.1%	0	0.0%	0.1%	0.0%
TOTAL	82	100.0%	100.0%	11,688	100.0%	100.0%	100.0%
Home Improvement							
Low	1	1.0%	0.6%	19	0.3%	0.6%	1.2%
Moderate	7	7.0%	10.8%	244	3.2%	7.5%	12.5%
Middle	67	67.0%	53.2%	5,373	71.2%	52.6%	56.2%
Upper	25	25.0%	35.2%	1,910	25.3%	38.9%	30.1%
Unknown	0	0.0%	0.2%	0	0.0%	0.3%	0.0%
TOTAL	100	100.0%	100.0%	7,546	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	1.0%	0	0.0%	0.5%	1.2%
Moderate	3	5.6%	9.5%	141	3.5%	6.2%	12.5%
Middle	38	70.4%	51.1%	3,063	76.2%	48.5%	56.2%
Upper	13	24.1%	38.3%	818	20.3%	44.8%	30.1%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
TOTAL	54	100.0%	100.0%	4,022	100.0%	100.0%	100.0%

Appendix C (continued)

Other Purpose Closed/Exempt							
Low	0	0.0%	1.5%	0	0.0%	0.8%	1.2%
Moderate	2	40.0%	9.7%	159	42.4%	7.3%	12.5%
Middle	2	40.0%	58.9%	192	51.2%	59.6%	56.2%
Upper	1	20.0%	29.8%	24	6.4%	32.4%	30.1%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
TOTAL	5	100.0%	100.0%	375	100.0%	100.0%	100.0%
Purpose Not Applicable							
Low	0	0.0%	2.6%	0	0.0%	2.0%	1.2%
Moderate	0	0.0%	16.9%	0	0.0%	10.8%	12.5%
Middle	0	0.0%	59.7%	0	0.0%	62.7%	56.2%
Upper	0	0.0%	20.8%	0	0.0%	24.6%	30.1%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	14.0%	0	0.0%	6.1%	10.7%
Moderate	4	40.0%	30.2%	1,891	5.4%	30.0%	24.1%
Middle	5	50.0%	43.2%	32,656	93.1%	44.6%	53.2%
Upper	1	10.0%	10.8%	520	1.5%	15.7%	9.0%
Unknown	0	0.0%	1.8%	0	0.0%	3.6%	3.0%
TOTAL	10	100.0%	100.0%	35,067	100.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	6	1.4%	1.5%	424	0.5%	1.5%	1.2%
Moderate	70	16.2%	15.1%	7,634	8.3%	12.6%	12.5%
Middle	267	61.8%	54.6%	70,550	77.1%	53.4%	56.2%
Upper	89	20.6%	28.7%	12,878	14.1%	32.0%	30.1%
Unknown	0	0.0%	0.1%	0	0.0%	0.5%	0.0%
TOTAL	432	100.0%	100.0%	91,486	100.0%	100.0%	100.0%
<i>Source: 2022 FFIEC Census Data 2011–2015 U.S. Census Bureau: American Community Survey NOTE: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2021 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	#%	%	\$ 000s	\$ %	\$ %	
Low	1	0.1%	1.5%	\$92	0.1%	1.4%	2.0%
Moderate	88	11.7%	18.4%	\$15,361	22.3%	25.6%	21.4%
Middle	601	79.9%	62.9%	\$47,375	68.9%	55.0%	60.7%
Upper	62	8.2%	16.6%	\$5,977	8.7%	17.7%	15.7%
Unknown	0	0.0%	0.6%	\$0	0.0%	0.2%	0.2%
TOTAL	752	100.0%	100.0%	\$68,805	100.0%	100.0%	100.0%
<i>Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011–2015 U.S. Census Bureau: American Community Survey NOTE: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2022 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	#%	%	\$ 000s	\$ %	\$ %	
Low	1	0.3%	1.0%	\$22	0.1%	1.5%	1.5%
Moderate	61	16.3%	18.7%	\$10,636	25.8%	25.3%	20.3%
Middle	265	70.9%	53.1%	\$25,088	60.8%	49.0%	53.6%
Upper	45	12.0%	25.5%	\$5,466	13.2%	22.6%	22.8%
Unknown	2	0.5%	1.7%	\$75	0.2%	1.6%	1.8%
TOTAL	374	100.0%	100.0%	\$41,287	100.0%	100.0%	100.0%
<i>Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2011–2015 U.S. Census Bureau: American Community Survey NOTE: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	#%	#%	\$	%	\$ %	
Home Purchase Loans							
Low	11	5.8%	5.1%	1,065	3.5%	2.8%	19.4%
Moderate	29	15.3%	16.6%	3,475	11.5%	12.2%	18.8%
Middle	35	18.4%	18.9%	4,795	15.8%	17.7%	21.6%
Upper	88	46.3%	33.3%	17,661	58.3%	42.5%	40.2%
Unknown	27	14.2%	26.1%	3,321	11.0%	24.8%	0.0%
TOTAL	190	100.0%	100.0%	30,317	100.0%	100.0%	100.0%
Refinance							
Low	6	3.8%	4.4%	540	2.0%	2.3%	19.4%
Moderate	24	15.3%	14.2%	2,472	9.3%	9.9%	18.8%
Middle	36	22.9%	18.4%	5,052	18.9%	15.2%	21.6%
Upper	81	51.6%	35.9%	17,137	64.2%	43.9%	40.2%
Unknown	10	6.4%	27.2%	1,484	5.6%	28.7%	0.0%
TOTAL	157	100.0%	100.0%	26,685	100.0%	100.0%	100.0%
Home Improvement							
Low	1	12.5%	4.5%	25	5.2%	1.7%	19.4%
Moderate	2	25.0%	13.6%	130	27.3%	9.7%	18.8%
Middle	2	25.0%	19.2%	111	23.3%	13.8%	21.6%
Upper	3	37.5%	50.7%	211	44.2%	57.4%	40.2%
Unknown	0	0.0%	12.0%	0	0.0%	17.3%	0.0%
TOTAL	8	100.0%	100.0%	477	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	5.0%	0	0.0%	2.1%	19.4%
Moderate	0	0.0%	13.8%	0	0.0%	7.1%	18.8%
Middle	0	0.0%	16.4%	0	0.0%	13.1%	21.6%
Upper	0	0.0%	54.5%	0	0.0%	69.9%	40.2%
Unknown	0	0.0%	10.3%	0	0.0%	7.8%	0.0%
TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%

Appendix C (continued)

Other Purpose Closed/Exempt							
Low	1	9.1%	6.2%	50	3.3%	3.1%	19.4%
Moderate	4	36.4%	10.4%	256	16.7%	5.9%	18.8%
Middle	2	18.2%	9.3%	360	23.5%	7.6%	21.6%
Upper	4	36.4%	24.2%	867	56.6%	31.8%	40.2%
Unknown	0	0.0%	50.0%	0	0.0%	51.6%	0.0%
TOTAL	11	100.0%	100.0%	1,533	100.0%	100.0%	100.0%
Purpose Not Applicable							
Low	0	0.0%	2.6%	0	0.0%	1.9%	19.4%
Moderate	0	0.0%	6.8%	0	0.0%	5.8%	18.8%
Middle	0	0.0%	1.6%	0	0.0%	1.4%	21.6%
Upper	0	0.0%	0.5%	0	0.0%	0.7%	40.2%
Unknown	0	0.0%	88.5%	0	0.0%	90.1%	0.0%
TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	0	0.0%	0.0%	6.0%
Moderate	0	0.0%	1.3%	0	0.0%	0.2%	30.9%
Middle	0	0.0%	0.9%	0	0.0%	0.1%	54.2%
Upper	2	25.0%	2.7%	1,500	17.6%	0.7%	7.2%
Unknown	6	75.0%	95.1%	7,001	82.4%	99.0%	1.7%
TOTAL	8	100.0%	100.0%	8,501	100.0%	100.0%	100.0%
Total Home Mortgage Loans							Families by Family Income %
Low	19	5.1%	4.7%	1,680	2.5%	2.4%	19.4%
Moderate	59	15.8%	15.1%	6,333	9.4%	10.2%	18.8%
Middle	75	20.1%	18.3%	10,318	15.3%	15.1%	21.6%
Upper	178	47.6%	34.6%	37,376	55.4%	40.1%	40.2%
Unknown	43	11.5%	27.4%	11,806	17.5%	32.3%	0.0%
TOTAL	374	100.0%	100.0%	67,513	100.0%	100.0%	100.0%
<i>Source: 2021 FFIEC Census Data 2011–2015 U.S. Census Bureau: American Community Survey NOTE: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	#%	#%	\$	%	\$ %	
Home Purchase Loans							
Low	6	3.3%	4.0%	560	1.7%	1.9%	18.2%
Moderate	18	9.9%	15.7%	1,791	5.5%	10.8%	18.6%
Middle	31	17.1%	19.1%	4,376	13.3%	16.8%	22.1%
Upper	81	44.8%	36.5%	18,719	57.1%	46.3%	41.0%
Unknown	45	24.9%	24.7%	7,342	22.4%	24.2%	0.0%
TOTAL	181	100.0%	100.0%	32,788	100.0%	100.0%	100.0%
Refinance							
Low	3	3.7%	7.3%	271	2.3%	3.9%	18.2%
Moderate	12	14.6%	17.7%	1,372	11.7%	12.0%	18.6%
Middle	14	17.1%	20.7%	1,792	15.3%	17.2%	22.1%
Upper	30	36.6%	35.8%	6,212	53.1%	44.6%	41.0%
Unknown	23	28.0%	18.5%	2,041	17.5%	22.3%	0.0%
TOTAL	82	100.0%	100.0%	11,688	100.0%	100.0%	100.0%
Home Improvement							
Low	9	9.0%	6.1%	358	4.7%	3.4%	18.2%
Moderate	18	18.0%	13.5%	937	12.4%	9.4%	18.6%
Middle	25	25.0%	20.5%	1,536	20.4%	16.5%	22.1%
Upper	40	40.0%	51.6%	3,345	44.3%	59.3%	41.0%
Unknown	8	8.0%	8.3%	1,370	18.2%	11.4%	0.0%
TOTAL	100	100.0%	100.0%	7,546	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	2	3.7%	4.0%	66	1.6%	1.6%	18.2%
Moderate	6	11.1%	12.2%	174	4.3%	6.6%	18.6%
Middle	12	22.2%	17.3%	666	16.6%	11.0%	22.1%
Upper	32	59.3%	58.0%	3,021	75.1%	74.2%	41.0%
Unknown	2	3.7%	8.5%	95	2.4%	6.7%	0.0%
TOTAL	54	100.0%	100.0%	4,022	100.0%	100.0%	100.0%

Appendix C (continued)

