

# **PUBLIC DISCLOSURE**

**January 23, 2023**

## **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

**First Security Bank  
RSSD #673440**

**314 North Spring Street  
Searcy, Arkansas 72143**

**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: First Security Bank is rated SATISFACTORY.**

The following table indicates the performance level of First Security Bank with respect to the Lending, Investment, and Service Tests.

First Security Bank			
Performance Levels	PERFORMANCE TESTS		
	Lending Test*	Investment Test	Service Test
Outstanding		X	
High Satisfactory	X		X
Low Satisfactory			
Needs to Improve			
Substantial Noncompliance			

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

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

- The bank's lending levels reflect good responsiveness to the credit needs of its assessment areas.
- A substantial majority of loans are made within 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 and farms of different sizes.
- The geographic distribution of loans reflects adequate penetration throughout the bank's 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 an excellent level of community development investments and grants and is often in a leadership position.

- Service delivery systems are accessible to the geographies and individuals of different income levels in the assessment areas. Changes in branch locations have not adversely affected the delivery systems, and services do not vary in a way that inconveniences the needs of its assessment areas, particularly in low- and moderate-income (LMI) geographies.
- The bank provides an adequate level of community development services.

## INSTITUTION

### DESCRIPTION OF INSTITUTION

First Security Bank is an intrastate retail bank headquartered in Searcy, Arkansas. The bank is a wholly owned, state-chartered subsidiary of First Security Bancorp, also headquartered in Searcy, Arkansas. The bank has three wholly owned nondepository subsidiaries: FNBS Investments, Inc., First Security Real Estate Management, Inc., and Peoples Real Estate Management Co. Additionally, Crews and Associates, Inc. is a wholly owned active subsidiary of First Security Bancorp that underwrites Arkansas municipal bonds, which were considered as community development activities under the Investment Test where applicable. The bank is a full-service financial institution offering an array of commercial and consumer loan and deposit products across a branch network consisting of 76 branches spread throughout Arkansas.

As of December 31, 2022, the bank reported total assets of \$7.5 billion, which represents an 11.9 percent increase since the 2020 evaluation. The bank's most significant presence remains in the Little Rock metropolitan statistical area (MSA) and nonMSA Arkansas. The Little Rock MSA has the largest share of the bank's branches, deposits, and loan volume, while the bank is headquartered in nonMSA Arkansas. Though not as extensive as in both the Little Rock MSA and nonMSA Arkansas assessment areas, the bank also maintains significant operations in the Fayetteville MSA. In total, the bank has designated six separate assessment areas. The composition of each assessment area 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 customers, and the bank is considered capable of meeting the credit needs of its assessment areas based on its available resources and financial products. As of December 31, 2022, the bank reported total assets of \$7.5 billion. As of the same date, loans and leases outstanding were \$3.8 billion (50.0 percent of total assets), and deposits totaled \$6.2 billion. The bank's loan portfolio composition by credit category is displayed in the following table.

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<b>Distribution of Total Loans as of December 31, 2022</b>		
<b>Credit Category</b>	<b>Amount \$ (000s)</b>	<b>Percentage of Total Loans</b>
Construction and Development	\$615,628	16.4%
Commercial Real Estate	\$1,462,487	38.9%
Multifamily Residential	\$149,170	4.0%
1-4 Family Residential	\$429,431	11.4%
Farmland	\$75,447	2.0%
Farm Loans	\$9,151	0.2%
Commercial and Industrial	\$661,274	17.6%
Loans to Individuals	\$42,377	1.1%
Total Other Loans	\$311,988	8.3%
<b>TOTAL</b>	<b>\$3,756,953</b>	<b>100%</b>

As indicated by the above table, a significant portion of the bank's lending resources is directed to commercial real estate loans, construction and development loans, and commercial and industrial loans. The bank also originates and subsequently sells a significant volume of loans related to residential real estate. As these loans are sold on the secondary market shortly after origination, this activity would not be captured in the table. For the years reviewed, the bank originated and sold 2,036 loans totaling \$401.6 million and 1,266 loans totaling \$256.6 million for 2020 and 2021, respectively.

While farmland and farm loans do not represent a significant portion of the bank's loan portfolio by dollar volume, these products are nevertheless an important product line in several of the bank's assessment areas and are thus included for review where applicable.

The bank received a Satisfactory rating at its previous CRA evaluation conducted by the Federal Deposit Insurance Corporation (FDIC) on August 17, 2020.

**SCOPE OF EXAMINATION**

The bank's CRA performance was reviewed using the Federal Financial Institutions Examination Council's (FFIEC's) Interagency Large Institution CRA Examination Procedures. The large bank performance standards consist of three tests: Lending, Investment, and Service. The bank's performance under these tests is only rated at the institution level, since the bank maintains operations in just one state. The following table details the number of branch offices, breakdown of deposits, and the CRA review procedures applicable to each rated area completed as part of this evaluation. The rated areas are listed in order of significance toward the overall institution rating. Deposit information in the following table, as well as deposit information throughout this evaluation, is taken from the FDIC Deposit Market Share Report data as of June 30, 2022, except where otherwise noted.

Assessment Areas	Branches #	Branches %	Deposits \$000s (as of June 30, 2022)	Deposits %	CRA Review Procedures
NonMSA Arkansas	22	28.9%	\$1,912,577	28.8%	Full Scope
Little Rock	29	38.2%	\$2,746,844	41.3%	Full Scope
Fayetteville	17	22.4%	\$1,562,322	23.5%	Full Scope
Fort Smith	2	2.6%	\$101,304	1.5%	Limited Scope
Hot Springs MSA	3	3.9%	\$125,409	1.9%	Limited Scope
Jonesboro	3	3.9%	\$197,327	3.0%	Limited Scope
<b>OVERALL</b>	<b>76</b>	<b>100%</b>	<b>\$6,645,783</b>	<b>100%</b>	<b>3 Full Scope, 3 Limited Scope</b>

The bank's overall institution rating is a composite of the full-scope assessment areas, which are weighted based on the significance of the bank's operations in each area. As shown in the table above, the majority of the bank's branches and deposits are concentrated in the Little Rock and nonMSA Arkansas assessment areas. The Fayetteville MSA also has a significant share of the bank's deposits and branches. All three assessment areas were reviewed under full-scope procedures, with nonMSA Arkansas and Little Rock MSA weighed equally, followed by Fayetteville MSA.

To augment this evaluation, seven community contact interviews with representatives throughout the bank's assessment areas were utilized. 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.



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Lending Test Performance Criterion	Products Selected for Review	Time Period
Level of Lending Activity	<ul style="list-style-type: none"> <li>Loans reported under the Home Mortgage Disclosure Act (HMDA)</li> <li>Small business and small farm loans reported under the CRA</li> </ul>	January 1, 2020 – December 31, 2021
Assessment Area Concentration		
Loan Distribution by Borrower's Profile		
Geographic Distribution of Loans		
Community Development Lending Activities		August 17, 2020 – January 22, 2023
Product Innovation <sup>1</sup>		

As detailed in the preceding table, HMDA, small business, and small farm loans (in some markets) 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, the bank's HMDA lending carried the most weight, followed by small business and small farm lending, respectively. For Lending Test performance criterion evaluated for both 2020 and 2021, equal emphasis is placed on performance in each year.

Under the Lending Test, the bank's performance is evaluated using the following criteria, as applicable.

- Level of lending activity
- Assessment areas concentration<sup>2</sup>
- Distribution of loans by borrower's income/revenue profile
- Geographic distribution of loans
- Community development lending activities
- Product innovation<sup>3</sup>

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

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

<sup>2</sup> This criterion is applicable at the institution level only.

<sup>3</sup> 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.

**Investment Test**

All community development investments made since the bank's previous CRA evaluation through January 22, 2023, were reviewed, including grants and donations. In addition, investments made prior to the date of the previous CRA evaluation, but still outstanding as of this review date, were also considered. Qualified investments and grants were evaluated to determine the bank's overall level of activity, use of innovative and/or complex investments, and responsiveness to the credit and community development needs of the bank's assessment areas.

**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. Overall lending levels reflect good responsiveness to the credit needs of its combined assessment areas. An analysis of the loan distribution by borrower's income/revenue profile reflects good penetration among customers of different income levels and businesses/farms of different revenue sizes. Further, the overall geographic distribution of loans analysis reflects adequate penetration throughout the assessment areas. In addition, the bank made a relatively high level of community development loans in Arkansas. Finally, the bank makes use of innovative and/or flexible lending practices in serving the credit needs of its assessment areas.

**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 originated inside and outside the bank's assessment areas for 2020 and 2021, combined.

<b>Lending Inside and Outside of Assessment Areas January 1, 2020 through December 31, 2021</b>						
<b>Loan Type</b>	<b>Inside Assessment Areas</b>		<b>Outside Assessment Areas</b>		<b>TOTAL</b>	
HMDA	4,408	94.0%	279	6.0%	<b>4,687</b>	<b>100%</b>
	\$884,990	94.1%	\$55,757	5.9%	<b>\$940,747</b>	<b>100%</b>
Small Business	2,372	94.7%	133	5.3%	<b>2,505</b>	<b>100%</b>
	\$257,457	91.9%	\$22,590	8.1%	<b>\$280,047</b>	<b>100%</b>
Small Farm	324	83.7%	63	16.3%	<b>387</b>	<b>100%</b>
	\$20,776	73.2%	\$7,593	26.8%	<b>\$28,369</b>	<b>100%</b>
<b>TOTAL LOANS</b>	<b>7,104</b>	<b>93.7%</b>	<b>475</b>	<b>6.3%</b>	<b>7,579</b>	<b>100%</b>
	<b>\$1,163,223</b>	<b>93.1%</b>	<b>\$85,940</b>	<b>6.9%</b>	<b>\$1,249,163</b>	<b>100%</b>

As shown above, 93.7 percent of the bank's total HMDA, small business, and small farm loans were made inside the bank's combined assessment areas, representing 93.1 percent of loans by dollar volume. Therefore, a substantial majority of loans were made inside the bank's assessment areas.

### **Borrower and Geographic Distribution**

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

<b>Full-Scope Assessment Areas</b>	<b>Loan Distribution by Borrower's Profile</b>
NonMSA Arkansas	Good
Little Rock	Good
Fayetteville	Good
<b>OVERALL</b>	<b>GOOD</b>

<b>Limited-Scope Assessment Areas</b>	<b>Loan Distribution by Borrower's Profile</b>
Fort Smith	Below
Hot Springs MSA	Consistent
Jonesboro	Consistent

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

Full-Scope Assessment Areas	Geographic Distribution of Loans
NonMSA Arkansas	Poor
Little Rock	Good
Fayetteville	Good
<b>OVERALL</b>	<b>ADEQUATE</b>

Limited-Scope Assessment Areas	Geographic Distribution of Loans
Fort Smith	Consistent
Hot Springs MSA	Consistent
Jonesboro	Consistent

### **Community Development Lending Activities**

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

Full-Scope Assessment Areas	Community Development Lending
NonMSA Arkansas	Adequate
Little Rock	Leader
Fayetteville	Leader
<b>OVERALL</b>	<b>RELATIVELY HIGH LEVEL</b>

Limited-Scope Assessment Areas	Community Development Lending
Fort Smith	Consistent
Hot Springs MSA	Consistent
Jonesboro	Exceeds

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Full-Scope Review Area	Community Development Loans (#)	Community Development Loans (\$)
NonMSA Arkansas	6	\$3.8 million
Little Rock	19	\$81.5 million
Fayetteville	10	\$29.3 million
Limited-Scope Review Area	#	\$
Fort Smith	3	\$6.7 million
Hot Springs MSA	1	\$3.0 million
Jonesboro	3	\$35.1 million
<b>TOTAL</b>	<b>42</b>	<b>\$159.4 million</b>

During the review period, the bank originated or renewed 42 community development loans, totaling \$159.4 million, which represents an increase from the \$110.0 million in qualified community development loans at the bank's previous evaluation.

### **Product Innovation**

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

### **Consumer Real Estate**

- *First Security Bank First Steps Home Loan:* This loan program is targeted to borrowers with lower credit scores interested in financing homes in Pulaski County. This program can be paired with down payment assistance for properties in the city of Little Rock for LMI borrowers. During the review period, the bank originated 69 loans totaling \$10.6 million through this program.
- *Arkansas Development Finance Authority (ADFA) Down Payment Assistance Program:* The bank is an approved lender for the down payment assistance program, which provides closing cost assistance for low-income borrowers in the form of a second mortgage. During the review period, the bank originated 36 loans totaling \$354,506 through this program.
- *ADFA Arkansas Dream Down Payment Initiative:* The bank is an approved lender for this initiative, which provides closing cost and down payment assistance for low-income borrowers in the form of a forgivable second mortgage. During the review period, the bank originated six loans totaling \$59,759 through this program.
- *Federal Housing Administration/U.S. Department of Veterans Affairs Insured Loan Programs:* These government-insured loan programs offer flexible, long-term financing to

eligible borrowers with low or no down payments. During the review period, the bank originated 436 loans totaling \$85.0 million through these programs.

- *U.S. Department of Agriculture Rural Development Loan Program:* This loan program is designed to assist LMI individuals in purchasing affordable housing in rural areas and features no down payment or mortgage insurance requirements. During the review period, the bank originated 308 loans for \$43.3 million.
- *Fannie Mae HomeReady Mortgage:* This program offers flexibility to low-income borrowers by allowing as little as 3 percent down and flexible funding sources. During the review period, the bank originated 28 loans totaling \$4.2 million through this program.
- *Freddie Mac Home Possible Mortgage:* This program offers flexibility to very low- to low-income borrowers by allowing as little as 3 percent down and co-borrowers that do not live in the home being financed. During the review period, the bank originated 12 loans totaling \$1.6 million through this program.

### **Partnership with the Federal Home Loan Bank of Dallas**

- *Homebuyer Equity Leverage Partnership:* This program provides funds that assist low-income, first-time homebuyers with down payment assistance and closing costs. During the review period, the bank awarded 19 grants totaling \$141,429.

### **Small Business**

- *ADFA Bond Loan Program:* This program provides a source of capital to Arkansas small business enterprises and is backed by a loan guarantee from the ADFA. During the review period, the bank originated 42 loans totaling \$7.1 million through this program.
- *Small Business Administration (SBA):* The bank offers SBA products that provide small businesses access to capital with more flexible terms than conventional commercial financing.
- *SBA Paycheck Protection Program (PPP) Loans:* PPP loans were available to small businesses during the COVID-19 pandemic. The program provided funds for payroll costs and other operational costs to businesses impacted by the pandemic and were fully forgivable if employee retention criteria were met and the funds were used for eligible purposes. The bank took quick, extensive measures to put new systems and processes in place to offer these loans. From 2020 through 2021, the bank originated 1,522 PPP loans totaling \$409.8 million, with a significant majority of these loans originated in its assessment areas.

## INVESTMENT TEST

Overall, the bank is rated outstanding under the Investment Test, as driven mainly by performance in nonMSA Arkansas and the Little Rock MSA. The bank makes an excellent level of community development investments and grants throughout its assessment areas and is often in a leadership position. These investments and grants are occasionally innovative and complex and demonstrate good responsiveness to credit and community development needs throughout the bank's assessment areas. The following tables display investment and grant activity performance for each assessment area.

<b>Full-Scope Review Areas</b>	<b>Investment and Grant Activity</b>
NonMSA Arkansas	Significant
Little Rock	Excellent
Fayetteville	Excellent
<b>OVERALL</b>	<b>EXCELLENT LEVEL</b>

<b>Limited-Scope Review Areas</b>	<b>Investment and Grant Activity</b>
Fort Smith	Below
Hot Springs MSA	Below
Jonesboro	Below

As shown in the following table, the bank made a total of \$94.8 million in qualified community development investments and \$837,365 in donations and grants in the assessment areas. These investments entirely consisted of municipal bonds, while the bank's donations were made to various community service and economic development organizations throughout the state. Of the total investments, \$59.8 million were made in the current review period, while \$35.0 million were made prior to the review period but were still outstanding. Additionally, the bank had six prior period investments totaling \$4.0 million and 62 donations totaling \$75,164 that benefitted Arkansas communities outside the bank's six assessment areas.



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<b>Full-Scope Review Area</b>	<b>Community Development Investments (#)</b>	<b>Community Development Investments (\$)</b>	<b>Community Development Grants/Donations (\$)</b>
NonMSA Arkansas	3	\$7.4 million	146/\$47,563
Little Rock	25	\$57.5 million	261/\$450,969
Fayetteville	8	\$21.2 million	170/\$161,902
<b>Limited-Scope Review Area</b>	<b>#</b>	<b>\$</b>	<b>\$</b>
Fort Smith	1	\$2.6 million	43/\$53,423
Hot Springs MSA	2	\$2.4 million	29/\$34,575
Jonesboro	3	\$3.8 million	87/\$88,933
<b>TOTAL</b>	<b>42</b>	<b>\$94.8 million</b>	<b>736/\$837,365</b>

## SERVICE TEST

The bank's performance is rated high satisfactory under the Service Test. The bank's delivery systems are accessible to geographies and individuals of different income levels throughout the combined assessment areas. In addition, the bank's record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly to LMI geographies and individuals. Furthermore, services do not vary in a way that inconveniences the needs of its assessment areas, particularly LMI geographies and individuals. The bank provides an adequate level of community development services within the combined assessment areas. In addition to standard retail services and community development services, the bank provides the following special retail service, which is offered bank-wide and was also considered as part of the bank's overall evaluation under the Service Test.

- First Steps Checking Account – This is a certified Bank On Arkansas checking account that is designed to reduce and remove barriers to mainstream banking. This account has low monthly fees, no minimum balances, a free debit card, and free mobile banking. First Security Bank provides these accounts through partnerships with community organizations that serve LMI populations, such as homeless shelters.

### Accessibility of Delivery Systems

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

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Full-Scope Assessment Areas	Accessibility of Delivery Systems
NonMSA Arkansas	Accessible
Fayetteville	Reasonably Accessible
Little Rock	Accessible
<b>OVERALL</b>	<b>ACCESSIBLE</b>

Limited-Scope Assessment Areas	Accessibility of Delivery Systems
Fort Smith	Exceeds
Hot Springs MSA	Below
Jonesboro	Below

### **Changes in Branch Locations**

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

Full-Scope Assessment Areas	Changes in Branch Locations
NonMSA Arkansas	Generally Not Adversely Affected
Little Rock	Not Adversely Affected
Fayetteville	Not Adversely Affected
<b>OVERALL</b>	<b>NOT ADVERSELY AFFECTED</b>

Limited-Scope Assessment Areas	Changes in Branch Locations
Fort Smith	Consistent
Hot Springs MSA	Consistent
Jonesboro	Consistent

### **Reasonableness of Business Hours and Services in Meeting Assessment Area Needs**

Business hours and banking services do not vary in a way that inconveniences certain portions of the bank's assessment areas, particularly LMI geographies and individuals, as displayed in the following tables:

First Security Bank  
Searcy, Arkansas

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Full-Scope Assessment Areas	Reasonableness of Business Hours and Services
NonMSA Arkansas	Does Not Vary/Inconvenience
Little Rock	Does Not Vary/Inconvenience
Fayetteville	Does Not Vary/Inconvenience
<b>OVERALL</b>	<b>DOES NOT VARY/INCONVENIENCE</b>

Limited-Scope Assessment Areas	Reasonableness of Business Hours and Services
Fort Smith	Consistent
Hot Springs MSA	Consistent
Jonesboro	Consistent

### Community Development Services

The bank provides an adequate level of community development services, as displayed in the following tables.

Full-Scope Assessment Areas	Community Development Services
NonMSA Arkansas	Adequate
Little Rock	Adequate
Fayetteville	Relatively High
<b>OVERALL</b>	<b>ADEQUATE LEVEL</b>

Limited-Scope Assessment Areas	Community Development Services
Fort Smith	Exceeds
Hot Springs MSA	Consistent
Jonesboro	Below

During the review period, 51 bank employees provided 180 community development services to 55 different organizations. Bank employees served on the board of directors and provided expertise and financial assistance to various organizations, promoting community development initiatives throughout the bank's assessment areas.

## **FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES REVIEW**

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

# ARKANSAS NONMETROPOLITAN STATEWIDE AREA

(Full-Scope Review)

## DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE NONMSA ARKANSAS ASSESSMENT AREA

### Bank Structure

The bank operates 22 of its 76 branches (28.9 percent) in the nonMSA Arkansas assessment area. During the review period, the bank closed one branch in a moderate-income census tract and one branch in an upper-income census tract. In addition to the branch facilities, the bank also operates two stand-alone ATMs in the assessment area, one of which is in a moderate-income census tract. Based on the bank's branch and ATM network and other service delivery systems, such as online and mobile banking, the bank is well positioned to deliver financial services to the vast majority of the assessment area.

### General Demographics

The nonMSA Arkansas assessment area is composed of ten counties: Baxter, Cleburne, Fulton, Izard, Johnson, Marion, Pope, Stone, Van Buren, and White, and the assessment area has a total population of 327,682. Pope County and White County are the most populous in the assessment area with populations of 62,830 and 78,660, respectively. While the assessment area is largely rural, several larger cities, such as Searcy in White County and Russellville in Pope County, serve as regional hubs for commercial and banking activity in the surrounding counties. As a whole, the assessment area demographic makeup is relatively homogenous.

While rural, the assessment area hosts a relatively competitive banking market, with 33 financial institutions operating 144 branches. First Security Bank is the leader in deposit market share, accounting for 23.8 percent of all deposit dollars in the assessment area. Additionally, the bank operates the most branches of any institution in the assessment area.

The credit needs in the assessment area vary and include a blend of consumer, commercial, and agricultural loan products. Other credit needs identified by community contacts include a greater supply of affordable housing, down payment assistance, and flexible small business loan products. While the availability of community development intermediaries, such as nonprofit agencies and government assistance entities, is somewhat limited in the assessment area, community contacts noted that community development opportunities are available for financial institutions. Moreover, the need for community development initiatives is high, especially in rural and underserved portions of the assessment area.

### Income and Wealth Demographics

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

<b>Assessment Area Demographics by Geography Income Level</b>				
	Census Tracts		Family Population	
<b>Low</b>	0	0.0%	0	0.0%
<b>Moderate</b>	8	12.1%	8,045	9.7%
<b>Middle</b>	44	66.7%	53,991	64.8%
<b>Upper</b>	14	21.2%	21,327	25.6%
<b>Unknown</b>	0	0.0%	0	0.0%
<b>TOTAL</b>	<b>66</b>	<b>100%</b>	<b>83,363</b>	<b>100%</b>

As shown in the table above, there are no low-income census tracts in the assessment area, and 12.1 percent of all census tracts in the assessment area are moderate-income, with 9.1 percent of the family population in the assessment area residing in those tracts. The moderate-income census tracts are dispersed throughout the assessment area. The majority of census tracts in the assessment area are middle income, and a majority of assessment area families reside within those tracts. In 2021, 6 of the 44 middle-income census tracts were designated as underserved due to their remote, rural location in Izard and Marion counties.

According to 2015 ACS data, the median family income for the assessment area was \$47,565, which is slightly higher than the \$45,047 figure for nonMSA Arkansas as a whole. More recently, the FFIEC estimated the median family income for nonMSA Arkansas to be \$50,800 in 2020 and \$52,200 in 2021. The following table displays the distribution of assessment area families by income level compared to nonMSA Arkansas as a whole.

<b>Family Population by Income Level</b>				
	Assessment Area		NonMSA Arkansas	
<b>Low</b>	15,592	18.7%	63,831	21.4%
<b>Moderate</b>	14,338	17.2%	53,700	18.0%
<b>Middle</b>	16,966	20.4%	58,267	19.5%
<b>Upper</b>	36,467	43.7%	123,066	41.2%
<b>TOTAL</b>	<b>83,363</b>	<b>100%</b>	<b>298,864</b>	<b>100.0%</b>

When compared with the data in the first table in this section, a significantly higher percentage of families in the assessment area are LMI (35.9 percent) than reside in LMI census tracts (12.1 percent). The percentage of assessment area families that are LMI is lower than the percentage of LMI families in nonMSA Arkansas as a whole (39.4 percent). Additionally, the poverty level in the assessment area (14.2 percent) is slightly lower than the statewide nonMSA figure (16.6 percent). Overall, the assessment area is slightly more affluent than nonMSA Arkansas as a whole.

### **Housing Demographics**

The following table displays key housing demographics for the assessment area and nonMSA Arkansas as a whole. These demographics include the affordability ratio, which measures the extent to which a family earning the median household income for the assessment area can afford a median-priced home in the assessment area.

<b>Housing Demographics</b>			
<b>Dataset</b>	<b>Median Housing Value</b>	<b>Affordability Ratio</b>	<b>Median Gross Rent (monthly)</b>
Assessment Area	\$108,070	34.7%	\$613
NonMSA Arkansas	\$85,869	41.0%	\$588

Based on the information in the table above, housing in the assessment area is less affordable than housing in nonMSA Arkansas as a whole. Median housing values and median gross rents in the assessment area are both higher than statewide nonMSA levels. Additionally, the assessment area affordability ratio is lower than the statewide nonMSA figure. Affordability levels in the assessment area varied by county, with housing being most affordable in IZARD County (41.8 percent) and least affordable in BAXTER County (29.4 percent).

### **Industry and Employment Demographics**

County business patterns indicate that there are 97,955 paid employees in the assessment area. By percentage of private industry employees, the three largest job categories in the assessment area are manufacturing (19.1 percent), retail trade (16.4 percent), and healthcare and social assistance (14.5 percent). Additionally, government sector jobs of all industries represent 13.7 percent of total jobs. While not captured in county business patterns data, the assessment area economy is also heavily dependent on agriculture. Agricultural production varies and includes soybeans, cotton, rice, and corn. According to 2021 Dunn & Bradstreet data, there were a total of 429 farms operating throughout the assessment area.

According to the U.S. Department of Labor's Bureau of Labor Statistics, the non-seasonally-adjusted unemployment rate in the assessment area was 6.3 percent in 2020 and 4.2 percent in 2021. The rate was comparable to Arkansas' statewide unemployment rates of 6.1 percent in 2020 and 4.0 percent in 2021. Unemployment levels varied somewhat by county in the assessment area, with the lowest levels being in FULTON County and the highest levels in IZARD County, which are both in the northern portion of the assessment area.