Other Purpose Closed/Exempt							
Low	1	20.0%	9.7%	50	13.3%	10.7%	18.2%
Moderate	4	80.0%	17.9%	325	86.7%	10.8%	18.6%
Middle	0	0.0%	16.6%	0	0.0%	11.1%	22.1%
Upper	0	0.0%	43.1%	0	0.0%	50.3%	41.0%
Unknown	0	0.0%	12.8%	0	0.0%	17.2%	0.0%
TOTAL	5	100.0%	100.0%	375	100.0%	100.0%	100.0%
Purpose Not Applicable							
Low	0	0.0%	0.0%	0	0.0%	0.0%	18.2%
Moderate	0	0.0%	5.2%	0	0.0%	4.4%	18.6%
Middle	0	0.0%	1.3%	0	0.0%	1.8%	22.1%
Upper	0	0.0%	1.3%	0	0.0%	2.4%	41.0%
Unknown	0	0.0%	92.2%	0	0.0%	91.3%	0.0%
TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	0	0.0%	0.0%	10.7%
Moderate	0	0.0%	0.0%	0	0.0%	0.0%	24.1%
Middle	0	0.0%	1.8%	0	0.0%	0.3%	53.2%
Upper	1	10.0%	4.5%	803	2.3%	1.2%	9.0%
Unknown	9	90.0%	93.7%	34,264	97.7%	98.5%	3.0%
TOTAL	10	100.0%	100.0%	35,067	100.0%	100.0%	100.0%
Total Home Mortgage Loans							Families By Family Income %
Low	21	4.9%	5.2%	1,305	1.4%	2.3%	18.2%
Moderate	58	13.4%	15.9%	4,599	5.0%	9.8%	18.6%
Middle	82	19.0%	19.3%	8,370	9.1%	14.9%	22.1%
Upper	184	42.6%	37.4%	32,100	35.1%	41.4%	41.0%
Unknown	87	20.1%	22.3%	45,112	49.3%	31.6%	0.0%
TOTAL	432	100.0%	100.0%	91,486	100.0%	100.0%	100.0%
<i>Source: 2022 FFIEC Census Data 2011–2015 U.S. Census Bureau: American Community Survey NOTE: Percentages may not total 100.0 percent due to rounding.</i>							

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	654	87.0%	48.5%	\$45,051	65.5%	36.9%	91.5%
	Over \$1 Million/ Unknown	98	13.0%	51.5%	\$23,754	34.5%	63.1%	8.5%
	TOTAL	752	100.0%	100.0%	\$68,805	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	588	78.2%	88.9%	\$13,647	19.8%	28.7%	
	\$100,001–\$250,000	78	10.4%	5.9%	\$13,259	19.3%	19.0%	
	\$250,001–\$1 Million	86	11.4%	5.2%	\$41,899	60.9%	52.3%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	752	100.0%	100.0%	\$68,805	100.0%	100.0%	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	550	84.1%		\$11,526	25.6%		
	\$100,001–\$250,000	52	8.0%		\$8,893	19.7%		
	\$250,001–\$1 Million	52	8.0%		\$24,632	54.7%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	654	100.0%		\$45,051	100.0%		

Distribution of 2022 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2022						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	304	81.3%	55.2%	\$26,840	65.0%	40.4%	91.8%
	Over \$1 Million/ Unknown	70	18.7%	44.8%	\$14,447	35.0%	59.6%	8.2%
	TOTAL	374	100.0%	100.0%	\$41,287	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	275	73.5%	90.0%	\$10,057	24.4%	29.4%	
	\$100,001–\$250,000	55	14.7%	5.2%	\$9,952	24.1%	17.8%	
	\$250,001–\$1 Million	44	11.8%	4.8%	\$21,278	51.5%	52.8%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	374	100.0%	100.0%	\$41,287	100.0%	100.0%	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	245	80.6%		\$8,338	31.1%		
	\$100,001–\$250,000	31	10.2%		\$5,482	20.4%		
	\$250,001–\$1 Million	28	9.2%		\$13,020	48.5%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	304	100.0%		\$26,840	100.0%		

PHELPS COUNTY (LIMITED-SCOPE)

Distribution of 2021 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner- Occupied Units
	#	%	%	\$	%	\$ %	
Home Purchase Loans							
Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
Moderate	0	0.0%	3.5%	0	0.0%	3.7%	4.5%
Middle	4	50.0%	50.8%	505	58.9%	46.2%	50.9%
Upper	4	50.0%	45.6%	352	41.1%	50.0%	44.6%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
TOTAL	8	100.0%	100.0%	857	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
Moderate	0	0.0%	1.3%	0	0.0%	1.1%	4.5%
Middle	5	35.7%	43.4%	1,384	40.8%	39.6%	50.9%
Upper	9	64.3%	55.3%	2,005	59.2%	59.2%	44.6%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
TOTAL	14	100.0%	100.0%	3,389	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%	4.5%
Middle	0	0.0%	38.5%	0	0.0%	40.5%	50.9%
Upper	0	0.0%	61.5%	0	0.0%	59.5%	44.6%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%
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%	4.5%
Middle	0	0.0%	50.0%	0	0.0%	39.3%	50.9%
Upper	0	0.0%	50.0%	0	0.0%	60.7%	44.6%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%

Appendix C (continued)

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%	4.5%
Middle	1	100.0%	66.7%	135	100.0%	68.7%	50.9%
Upper	0	0.0%	33.3%	0	0.0%	31.3%	44.6%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
TOTAL	1	100.0%	100.0%	135	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%	4.5%
Middle	0	0.0%	44.4%	0	0.0%	44.3%	50.9%
Upper	0	0.0%	55.6%	0	0.0%	55.7%	44.6%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
Moderate	0	0.0%	25.0%	0	0.0%	4.4%	44.3%
Middle	0	0.0%	50.0%	0	0.0%	91.5%	45.0%
Upper	0	0.0%	25.0%	0	0.0%	4.1%	10.7%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
Moderate	0	0.0%	2.6%	0	0.0%	2.7%	4.5%
Middle	10	43.5%	47.7%	2,024	46.2%	45.2%	50.9%
Upper	13	56.5%	49.7%	2,357	53.8%	52.1%	44.6%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
TOTAL	23	100.0%	100.0%	4,381	100.0%	100.0%	100.0%
<i>Source: 2021 FFIEC Census Data 2011–2015 U.S. Census Bureau: American Community Survey NOTE: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2022 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner- Occupied Units
	#	#%	#%	\$	\$%	\$ %	
Home Purchase Loans							
Low	0	0.0%	0.6%	0	0.0%	0.6%	0.6%
Moderate	0	0.0%	9.1%	0	0.0%	7.2%	4.8%
Middle	0	0.0%	61.1%	0	0.0%	58.4%	61.4%
Upper	1	100.0%	29.2%	128	100.0%	33.7%	33.2%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
TOTAL	1	100.0%	100.0%	128	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	0.4%	0	0.0%	0.3%	0.6%
Moderate	0	0.0%	3.4%	0	0.0%	3.3%	4.8%
Middle	6	60.0%	59.5%	758	61.9%	59.0%	61.4%
Upper	4	40.0%	36.6%	467	38.1%	37.4%	33.2%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
TOTAL	10	100.0%	100.0%	1,225	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	3.2%	0	0.0%	4.9%	0.6%
Moderate	0	0.0%	3.2%	0	0.0%	1.7%	4.8%
Middle	3	60.0%	41.9%	129	82.7%	55.8%	61.4%
Upper	2	40.0%	51.6%	27	17.3%	37.6%	33.2%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
TOTAL	5	100.0%	100.0%	156	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0.0%	0	0.0%	0.0%	0.6%
Moderate	0	0.0%	0.0%	0	0.0%	0.0%	4.8%
Middle	0	0.0%	42.9%	0	0.0%	41.9%	61.4%
Upper	2	100.0%	57.1%	65	100.0%	58.1%	33.2%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
TOTAL	2	100.0%	100.0%	65	100.0%	100.0%	100.0%

Appendix C (continued)

Other Purpose Closed/Exempt							
Low	0	0.0%	0.0%	0	0.0%	0.0%	0.6%
Moderate	0	0.0%	20.0%	0	0.0%	12.4%	4.8%
Middle	0	0.0%	40.0%	0	0.0%	50.9%	61.4%
Upper	0	0.0%	40.0%	0	0.0%	36.7%	33.2%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%
Purpose Not Applicable							
Low	0	0.0%	0.0%	0	0.0%	0.0%	0.6%
Moderate	0	0.0%	0.0%	0	0.0%	0.0%	4.8%
Middle	0	0.0%	33.3%	0	0.0%	21.5%	61.4%
Upper	0	0.0%	66.7%	0	0.0%	78.5%	33.2%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	25.0%	0	0.0%	3.1%	9.3%
Moderate	0	0.0%	75.0%	0	0.0%	96.9%	69.6%
Middle	0	0.0%	0.0%	0	0.0%	0.0%	13.8%
Upper	0	0.0%	0.0%	0	0.0%	0.0%	7.2%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	0	0.0%	0.7%	0	0.0%	1.0%	0.6%
Moderate	0	0.0%	7.5%	0	0.0%	19.9%	4.8%
Middle	9	50.0%	59.0%	887	56.4%	49.3%	61.4%
Upper	9	50.0%	32.7%	687	43.6%	29.8%	33.2%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
TOTAL	18	100.0%	100.0%	1,574	100.0%	100.0%	100.0%
<i>Source: 2022 FFIEC Census Data 2011–2015 U.S. Census Bureau: American Community Survey NOTE: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2021 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	#%	%	\$ 000s	\$ %	\$ %	
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	3	9.7%	8.2%	\$223	7.8%	10.6%	10.9%
Middle	15	48.4%	51.8%	\$1,943	67.9%	59.7%	41.3%
Upper	13	41.9%	38.4%	\$696	24.3%	29.4%	47.8%
Unknown	0	0.0%	1.6%	\$0	0.0%	0.3%	0.0%
TOTAL	31	100.0%	100.0%	\$2,862	100.0%	100.0%	100.0%
<i>Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011–2015 U.S. Census Bureau: American Community Survey NOTE: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2022 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	#%	%	\$ 000s	\$ %	\$ %	
Low	0	0.0%	3.6%	\$0	0.0%	4.1%	3.5%
Moderate	4	33.3%	8.7%	\$1,579	88.6%	15.8%	13.9%
Middle	6	50.0%	58.1%	\$181	10.2%	61.7%	59.9%
Upper	2	16.7%	27.5%	\$23	1.3%	17.6%	22.7%
Unknown	0	0.0%	2.2%	\$0	0.0%	0.8%	0.0%
TOTAL	12	100.0%	100.0%	\$1,783	100.0%	100.0%	100.0%
<i>Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2011–2015 U.S. Census Bureau: American Community Survey NOTE: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	#%	#%	\$	%	\$ %	
Home Purchase Loans							
Low	0	0.0%	4.0%	0	0.0%	2.3%	15.7%
Moderate	0	0.0%	17.4%	0	0.0%	12.1%	17.8%
Middle	2	25.0%	21.0%	251	29.3%	19.8%	21.4%
Upper	5	62.5%	33.6%	539	62.9%	41.1%	45.1%
Unknown	1	12.5%	24.0%	67	7.8%	24.7%	0.0%
TOTAL	8	100.0%	100.0%	857	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	4.1%	0	0.0%	1.5%	15.7%
Moderate	0	0.0%	10.3%	0	0.0%	7.1%	17.8%
Middle	1	7.1%	12.8%	246	7.3%	10.0%	21.4%
Upper	13	92.9%	44.9%	3,143	92.7%	50.6%	45.1%
Unknown	0	0.0%	28.0%	0	0.0%	30.7%	0.0%
TOTAL	14	100.0%	100.0%	3,389	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	0.0%	0	0.0%	0.0%	15.7%
Moderate	0	0.0%	23.1%	0	0.0%	8.2%	17.8%
Middle	0	0.0%	23.1%	0	0.0%	27.8%	21.4%
Upper	0	0.0%	46.2%	0	0.0%	51.5%	45.1%
Unknown	0	0.0%	7.7%	0	0.0%	12.5%	0.0%
TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0.0%	0	0.0%	0.0%	15.7%
Moderate	0	0.0%	0.0%	0	0.0%	0.0%	17.8%
Middle	0	0.0%	50.0%	0	0.0%	43.8%	21.4%
Upper	0	0.0%	50.0%	0	0.0%	56.2%	45.1%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%