### **Community Contact Information**

For the nonMSA Arkansas assessment area, four community contact interviews were utilized. Given that the assessment area encompasses a broad portion of the state, these community contacts represent organizations serving a broad regional area, thereby ensuring that the economic conditions and credit needs of the entire assessment area are captured. Of these contacts, two represent regional economic development organizations, one represents a business development organization, and one represents an agricultural support organization.

According to community contacts, economic conditions throughout the assessment area are generally stable. While some of the larger towns in the assessment area serve as regional business hubs for surrounding areas and attract a more diversified business environment, the assessment area economy is largely dependent on agriculture and manufacturing. Some contacts noted economic growth in certain parts of WHITE County and POPE County. One contact emphasized that while unemployment is relatively low, poverty levels are much higher due to a lack of higher-

paying jobs. Three contacts noted that the population of the assessment area was aging, as younger residents have left the area to seek employment opportunities in more metropolitan areas.

Regarding the availability of banking services, all contacts stated that banking services are available throughout the assessment area. One contact noted that banks seem to be well dispersed, but that there may be fewer bank branches in the LMI areas and more rural areas.

One community contact representing a regional economic development organization described a shortage of affordable housing throughout the assessment area. The age of housing stock varies, with older homes being unaffordable to LMI families due to maintenance costs. Additionally, newer homes are also unaffordable due to high purchase prices. Consequently, more affordable housing options are needed in the assessment area. One contact pointed to down payment and closing costs as potential barriers to homeownership for LMI borrowers. Lastly, multiple contacts listed more outreach and flexible lending products as an opportunity for involvement by banks in the assessment area.

For small businesses, two contacts stated that conditions are favorable for small businesses but noted some barriers. Most prominently, new small businesses in the area struggle to find affordable and flexible capital. Contacts also stated some potential borrowers struggle due to a lack of credit and financial expertise. Additionally, contacts noted the need for funding, support for potential business owners, and more opportunities to convene small business with banks and funders.



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

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

**Lending Activity**

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

<b>Summary of Lending Activity</b>				
<b>January 1, 2020 through December 31, 2021</b>				
<b>Loan Type</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Home Improvement	37	1.4%	1,842	0.7%
Home Purchase	815	31.7%	124,857	43.9%
Multifamily Housing	10	0.4%	5,601	2.0%
Refinancing	529	20.6%	81,111	28.5%
<b>Total HMDA</b>	<b>1,413</b>	<b>55.0%</b>	<b>215,340</b>	<b>75.7%</b>
<b>Small Business</b>	<b>939</b>	<b>36.5%</b>	<b>57,437</b>	<b>20.2%</b>
<b>Small Farm</b>	<b>218</b>	<b>8.5%</b>	<b>11,793</b>	<b>4.1%</b>
<b>TOTAL LOANS</b>	<b>2,570</b>	<b>100.0%</b>	<b>284,570</b>	<b>100.0%</b>

The bank's lending activity in the assessment area represents 36.2 percent of total 2020 and 2021 HMDA and CRA loans made in the bank's combined assessment areas. By comparison, the bank operates 28.9 percent of its total branches and holds 28.8 percent of total bank deposits in the assessment area. Moreover, in 2020 and 2021, the bank ranked third in HMDA originations for both years and fifth and sixth, respectively, in CRA originations in the assessment area. Considering the bank's lending levels and importance to the assessment area, lending activity is considered good.

**Loan Distribution by Borrower's Profile**

Overall, the bank's borrower distribution in the nonMSA Arkansas assessment area is good.

*HMDA Lending*

The distribution of the bank's HMDA loans by borrower's income level is good.

In 2020, the bank originated 6.4 percent of its HMDA loans to low-income borrowers, which was above the aggregate lending level (4.1 percent). Assessment area demographics indicate that 18.7 percent of families in the assessment area are low income, though a significant portion of this population is unlikely to qualify for a home loan based on poverty levels and other economic factors. Given this context and the bank's lending levels relative to peer institutions in the assessment area, the bank's lending to low-income borrowers is considered good. The bank originated 14.7 percent of its HMDA loans to moderate-income borrowers, which was above aggregate performance (12.0 percent) and below the demographic figure (17.2 percent) and is also considered good.

In 2021, the bank increased its HMDA lending to low-income borrowers to 7.5 percent, which exceeded the aggregate lending level (4.9 percent), but is still below the demographic figure (18.7 percent). This is considered good. The bank's HMDA lending to moderate-income borrowers (12.8 percent) is in line with aggregate levels (13.0 percent) and approached the demographic figure (17.2 percent), representing good performance.

#### *Small Business Lending*

The bank's distribution of small business loans by business revenue profile is excellent.

In 2020, the bank made 77.0 percent of its small business loans to businesses with annual revenues of \$1 million or less. While this level of lending approached, but trailed, the demographic figure (84.0 percent), it significantly outpaced aggregate lending performance (43.9 percent) and is considered excellent.

In 2021, the bank's small business loan distribution increased, with 80.8 percent of loans made to businesses with annual revenues of \$1 million or less. This lending level well exceeded aggregate performance (51.7 percent) and approached the demographic figure (91.2 percent), reflecting excellent performance.

#### *Small Farm Lending*

The bank's distribution of small farm loans by farm revenue profile is good.

In 2020, the bank made 88.9 percent of its farm loans to farms with annual revenues of \$1 million or less. This level of lending outpaced aggregate lending performance (79.2 percent) but was below the demographic figure (97.3 percent), reflecting good performance.

In 2021, the bank's small farm loan distribution increased, with 90.6 percent of loans made to farms with annual revenues of \$1 million or less. This lending level exceeded aggregate performance (73.0 percent) and approached the demographic figure (97.4 percent), reflecting good performance.

**Geographic Distribution of Loans**

The bank's overall geographic distribution of loans in the assessment area is poor. There are no low-income census tracts in the assessment area, so bank performance is based solely on activity in moderate-income census tracts.

*HMDA Lending*

The bank's geographic distribution of HMDA loans in LMI geographies is adequate.

The bank's level of lending in moderate-income census tracts in 2020 (5.3 percent) and 2021 (5.2 percent) is considered adequate, as it was in line with peer lending (6.1 percent in 2020 and 6.4 percent in 2021) and approached the percentage of owner-occupied housing in moderate-income census tracts (8.3 percent in both 2020 and 2021).

*Small Business Lending*

The geographic distribution of the bank's small business loans in LMI geographies is poor.

Small business lending in moderate-income census tracts was considered poor in both 2020 (4.7 percent) and 2021 (5.5 percent) when compared to aggregate performance (10.2 percent in 2020 and 9.1 percent in 2021) and demographic figures (13.5 percent in 2020 and 13.4 percent in 2021).

*Small Farm Lending*

The bank's geographic distribution of small farm loans in LMI geographies is poor.

In 2020, the bank originated 3.3 percent of its small farm loans in moderate-income census tracts, which was below aggregate lenders (11.9 percent) and the demographic level (7.3 percent), reflecting poor performance. In 2021, small farm lending in moderate-income geographies improved to 3.9 percent; however, it remained below aggregate performance (11.8 percent) and the demographic level (7.3 percent) and is considered poor.

Lastly, the bank made loans in 95.5 percent of all assessment area census tracts in 2020 and 93.9 percent of all assessment area census tracts in 2021. In both years, the bank made loans in 100.0 percent of all moderate-income census tracts in the assessment area. Thus, no conspicuous lending gaps were identified.

**Community Development Lending Activities**

The bank makes an adequate level of community development loans in nonMSA Arkansas.

During the review period, the bank originated six community development loans totaling \$3.8 million. These loans qualified for affordable housing (four), revitalization and stabilization of LMI or distressed middle-income geographies (one), and community service (one). Most of these loans provided funds to an affordable housing developer and are responsive to credit needs mentioned by community contacts.

### INVESTMENT TEST

The bank makes a significant level of qualified community development investments and grants and is occasionally in a leadership position in the nonMSA Arkansas assessment area. During the review period, the bank made one investment worth \$2.0 million and received credit for \$5.4 million in investments that were made prior to the review period but are still outstanding. The new investment was a municipal bond for school districts with a majority of students coming from LMI families. Additionally, the bank made 146 donations to various organizations supporting community development purposes throughout the nonMSA Arkansas assessment area totaling \$47,563. These donations predominantly benefitted organizations providing community services, such as educational or housing services for LMI families and in LMI geographies.

### SERVICE TEST

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

### Accessibility of Delivery Systems

The bank operates 22 branches in nonMSA Arkansas. The following table details the distribution of assessment area branches, census tracts, and households by geography income level.

Branch Distribution by Geography Income Level						
Dataset	Geography Income Level					TOTAL
	Low-	Moderate-	Middle-	Upper-	Unknown	
Branches	0	3	14	5	0	22
	0.0%	13.6%	63.6%	22.7%	0.0%	100%
Census Tracts	0.0%	12.1%	66.7%	21.2%	0.0%	100%
Household Population	0.0%	10.1%	66.1%	23.9%	0.0%	100%

The bank operates three branches in moderate-income census tracts, representing 13.6 percent of total branches in the assessment area. By comparison, 12.1 percent of census tracts in the assessment area are LMI, and 10.1 percent of households reside in those tracts. The bank also

operates two stand-alone ATMs throughout the assessment area, one of which is located in a moderate-income census tract. Therefore, service delivery systems are accessible to geographies and individuals of different income levels.

### **Changes in Branch Locations**

The bank closed two branches in the assessment area during the review period. One closed branch was in a moderate-income census tract, and the other was in an upper-income census tract. Nevertheless, the bank continues to operate two branches in LMI geographies. Therefore, the accessibility of the bank's service delivery systems was generally not adversely affected.

### **Reasonableness of Business Hours and Services in Meeting Assessment Area Needs**

Business hours and banking services do not vary in a way that inconveniences certain portions of the assessment area, particularly LMI geographies and individuals. The supermajority of bank branches offer lobby availability Monday through Friday during standard business hours. Additionally, most branches operate drive-through facilities, and all branch locations offer the same products.

### **Community Development Services**

The bank provided an adequate level of community development services in nonMSA Arkansas. During the review period, seven employees provided 14 community development services to seven different organizations. Most of these services consisted of board member services delivered at various organizations that support after-school programming, affordable housing, and small businesses throughout the assessment area.

# LITTLE ROCK-NORTH LITTLE ROCK-CONWAY, ARKANSAS MSA

*(Full-Scope Review)*

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

### **Bank Structure**

The bank operates 29 branches in the Little Rock assessment area, representing 38.2 percent of all bank branches. During the review period, the bank closed one branch in an upper-income census tract. Based on its branch network and other service delivery systems, such as online and mobile banking, the bank is positioned to deliver financial services to substantially all of the Little Rock assessment area.

### **General Demographics**

The assessment area is composed of four of the six counties in the Little Rock MSA: Faulkner, Lonoke, Pulaski, and Saline counties. The assessment area has a total population of 671,459 and is most heavily concentrated in Pulaski County (382,748), which contains the city of Little Rock. While the assessment area is largely urban, Lonoke is more rural with a population of 68,356.

The Little Rock assessment area hosts a competitive banking market, with 39 institutions operating 287 branches. Of these institutions, the bank ranks fourth in deposit market share with 9.4 percent of all assessment area deposit dollars. Competition for HMDA and CRA loans is high. An analysis of 2021 HMDA-reportable loans shows that 441 institutions had loan activity in the assessment area, of which First Security Bank ranked 16<sup>th</sup> with 2.1 percent of total HMDA loans. Out of 128 institutions with CRA loan activity, First Security Bank ranked 12<sup>th</sup> with 3.0 percent of total CRA loan activity.

As the assessment area covers a wide, diverse metropolitan area, credit needs are varied and include a blend of consumer, business, and agricultural credit products. In addition, the community contact stressed the need for technical assistance for small businesses. According to the community contact, the Little Rock assessment area has a great need for business mentorship and education. Opportunities for outreach are ample through partnerships with various nonprofit and government entities.

### **Income and Wealth Demographics**

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

<b>Assessment Area Demographics by Geography Income Level</b>				
	Census Tracts		Family Population	
<b>Low</b>	11	7.0%	6,383	3.7%
<b>Moderate</b>	37	23.6%	30,831	18.0%
<b>Middle</b>	59	37.6%	71,795	41.9%
<b>Upper</b>	48	30.6%	61,640	36.0%
<b>Unknown</b>	2	1.3%	698	0.4%
<b>TOTAL</b>	<b>157</b>	<b>100%</b>	<b>171,347</b>	<b>100%</b>

Of the census tracts in the assessment area, 30.6 percent are low- or moderate-income, while 21.7 percent of the family population in the assessment area resides in those tracts. These LMI geographies are primarily concentrated in the area south of Interstate 630 in Little Rock.

Based on 2015 ACS data, the median family income for the assessment area is \$61,611, which exceeds the median family income for the state of Arkansas as a whole (\$51,782). More recently, the FFIEC estimates the median family income for the Little Rock MSA to be \$72,300 in 2020 and \$70,600 in 2021. The following table compares the population of assessment area families by income level to the state of Arkansas.

<b>Family Population by Income Level</b>				
	Assessment Area		Arkansas	
<b>Low</b>	36,216	21.1%	164,346	21.6%
<b>Moderate</b>	30,009	17.5%	134,818	17.7%
<b>Middle</b>	33,981	19.8%	149,580	19.7%
<b>Upper</b>	71,141	41.5%	311,180	41.0%
<b>TOTAL</b>	<b>17,860</b>	<b>100%</b>	<b>759,924</b>	<b>100%</b>

The prior two tables show that a much larger percentage of families in the assessment area are LMI (38.6 percent) than reside in LMI geographies (30.6 percent). As shown in the preceding table, the distribution of families by income level in the assessment area is closely aligned with the state of Arkansas. Overall, the poverty level in the Little Rock assessment area (10.4 percent) was below the statewide figure (14.3 percent). Within the assessment area, poverty levels vary greatly by county; Saline County has a poverty rate of 5.9 percent, compared to 12.3 percent in Pulaski County. When considering income and poverty levels, the Little Rock assessment area is slightly more affluent than the state of Arkansas as a whole.

### **Housing Demographics**

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

<b>Housing Demographics</b>			
<b>Dataset</b>	<b>Median Housing Value</b>	<b>Affordability Ratio</b>	<b>Median Gross Rent (monthly)</b>
Assessment Area	\$140,806	35.0%	\$768
Arkansas	\$111,400	37.1%	\$677

Housing costs in the assessment area are slightly less affordable than the state of Arkansas as a whole when adjusting for income levels. Additionally, affordability ratios varied within the assessment area, with Lonoke County being the most affordable (42.3 percent) and Pulaski County being the least affordable (32.4 percent).

Additionally, median gross rents are higher in the assessment area than statewide levels but are similar when accounting for income levels. The percentage of renters in the assessment area with rental costs exceeding 30.0 percent of their income (44.1 percent) is just slightly above the statewide figure (42.7 percent), indicating that rental costs in the assessment area are similarly affordable to the state.

### **Industry and Employment Demographics**

The assessment area economy is large and diverse and supports a strong small business sector in addition to several prominent universities, medical facilities, and large businesses. County business patterns indicate that there are 322,105 paid employees in the assessment area. Government sector jobs represent 18.2 percent of total jobs across all industries. By percentage of private industry employees, the three largest job categories in the assessment area are healthcare and social assistance (19.1 percent), retail trade (14.1 percent), and accommodation and food services (11.3 percent). Of all businesses operating in the assessment area, 90.7 percent reported annual revenues of \$1 million or less, indicating that small businesses play an important role in the assessment area economy.

The following table displays unemployment data from the U.S. Department of Labor, Bureau of Labor Statistics (not seasonally adjusted) for each county in the assessment area, the assessment area as a whole, and the state of Arkansas.

<b>Unemployment Levels for the Assessment Area</b>		
<b>Dataset</b>	<b>2020</b>	<b>2021</b>
Faulkner County	5.5%	3.5%
Lonoke County	5.6%	3.3%
Pulaski County	7.4%	4.9%
Saline County	5.1%	3.1%
<b>Assessment Area Average</b>	<b>6.5%</b>	<b>4.2%</b>
Arkansas	6.1%	4.0%

As shown, the unemployment level for the assessment area overall is similar to the state of Arkansas but was more heavily affected by the pandemic, particularly in Pulaski County.



**Community Contact Information**

One community contact interview was referenced with an individual knowledgeable about local economic development and the small business environment in Little Rock. The contact advised that overall, the local economy has been strong and growing, particularly in the city of Little Rock, as evidenced by the significant number of new jobs and the amount of construction in the city. Downtown Little Rock has large-scale development projects underway, while North Little Rock, West Little Rock, and suburban communities are also experiencing growth.

It was noted that overall, the small business community is collaborative and has a good relationship with community banks. As larger banks have been exiting the market, community banks have been taking their places. According to the community contact, the greatest challenges facing small businesses relate to the lack of capital and technical assistance available to them. The labor shortage also presents an additional challenge.

According to the contact, community banks are engaged in the community; however, there remains opportunities for banks to increase their physical presence in certain places. Continued collaboration with the business community and increased mentorship were noted as opportunities that would have the greatest impact on small businesses.

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

The bank's lending levels reflect good responsiveness to assessment area credit needs. The distribution of borrower's income or revenue profile reflects good penetration among customers of different income levels and businesses and farms of different sizes. The geographic distribution of loans reflects good penetration throughout the assessment area. Finally, the bank is a leader in making community development loans in the assessment area.

**Lending Activity**

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

<b>Summary of Lending Activity January 1, 2020 through December 31, 2021</b>				
<b>Loan Type</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Home Improvement	33	1.1%	3,047	0.6%
Home Purchase	1,037	35.2%	200,294	38.9%
Multifamily Housing	44	1.5%	46,295	9.0%
Refinancing	696	23.6%	130,127	25.3%
<b>Total HMDA</b>	<b>1,826</b>	<b>61.9%</b>	<b>382,206</b>	<b>74.3%</b>
<b>Small Business</b>	<b>1,036</b>	<b>35.1%</b>	<b>125,566</b>	<b>24.4%</b>
<b>Small Farm</b>	<b>87</b>	<b>3.0%</b>	<b>6,572</b>	<b>1.3%</b>
<b>TOTAL LOANS</b>	<b>2,949</b>	<b>100.0%</b>	<b>514,344</b>	<b>100.0%</b>

The bank's lending activity in the assessment area represents 41.5 percent of total 2020 and 2021 HMDA and CRA loans made in the bank's combined assessment areas. By comparison, the bank operates 38.2 percent of its total branches and holds 41.3 percent of total bank deposits in the assessment area. Moreover, in 2020 and 2021, the bank ranked 14<sup>th</sup> and 16<sup>th</sup>, respectively, in HMDA originations and 12<sup>th</sup> in CRA originations for both years in the assessment area. Considering the bank's lending levels and importance to the assessment area, lending activity is considered good.

**Loan Distribution by Borrower's Profile**

Overall, the bank's borrower distribution in the Little Rock assessment area is good.

*HMDA Lending*

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

In 2020, the bank originated 5.0 percent of its HMDA loans to low-income borrowers, which was in line with the aggregate lending level (5.5 percent) and trailed the demographic figure (21.1 percent). Therefore, performance is considered adequate. The bank originated 13.8 percent of its 2020 HMDA loans to moderate-income borrowers, which was slightly below both aggregate performance (14.8 percent) and the demographic figure (17.5 percent) and is too considered adequate.

In 2021, the bank's distribution of HMDA loans to low-income borrowers increased to 6.7 percent and is considered adequate, as the bank's lending was slightly above the aggregate level (5.3 percent) but continued to trail the demographic figure (21.1 percent). The bank's distribution of HMDA loans to moderate-income borrowers slightly increased to 15.9 percent, which is slightly above aggregate levels (15.4 percent) and slightly below the demographic figure (17.5 percent), representing good performance.

### *Small Business Lending*

The bank's distribution of small business loans by business revenue profile is good.

In 2020, the bank made 62.8 percent of its small business loans to businesses with annual revenues of \$1 million or less. While this level of lending was below the demographic figure (90.7 percent), it nearly doubled aggregate lending performance (33.4 percent) and is therefore considered good.

In 2021, the bank's small business loan distribution slightly increased, with 64.0 percent of loans made to businesses with annual revenues of \$1 million or less. While below the demographic figure (91.1), the bank's level of lending far exceeded aggregate performance (36.2 percent) and is again considered good.

### *Small Farm Lending*

The bank's distribution of small farm loans by farm revenue profile is excellent.

In 2020, the bank made 87.5 percent of its farm loans to farms with annual revenues of \$1 million or less. This level of lending outpaced aggregate lending performance (65.8 percent) and approached the demographic figure (98.0 percent), reflecting good performance.

In 2021, the bank's small farm loan distribution increased, with 91.5 percent of loans made to farms with annual revenues of \$1 million or less. Although still below the demographic comparator (98.0 percent), the bank's increase is particularly noteworthy, as aggregate lending decreased year over year (62.8 percent), reflecting excellent performance.

### **Geographic Distribution of Loans**

The bank's overall geographic distribution of loans in the assessment area is good.

*HMDA Lending*

The bank's geographic distribution of HMDA loans in LMI geographies is excellent.

In 2020, the bank's level of lending in low-income census tracts (1.7 percent) is considered good, as it was proportionally above peer lending (1.1 percent) and in line with the percentage of owner-occupied housing in low-income census tracts (2.6 percent). The bank's level of lending in moderate-income census tracts (9.8 percent) is considered good, as performance exceeded peer lending (9.3 percent) but was below the percentage of owner-occupied housing in moderate-income census tracts (16.2 percent).

In 2021, the bank's level of lending in low-income census tracts increased to 2.4 percent and is considered excellent, as it was proportionally well above peer lending (1.3 percent) and consistent with the demographic figure (2.6 percent). HMDA lending in moderate-income geographies markedly improved to 17.7 percent, which was well above aggregate lending (10.7 percent) and in line with the demographic figure (16.2 percent), indicating excellent performance.

*Small Business Lending*

The distribution of the bank's small business loans in LMI geographies is adequate.

In 2020, small business lending in low-income census tracts (5.3 percent) is considered good when compared to aggregate performance (4.9 percent) and the demographic figure (4.9 percent). Small business lending in moderate-income tracts (13.6 percent) is considered adequate when compared to aggregate performance (18.3 percent) and the demographic figure (20.6 percent).

In 2021, small business lending in low-income tracts decreased to 3.1 percent and is deemed adequate when compared to aggregate performance (4.7 percent) and the demographic figure (5.0 percent). Small business lending in moderate-income tracts (17.0 percent) approached aggregate performance (18.1 percent) and the demographic figure (20.9 percent), and is also deemed adequate.

*Small Farm Lending*

The bank's geographic distribution of small farm loans in LMI geographies is adequate.

In 2020 and 2021, the bank did not originate any of its small farm loans in low-income census tracts. However, given very low aggregate lending (0.6 percent in 2020 and 0.9 percent in 2021) and demographic figures (1.1 percent for each year), performance is deemed adequate for both years.

The bank originated 5.0 percent of its 2020 small farm loans in moderate-income census tracts, which trailed both the aggregate lending (11.9 percent) and demographic levels (15.8 percent), reflecting poor performance. In 2021, small farm lending in moderate-income geographies significantly improved to 10.6 percent, which exceeded aggregate lending (7.5 percent) and approached the demographic comparator (16.0 percent), reflecting good performance.

Lastly, the bank made loans in 89.2 percent of all assessment area census tracts in 2020 and 91.1 percent of all assessment area census tracts in 2021. In 2020 and 2021, the bank made loans in 75.0 percent and 79.2 percent, respectively, of all LMI census tracts in the assessment area. Thus, no conspicuous lending gaps were identified.

### **Community Development Lending Activities**

The bank was a leader in making community development loans in the Little Rock assessment area. During the review period, the bank originated 19 community development loans totaling \$81.5 million. These loans qualified for revitalization and stabilization of LMI or distressed middle-income geographies (17) and affordable housing (2). Many of these funds supported opening medical facilities in vacant shopping centers in LMI areas.

### **INVESTMENT TEST**

The bank makes an excellent level of qualified community development investments and grants in the Little Rock assessment area and is often in a leadership position. During the review period, the bank made \$38.3 million in new investments and received credit for \$19.3 million in investments that were made prior to the review period but are still outstanding. Of the new investments, \$32.3 million were municipal bonds for school districts with a majority of students coming from LMI families, while the remaining \$5.9 million were municipal bonds supporting the development of a medical facility in an LMI census tract.

Additionally, the bank made 261 donations to various organizations supporting community development purposes throughout the Little Rock assessment area totaling \$450,969. These donations predominantly benefitted organizations providing community services, such as educational, housing, or medical services for LMI families and in LMI geographies.

### **SERVICE TEST**

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

### **Accessibility of Delivery Systems**

The bank operates 29 branches in the Little Rock assessment area. The following table details the distribution of assessment area branches, census tracts, and households by geography income level.

<b>Branch Distribution by Geography Income Level</b>						
<b>Dataset</b>	<b>Geography Income Level</b>					<b>TOTAL</b>
	<b>Low-</b>	<b>Moderate-</b>	<b>Middle-</b>	<b>Upper-</b>	<b>Unknown</b>	
Branches	1	4	13	11	0	<b>29</b>
	3.4%	13.8%	44.8%	37.9%	0.0%	<b>100%</b>
Census Tracts	7.0%	23.6%	37.6%	30.6%	1.3%	<b>100%</b>
Household Population	3.7%	18.0%	41.9%	36.0%	0.4%	<b>100%</b>

The bank operates one branch in a low-income census tract, representing 3.4 percent of total branches in the assessment area. By comparison, 7.0 percent of census tracts in the assessment area are LMI, but only 3.7 percent of households reside in those tracts. The bank operates four branches in moderate-income census tracts, representing 13.8 percent of total branches in the assessment area. By comparison, 23.6 percent of census tracts in the assessment area are LMI, and 18.0 percent of households reside in those tracts. The bank also operates seven stand-alone ATMs throughout the assessment area, two of which are in moderate-income census tracts. Therefore, service delivery systems are reasonably accessible to geographies and individuals of different income levels.