Appendix C (continued)

Other Purpose Closed/Exempt							
Low	0	0.0%	0.0%	0	0.0%	0.0%	15.7%
Moderate	0	0.0%	0.0%	0	0.0%	0.0%	17.8%
Middle	0	0.0%	16.7%	0	0.0%	8.3%	21.4%
Upper	1	100.0%	66.7%	135	100.0%	73.6%	45.1%
Unknown	0	0.0%	16.7%	0	0.0%	18.1%	0.0%
TOTAL	1	100.0%	100.0%	135	100.0%	100.0%	100.0%
Purpose Not Applicable							
Low	0	0.0%	0.0%	0	0.0%	0.0%	15.7%
Moderate	0	0.0%	0.0%	0	0.0%	0.0%	17.8%
Middle	0	0.0%	0.0%	0	0.0%	0.0%	21.4%
Upper	0	0.0%	0.0%	0	0.0%	0.0%	45.1%
Unknown	0	0.0%	100.0%	0	0.0%	100.0%	0.0%
TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.0%	0	0.0%	0.0%	44.3%
Middle	0	0.0%	0.0%	0	0.0%	0.0%	45.0%
Upper	0	0.0%	0.0%	0	0.0%	0.0%	10.7%
Unknown	0	0.0%	100.0%	0	0.0%	100.0%	0.0%
TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%
Total Home Mortgage Loans							Families by Family Income %
Low	0	0.0%	3.9%	0	0.0%	1.9%	15.7%
Moderate	0	0.0%	14.2%	0	0.0%	9.6%	17.8%
Middle	3	13.0%	17.6%	497	11.3%	15.4%	21.4%
Upper	19	82.6%	38.2%	3,817	87.1%	43.4%	45.1%
Unknown	1	4.3%	26.1%	67	1.5%	29.7%	0.0%
TOTAL	23	100.0%	100.0%	4,381	100.0%	100.0%	100.0%
<i>Source: 2021 FFIEC Census Data 2011–2015 U.S. Census Bureau: American Community Survey NOTE: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	%	%	\$	%	\$ %	
Home Purchase Loans							
Low	0	0.0%	4.1%	0	0.0%	2.1%	18.4%
Moderate	0	0.0%	16.8%	0	0.0%	11.9%	17.2%
Middle	0	0.0%	22.0%	0	0.0%	19.4%	19.7%
Upper	1	100.0%	31.1%	128	100.0%	42.8%	44.8%
Unknown	0	0.0%	26.1%	0	0.0%	23.8%	0.0%
TOTAL	1	100.0%	100.0%	128	100.0%	100.0%	100.0%
Refinance							
Low	2	20.0%	6.9%	163	13.3%	3.7%	18.4%
Moderate	1	10.0%	22.0%	129	10.5%	13.7%	17.2%
Middle	2	20.0%	19.8%	226	18.4%	17.5%	19.7%
Upper	4	40.0%	40.9%	622	50.8%	53.2%	44.8%
Unknown	1	10.0%	10.3%	85	6.9%	11.9%	0.0%
TOTAL	10	100.0%	100.0%	1,225	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	3.2%	0	0.0%	3.4%	18.4%
Moderate	1	20.0%	19.4%	25	16.0%	32.9%	17.2%
Middle	2	40.0%	16.1%	27	17.3%	5.7%	19.7%
Upper	2	40.0%	51.6%	104	66.7%	45.2%	44.8%
Unknown	0	0.0%	9.7%	0	0.0%	12.8%	0.0%
TOTAL	5	100.0%	100.0%	156	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	1	50.0%	14.3%	15	23.1%	4.1%	18.4%
Moderate	0	0.0%	0.0%	0	0.0%	0.0%	17.2%
Middle	0	0.0%	14.3%	0	0.0%	13.5%	19.7%
Upper	1	50.0%	71.4%	50	76.9%	82.4%	44.8%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
TOTAL	2	100.0%	100.0%	65	100.0%	100.0%	100.0%

Appendix C (continued)

Other Purpose Closed/Exempt							
Low	0	0.0%	0.0%	0	0.0%	0.0%	18.4%
Moderate	0	0.0%	20.0%	0	0.0%	5.0%	17.2%
Middle	0	0.0%	20.0%	0	0.0%	15.9%	19.7%
Upper	0	0.0%	40.0%	0	0.0%	58.3%	44.8%
Unknown	0	0.0%	20.0%	0	0.0%	20.8%	0.0%
TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%
Purpose Not Applicable							
Low	0	0.0%	0.0%	0	0.0%	0.0%	18.4%
Moderate	0	0.0%	0.0%	0	0.0%	0.0%	17.2%
Middle	0	0.0%	0.0%	0	0.0%	0.0%	19.7%
Upper	0	0.0%	0.0%	0	0.0%	0.0%	44.8%
Unknown	0	0.0%	100.0%	0	0.0%	100.0%	0.0%
TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	0	0.0%	0.0%	9.3%
Moderate	0	0.0%	0.0%	0	0.0%	0.0%	69.6%
Middle	0	0.0%	0.0%	0	0.0%	0.0%	13.8%
Upper	0	0.0%	25.0%	0	0.0%	0.2%	7.2%
Unknown	0	0.0%	75.0%	0	0.0%	99.8%	0.0%
TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%
Total Home Mortgage Loans							Families By Family Income %
Low	3	16.7%	4.8%	178	11.3%	2.1%	18.4%
Moderate	2	11.1%	17.9%	154	9.8%	10.7%	17.2%
Middle	4	22.2%	20.7%	253	16.1%	15.7%	19.7%
Upper	8	44.4%	34.7%	904	57.4%	38.5%	44.8%
Unknown	1	5.6%	21.8%	85	5.4%	33.0%	0.0%
TOTAL	18	100.0%	100.0%	1,574	100.0%	100.0%	100.0%
<i>Source: 2022 FFIEC Census Data 2011–2015 U.S. Census Bureau: American Community Survey NOTE: Percentages may not total 100.0 percent due to rounding.</i>							

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	29	93.5%	55.6%	\$2,512	87.8%	45.9%	92.6%
	Over \$1 Million/ Unknown	2	6.5%	44.4%	\$350	12.2%	54.1%	7.4%
	TOTAL	31	100.0%	100.0%	\$2,862	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	23	74.2%	93.4%	\$393	13.7%	37.7%	
	\$100,001–\$250,000	5	16.1%	3.7%	\$798	27.9%	17.0%	
	\$250,001–\$1 Million	3	9.7%	2.9%	\$1,671	58.4%	45.2%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	31	100.0%	100.0%	\$2,862	100.0%	100.0%	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	23	79.3%		\$393	15.6%		
	\$100,001–\$250,000	3	10.3%		\$448	17.8%		
	\$250,001–\$1 Million	3	10.3%		\$1,671	66.5%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	29	100.0%		\$2,512	100.0%		

Distribution of 2022 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2022						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	8	66.7%	56.4%	\$625	35.1%	44.3%	92.6%
	Over \$1 Million/ Unknown	4	33.3%	43.6%	\$1,158	64.9%	55.7%	7.4%
	TOTAL	12	100.0%	100.0%	\$1,783	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	8	66.7%	93.4%	\$204	11.4%	36.6%	
	\$100,001–\$250,000	1	8.3%	3.2%	\$200	11.2%	14.7%	
	\$250,001–\$1 Million	3	25.0%	3.4%	\$1,379	77.3%	48.7%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	12	100.0%	100.0%	\$1,783	100.0%	100.0%	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	7	87.5%		\$125	20.0%		
	\$100,001–\$250,000	0	0.0%		\$0	0.0%		
	\$250,001–\$1 Million	1	12.5%		\$500	80.0%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	8	100.0%		\$625	100.0%		

ARKANSAS

NORTHEAST ARKANSAS ASSESSMENT AREA (FULL-SCOPE)

Distribution of 2021 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner- Occupied Units
	#	#%	#%	\$	%	\$ %	
Home Purchase Loans							
Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
Moderate	8	10.4%	5.2%	684	7.2%	3.8%	6.4%
Middle	43	55.8%	49.5%	3,832	40.5%	42.7%	58.5%
Upper	26	33.8%	45.3%	4,955	52.3%	53.4%	35.0%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
TOTAL	77	100.0%	100.0%	9,471	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
Moderate	0	0.0%	3.3%	0	0.0%	2.5%	6.4%
Middle	20	62.5%	43.9%	2,122	52.0%	37.5%	58.5%
Upper	12	37.5%	52.9%	1,960	48.0%	60.0%	35.0%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
TOTAL	32	100.0%	100.0%	4,082	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%	7.0%	0	0.0%	4.7%	6.4%
Middle	2	66.7%	47.7%	70	51.1%	40.9%	58.5%
Upper	1	33.3%	45.3%	67	48.9%	54.4%	35.0%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
TOTAL	3	100.0%	100.0%	137	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%	11.9%	0	0.0%	6.8%	6.4%
Middle	0	0.0%	38.1%	0	0.0%	33.5%	58.5%
Upper	0	0.0%	50.0%	0	0.0%	59.7%	35.0%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%

Appendix C (continued)