### **Changes in Branch Locations**

The bank closed one branch in the assessment area during the review period. This branch was in an upper-income census tract. Therefore, the accessibility of the bank's service delivery systems was not adversely affected, particularly to LMI geographies and individuals.

### **Reasonableness of Business Hours and Services in Meeting Assessment Area Needs**

Business hours and banking services do not vary in a way that inconveniences certain portions of the assessment area, particularly LMI geographies and individuals. All branches offer lobby hours Monday through Friday during standard business hours and offer the same products. Lastly, all but one branch operate drive-through facilities.

### **Community Development Services**

The bank provided an adequate level of community development services in the Little Rock assessment area. During the review period, 14 employees provided 49 community development services to 21 different organizations. The majority of these services consisted of financial literacy training delivered at various schools, nonprofit organizations, and community service organizations throughout the assessment area. As noted by community contacts, the assessment area has a need for financial literacy efforts, especially among LMI individuals. Other community development services included bank employees serving on the boards or providing technical assistance to various organizations providing community services such as housing to LMI individuals and geographies.

# **FAYETTEVILLE-SPRINGDALE-ROGERS, ARKANSAS MSA**

*(Full-Scope Review)*

## **DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE FAYETTEVILLE ASSESSMENT AREA**

### **Bank Structure**

The bank operates 17 branches in the Fayetteville assessment area, representing 22.4 percent of all bank branches. The bank did not open or close any branches in the assessment area during the review period. Based on this branch network and other service delivery systems, such as online and mobile banking, the bank is positioned to deliver financial services to substantially all of the Fayetteville assessment area.

### **General Demographics**

The assessment area is composed of Washington and Benton counties, two of the three counties in the Fayetteville-Springdale-Rogers, Arkansas MSA. The assessment area has a total population of 454,630, which is about evenly split between the two counties. Located in Washington County is the University of Arkansas, with an enrollment of 30,936 as of 2022, while the corporate headquarters of Walmart is in Benton County.

The Fayetteville assessment area hosts a competitive banking market, with 33 institutions operating 185 branches. Of these institutions, the bank ranks second in deposit market share with 9.1 percent of all assessment area deposit dollars. Competition for HMDA and CRA loans is high. An analysis of 2021 HMDA-reportable loans shows that 473 institutions had loan activity in the assessment area, of which First Security Bank ranked behind 37 other institutions with 0.7 percent of total HMDA loans. Out of 123 institutions with CRA loan activity, First Security Bank ranked 18<sup>th</sup> with 1.0 percent of total CRA loan activity.

As the assessment area covers a wide, diverse metropolitan area, credit needs are varied and include a blend of consumer and business credit products. Community contacts stressed the need for financial literacy training for consumers, in addition to business planning education for small businesses. Additional opportunities for community development involvement include partnerships with various nonprofit agencies and government assistance entities.

### **Income and Wealth Demographics**

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

<b>Assessment Area Demographics by Geography Income Level</b>				
	Census Tracts		Family Population	
<b>Low</b>	2	2.5%	1,973	1.7%
<b>Moderate</b>	15	18.5%	21,601	18.9%
<b>Middle</b>	39	48.1%	51,079	44.6%
<b>Upper</b>	25	30.9%	39,767	34.8%
<b>Unknown</b>	0	0.0%	0	0.0%
<b>TOTAL</b>	<b>81</b>	<b>100%</b>	<b>114,420</b>	<b>100%</b>

As shown above, 21.0 percent of the census tracts in the assessment area are low or moderate income, and 20.6 percent of the family population in the assessment area resides in those tracts.

Based on 2015 ACS data, the median family income for the assessment area is \$61,497, which exceeds the median family income for the state of Arkansas as a whole (\$51,782). More recently, the FFIEC estimated the median family income for the Fayetteville MSA to be \$69,000 in 2020 and \$71,200 in 2021. The following table compares the population of assessment area families by income level to the state of Arkansas.

<b>Family Population by Income Level</b>				
	Assessment Area		Arkansas	
<b>Low</b>	22,813	19.9%	164,346	21.6%
<b>Moderate</b>	21,158	18.5%	134,818	17.7%
<b>Middle</b>	23,272	20.3%	149,580	19.7%
<b>Upper</b>	47,177	41.2%	311,180	41.0%
<b>TOTAL</b>	<b>114,420</b>	<b>100%</b>	<b>759,924</b>	<b>100%</b>

When compared to the previous table, the information in the table above shows that a much larger percentage of families in the assessment area are LMI (38.4 percent) than reside in LMI geographies (21.0 percent). While the percentage of low-income families in the assessment area is slightly lower than state levels, the percentage of moderate-income families is slightly higher. Overall, the poverty level in the Fayetteville assessment area (10.9 percent) is below the statewide figure (14.3 percent). Of note, poverty levels are much higher in Washington County (13.4 percent) than Benton County (8.9 percent). Overall, when considering income and poverty levels, the Fayetteville assessment area is slightly more affluent than the state of Arkansas as a whole.

### **Housing Demographics**

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



<b>Housing Demographics</b>			
<b>Dataset</b>	<b>Median Housing Value</b>	<b>Affordability Ratio</b>	<b>Median Gross Rent (monthly)</b>
Assessment Area	\$151,265	33.2%	\$746
Arkansas	\$111,400	37.1%	\$677

Housing costs in the assessment area are higher than the state of Arkansas when adjusting for income levels. While median family income levels in the assessment area are higher than statewide levels, median housing values are also higher in the assessment area. There is also considerable difference between the two counties that comprise the Fayetteville assessment area. While median housing values are similar in each county, relative to incomes, Benton County has a much higher affordability ratio (37.3 percent) than Washington County (28.7 percent). Additionally, median gross rents for both counties (\$796 for Benton County and \$704 for Washington County) exceed the median gross rent for Arkansas. Thus, housing is less affordable in the assessment area than the state overall.

### **Industry and Employment Demographics**

The assessment area economy is large and diverse and supports a strong small business sector in addition to medical facilities, large businesses, and the state's largest university. County business patterns indicate that there are 236,698 paid employees in the assessment area. By percentage of private industry employees, the three largest job categories in the assessment area are manufacturing (12.6 percent), healthcare and social assistance (12.5 percent), and retail trade (12.1 percent). Additionally, government sector jobs represent 10.6 percent of total jobs across all industries.

Of all businesses operating in the assessment area, 91.8 percent reported annual revenues of \$1 million or less, indicating that small businesses play an important role in the assessment area economy. Additionally, according to a community contact, the local economy is driven by large businesses headquartered in the Fayetteville MSA such as JB Hunt, Tyson Foods, Walmart, and the University of Arkansas.

The following table displays unemployment data from the U.S. Department of Labor, Bureau of Labor Statistics (not seasonally adjusted) for each county in the assessment area, the assessment area as a whole, and the state of Arkansas.

<b>Unemployment Levels for the Assessment Area</b>		
<b>Dataset</b>	<b>2020</b>	<b>2021</b>
Benton County	4.5%	2.8%
Washington County	4.7%	2.9%
<b>Assessment Area Average</b>	<b>4.6%</b>	<b>2.9%</b>
Arkansas	6.1%	4.0%

As shown, the unemployment level for the assessment area overall is lower than statewide unemployment levels over the period, and both counties in the assessment area are closely aligned. While there was a slight uptick in 2020 due to the pandemic, levels had decreased by the end of 2021. According to a community contact, large businesses in the area fared okay during the pandemic, while many small businesses felt significant impacts. The contact indicated that dry cleaners, florists, and restaurants were particularly hard hit.

### **Community Contact Information**

Two community contact interviews were utilized; one represented an organization that supports small business entrepreneurship, and the other represented an affordable housing provider. The contacts described the economies in Benton and Washington counties as strong, with consistent growth that drives much of the state's economy. This is aided by the presence of several large anchor businesses and significant population growth. Residents are drawn to the area's quality of life, including bike trails and other outdoor activities, as well as an airport with many direct flights to bigger cities around the country.

The contacts noted that banking conditions in the assessment area are favorable, with good accessibility and enough banks to promote healthy competition. One area of concern is the lack of banking services available to Spanish-speaking residents and small business owners, as the Hispanic population grows. Contacts also indicated that there is demand for small dollar business loans and unsecured consumer loans in the area. As a result, small businesses, LMI individuals, and younger adults are utilizing online alternatives to traditional banks, even though brick-and-mortar payday establishments are prohibited in Arkansas. One contact also noted that local community banks were receptive to working with customers and non-customers affected by the pandemic, while many larger banks were less receptive.

According to the contacts, sufficient community development opportunities exist for banks in the assessment area. Outreach and partnership are critical to make local small businesses and LMI homeowners aware of the products and services available at local banks. Financial and technical assistance is an ongoing need, and banks can work with local community groups and community development organizations to provide educational services.

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

The bank's lending levels reflect adequate responsiveness to assessment area credit needs. The distribution of borrower's income and revenue profile reflects good penetration among customers of different income levels and businesses and farms of different sizes. The geographic distribution of loans reflects good penetration throughout the assessment area. Finally, the bank is a leader in making community development loans in the assessment area.

**Lending Activity**

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

<b>Summary of Lending Activity January 1, 2020 through December 31, 2021</b>				
<b>Loan Type</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Home Improvement	5	0.5%	534	0.2%
Home Purchase	342	36.5%	86,990	39.7%
Multifamily Housing	10	1.1%	19,005	8.7%
Refinancing	302	32.2%	66,403	30.3%
<b>Total HMDA</b>	<b>663</b>	<b>70.7%</b>	<b>173,638</b>	<b>79.2%</b>
<b>Small Business</b>	<b>261</b>	<b>27.8%</b>	<b>44,053</b>	<b>20.1%</b>
<b>Small Farm</b>	<b>14</b>	<b>1.5%</b>	<b>1,509</b>	<b>0.7%</b>
<b>TOTAL LOANS</b>	<b>938</b>	<b>100.0%</b>	<b>219,200</b>	<b>100.0%</b>

The bank's lending activity in the assessment area represents 13.2 percent of total 2020 and 2021 HMDA and CRA loans made in the bank's combined assessment areas. By comparison, the bank operates 22.4 percent of its total branches and holds 23.5 percent of total bank deposits in the assessment area. Considering the bank's lending levels and importance to the assessment area, lending activity is considered adequate.

**Loan Distribution by Borrower's Profile**

Overall, the bank's borrower distribution in the Fayetteville assessment area is good.

***HMDA Lending***

The distribution of the bank's HMDA loans by borrower's income level is good.

In 2020, the bank originated 7.1 percent of its HMDA loans to low-income borrowers, which was above the aggregate lending level (4.8 percent) but below the demographic comparator (19.9

percent), and is therefore considered good. The bank originated 14.4 percent of its HMDA loans to moderate-income borrowers, which was above aggregate performance (13.3 percent) and below the demographic figure (18.5 percent), indicating good performance.

In 2021, the bank's distribution of HMDA loans to low-income borrowers increased to 7.5 percent and is considered good, as it remained above the aggregate lending level (5.2 percent) and below the demographic figure (19.9 percent). The bank's distribution of HMDA loans to moderate-income borrowers (13.4 percent) is consistent with aggregate levels (13.3 percent) and below the demographic figure (18.5 percent), representing good performance.

### *Small Business Lending*

The bank's distribution of small business loans by business revenue profile is good.

In 2020, the bank made 53.5 percent of its small business loans to businesses with annual revenues of \$1 million or less. This level of lending far exceeds aggregate lending performance (31.8 percent) but was below the demographic figure (91.7 percent), reflecting good performance.

In 2021, the bank's small business loan distribution decreased, with 48.5 percent of loans made to businesses with annual revenues of \$1 million or less. This lending level was above aggregate performance (40.2 percent) but below the demographic figure (91.8 percent), and reflects adequate performance.

### *Small Farm Lending*

The bank's distribution of small farm loans by farm revenue profile is excellent.

In 2020, the bank made 100.0 percent of its farm loans to farms with annual revenues of \$1 million or less. This level of lending outpaced aggregate lending performance (73.1 percent) and was above the demographic figure (97.2 percent), reflecting excellent performance.

The bank's level of lending in 2021 was likewise excellent, as the bank's small farm loan distribution remained at 100.0 percent, exceeding both aggregate performance (49.1 percent) and the demographic figure (97.6 percent).

## **Geographic Distribution of Loans**

The bank's overall geographic distribution of loans in the assessment area is good.

### *HMDA Lending*

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

In 2020, the bank's level of lending in low-income census tracts (0.5 percent) is considered good, as it was slightly above peer lending (0.4 percent in 2020) and is comparable to the percentage of owner-occupied housing in low-income census tracts (0.7 percent). The bank's level of lending in

moderate-income census tracts (8.0 percent) is considered adequate, as it was slightly below peer lending (10.2 percent) and below the percentage of owner-occupied housing in moderate-income census tracts (15.4 percent).

In 2021, the bank's lending in low-income census tracts increased to 1.2 percent, which exceeded both the aggregate (0.5 percent) and the demographic figure (0.7 percent), and is considered excellent performance. The bank's HMDA lending in moderate-income geographies markedly improved to 13.8 percent, which exceeded aggregate lending (10.7 percent) and approached the demographic figure (15.4 percent), indicating good performance.