Other Purpose Closed/Exempt							
Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
Moderate	1	100.0%	4.2%	13	100.0%	2.8%	6.4%
Middle	0	0.0%	53.7%	0	0.0%	47.4%	58.5%
Upper	0	0.0%	42.1%	0	0.0%	49.8%	35.0%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
TOTAL	1	100.0%	100.0%	13	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%	4.7%	0	0.0%	2.1%	6.4%
Middle	0	0.0%	50.6%	0	0.0%	46.8%	58.5%
Upper	0	0.0%	44.7%	0	0.0%	51.1%	35.0%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
Moderate	0	0.0%	16.1%	0	0.0%	10.4%	4.3%
Middle	0	0.0%	50.0%	0	0.0%	52.7%	65.9%
Upper	2	100.0%	33.9%	1,595	100.0%	36.9%	29.8%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
TOTAL	2	100.0%	100.0%	1,595	100.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
Moderate	9	7.8%	4.6%	697	4.6%	3.7%	6.4%
Middle	65	56.5%	47.3%	6,024	39.4%	41.3%	58.5%
Upper	41	35.7%	48.1%	8,577	56.1%	55.0%	35.0%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
TOTAL	115	100.0%	100.0%	15,298	100.0%	100.0%	100.0%
<i>Source: 2021 FFIEC Census Data 2011–2015 U.S. Census Bureau: American Community Survey NOTE: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2022 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner- Occupied Units
	#	%	%	\$	%	\$ %	
Home Purchase Loans							
Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
Moderate	11	18.6%	11.4%	710	10.6%	8.2%	12.6%
Middle	36	61.0%	51.6%	4,217	62.8%	48.4%	58.5%
Upper	12	20.3%	37.1%	1,784	26.6%	43.3%	28.9%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
TOTAL	59	100.0%	100.0%	6,711	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
Moderate	1	2.9%	10.9%	125	2.9%	7.8%	12.6%
Middle	20	57.1%	50.2%	2,586	60.8%	47.7%	58.5%
Upper	14	40.0%	38.8%	1,542	36.3%	44.6%	28.9%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
TOTAL	35	100.0%	100.0%	4,253	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%	14.3%	0	0.0%	14.9%	12.6%
Middle	6	35.3%	50.2%	294	35.6%	49.5%	58.5%
Upper	11	64.7%	35.5%	533	64.4%	35.7%	28.9%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
TOTAL	17	100.0%	100.0%	827	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%	8.1%	0	0.0%	5.7%	12.6%
Middle	5	71.4%	57.7%	340	81.0%	50.2%	58.5%
Upper	2	28.6%	34.2%	80	19.0%	44.1%	28.9%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
TOTAL	7	100.0%	100.0%	420	100.0%	100.0%	100.0%

Appendix C (continued)

Other Purpose Closed/Exempt							
Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
Moderate	0	0.0%	12.5%	0	0.0%	8.6%	12.6%
Middle	2	100.0%	51.9%	86	100.0%	46.7%	58.5%
Upper	0	0.0%	35.6%	0	0.0%	44.7%	28.9%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
TOTAL	2	100.0%	100.0%	86	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%	17.1%	0	0.0%	16.2%	12.6%
Middle	0	0.0%	62.9%	0	0.0%	58.8%	58.5%
Upper	0	0.0%	20.0%	0	0.0%	25.0%	28.9%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
Moderate	2	66.7%	28.1%	553	74.1%	43.1%	26.4%
Middle	1	33.3%	35.9%	193	25.9%	27.0%	38.5%
Upper	0	0.0%	35.9%	0	0.0%	29.9%	35.1%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
TOTAL	3	100.0%	100.0%	746	100.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
Moderate	14	11.4%	11.6%	1,388	10.6%	11.6%	12.6%
Middle	70	56.9%	51.2%	7,716	59.2%	46.3%	58.5%
Upper	39	31.7%	37.2%	3,939	30.2%	42.1%	28.9%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
TOTAL	123	100.0%	100.0%	13,043	100.0%	100.0%	100.0%
<i>Source: 2022 FFIEC Census Data 2011–2015 U.S. Census Bureau: American Community Survey NOTE: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2021 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	#%	%	\$ 000s	\$ %	\$ %	
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	11	3.7%	4.6%	\$331	1.8%	4.6%	6.4%
Middle	181	61.1%	56.0%	\$14,103	78.7%	57.9%	58.4%
Upper	104	35.1%	38.7%	\$3,496	19.5%	37.4%	35.2%
Unknown	0	0.0%	0.6%	\$0	0.0%	0.1%	0.0%
TOTAL	296	100.0%	100.0%	\$17,930	100.0%	100.0%	100.0%
<i>Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011–2015 U.S. Census Bureau: American Community Survey NOTE: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2022 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	#%	%	\$ 000s	\$ %	\$ %	
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	34	20.0%	15.9%	\$5,393	34.6%	23.6%	18.0%
Middle	91	53.5%	51.0%	\$5,455	35.0%	45.3%	50.8%
Upper	45	26.5%	31.3%	\$4,738	30.4%	30.7%	31.2%
Unknown	0	0.0%	1.8%	\$0	0.0%	0.4%	0.0%
TOTAL	170	100.0%	100.0%	\$15,586	100.0%	100.0%	100.0%
<i>Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2011–2015 U.S. Census Bureau: American Community Survey NOTE: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2021 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	#%	#%	\$	%	\$ %	
Home Purchase Loans							
Low	5	6.5%	5.1%	266	2.8%	2.6%	19.6%
Moderate	6	7.8%	15.1%	429	4.5%	11.0%	16.1%
Middle	19	24.7%	20.2%	1,775	18.7%	18.5%	18.9%
Upper	36	46.8%	33.1%	6,299	66.5%	42.1%	45.3%
Unknown	11	14.3%	26.5%	702	7.4%	25.8%	0.0%
TOTAL	77	100.0%	100.0%	9,471	100.0%	100.0%	100.0%
Refinance							
Low	1	3.1%	3.4%	30	0.7%	1.6%	19.6%
Moderate	3	9.4%	10.6%	226	5.5%	6.8%	16.1%
Middle	2	6.3%	17.5%	173	4.2%	13.3%	18.9%
Upper	20	62.5%	46.1%	3,003	73.6%	54.6%	45.3%
Unknown	6	18.8%	22.3%	650	15.9%	23.7%	0.0%
TOTAL	32	100.0%	100.0%	4,082	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	6.4%	0	0.0%	3.6%	19.6%
Moderate	0	0.0%	11.6%	0	0.0%	7.9%	16.1%
Middle	1	33.3%	15.7%	30	21.9%	17.3%	18.9%
Upper	2	66.7%	57.0%	107	78.1%	60.3%	45.3%
Unknown	0	0.0%	9.3%	0	0.0%	11.0%	0.0%
TOTAL	3	100.0%	100.0%	137	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	16.7%	0	0.0%	9.2%	19.6%
Moderate	0	0.0%	14.3%	0	0.0%	6.4%	16.1%
Middle	0	0.0%	16.7%	0	0.0%	17.1%	18.9%
Upper	0	0.0%	42.9%	0	0.0%	48.9%	45.3%
Unknown	0	0.0%	9.5%	0	0.0%	18.4%	0.0%
TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%

Appendix C (continued)

Other Purpose Closed/Exempt							
Low	0	0.0%	12.6%	0	0.0%	8.5%	19.6%
Moderate	0	0.0%	12.6%	0	0.0%	11.5%	16.1%
Middle	1	100.0%	20.0%	13	100.0%	16.8%	18.9%
Upper	0	0.0%	50.5%	0	0.0%	59.8%	45.3%
Unknown	0	0.0%	4.2%	0	0.0%	3.4%	0.0%
TOTAL	1	100.0%	100.0%	13	100.0%	100.0%	100.0%
Purpose Not Applicable							
Low	0	0.0%	0.0%	0	0.0%	0.0%	19.6%
Moderate	0	0.0%	1.2%	0	0.0%	1.0%	16.1%
Middle	0	0.0%	2.4%	0	0.0%	2.4%	18.9%
Upper	0	0.0%	2.4%	0	0.0%	3.3%	45.3%
Unknown	0	0.0%	94.1%	0	0.0%	93.3%	0.0%
TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.0%	0	0.0%	0.0%	4.3%
Middle	0	0.0%	1.6%	0	0.0%	0.4%	65.9%
Upper	0	0.0%	19.4%	0	0.0%	10.8%	29.8%
Unknown	2	100.0%	79.0%	1,595	100.0%	88.8%	0.0%
TOTAL	2	100.0%	100.0%	1,595	100.0%	100.0%	100.0%
Total Home Mortgage Loans							Families by Family Income %
Low	6	5.2%	4.5%	296	1.9%	2.1%	19.6%
Moderate	9	7.8%	13.0%	655	4.3%	8.7%	16.1%
Middle	23	20.0%	18.7%	1,991	13.0%	15.5%	18.9%
Upper	58	50.4%	38.4%	9,409	61.5%	45.3%	45.3%
Unknown	19	16.5%	25.3%	2,947	19.3%	28.4%	0.0%
TOTAL	115	100.0%	100.0%	15,298	100.0%	100.0%	100.0%
<i>Source: 2021 FFIEC Census Data 2011–2015 U.S. Census Bureau: American Community Survey NOTE: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	#%	#%	\$	%	\$ %	
Home Purchase Loans							
Low	3	5.1%	4.5%	171	2.5%	2.3%	18.5%
Moderate	7	11.9%	16.4%	480	7.2%	11.8%	18.6%
Middle	10	16.9%	20.0%	1,390	20.7%	18.2%	21.0%
Upper	29	49.2%	30.9%	3,760	56.0%	40.4%	41.9%
Unknown	10	16.9%	28.1%	910	13.6%	27.2%	0.0%
TOTAL	59	100.0%	100.0%	6,711	100.0%	100.0%	100.0%
Refinance							
Low	1	2.9%	6.2%	30	0.7%	3.2%	18.5%
Moderate	4	11.4%	16.4%	248	5.8%	10.4%	18.6%
Middle	5	14.3%	19.8%	361	8.5%	17.3%	21.0%
Upper	21	60.0%	41.6%	3,063	72.0%	51.1%	41.9%
Unknown	4	11.4%	16.0%	551	13.0%	18.0%	0.0%
TOTAL	35	100.0%	100.0%	4,253	100.0%	100.0%	100.0%
Home Improvement							
Low	1	5.9%	6.1%	10	1.2%	3.3%	18.5%
Moderate	3	17.6%	11.4%	95	11.5%	6.4%	18.6%
Middle	3	17.6%	20.4%	205	24.8%	16.0%	21.0%
Upper	10	58.8%	50.6%	517	62.5%	57.5%	41.9%
Unknown	0	0.0%	11.4%	0	0.0%	16.8%	0.0%
TOTAL	17	100.0%	100.0%	827	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	1	14.3%	9.0%	20	4.8%	6.3%	18.5%
Moderate	0	0.0%	14.4%	0	0.0%	6.7%	18.6%
Middle	0	0.0%	19.8%	0	0.0%	17.0%	21.0%
Upper	5	71.4%	52.3%	386	91.9%	68.3%	41.9%
Unknown	1	14.3%	4.5%	14	3.3%	1.8%	0.0%
TOTAL	7	100.0%	100.0%	420	100.0%	100.0%	100.0%

Appendix C (continued)

Other Purpose Closed/Exempt							
Low	0	0.0%	9.6%	0	0.0%	5.9%	18.5%
Moderate	2	100.0%	14.4%	86	100.0%	13.0%	18.6%
Middle	0	0.0%	13.5%	0	0.0%	8.5%	21.0%
Upper	0	0.0%	57.7%	0	0.0%	67.9%	41.9%
Unknown	0	0.0%	4.8%	0	0.0%	4.7%	0.0%
TOTAL	2	100.0%	100.0%	86	100.0%	100.0%	100.0%
Purpose Not Applicable							
Low	0	0.0%	0.0%	0	0.0%	0.0%	18.5%
Moderate	0	0.0%	0.0%	0	0.0%	0.0%	18.6%
Middle	0	0.0%	0.0%	0	0.0%	0.0%	21.0%
Upper	0	0.0%	0.0%	0	0.0%	0.0%	41.9%
Unknown	0	0.0%	100.0%	0	0.0%	100.0%	0.0%
TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	1.6%	0	0.0%	0.1%	0.0%
Moderate	0	0.0%	0.0%	0	0.0%	0.0%	26.4%
Middle	1	33.3%	1.6%	193	25.9%	0.2%	38.5%
Upper	0	0.0%	10.9%	0	0.0%	2.6%	35.1%
Unknown	2	66.7%	85.9%	553	74.1%	97.1%	0.0%
TOTAL	3	100.0%	100.0%	746	100.0%	100.0%	100.0%
Total Home Mortgage Loans							Families By Family Income %
Low	6	4.9%	5.1%	231	1.8%	2.3%	18.5%
Moderate	16	13.0%	15.8%	909	7.0%	10.2%	18.6%
Middle	19	15.4%	19.5%	2,149	16.5%	16.1%	21.0%
Upper	65	52.8%	34.7%	7,726	59.2%	39.6%	41.9%
Unknown	17	13.8%	24.9%	2,028	15.5%	31.7%	0.0%
TOTAL	123	100.0%	100.0%	13,043	100.0%	100.0%	100.0%
<i>Source: 2022 FFIEC Census Data 2011–2015 U.S. Census Bureau: American Community Survey NOTE: Percentages may not total 100.0 percent due to rounding.</i>							

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	274	92.6%	54.4%	\$14,386	80.2%	47.5%	89.7%
	Over \$1 Million/ Unknown	22	7.4%	45.6%	\$3,544	19.8%	52.5%	10.3%
	TOTAL	296	100.0%	100.0%	\$17,930	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	258	87.2%	88.5%	\$6,222	34.7%	35.3%	
	\$100,001–\$250,000	17	5.7%	6.9%	\$2,674	14.9%	22.5%	
	\$250,001–\$1 Million	21	7.1%	4.6%	\$9,034	50.4%	42.2%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	296	100.0%	100.0%	\$17,930	100.0%	100.0%	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	249	90.9%		\$5,778	40.2%		
	\$100,001–\$250,000	9	3.3%		\$1,221	8.5%		
	\$250,001–\$1 Million	16	5.8%		\$7,387	51.3%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	274	100.0%		\$14,386	100.0%		

Distribution of 2022 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2022						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	152	89.4%	59.2%	\$11,448	73.5%	48.0%	89.8%
	Over \$1 Million/ Unknown	18	10.6%	40.8%	\$4,138	26.5%	52.0%	10.2%
	TOTAL	170	100.0%	100.0%	\$15,586	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	133	78.2%	88.7%	\$3,692	23.7%	32.9%	
	\$100,001–\$250,000	19	11.2%	6.1%	\$3,104	19.9%	19.5%	
	\$250,001–\$1 Million	18	10.6%	5.2%	\$8,790	56.4%	47.6%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	170	100.0%	100.0%	\$15,586	100.0%	100.0%	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	128	84.2%		\$3,441	30.1%		
	\$100,001–\$250,000	11	7.2%		\$1,793	15.7%		
	\$250,001–\$1 Million	13	8.6%		\$6,214	54.3%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	152	100.0%		\$11,448	100.0%		

JONESBORO ASSESSMENT AREA (LIMITED-SCOPE)

Distribution of 2021 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner- Occupied Units
	#	%	%	\$	%	\$ %	
Home Purchase Loans							
Low	6	9.4%	2.7%	700	7.2%	1.9%	3.0%
Moderate	6	9.4%	8.4%	748	7.7%	6.7%	9.9%
Middle	39	60.9%	54.1%	5,716	58.6%	48.4%	58.5%
Upper	13	20.3%	34.8%	2,595	26.6%	43.0%	28.6%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
TOTAL	64	100.0%	100.0%	9,759	100.0%	100.0%	100.0%
Refinance							
Low	3	15.8%	2.2%	325	10.9%	1.9%	3.0%
Moderate	1	5.3%	7.5%	70	2.4%	7.0%	9.9%
Middle	12	63.2%	52.9%	1,693	56.9%	47.5%	58.5%
Upper	3	15.8%	37.4%	886	29.8%	43.6%	28.6%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
TOTAL	19	100.0%	100.0%	2,974	100.0%	100.0%	100.0%
Home Improvement							
Low	1	50.0%	4.9%	16	23.5%	7.8%	3.0%
Moderate	0	0.0%	8.2%	0	0.0%	6.7%	9.9%
Middle	1	50.0%	60.7%	52	76.5%	53.9%	58.5%
Upper	0	0.0%	26.2%	0	0.0%	31.6%	28.6%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
TOTAL	2	100.0%	100.0%	68	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	2.8%	0	0.0%	2.2%	3.0%
Moderate	0	0.0%	2.8%	0	0.0%	0.9%	9.9%
Middle	0	0.0%	38.9%	0	0.0%	18.0%	58.5%
Upper	0	0.0%	55.6%	0	0.0%	78.8%	28.6%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%

Appendix C (continued)

Other Purpose Closed/Exempt							
Low	0	0.0%	4.0%	0	0.0%	4.4%	3.0%
Moderate	0	0.0%	6.0%	0	0.0%	5.5%	9.9%
Middle	2	100.0%	64.0%	380	100.0%	56.1%	58.5%
Upper	0	0.0%	26.0%	0	0.0%	33.9%	28.6%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
TOTAL	2	100.0%	100.0%	380	100.0%	100.0%	100.0%
Purpose Not Applicable							
Low	0	0.0%	1.9%	0	0.0%	1.1%	3.0%
Moderate	0	0.0%	17.3%	0	0.0%	10.3%	9.9%
Middle	0	0.0%	55.8%	0	0.0%	54.7%	58.5%
Upper	0	0.0%	25.0%	0	0.0%	33.9%	28.6%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	1	25.0%	11.5%	315	19.9%	9.2%	28.5%
Moderate	0	0.0%	25.6%	0	0.0%	45.2%	38.6%
Middle	2	50.0%	48.7%	751	47.4%	28.2%	24.7%
Upper	1	25.0%	14.1%	520	32.8%	17.4%	8.3%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
TOTAL	4	100.0%	100.0%	1,586	100.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	11	12.1%	2.7%	1,356	9.2%	2.8%	3.0%
Moderate	7	7.7%	8.3%	818	5.5%	11.5%	9.9%
Middle	56	61.5%	53.6%	8,592	58.2%	45.7%	58.5%
Upper	17	18.7%	35.4%	4,001	27.1%	40.1%	28.6%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
TOTAL	91	100.0%	100.0%	14,767	100.0%	100.0%	100.0%
<i>Source: 2021 FFIEC Census Data 2011–2015 U.S. Census Bureau: American Community Survey NOTE: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2022 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner- Occupied Units
	#	#%	#%	\$	%	\$ %	
Home Purchase Loans							
Low	2	3.3%	0.8%	93	1.2%	0.4%	0.5%
Moderate	10	16.7%	17.4%	1,002	12.9%	36.7%	16.7%
Middle	30	50.0%	37.1%	3,357	43.1%	23.8%	39.2%
Upper	18	30.0%	44.7%	3,341	42.9%	39.1%	43.6%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
TOTAL	60	100.0%	100.0%	7,793	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	0.3%	0	0.0%	0.5%	0.5%
Moderate	2	25.0%	17.6%	223	18.1%	13.0%	16.7%
Middle	2	25.0%	30.1%	183	14.9%	26.9%	39.2%
Upper	4	50.0%	52.0%	824	67.0%	59.7%	43.6%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
TOTAL	8	100.0%	100.0%	1,230	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	0.0%	0	0.0%	0.0%	0.5%
Moderate	1	14.3%	14.8%	31	9.0%	13.7%	16.7%
Middle	2	28.6%	33.8%	50	14.5%	21.0%	39.2%
Upper	4	57.1%	51.4%	265	76.6%	65.2%	43.6%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
TOTAL	7	100.0%	100.0%	346	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0.0%	0	0.0%	0.0%	0.5%
Moderate	0	0.0%	9.7%	0	0.0%	12.8%	16.7%
Middle	0	0.0%	37.1%	0	0.0%	27.1%	39.2%
Upper	1	100.0%	53.2%	65	100.0%	60.1%	43.6%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
TOTAL	1	100.0%	100.0%	65	100.0%	100.0%	100.0%

Appendix C (continued)