### *Small Business Lending*

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

In 2020, small business lending in low-income census tracts (19.4 percent) was excellent when compared to aggregate performance (1.9 percent) and the demographic figure (1.9 percent). Small business lending in moderate-income census tracts (10.9 percent) is considered adequate when compared to aggregate performance (15.4 percent) and the demographic figure (16.9 percent).

In 2021, small business lending in low-income census tracts decreased to 6.8 percent but is still considered excellent, as it exceeds both aggregate performance (1.5 percent) and the demographic figure (1.9 percent). Small business lending in moderate-income census tracts (13.6 percent) is considered adequate when compared to aggregate performance (15.2 percent) and the demographic figure (16.7 percent).

### *Small Farm Lending*

The bank's geographic distribution of small farm loans in LMI geographies is excellent.

In 2020 and 2021, the bank did not originate any of its small farm loans in low-income census tracts. Additionally, aggregate lenders did not originate any small farm loans in low-income census tracts. That, in addition to the low demographic figures (0.8 percent in 2020 and 0.6 percent in 2021), makes the bank's performance in low-income census tracts adequate for both years.

In 2020, the bank originated 28.6 percent of its small farm loans in moderate-income census tracts, which was well above aggregate lenders (7.1 percent) and the demographic level (10.9 percent), reflecting excellent performance. In 2021, the bank's performance in moderate-income geographies (14.3 percent) continued to exceed aggregate lending (7.1 percent) and the demographic level (10.1 percent), reflecting excellent performance.

Lastly, the bank made loans in 97.5 percent of all assessment area census tracts in 2020 and 90.1 percent of all assessment area census tracts in 2021. In both 2020 and 2021, the bank made loans in 94.1 percent of all LMI census tracts in the assessment area. Thus, no conspicuous lending gaps were identified.

**Community Development Lending Activities**

The bank was a leader in making community development loans in the Fayetteville assessment area. During the review period, the bank originated ten community development loans totaling \$29.3 million. These loans qualified for revitalization and stabilization of LMI geographies (seven) and affordable housing (three). Most of these loans provided funds to businesses operating in LMI census tracts in the assessment area.

**INVESTMENT TEST**

The bank made an excellent level of qualified community development investments and grants in the Fayetteville assessment area and is often in a leadership position. During the review period, the bank made \$11.7 million in new investments and received credit for \$9.5 million in investments that were made prior to the review period but are still outstanding. All new investments were municipal bonds for school districts with a majority of students coming from LMI families.

Additionally, the bank made 170 donations to various organizations supporting community development purposes throughout the Fayetteville assessment area totaling \$161,902. These donations predominantly benefitted organizations providing community services, such as educational, nutritional, or medical services for LMI families and in LMI geographies.

**SERVICE TEST**

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

**Accessibility of Delivery Systems**

The bank operates 17 branches in the Fayetteville MSA. The following table details the distribution of assessment area branches, census tracts, and households by geography income level.

<b>Branch Distribution by Geography Income Level</b>						
<b>Dataset</b>	<b>Geography Income Level</b>					<b>TOTAL</b>
	<b>Low-</b>	<b>Moderate-</b>	<b>Middle-</b>	<b>Upper-</b>	<b>Unknown</b>	
Branches	1	3	7	6	0	<b>17</b>
	5.9%	17.6%	41.2%	35.3%	0.0%	<b>100%</b>
Census Tracts	2.5%	18.5%	48.1%	30.9%	0.0%	<b>100%</b>
Household Population	3.1%	19.8%	43.5%	33.6%	0.0%	<b>100%</b>

The bank operates one branch in low-income census tracts, representing 5.9 percent of total branches in the assessment area. By comparison, 2.5 percent of census tracts in the assessment area are LMI, and 3.1 percent of households reside in those tracts. The bank operates three branches in moderate-income census tracts, representing 17.6 percent of total branches in the assessment area. By comparison, 18.5 percent of census tracts in the assessment area are LMI, and 19.8 percent of households reside in those tracts. The bank also operates nine stand-alone ATMs throughout the assessment area, one of which is in a low-income census tract, and one of which is in a moderate-income census tract. Therefore, service delivery systems are accessible to geographies and individuals of different income levels.

### **Changes in Branch Locations**

The bank did not open or close any branches in the assessment area during the review period. Therefore, the accessibility of the bank's service delivery systems was not adversely affected.

### **Reasonableness of Business Hours and Services in Meeting Assessment Area Needs**

Business hours and banking services do not vary in a way that inconveniences certain portions of the assessment area, particularly LMI geographies and individuals. All branches offer lobby hours Monday through Friday during standard business hours, and offer the same products. Lastly, all but two branches in the assessment area operate drive-through facilities.

### **Community Development Services**

The bank provides a relatively high level of community development services in the Fayetteville assessment area. During the review period, 24 employees provided 69 community development services to 18 different organizations. The majority of these services consisted of financial literacy training delivered at various schools, nonprofit organizations, and community service organizations throughout the assessment area. As noted by community contacts, the assessment area has a need for financial literacy efforts. Other community development services included bank employees serving on the board of directors or providing technical assistance to various organizations.

## FORT SMITH, ARKANSAS-OKLAHOMA MSA

*(Limited-Scope Review)*

### DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE FORT SMITH ASSESSMENT AREA

The Fort Smith assessment area is composed of Sebastian County, one of the three counties in the Arkansas portion of the Fort Smith, Arkansas-Oklahoma multistate MSA. The bank operates two branches in the assessment area. During the review period, the bank opened one branch in an upper-income census tract. The following tables detail key demographic information relating to the Fort Smith assessment area.

Assessment Area Demographics by Geography Income Level						
Dataset	Geography Income Level					TOTAL
	Low-	Moderate-	Middle-	Upper-	Unknown-	
Census Tracts	0	9	7	10	0	<b>26</b>
	0.0%	34.6%	26.9%	38.5%	0.0%	<b>100%</b>
Family Population	0	8,788	9,374	14,182	0	<b>32,344</b>
	0.0%	27.2%	29.0%	43.8%	0.0%	<b>100%</b>
Household Population	0	15,072	14,100	20,407	0	<b>49,579</b>
	0.0%	30.4%	28.4%	41.2%	0.0%	<b>100%</b>
Business Institutions	0	1,480	1,398	1,905	0	<b>4,783</b>
	0.0%	30.9%	29.2%	39.8%	0.0%	<b>100%</b>
Agricultural Institutions	0	5	11	35	0	<b>51</b>
	0.0%	9.8%	21.6%	68.6%	0.0%	<b>100%</b>

Assessment Area Demographics by Population Income Level					
Demographic Type	Population Income Level				TOTAL
	Low-	Moderate-	Middle-	Upper-	
Family Population	7,174	5,566	5,449	14,155	<b>32,344</b>
	22.2%	17.2%	16.9%	43.8%	<b>100%</b>
Household Population	12,439	8,029	7,762	21,349	<b>49,579</b>
	25.1%	16.2%	15.7%	43.1%	<b>100%</b>



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

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

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

The bank made three community development loans totaling \$6.7 million during the review period.

**INVESTMENT TEST**

The bank's performance in this assessment area is below the overall institution Investment Test performance based on the full-scope review areas. The bank made one new investment in municipal bonds totaling \$2.6 million. There were no prior-period investments still outstanding. The bank also made 43 donations totaling \$53,423 during the review period.

**SERVICE TEST**

The bank's performance in this assessment area is consistent with the overall institution Service Test performance based on the full-scope review areas, as detailed in the following table.

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

During the review period, three employees provided 40 services to six different organizations.

## HOT SPRINGS, ARKANSAS MSA

*(Limited-Scope Review)*

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

The Hot Springs assessment area consists of Garland County, which comprises the entirety of the Hot Springs, Arkansas MSA. The bank operates three full-service branches in the assessment area and did not open or close any branches during the review period. The following tables detail key demographic information related to the Hot Springs MSA.

Assessment Area Demographics by Geography Income Level						
Dataset	Geography Income Level					TOTAL
	Low-	Moderate-	Middle-	Upper-	Unknown-	
Census Tracts	2	4	9	5	0	20
	10.0%	20.0%	45.0%	25.0%	0.0%	100%
Family Population	1,111	3,355	12,371	9,114	0	25,951
	4.3%	12.9%	47.7%	35.1%	0.0%	100%
Household Population	2,348	6,237	18,857	12,848	0	40,290
	5.8%	15.5%	46.8%	31.9%	0.0%	100%
Business Institutions	307	839	1,946	1,334	0	4,426
	6.9%	19.0%	44.0%	30.1%	0.0%	100%
Agricultural Institutions	1	4	20	22	0	47
	2.1%	8.5%	42.6%	46.8%	0.0%	100%

Assessment Area Demographics by Population Income Level					
Demographic Type	Population Income Level				TOTAL
	Low-	Moderate-	Middle-	Upper-	
Family Population	6,024	4,346	5,091	10,490	25,951
	23.2%	16.7%	19.6%	40.4%	100%
Household Population	9,870	6,307	6,790	17,323	40,290
	24.5%	15.7%	16.9%	43.0%	100%

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

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

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

The bank made one community development loan totaling \$3.0 million during the review period.

**INVESTMENT TEST**

The bank's performance in this assessment area is below the overall institution Investment Test performance based on the full-scope review areas. The bank made a new investment in municipal bonds totaling \$1.6 million, in addition to \$765,191 in school bonds made prior to this review period but still outstanding. The bank also made 29 donations totaling \$34,575 during the review period.

**SERVICE TEST**

The bank's performance in this assessment area is consistent with the overall institution Service Test performance based on the full-scope review areas, as detailed in the following table.

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

During the review period, one employee provided seven services to two organizations.

## JONESBORO, ARKANSAS MSA

*(Limited-Scope Review)*

### DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE JONESBORO ASSESSMENT AREA

The Jonesboro assessment area is composed of Craighead County, one of the two counties in the Jonesboro MSA. The bank operates three full-service branches in the assessment area. The bank did not open or close any branches in the assessment area during the review period. The following tables detail key demographics relating to the Jonesboro MSA.

Assessment Area Demographics by Geography Income Level						
Dataset	Geography Income Level					TOTAL
	Low-	Moderate-	Middle-	Upper-	Unknown-	
Census Tracts	2	2	10	3	0	17
	11.8%	11.8%	58.8%	17.6%	0.0%	100%
Family Population	1,568	2,978	14,953	6,303	0	25,802
	6.1%	11.5%	58.0%	24.4%	0.0%	100%
Household Population	3,518	5,768	21,404	8,034	0	38,724
	9.1%	14.9%	55.3%	20.8%	0.0%	100%
Business Institutions	367	651	1,886	781	0	3,685
	10.0%	17.7%	51.2%	21.2%	0.0%	100%
Agricultural Institutions	3	17	165	92	0	277
	1.1%	6.1%	59.6%	33.2%	0.0%	100%

Assessment Area Demographics by Population Income Level					
Demographic Type	Population Income Level				TOTAL
	Low-	Moderate-	Middle-	Upper-	
Family Population	5,135	4,348	5,002	11,317	25,802
	19.9%	16.9%	19.4%	43.9%	100%
Household Population	9,061	6,071	6,565	17,027	38,724
	23.4%	15.7%	17.0%	44.0%	100%

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

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

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

The bank made three community development loans totaling \$35.1 million during the review period.

**INVESTMENT TEST**

The bank's performance in this assessment area is below the overall institution Investment Test performance based on the full-scope review areas. The bank made three new investments in municipal bonds supporting utility services totaling \$3.8 million. There were no prior-period investments still outstanding. The bank also made 87 donations totaling \$88,933 during the review period.

**SERVICE TEST**

The bank's performance in this assessment area is consistent with the overall institution Service Test performance based on the full-scope review areas, as detailed in the following table.

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

During the review period, one employee provided a service to a single organization.

**SCOPE OF EXAMINATION TABLES**

Scope of Examination		
<b>TIME PERIOD REVIEWED</b>	January 1, 2020 to December 31, 2021 for HMDA, small business, and small farm lending  August 17, 2020 to January 22, 2023 for community development loans, investment, and service activities	
<b>FINANCIAL INSTITUTION</b>	<b>PRODUCTS REVIEWED</b>	
First Security Bank Searcy, Arkansas	HMDA Small Business Small Farm	
<b>AFFILIATE(S)</b>	<b>AFFILIATE RELATIONSHIP</b>	<b>PRODUCTS REVIEWED</b>
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
NonMSA Arkansas	Arkansas	22	\$1,912,577	-	Full Scope
Little Rock MSA	Arkansas	29	\$2,746,844	-	Full Scope
Fayetteville MSA	Arkansas	17	\$1,562,322	-	Full Scope
Fort Smith MSA	Arkansas	2	\$101,304	-	Limited Scope
Hot Springs MSA	Arkansas	3	\$125,409	-	Limited Scope
Jonesboro MSA	Arkansas	3	\$197,327	-	Limited Scope
<b>OVERALL</b>		<b>76</b>	<b>\$6,645,783</b>	<b>-</b>	<b>3 Full Scope</b>

## Appendix B

**SUMMARY OF STATE RATINGS**

<b>State or Multistate MSA</b>	<b>Lending Test Rating</b>	<b>Investment Test Rating</b>	<b>Service Test Rating</b>	<b>Overall Rating</b>
Arkansas	High Satisfactory	Outstanding	High Satisfactory	<b>Satisfactory</b>

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, Investment, and Service 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.