Other Purpose Closed/Exempt							
Low	0	0.0%	0.0%	0	0.0%	0.0%	0.5%
Moderate	1	100.0%	10.8%	109	100.0%	6.6%	16.7%
Middle	0	0.0%	41.5%	0	0.0%	47.9%	39.2%
Upper	0	0.0%	47.7%	0	0.0%	45.5%	43.6%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
TOTAL	1	100.0%	100.0%	109	100.0%	100.0%	100.0%
Purpose Not Applicable							
Low	0	0.0%	0.0%	0	0.0%	0.0%	0.5%
Moderate	0	0.0%	26.3%	0	0.0%	21.8%	16.7%
Middle	0	0.0%	31.6%	0	0.0%	32.0%	39.2%
Upper	0	0.0%	42.1%	0	0.0%	46.3%	43.6%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	23.0%	0	0.0%	12.7%	18.4%
Moderate	2	50.0%	36.1%	1,250	74.6%	59.0%	36.7%
Middle	2	50.0%	26.2%	426	25.4%	16.8%	35.8%
Upper	0	0.0%	14.8%	0	0.0%	11.5%	9.2%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
TOTAL	4	100.0%	100.0%	1,676	100.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	2	2.5%	1.0%	93	0.8%	1.9%	0.5%
Moderate	16	19.8%	17.5%	2,615	23.3%	34.9%	16.7%
Middle	36	44.4%	35.1%	4,016	35.8%	23.6%	39.2%
Upper	27	33.3%	46.4%	4,495	40.1%	39.6%	43.6%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
TOTAL	81	100.0%	100.0%	11,219	100.0%	100.0%	100.0%
<i>Source: 2022 FFIEC Census Data 2011–2015 U.S. Census Bureau: American Community Survey NOTE: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2021 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	#%	%	\$ 000s	\$ %	\$ %	
Low	2	2.0%	8.1%	\$115	1.0%	9.2%	10.0%
Moderate	10	9.9%	13.8%	\$1,518	13.5%	17.3%	17.7%
Middle	58	57.4%	54.1%	\$5,559	49.5%	51.8%	51.2%
Upper	31	30.7%	23.5%	\$4,043	36.0%	21.6%	21.2%
Unknown	0	0.0%	0.5%	\$0	0.0%	0.1%	0.0%
TOTAL	101	100.0%	100.0%	\$11,235	100.0%	100.0%	100.0%
<i>Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011–2015 U.S. Census Bureau: American Community Survey NOTE: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2022 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	#%	%	\$ 000s	\$ %	\$ %	
Low	0	0.0%	1.4%	\$0	0.0%	2.0%	2.4%
Moderate	15	17.2%	25.1%	\$2,402	31.4%	28.2%	27.6%
Middle	40	46.0%	38.4%	\$2,459	32.1%	42.3%	38.1%
Upper	32	36.8%	34.2%	\$2,800	36.5%	27.0%	32.0%
Unknown	0	0.0%	1.0%	\$0	0.0%	0.4%	0.0%
TOTAL	87	100.0%	100.0%	\$7,661	100.0%	100.0%	100.0%
<i>Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2011–2015 U.S. Census Bureau: American Community Survey NOTE: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2021 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	#%	#%	\$	%	\$ %	
Home Purchase Loans							
Low	2	3.1%	3.0%	169	1.7%	1.5%	19.9%
Moderate	3	4.7%	12.8%	344	3.5%	8.9%	16.9%
Middle	9	14.1%	18.3%	1,510	15.5%	16.3%	19.4%
Upper	23	35.9%	38.1%	5,050	51.7%	48.2%	43.9%
Unknown	27	42.2%	27.8%	2,686	27.5%	25.0%	0.0%
TOTAL	64	100.0%	100.0%	9,759	100.0%	100.0%	100.0%
Refinance							
Low	1	5.3%	2.8%	110	3.7%	1.3%	19.9%
Moderate	4	21.1%	9.3%	285	9.6%	5.9%	16.9%
Middle	1	5.3%	15.0%	115	3.9%	11.6%	19.4%
Upper	9	47.4%	42.9%	2,123	71.4%	51.5%	43.9%
Unknown	4	21.1%	30.0%	341	11.5%	29.6%	0.0%
TOTAL	19	100.0%	100.0%	2,974	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	3.3%	0	0.0%	1.9%	19.9%
Moderate	0	0.0%	7.4%	0	0.0%	7.6%	16.9%
Middle	1	50.0%	13.1%	52	76.5%	8.9%	19.4%
Upper	0	0.0%	62.3%	0	0.0%	59.0%	43.9%
Unknown	1	50.0%	13.9%	16	23.5%	22.6%	0.0%
TOTAL	2	100.0%	100.0%	68	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	13.9%	0	0.0%	8.5%	19.9%
Moderate	0	0.0%	2.8%	0	0.0%	0.9%	16.9%
Middle	0	0.0%	13.9%	0	0.0%	7.8%	19.4%
Upper	0	0.0%	63.9%	0	0.0%	80.6%	43.9%
Unknown	0	0.0%	5.6%	0	0.0%	2.3%	0.0%
TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%

Appendix C (continued)

Other Purpose Closed/Exempt							
Low	0	0.0%	8.0%	0	0.0%	3.1%	19.9%
Moderate	0	0.0%	10.0%	0	0.0%	9.2%	16.9%
Middle	0	0.0%	14.0%	0	0.0%	11.8%	19.4%
Upper	2	100.0%	68.0%	380	100.0%	75.9%	43.9%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
TOTAL	2	100.0%	100.0%	380	100.0%	100.0%	100.0%
Purpose Not Applicable							
Low	0	0.0%	1.9%	0	0.0%	1.6%	19.9%
Moderate	0	0.0%	1.9%	0	0.0%	1.4%	16.9%
Middle	0	0.0%	0.0%	0	0.0%	0.0%	19.4%
Upper	0	0.0%	1.9%	0	0.0%	4.4%	43.9%
Unknown	0	0.0%	94.2%	0	0.0%	92.7%	0.0%
TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	0	0.0%	0.0%	28.5%
Moderate	0	0.0%	0.0%	0	0.0%	0.0%	38.6%
Middle	0	0.0%	0.0%	0	0.0%	0.0%	24.7%
Upper	2	50.0%	9.0%	751	47.4%	1.7%	8.3%
Unknown	2	50.0%	91.0%	835	52.6%	98.3%	0.0%
TOTAL	4	100.0%	100.0%	1,586	100.0%	100.0%	100.0%
Total Home Mortgage Loans							Families by Family Income %
Low	3	3.3%	3.0%	279	1.9%	1.3%	19.9%
Moderate	7	7.7%	10.9%	629	4.3%	6.7%	16.9%
Middle	11	12.1%	16.4%	1,677	11.4%	12.5%	19.4%
Upper	36	39.6%	40.2%	8,304	56.2%	43.8%	43.9%
Unknown	34	37.4%	29.5%	3,878	26.3%	35.7%	0.0%
TOTAL	91	100.0%	100.0%	14,767	100.0%	100.0%	100.0%
<i>Source: 2021 FFIEC Census Data 2011–2015 U.S. Census Bureau: American Community Survey NOTE: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	%	%	\$	%	\$ %	
Home Purchase Loans							
Low	1	1.7%	4.6%	34	0.4%	1.8%	20.7%
Moderate	8	13.3%	15.9%	1,123	14.4%	8.6%	15.9%
Middle	5	8.3%	18.6%	618	7.9%	11.9%	19.5%
Upper	20	33.3%	33.2%	3,261	41.8%	32.7%	43.8%
Unknown	26	43.3%	27.7%	2,757	35.4%	45.1%	0.0%
TOTAL	60	100.0%	100.0%	7,793	100.0%	100.0%	100.0%
Refinance							
Low	3	37.5%	8.2%	253	20.6%	4.1%	20.7%
Moderate	0	0.0%	13.8%	0	0.0%	8.7%	15.9%
Middle	0	0.0%	20.0%	0	0.0%	15.5%	19.5%
Upper	4	50.0%	38.9%	824	67.0%	52.4%	43.8%
Unknown	1	12.5%	19.0%	153	12.4%	19.2%	0.0%
TOTAL	8	100.0%	100.0%	1,230	100.0%	100.0%	100.0%
Home Improvement							
Low	1	14.3%	7.0%	30	8.7%	3.0%	20.7%
Moderate	0	0.0%	7.7%	0	0.0%	5.3%	15.9%
Middle	0	0.0%	17.6%	0	0.0%	12.6%	19.5%
Upper	5	71.4%	55.6%	296	85.5%	68.6%	43.8%
Unknown	1	14.3%	12.0%	20	5.8%	10.5%	0.0%
TOTAL	7	100.0%	100.0%	346	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	3.2%	0	0.0%	1.1%	20.7%
Moderate	0	0.0%	14.5%	0	0.0%	10.9%	15.9%
Middle	0	0.0%	24.2%	0	0.0%	15.6%	19.5%
Upper	1	100.0%	50.0%	65	100.0%	67.1%	43.8%
Unknown	0	0.0%	8.1%	0	0.0%	5.4%	0.0%
TOTAL	1	100.0%	100.0%	65	100.0%	100.0%	100.0%

Appendix C (continued)

Other Purpose Closed/Exempt							
Low	0	0.0%	4.6%	0	0.0%	2.3%	20.7%
Moderate	0	0.0%	18.5%	0	0.0%	12.3%	15.9%
Middle	0	0.0%	24.6%	0	0.0%	18.1%	19.5%
Upper	1	100.0%	47.7%	109	100.0%	62.4%	43.8%
Unknown	0	0.0%	4.6%	0	0.0%	4.8%	0.0%
TOTAL	1	100.0%	100.0%	109	100.0%	100.0%	100.0%
Purpose Not Applicable							
Low	0	0.0%	10.5%	0	0.0%	2.9%	20.7%
Moderate	0	0.0%	0.0%	0	0.0%	0.0%	15.9%
Middle	0	0.0%	0.0%	0	0.0%	0.0%	19.5%
Upper	0	0.0%	0.0%	0	0.0%	0.0%	43.8%
Unknown	0	0.0%	89.5%	0	0.0%	97.1%	0.0%
TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	0	0.0%	0.0%	18.4%
Moderate	0	0.0%	0.0%	0	0.0%	0.0%	36.7%
Middle	0	0.0%	0.0%	0	0.0%	0.0%	35.8%
Upper	0	0.0%	1.6%	0	0.0%	0.4%	9.2%
Unknown	4	100.0%	98.4%	1,676	100.0%	99.6%	0.0%
TOTAL	4	100.0%	100.0%	1,676	100.0%	100.0%	100.0%
Total Home Mortgage Loans							Families By Family Income %
Low	5	6.2%	5.5%	317	2.8%	2.0%	20.7%
Moderate	8	9.9%	14.8%	1,123	10.0%	7.5%	15.9%
Middle	5	6.2%	18.7%	618	5.5%	11.1%	19.5%
Upper	31	38.3%	35.3%	4,555	40.6%	32.7%	43.8%
Unknown	32	39.5%	25.8%	4,606	41.1%	46.8%	0.0%
TOTAL	81	100.0%	100.0%	11,219	100.0%	100.0%	100.0%
<i>Source: 2022 FFIEC Census Data 2011–2015 U.S. Census Bureau: American Community Survey NOTE: Percentages may not total 100.0 percent due to rounding.</i>							

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	77	76.2%	52.4%	\$6,597	58.7%	49.3%	89.4%
	Over \$1 Million/ Unknown	24	23.8%	47.6%	\$4,638	41.3%	50.7%	10.6%
	TOTAL	101	100.0%	100.0%	\$11,235	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	76	75.2%	85.5%	\$2,947	26.2%	28.4%	
	\$100,001–\$250,000	13	12.9%	7.8%	\$2,103	18.7%	19.6%	
	\$250,001–\$1 Million	12	11.9%	6.7%	\$6,185	55.1%	52.0%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	101	100.0%	100.0%	\$11,235	100.0%	100.0%	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	61	79.2%		\$2,012	30.5%		
	\$100,001–\$250,000	10	13.0%		\$1,655	25.1%		
	\$250,001–\$1 Million	6	7.8%		\$2,930	44.4%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	77	100.0%		\$6,597	100.0%		

Distribution of 2022 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2022						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	67	77.0%	54.3%	\$5,339	69.7%	51.9%	89.4%
	Over \$1 Million/ Unknown	20	23.0%	45.7%	\$2,322	30.3%	48.8%	10.6%
	TOTAL	87	100.0%	100.0%	\$7,661	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	70	80.5%	88.3%	\$2,765	36.1%	33.2%	
	\$100,001–\$250,000	9	10.3%	6.8%	\$1,564	20.4%	21.0%	
	\$250,001–\$1 Million	8	9.2%	4.9%	\$3,332	43.5%	45.9%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	87	100.0%	100.0%	\$7,661	100.0%	100.0%	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	57	85.1%		\$2,105	39.4%		
	\$100,001–\$250,000	5	7.5%		\$813	15.2%		
	\$250,001–\$1 Million	5	7.5%		\$2,421	45.3%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	67	100.0%		\$5,339	100.0%		

LITTLE ROCK ASSESSMENT AREA (LIMITED-SCOPE)

Distribution of 2021 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner- Occupied Units
	#	%	%	\$	%	\$ %	
Home Purchase Loans							
Low	0	0.0%	2.1%	0	0.0%	1.7%	3.7%
Moderate	2	13.3%	13.8%	127	3.9%	8.7%	20.3%
Middle	8	53.3%	35.8%	1,029	31.7%	30.4%	35.4%
Upper	5	33.3%	48.0%	2,091	64.4%	59.0%	40.2%
Unknown	0	0.0%	0.3%	0	0.0%	0.2%	0.4%
TOTAL	15	100.0%	100.0%	3,247	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	1.4%	0	0.0%	1.6%	3.7%
Moderate	0	0.0%	10.8%	0	0.0%	7.1%	20.3%
Middle	5	83.3%	32.1%	707	78.4%	26.5%	35.4%
Upper	1	16.7%	55.6%	195	21.6%	64.8%	40.2%
Unknown	0	0.0%	0.1%	0	0.0%	0.1%	0.4%
TOTAL	6	100.0%	100.0%	902	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	2.2%	0	0.0%	1.3%	3.7%
Moderate	0	0.0%	13.8%	0	0.0%	10.9%	20.3%
Middle	0	0.0%	30.1%	0	0.0%	24.4%	35.4%
Upper	1	100.0%	53.7%	50	100.0%	63.2%	40.2%
Unknown	0	0.0%	0.2%	0	0.0%	0.2%	0.4%
TOTAL	1	100.0%	100.0%	50	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	1.2%	0	0.0%	0.5%	3.7%
Moderate	0	0.0%	13.6%	0	0.0%	8.2%	20.3%
Middle	0	0.0%	24.7%	0	0.0%	12.0%	35.4%
Upper	0	0.0%	60.5%	0	0.0%	79.3%	40.2%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.4%
TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%

Appendix C (continued)

Other Purpose Closed/Exempt							
Low	0	0.0%	2.6%	0	0.0%	1.6%	3.7%
Moderate	0	0.0%	15.1%	0	0.0%	8.6%	20.3%
Middle	1	100.0%	33.1%	50	100.0%	21.2%	35.4%
Upper	0	0.0%	49.2%	0	0.0%	68.6%	40.2%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.4%
TOTAL	1	100.0%	100.0%	50	100.0%	100.0%	100.0%
Purpose Not Applicable							
Low	0	0.0%	4.9%	0	0.0%	2.4%	3.7%
Moderate	0	0.0%	30.1%	0	0.0%	15.8%	20.3%
Middle	0	0.0%	41.0%	0	0.0%	31.7%	35.4%
Upper	0	0.0%	24.1%	0	0.0%	50.1%	40.2%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.4%
TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	1	20.0%	5.4%	1,061	27.7%	6.3%	10.2%
Moderate	2	40.0%	34.7%	1,520	39.7%	23.8%	24.7%
Middle	2	40.0%	26.9%	1,252	32.7%	10.4%	23.8%
Upper	0	0.0%	30.5%	0	0.0%	52.3%	41.0%
Unknown	0	0.0%	2.4%	0	0.0%	7.2%	0.3%
TOTAL	5	100.0%	100.0%	3,833	100.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	1	3.6%	1.9%	1,061	13.1%	2.0%	3.7%
Moderate	4	14.3%	12.9%	1,647	20.4%	9.4%	20.3%
Middle	16	57.1%	34.0%	3,038	37.6%	27.0%	35.4%
Upper	7	25.0%	51.0%	2,336	28.9%	60.8%	40.2%
Unknown	0	0.0%	0.2%	0	0.0%	0.8%	0.4%
TOTAL	28	100.0%	100.0%	8,082	100.0%	100.0%	100.0%
<i>Source: 2021 FFIEC Census Data 2011–2015 U.S. Census Bureau: American Community Survey NOTE: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2022 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner- Occupied Units
	#	#%	#%	\$	%	\$ %	
Home Purchase Loans							
Low	4	26.7%	5.0%	383	13.7%	2.8%	5.0%
Moderate	5	33.3%	17.6%	763	27.3%	12.8%	20.8%
Middle	5	33.3%	39.8%	878	31.4%	35.0%	38.0%
Upper	1	6.7%	37.7%	775	27.7%	49.3%	36.2%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
TOTAL	15	100.0%	100.0%	2,799	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	3.9%	0	0.0%	2.0%	5.0%
Moderate	1	33.3%	18.2%	99	14.8%	12.3%	20.8%
Middle	1	33.3%	40.2%	284	42.4%	34.4%	38.0%
Upper	1	33.3%	37.7%	287	42.8%	51.3%	36.2%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
TOTAL	3	100.0%	100.0%	670	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	4.7%	0	0.0%	2.4%	5.0%
Moderate	1	20.0%	16.6%	126	34.8%	13.2%	20.8%
Middle	0	0.0%	32.3%	0	0.0%	29.2%	38.0%
Upper	4	80.0%	46.4%	236	65.2%	55.2%	36.2%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
TOTAL	5	100.0%	100.0%	362	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	4.3%	0	0.0%	2.4%	5.0%
Moderate	1	100.0%	10.3%	100	100.0%	6.0%	20.8%
Middle	0	0.0%	32.5%	0	0.0%	21.6%	38.0%
Upper	0	0.0%	52.9%	0	0.0%	70.0%	36.2%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
TOTAL	1	100.0%	100.0%	100	100.0%	100.0%	100.0%

Appendix C (continued)

Other Purpose Closed/Exempt							
Low	0	0.0%	4.0%	0	0.0%	3.6%	5.0%
Moderate	0	0.0%	14.9%	0	0.0%	12.5%	20.8%
Middle	0	0.0%	38.5%	0	0.0%	25.6%	38.0%
Upper	0	0.0%	42.7%	0	0.0%	58.3%	36.2%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%
Purpose Not Applicable							
Low	0	0.0%	8.2%	0	0.0%	4.8%	5.0%
Moderate	0	0.0%	35.3%	0	0.0%	27.8%	20.8%
Middle	0	0.0%	43.5%	0	0.0%	48.2%	38.0%
Upper	0	0.0%	13.0%	0	0.0%	19.2%	36.2%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	2	50.0%	19.5%	3,542	22.6%	15.4%	11.3%
Moderate	2	50.0%	28.7%	12,100	77.4%	15.8%	26.7%
Middle	0	0.0%	34.1%	0	0.0%	29.3%	32.7%
Upper	0	0.0%	17.7%	0	0.0%	39.5%	29.3%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
TOTAL	4	100.0%	100.0%	15,642	100.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	6	21.4%	4.9%	3,925	20.1%	5.4%	5.0%
Moderate	10	35.7%	17.8%	13,188	67.4%	13.4%	20.8%
Middle	6	21.4%	39.2%	1,162	5.9%	33.5%	38.0%
Upper	6	21.4%	38.1%	1,298	6.6%	47.8%	36.2%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
TOTAL	28	100.0%	100.0%	19,573	100.0%	100.0%	100.0%
<i>Source: 2022 FFIEC Census Data</i>							
<i>2011–2015 U.S. Census Bureau: American Community Survey</i>							
<i>NOTE: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2021 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	#%	%	\$ 000s	\$ %	\$ %	
Low	1	2.7%	5.6%	\$21	0.5%	6.1%	5.9%
Moderate	5	13.5%	20.7%	\$895	19.2%	21.9%	23.3%
Middle	19	51.4%	26.7%	\$2,262	48.6%	23.2%	25.6%
Upper	12	32.4%	46.4%	\$1,479	31.8%	48.5%	45.0%
Unknown	0	0.0%	0.7%	\$0	0.0%	0.3%	0.2%
TOTAL	37	100.0%	100.0%	\$4,657	100.0%	100.0%	100.0%
<i>Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011–2015 U.S. Census Bureau: American Community Survey NOTE: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2022 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	#%	%	\$ 000s	\$ %	\$ %	
Low	1	5.9%	7.1%	\$880	16.6%	9.3%	7.9%
Moderate	2	11.8%	21.7%	\$172	3.2%	24.1%	23.5%
Middle	9	52.9%	33.1%	\$3,096	58.4%	30.2%	32.5%
Upper	5	29.4%	37.4%	\$1,152	21.7%	36.0%	35.7%
Unknown	0	0.0%	0.7%	\$0	0.0%	0.3%	0.4%
TOTAL	17	100.0%	100.0%	\$5,300	100.0%	100.0%	100.0%
<i>Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2011–2015 U.S. Census Bureau: American Community Survey NOTE: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2021 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	#%	#%	\$	%	\$ %	
Home Purchase Loans							
Low	0	0.0%	6.6%	0	0.0%	3.5%	22.8%
Moderate	3	20.0%	19.1%	368	11.3%	14.1%	17.3%
Middle	1	6.7%	17.7%	198	6.1%	16.4%	19.2%
Upper	6	40.0%	32.8%	744	22.9%	42.8%	40.6%
Unknown	5	33.3%	23.8%	1,937	59.7%	23.3%	0.0%
TOTAL	15	100.0%	100.0%	3,247	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	4.2%	0	0.0%	2.0%	22.8%
Moderate	0	0.0%	11.6%	0	0.0%	7.3%	17.3%
Middle	3	50.0%	16.9%	504	55.9%	13.1%	19.2%
Upper	1	16.7%	36.4%	186	20.6%	46.3%	40.6%
Unknown	2	33.3%	30.9%	212	23.5%	31.3%	0.0%
TOTAL	6	100.0%	100.0%	902	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	5.8%	0	0.0%	2.5%	22.8%
Moderate	1	100.0%	12.2%	50	100.0%	8.7%	17.3%
Middle	0	0.0%	20.6%	0	0.0%	15.9%	19.2%
Upper	0	0.0%	51.9%	0	0.0%	58.6%	40.6%
Unknown	0	0.0%	9.4%	0	0.0%	14.3%	0.0%
TOTAL	1	100.0%	100.0%	50	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	3.1%	0	0.0%	1.1%	22.8%
Moderate	0	0.0%	8.6%	0	0.0%	5.0%	17.3%
Middle	0	0.0%	17.9%	0	0.0%	9.7%	19.2%
Upper	0	0.0%	65.4%	0	0.0%	81.4%	40.6%
Unknown	0	0.0%	4.9%	0	0.0%	2.7%	0.0%
TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%