<b>State or Multistate MSA</b>	<b>Lending Test Rating</b>	<b>Investment Test Rating</b>	<b>Service Test Rating</b>	<b>Total Points</b>	<b>Overall Rating</b>
Arkansas	9	6	4	19	<b>Satisfactory</b>

## LENDING PERFORMANCE TABLES BY FULL-SCOPE ASSESSMENT AREA

### ARKANSAS

#### Arkansas NonMSA

Distribution of 2020 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans				Families by Family Income %	Aggregate HMDA Data	
	#	#%	\$	%		#%	\$ %
<b>Home Purchase Loans</b>							
Low	30	7.5%	2,113	3.6%	18.7%	4.8%	2.5%
Moderate	72	17.9%	7,821	13.1%	17.2%	15.6%	10.8%
Middle	59	14.7%	7,078	11.9%	20.4%	19.2%	16.5%
Upper	192	47.8%	36,790	61.8%	43.7%	43.8%	54.3%
Unknown	49	12.2%	5,714	9.6%	0.0%	16.6%	15.9%
<b>TOTAL</b>	<b>402</b>	<b>100.0%</b>	<b>59,516</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Refinance</b>							
Low	14	4.7%	720	1.6%	18.7%	3.2%	1.4%
Moderate	32	10.8%	3,311	7.2%	17.2%	8.7%	5.1%
Middle	50	16.8%	6,367	13.9%	20.4%	15.0%	11.1%
Upper	168	56.6%	30,005	65.6%	43.7%	49.7%	57.2%
Unknown	33	11.1%	5,362	11.7%	0.0%	23.5%	25.2%
<b>TOTAL</b>	<b>297</b>	<b>100.0%</b>	<b>45,765</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Home Improvement</b>							
Low	1	5.9%	5	0.5%	18.7%	8.1%	4.5%
Moderate	3	17.6%	59	5.8%	17.2%	7.4%	5.4%
Middle	2	11.8%	75	7.3%	20.4%	16.8%	13.6%
Upper	6	35.3%	391	38.1%	43.7%	57.9%	63.1%
Unknown	5	29.4%	495	48.3%	0.0%	9.8%	13.4%
<b>TOTAL</b>	<b>17</b>	<b>100.0%</b>	<b>1,025</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>



## Appendix C (continued)

Multifamily Loans							
Low	0	0.0%	0	0.0%	18.7%	1.8%	0.2%
Moderate	0	0.0%	0	0.0%	17.2%	0.0%	0.0%
Middle	0	0.0%	0	0.0%	20.4%	3.6%	1.3%
Upper	0	0.0%	0	0.0%	43.7%	16.1%	17.3%
Unknown	4	100.0%	2,262	100.0%	0.0%	78.6%	81.2%
<b>TOTAL</b>	<b>4</b>	<b>100.0%</b>	<b>2,262</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Other Purpose LOC							
Low	0	0.0%	0	0.0%	18.7%	6.1%	4.0%
Moderate	0	0.0%	0	0.0%	17.2%	12.3%	9.4%
Middle	0	0.0%	0	0.0%	20.4%	14.9%	12.0%
Upper	0	0.0%	0	0.0%	43.7%	60.5%	69.3%
Unknown	0	0.0%	0	0.0%	0.0%	6.1%	5.3%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Other Purpose Closed/Exempt							
Low	2	13.3%	123	9.1%	18.7%	6.2%	3.8%
Moderate	1	6.7%	82	6.0%	17.2%	11.7%	6.0%
Middle	6	40.0%	475	35.0%	20.4%	25.9%	19.6%
Upper	6	40.0%	676	49.9%	43.7%	52.5%	67.4%
Unknown	0	0.0%	0	0.0%	0.0%	3.7%	3.3%
<b>TOTAL</b>	<b>15</b>	<b>100.0%</b>	<b>1,356</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Purpose Not Applicable							
Low	0	0.0%	0	0.0%	18.7%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	17.2%	0.0%	0.0%
Middle	0	0.0%	0	0.0%	20.4%	0.0%	0.0%
Upper	0	0.0%	0	0.0%	43.7%	0.4%	0.9%
Unknown	0	0.0%	0	0.0%	0.0%	99.6%	99.1%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Total Home Mortgage Loans							
Low	47	6.4%	2,961	2.7%	18.7%	4.1%	1.9%
Moderate	108	14.7%	11,273	10.3%	17.2%	12.0%	7.7%
Middle	117	15.9%	13,995	12.7%	20.4%	16.9%	13.4%
Upper	372	50.6%	67,862	61.7%	43.7%	45.8%	54.1%
Unknown	91	12.4%	13,833	12.6%	0.0%	21.2%	22.9%
<b>TOTAL</b>	<b>735</b>	<b>100.0%</b>	<b>109,924</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Distribution of 2021 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans				Families by Family Income %	Aggregate HMDA Data	
	#	#%	\$	\$%		#%	\$ %
<b>Home Purchase Loans</b>							
Low	31	7.5%	2,553	3.9%	18.7%	4.9%	2.6%
Moderate	61	14.8%	6,924	10.6%	17.2%	15.1%	10.7%
Middle	84	20.3%	11,251	17.2%	20.4%	19.2%	16.7%
Upper	164	39.7%	34,050	52.1%	43.7%	39.3%	49.1%
Unknown	73	17.7%	10,563	16.2%	0.0%	21.5%	21.0%
<b>TOTAL</b>	<b>413</b>	<b>100.0%</b>	<b>65,341</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Refinance</b>							
Low	18	7.8%	1,429	4.0%	18.7%	4.7%	2.4%
Moderate	24	10.3%	1,895	5.4%	17.2%	10.9%	6.8%
Middle	56	24.1%	6,598	18.7%	20.4%	17.7%	13.6%
Upper	106	45.7%	20,374	57.6%	43.7%	43.7%	51.8%
Unknown	28	12.1%	5,050	14.3%	0.0%	22.9%	25.3%
<b>TOTAL</b>	<b>232</b>	<b>100.0%</b>	<b>35,346</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Home Improvement</b>							
Low	2	10.0%	69	8.4%	18.7%	6.6%	4.2%
Moderate	2	10.0%	52	6.4%	17.2%	11.2%	8.7%
Middle	3	15.0%	100	12.2%	20.4%	17.8%	15.4%
Upper	8	40.0%	204	25.0%	43.7%	55.6%	57.1%
Unknown	5	25.0%	392	48.0%	0.0%	8.7%	14.6%
<b>TOTAL</b>	<b>20</b>	<b>100.0%</b>	<b>817</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Multifamily Loans</b>							
Low	0	0.0%	0	0.0%	18.7%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	17.2%	0.0%	0.0%
Middle	0	0.0%	0	0.0%	20.4%	1.5%	0.5%
Upper	2	33.3%	322	9.6%	43.7%	20.6%	8.3%
Unknown	4	66.7%	3,017	90.4%	0.0%	77.9%	91.2%
<b>TOTAL</b>	<b>6</b>	<b>100.0%</b>	<b>3,339</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

## Appendix C (continued)

Other Purpose LOC							
Low	0	0.0%	0	0.0%	18.7%	9.1%	4.3%
Moderate	0	0.0%	0	0.0%	17.2%	3.9%	3.4%
Middle	0	0.0%	0	0.0%	20.4%	22.1%	17.3%
Upper	0	0.0%	0	0.0%	43.7%	54.5%	62.4%
Unknown	0	0.0%	0	0.0%	0.0%	10.4%	12.6%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Other Purpose Closed/Exempt							
Low	0	0.0%	0	0.0%	18.7%	8.6%	4.6%
Moderate	0	0.0%	0	0.0%	17.2%	15.2%	10.6%
Middle	2	28.6%	54	9.4%	20.4%	17.9%	16.2%
Upper	4	57.1%	459	80.1%	43.7%	51.7%	55.8%
Unknown	1	14.3%	60	10.5%	0.0%	6.6%	12.8%
<b>TOTAL</b>	<b>7</b>	<b>100.0%</b>	<b>573</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Purpose Not Applicable							
Low	0	0.0%	0	0.0%	18.7%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	17.2%	0.0%	0.0%
Middle	0	0.0%	0	0.0%	20.4%	0.0%	0.0%
Upper	0	0.0%	0	0.0%	43.7%	0.0%	0.0%
Unknown	0	0.0%	0	0.0%	0.0%	100.0%	100.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Total Home Mortgage Loans							
Low	51	7.5%	4,051	3.8%	18.7%	4.9%	2.4%
Moderate	87	12.8%	8,871	8.4%	17.2%	13.0%	8.8%
Middle	145	21.4%	18,003	17.1%	20.4%	18.3%	15.0%
Upper	284	41.9%	55,409	52.6%	43.7%	41.3%	49.1%
Unknown	111	16.4%	19,082	18.1%	0.0%	22.5%	24.7%
<b>TOTAL</b>	<b>678</b>	<b>100.0%</b>	<b>105,416</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Distribution of 2020 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2020						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	358	77.0%	43.9%	\$16,634	66.2%	42.4%	91.2%
	Over \$1 Million/ Unknown	107	23.0%	56.1%	\$8,511	33.8%	57.6%	8.8%
	<b>TOTAL</b>	<b>465</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$25,145</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Loan Size	\$100,000 or Less	401	86.2%	87.4%	\$10,521	41.8%	34.0%	
	\$100,001–\$250,000	50	10.8%	7.9%	\$8,053	32.0%	24.2%	
	\$250,001–\$1 Million	14	3.0%	4.8%	\$6,571	26.1%	41.8%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	<b>TOTAL</b>	<b>465</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$25,145</b>	<b>100.0%</b>	<b>100.0%</b>	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	318	88.8%		\$8,192	49.2%		
	\$100,001–\$250,000	33	9.2%		\$5,347	32.1%		
	\$250,001–\$1 Million	7	2.0%		\$3,095	18.6%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	<b>TOTAL</b>	<b>358</b>	<b>100.0%</b>		<b>\$16,634</b>	<b>100.0%</b>		

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	383	80.8%	51.7%	\$21,205	65.7%	48.0%	91.2%
	Over \$1 Million/ Unknown	91	19.2%	48.3%	\$11,087	34.3%	52.0%	8.8%
	<b>TOTAL</b>	<b>474</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$32,292</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

<b>Loan Size</b>	\$100,000 or Less	399	84.2%	89.7%	\$10,001	31.0%	34.1%
	\$100,001–\$250,000	39	8.2%	5.9%	\$6,182	19.1%	21.2%
	\$250,001–\$1 Million	36	7.6%	4.3%	\$16,109	49.9%	44.7%
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>TOTAL</b>	<b>474</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$32,292</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Loan Size Revenue \$1 Million or Less</b>	\$100,000 or Less	340	88.8%		\$7,700	36.3%	
	\$100,001–\$250,000	19	5.0%		\$3,007	14.2%	
	\$250,001–\$1 Million	24	6.3%		\$10,498	49.5%	
	Over \$1 Million	0	0.0%		\$0	0.0%	
	<b>TOTAL</b>	<b>383</b>	<b>100.0%</b>		<b>\$21,205</b>	<b>100.0%</b>	

Distribution of 2020 Small Farm Lending By Borrower Income Level								
Farm Revenue and Loan Size		2020						
		Count			Dollars			Farms
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
<b>Farm Revenue</b>	\$1 Million or Less	80	88.9%	79.2%	4,764	93.6%	84.5%	97.3%
	Over \$1 Million/Unknown	10	11.1%	20.8%	324	6.4%	15.5%	2.7%
	<b>TOTAL</b>	<b>90</b>	<b>100.0%</b>	<b>100.0%</b>	<b>5,088</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Loan Size</b>	\$100,000 or Less	78	86.7%	85.4%	2,524	49.6%	44.3%	
	\$100,001–\$250,000	9	10.0%	11.2%	1,406	27.6%	33.3%	
	\$250,001–\$500,000	3	3.3%	3.3%	1,158	22.8%	22.4%	
	Over \$500,000	0	0.0%	0.0%	0	0.0%	0.0%	
	<b>TOTAL</b>	<b>90</b>	<b>100.0%</b>	<b>100.0%</b>	<b>5,088</b>	<b>100.0%</b>	<b>100.0%</b>	
<b>Loan Size Revenue \$1 Million or Less</b>	\$100,000 or Less	68	85.0%		2,200	46.2%		
	\$100,001–\$250,000	9	11.3%		1,406	29.5%		
	\$250,001–\$1 Million	3	3.8%		1,158	24.3%		
	Over \$1 Million	0	0.0%		0	0.0%		
	<b>TOTAL</b>	<b>80</b>	<b>100.0%</b>		<b>4,764</b>	<b>100.0%</b>		