Appendix C (continued)

Other Purpose Closed/Exempt							
Low	0	0.0%	5.2%	0	0.0%	2.9%	22.8%
Moderate	0	0.0%	17.0%	0	0.0%	11.6%	17.3%
Middle	0	0.0%	18.4%	0	0.0%	14.3%	19.2%
Upper	1	100.0%	57.4%	50	100.0%	68.8%	40.6%
Unknown	0	0.0%	2.0%	0	0.0%	2.4%	0.0%
TOTAL	1	100.0%	100.0%	50	100.0%	100.0%	100.0%
Purpose Not Applicable							
Low	0	0.0%	1.4%	0	0.0%	0.6%	22.8%
Moderate	0	0.0%	1.4%	0	0.0%	0.9%	17.3%
Middle	0	0.0%	0.0%	0	0.0%	0.0%	19.2%
Upper	0	0.0%	0.3%	0	0.0%	0.5%	40.6%
Unknown	0	0.0%	96.8%	0	0.0%	98.0%	0.0%
TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.6%	0	0.0%	0.0%	10.2%
Moderate	0	0.0%	0.0%	0	0.0%	0.0%	24.7%
Middle	0	0.0%	0.0%	0	0.0%	0.0%	23.8%
Upper	0	0.0%	4.8%	0	0.0%	0.5%	41.0%
Unknown	5	100.0%	94.6%	3,833	100.0%	99.5%	0.3%
TOTAL	5	100.0%	100.0%	3,833	100.0%	100.0%	100.0%
Total Home Mortgage Loans							Families by Family Income %
Low	0	0.0%	5.4%	0	0.0%	2.6%	22.8%
Moderate	4	14.3%	15.2%	418	5.2%	10.0%	17.3%
Middle	4	14.3%	17.0%	702	8.7%	13.5%	19.2%
Upper	8	28.6%	34.6%	980	12.1%	40.5%	40.6%
Unknown	12	42.9%	27.8%	5,982	74.0%	33.4%	0.0%
TOTAL	28	100.0%	100.0%	8,082	100.0%	100.0%	100.0%
<i>Source: 2021 FFIEC Census Data 2011–2015 U.S. Census Bureau: American Community Survey NOTE: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	#%	#%	\$	%	\$ %	
Home Purchase Loans							
Low	0	0.0%	6.8%	0	0.0%	3.4%	24.4%
Moderate	0	0.0%	18.8%	0	0.0%	13.8%	16.2%
Middle	0	0.0%	18.1%	0	0.0%	17.0%	19.0%
Upper	2	13.3%	30.6%	474	16.9%	41.8%	40.4%
Unknown	13	86.7%	25.7%	2,325	83.1%	24.0%	0.0%
TOTAL	15	100.0%	100.0%	2,799	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	7.1%	0	0.0%	3.7%	24.4%
Moderate	1	33.3%	19.3%	99	14.8%	13.4%	16.2%
Middle	0	0.0%	20.4%	0	0.0%	17.1%	19.0%
Upper	2	66.7%	34.0%	571	85.2%	46.2%	40.4%
Unknown	0	0.0%	19.2%	0	0.0%	19.5%	0.0%
TOTAL	3	100.0%	100.0%	670	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	6.6%	0	0.0%	3.9%	24.4%
Moderate	0	0.0%	15.5%	0	0.0%	9.5%	16.2%
Middle	1	20.0%	21.8%	12	3.3%	16.1%	19.0%
Upper	2	40.0%	47.3%	149	41.2%	59.3%	40.4%
Unknown	2	40.0%	8.9%	201	55.5%	11.2%	0.0%
TOTAL	5	100.0%	100.0%	362	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	5.8%	0	0.0%	2.7%	24.4%
Moderate	0	0.0%	15.2%	0	0.0%	11.0%	16.2%
Middle	0	0.0%	17.6%	0	0.0%	9.9%	19.0%
Upper	1	100.0%	55.3%	100	100.0%	72.5%	40.4%
Unknown	0	0.0%	6.1%	0	0.0%	3.9%	0.0%
TOTAL	1	100.0%	100.0%	100	100.0%	100.0%	100.0%

Appendix C (continued)

Other Purpose Closed/Exempt							
Low	0	0.0%	4.5%	0	0.0%	1.9%	24.4%
Moderate	0	0.0%	15.6%	0	0.0%	7.9%	16.2%
Middle	0	0.0%	29.2%	0	0.0%	19.6%	19.0%
Upper	0	0.0%	46.4%	0	0.0%	64.3%	40.4%
Unknown	0	0.0%	4.2%	0	0.0%	6.3%	0.0%
TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%
Purpose Not Applicable							
Low	0	0.0%	2.2%	0	0.0%	1.7%	24.4%
Moderate	0	0.0%	1.1%	0	0.0%	0.5%	16.2%
Middle	0	0.0%	0.0%	0	0.0%	0.0%	19.0%
Upper	0	0.0%	0.0%	0	0.0%	0.0%	40.4%
Unknown	0	0.0%	96.7%	0	0.0%	97.8%	0.0%
TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	0	0.0%	0.0%	11.3%
Moderate	0	0.0%	0.0%	0	0.0%	0.0%	26.7%
Middle	0	0.0%	0.0%	0	0.0%	0.0%	32.7%
Upper	0	0.0%	1.2%	0	0.0%	0.1%	29.3%
Unknown	4	100.0%	98.8%	15,642	100.0%	99.9%	0.0%
TOTAL	4	100.0%	100.0%	15,642	100.0%	100.0%	100.0%
Total Home Mortgage Loans							Families By Family Income %
Low	0	0.0%	6.6%	0	0.0%	2.7%	24.4%
Moderate	1	3.6%	18.1%	99	0.5%	10.6%	16.2%
Middle	1	3.6%	18.7%	12	0.1%	13.3%	19.0%
Upper	7	25.0%	32.5%	1,294	6.6%	34.2%	40.4%
Unknown	19	67.9%	24.1%	18,168	92.8%	39.3%	0.0%
TOTAL	28	100.0%	100.0%	19,573	100.0%	100.0%	100.0%
<i>Source: 2022 FFIEC Census Data 2011–2015 U.S. Census Bureau: American Community Survey NOTE: Percentages may not total 100.0 percent due to rounding.</i>							

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	32	86.5%	40.6%	\$3,146	67.6%	34.5%	90.5%
	Over \$1 Million/ Unknown	5	13.5%	59.4%	\$1,511	32.4%	65.5%	9.5%
	TOTAL	37	100.0%	100.0%	\$4,657	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	26	70.3%	88.5%	\$1,007	21.6%	30.1%	
	\$100,001–\$250,000	6	16.2%	6.4%	\$1,044	22.4%	20.0%	
	\$250,001–\$1 Million	5	13.5%	5.1%	\$2,606	56.0%	49.9%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	37	100.0%	100.0%	\$4,657	100.0%	100.0%	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	25	78.1%		\$953	30.3%		
	\$100,001–\$250,000	4	12.5%		\$705	22.4%		
	\$250,001–\$1 Million	3	9.4%		\$1,488	47.3%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	32	100.0%		\$3,146	100.0%		

Distribution of 2022 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2022						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	12	70.6%	49.8%	\$3,501	66.1%	39.5%	90.7%
	Over \$1 Million/ Unknown	5	29.4%	50.2%	\$1,799	33.9%	60.5%	9.3%
	TOTAL	17	100.0%	100.0%	\$5,300	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	8	47.1%	90.2%	\$474	8.9%	30.2%	
	\$100,001–\$250,000	2	11.8%	5.0%	\$400	7.5%	17.6%	
	\$250,001–\$1 Million	7	41.2%	4.8%	\$4,426	83.5%	52.2%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	17	100.0%	100.0%	\$5,300	100.0%	100.0%	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	6	50.0%		\$393	11.2%		
	\$100,001–\$250,000	2	16.7%		\$400	11.4%		
	\$250,001–\$1 Million	4	33.3%		\$2,708	77.3%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	12	100.0%		\$3,501	100.0%		

ILLINOIS

UNION COUNTY (FULL-SCOPE)

Distribution of 2021 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	#%	%	\$ 000s	\$ %	\$ %	
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	24.9%	\$0	0.0%	59.6%	42.8%
Middle	26	100.0%	72.3%	\$397	100.0%	39.6%	57.2%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Unknown	0	0.0%	2.8%	\$0	0.0%	0.8%	0.0%
TOTAL	26	100.0%	100.0%	\$397	100.0%	100.0%	100.0%
<i>Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011–2015 U.S. Census Bureau: American Community Survey NOTE: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2022 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	#%	%	\$ 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	30	100.0%	97.0%	\$932	100.0%	98.7%	100.0%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Unknown	0	0.0%	3.0%	\$0	0.0%	1.3%	0.0%
TOTAL	30	100.0%	100.0%	\$932	100.0%	100.0%	100.0%
<i>Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2011–2015 U.S. Census Bureau: American Community Survey NOTE: Percentages may not total 100.0 percent due to rounding.</i>							

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	1	3.8%	50.2%	\$13	3.3%	45.6%	90.3%
	Over \$1 Million/ Unknown	25	96.2%	49.8%	\$384	96.7%	54.4%	9.7%
	TOTAL	26	100.0%	100.0%	\$397	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	26	100.0%	95.8%	\$397	100.0%	48.7%	
	\$100,001–\$250,000	0	0.0%	1.9%	\$0	0.0%	9.5%	
	\$250,001–\$1 Million	0	0.0%	2.3%	\$0	0.0%	41.8%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	26	100.0%	100.0%	\$397	100.0%	100.0%	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	1	100.0%		\$13	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%		\$13	100.0%		

Distribution of 2022 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2022						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	2	6.7%	50.2%	\$34	3.6%	28.5%	90.6%
	Over \$1 Million/ Unknown	28	93.3%	49.7%	\$898	96.4%	71.5%	9.4%
	TOTAL	30	100.0%	100.0%	\$932	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	28	93.3%	96.6%	\$450	48.3%	54.1%	
	\$100,001–\$250,000	1	3.3%	1.5%	\$200	21.5%	11.8%	
	\$250,001–\$1 Million	1	3.3%	2.0%	\$282	30.3%	34.1%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	30	100.0%	100.0%	\$932	100.0%	100.0%	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	2	100.0%		\$34	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	2	100.0%		\$34	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).

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.

Appendix D (continued)

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 either by nonfarm or nonresidential real estate or are classified as commercial and industrial loans. However, thrift institutions may also exercise the option to report loans secured by nonfarm residential real estate as "small business loans" if the loans are reported on the TFR as nonmortgage, commercial loans.

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

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

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