Distribution of 2021 Small Farm Lending By Borrower Income Level								
Farm Revenue and Loan Size		2021						
		Count			Dollars			Farms
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Farm Revenue	\$1 Million or Less	116	90.6%	60.5%	5,125	76.4%	73.0%	97.4%
	Over \$1 Million/ Unknown	12	9.4%	39.5%	1,580	23.6%	27.0%	2.6%
	<b>TOTAL</b>	<b>128</b>	<b>100.0%</b>	<b>100.0%</b>	<b>6,705</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Loan Size	\$100,000 or Less	105	82.0%	85.3%	2,338	34.9%	41.7%	
	\$100,001–\$250,000	19	14.8%	11.4%	3,062	45.7%	36.7%	
	\$250,001–\$500,000	4	3.1%	3.2%	1,305	19.5%	21.6%	
	Over \$500,000	0	0.0%	0.0%	0	0.0%	0.0%	
	<b>TOTAL</b>	<b>128</b>	<b>100.0%</b>	<b>100.0%</b>	<b>6,705</b>	<b>100.0%</b>	<b>100.0%</b>	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	100	86.2%		2,104	41.1%		
	\$100,001–\$250,000	13	11.2%		2,028	39.6%		
	\$250,001–\$1 Million	3	2.6%		993	19.4%		
	Over \$1 Million	0	0.0%		0	0.0%		
	<b>TOTAL</b>	<b>116</b>	<b>100.0%</b>		<b>5,125</b>	<b>100.0%</b>		

Distribution of 2020 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans				% of Owner- Occupied Units	Aggregate HMDA Data	
	#	##%	\$	\$%		##%	\$ %
<b>Home Purchase Loans</b>							
Low	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
Moderate	25	6.2%	3,043	5.1%	8.3%	6.3%	5.3%
Middle	243	60.4%	34,911	58.7%	66.2%	62.8%	60.8%
Upper	134	33.3%	21,562	36.2%	25.6%	30.8%	33.7%
Unknown	0	0.0%	0	0.0%	0.0%	0.1%	0.2%
<b>TOTAL</b>	<b>402</b>	<b>100.0%</b>	<b>59,516</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Refinance							
Low	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
Moderate	9	3.0%	1,167	2.5%	8.3%	5.8%	4.8%
Middle	153	51.5%	21,786	47.6%	66.2%	59.3%	57.0%
Upper	135	45.5%	22,812	49.8%	25.6%	34.8%	38.0%
Unknown	0	0.0%	0	0.0%	0.0%	0.1%	0.1%
<b>TOTAL</b>	<b>297</b>	<b>100.0%</b>	<b>45,765</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Home Improvement							
Low	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
Moderate	4	23.5%	214	20.9%	8.3%	7.4%	6.7%
Middle	9	52.9%	680	66.3%	66.2%	62.3%	63.5%
Upper	4	23.5%	131	12.8%	25.6%	29.6%	28.7%
Unknown	0	0.0%	0	0.0%	0.0%	0.7%	1.1%
<b>TOTAL</b>	<b>17</b>	<b>100.0%</b>	<b>1,025</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Multifamily Loans					% of Multifamily Units		
Low	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
Moderate	1	25.0%	1,620	71.6%	14.5%	12.5%	8.4%
Middle	1	25.0%	119	5.3%	72.8%	71.4%	83.1%
Upper	2	50.0%	523	23.1%	12.7%	16.1%	8.5%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>4</b>	<b>100.0%</b>	<b>2,262</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Other Purpose LOC					% of Owner-Occupied Units		
Low	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	8.3%	7.9%	7.4%
Middle	0	0.0%	0	0.0%	66.2%	61.4%	64.8%
Upper	0	0.0%	0	0.0%	25.6%	30.7%	27.8%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Other Purpose Closed/Exempt							
Low	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	8.3%	3.1%	3.0%
Middle	5	33.3%	338	24.9%	66.2%	66.7%	63.3%
Upper	10	66.7%	1,018	75.1%	25.6%	30.2%	33.7%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>15</b>	<b>100.0%</b>	<b>1,356</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Purpose Not Applicable							
Low	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	8.3%	7.4%	4.9%
Middle	0	0.0%	0	0.0%	66.2%	61.1%	61.3%
Upper	0	0.0%	0	0.0%	25.6%	31.5%	33.8%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Total Home Mortgage Loans							
Low	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
Moderate	39	5.3%	6,044	5.5%	8.3%	6.1%	5.2%
Middle	411	55.9%	57,834	52.6%	66.2%	61.4%	59.8%
Upper	285	38.8%	46,046	41.9%	25.6%	32.4%	34.9%
Unknown	0	0.0%	0	0.0%	0.0%	0.1%	0.1%
<b>TOTAL</b>	<b>735</b>	<b>100.0%</b>	<b>109,924</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Distribution of 2021 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans				% of Owner- Occupied Units	Aggregate HMDA Data	
	#	#%	\$	\$%		#%	\$ %
<b>Home Purchase Loans</b>							
Low	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
Moderate	22	5.3%	2,622	4.0%	8.3%	6.9%	6.2%
Middle	241	58.4%	34,278	52.5%	66.2%	62.0%	59.7%
Upper	150	36.3%	28,441	43.5%	25.6%	31.1%	34.1%
Unknown	0	0.0%	0	0.0%	0.0%	0.1%	0.0%
<b>TOTAL</b>	<b>413</b>	<b>100.0%</b>	<b>65,341</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Refinance</b>							
Low	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
Moderate	11	4.7%	1,410	4.0%	8.3%	5.7%	5.2%
Middle	127	54.7%	18,538	52.4%	66.2%	62.4%	59.5%
Upper	94	40.5%	15,398	43.6%	25.6%	31.9%	35.3%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>232</b>	<b>100.0%</b>	<b>35,346</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Home Improvement</b>							
Low	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
Moderate	1	5.0%	40	4.9%	8.3%	5.9%	3.4%
Middle	10	50.0%	569	69.6%	66.2%	62.2%	68.0%
Upper	9	45.0%	208	25.5%	25.6%	31.8%	28.6%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>20</b>	<b>100.0%</b>	<b>817</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>



Multifamily Loans					% of Multifamily Units		
Low	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
Moderate	1	16.7%	172	5.2%	14.5%	14.7%	8.0%
Middle	4	66.7%	2,852	85.4%	72.8%	60.3%	72.1%
Upper	1	16.7%	315	9.4%	12.7%	25.0%	19.9%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>6</b>	<b>100.0%</b>	<b>3,339</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Other Purpose LOC					% of Owner-Occupied Units		
Low	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	8.3%	16.9%	16.9%
Middle	0	0.0%	0	0.0%	66.2%	62.3%	69.2%
Upper	0	0.0%	0	0.0%	25.6%	20.8%	13.9%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Other Purpose Closed/Exempt							
Low	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	8.3%	5.3%	4.8%
Middle	3	42.9%	193	33.7%	66.2%	66.2%	67.8%
Upper	4	57.1%	380	66.3%	25.6%	28.5%	27.5%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>7</b>	<b>100.0%</b>	<b>573</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Purpose Not Applicable							
Low	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	8.3%	5.5%	4.7%
Middle	0	0.0%	0	0.0%	66.2%	62.7%	60.6%
Upper	0	0.0%	0	0.0%	25.6%	31.8%	34.6%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Total Home Mortgage Loans							
Low	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
Moderate	35	5.2%	4,244	4.0%	8.3%	6.4%	5.8%
Middle	385	56.8%	56,430	53.5%	66.2%	62.2%	60.1%
Upper	258	38.1%	44,742	42.4%	25.6%	31.3%	34.1%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>678</b>	<b>100.0%</b>	<b>105,416</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Distribution of 2020 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans				% of Businesses	Aggregate of Peer Data	
	#	#%	\$ 000s	\$ %		%	\$ %
<b>Low</b>	0	0.0%	\$0	0.0%	0.0%	0.0%	0.0%
<b>Moderate</b>	22	4.7%	\$826	3.3%	13.5%	10.2%	8.8%
<b>Middle</b>	245	52.7%	\$17,321	68.9%	63.6%	62.7%	68.0%
<b>Upper</b>	198	42.6%	\$6,998	27.8%	22.8%	26.6%	22.8%
<b>Unknown</b>	0	0.0%	\$0	0.0%	0.0%	0.6%	0.4%
<b>TOTAL</b>	<b>465</b>	<b>100.0%</b>	<b>\$25,145</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Distribution of 2021 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans				% of Businesses	Aggregate of Peer Data	
	#	#%	\$ 000s	\$ %		%	\$ %
<b>Low</b>	0	0.0%	\$0	0.0%	0.0%	0.0%	0.0%
<b>Moderate</b>	26	5.5%	\$2,218	6.9%	13.4%	9.1%	7.1%
<b>Middle</b>	222	46.8%	\$18,920	58.6%	63.5%	62.7%	67.4%
<b>Upper</b>	226	47.7%	\$11,154	34.5%	23.2%	27.4%	25.3%
<b>Unknown</b>	0	0.0%	\$0	0.0%	0.0%	0.8%	0.2%
<b>TOTAL</b>	<b>474</b>	<b>100.0%</b>	<b>\$32,292</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Distribution of 2020 Small Farm Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Farm Loans				% of Farms	Aggregate of Peer Data	
	#	#%	\$ 000s	\$ %		#%	\$ %
<b>Low</b>	0	0.0%	\$0	0.0%	0.0%	0.0%	0.0%
<b>Moderate</b>	3	3.3%	\$136	2.7%	7.3%	11.9%	13.1%
<b>Middle</b>	43	47.8%	\$2,595	51.0%	62.8%	68.2%	64.9%
<b>Upper</b>	44	48.9%	\$2,357	46.3%	29.9%	19.7%	21.8%
<b>Unknown</b>	0	0.0%	\$0	0.0%	0.0%	0.2%	0.1%
<b>TOTAL</b>	<b>90</b>	<b>100.0%</b>	<b>\$5,088</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Distribution of 2021 Small Farm Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Farm Loans				% of Farms	Aggregate of Peer Data	
	#	#%	\$ 000s	\$ %		#%	\$ %
<b>Low</b>	0	0.0%	\$0	0.0%	0.0%	0.0%	0.0%
<b>Moderate</b>	5	3.9%	\$144	2.1%	7.5%	11.8%	10.7%
<b>Middle</b>	76	59.4%	\$3,810	56.8%	64.1%	68.8%	66.7%
<b>Upper</b>	47	36.7%	\$2,751	41.0%	28.4%	19.0%	22.5%
<b>Unknown</b>	0	0.0%	\$0	0.0%	0.0%	0.5%	0.1%
<b>TOTAL</b>	<b>128</b>	<b>100.0%</b>	<b>\$6,705</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

**Little Rock**

Distribution of 2020 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans				Families by Family Income %	Aggregate HMDA Data	
	#	#%	\$	\$%		#%	\$ %
<b>Home Purchase Loans</b>							
Low	40	7.4%	4,682	4.6%	21.1%	8.3%	4.9%
Moderate	73	13.4%	10,432	10.3%	17.5%	21.1%	16.3%
Middle	105	19.3%	18,862	18.7%	19.8%	21.5%	20.5%
Upper	201	36.9%	49,007	48.6%	41.5%	32.4%	42.8%
Unknown	125	23.0%	17,875	17.7%	0.0%	16.7%	15.4%
<b>TOTAL</b>	<b>544</b>	<b>100.0%</b>	<b>100,858</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Refinance</b>							
Low	12	2.7%	1,042	1.2%	21.1%	3.1%	1.5%
Moderate	68	15.5%	9,131	10.3%	17.5%	9.8%	6.3%
Middle	97	22.0%	15,870	17.9%	19.8%	16.7%	13.3%
Upper	206	46.8%	51,334	57.8%	41.5%	42.3%	51.4%
Unknown	57	13.0%	11,381	12.8%	0.0%	28.1%	27.5%
<b>TOTAL</b>	<b>440</b>	<b>100.0%</b>	<b>88,758</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Home Improvement</b>							
Low	0	0.0%	0	0.0%	21.1%	6.0%	3.5%
Moderate	0	0.0%	0	0.0%	17.5%	13.8%	9.1%
Middle	2	10.0%	63	3.7%	19.8%	19.4%	13.3%
Upper	6	30.0%	529	31.2%	41.5%	50.7%	57.6%
Unknown	12	60.0%	1,101	65.0%	0.0%	10.1%	16.5%
<b>TOTAL</b>	<b>20</b>	<b>100.0%</b>	<b>1,693</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Multifamily Loans</b>							
Low	0	0.0%	0	0.0%	21.1%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	17.5%	0.0%	0.0%
Middle	0	0.0%	0	0.0%	19.8%	1.1%	0.2%
Upper	1	5.6%	931	6.4%	41.5%	3.3%	0.7%
Unknown	17	94.4%	13,599	93.6%	0.0%	95.6%	99.1%
<b>TOTAL</b>	<b>18</b>	<b>100.0%</b>	<b>14,530</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

## Appendix C (continued)

Other Purpose LOC							
Low	0	0.0%	0	0.0%	21.1%	3.7%	2.2%
Moderate	0	0.0%	0	0.0%	17.5%	11.7%	8.1%
Middle	0	0.0%	0	0.0%	19.8%	20.4%	12.9%
Upper	0	0.0%	0	0.0%	41.5%	60.7%	73.0%
Unknown	0	0.0%	0	0.0%	0.0%	3.5%	3.8%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Other Purpose Closed/Exempt							
Low	0	0.0%	0	0.0%	21.1%	6.9%	3.1%
Moderate	2	16.7%	131	6.7%	17.5%	16.9%	10.7%
Middle	2	16.7%	341	17.3%	19.8%	23.4%	13.1%
Upper	8	66.7%	1,496	76.0%	41.5%	46.7%	59.4%
Unknown	0	0.0%	0	0.0%	0.0%	6.1%	13.7%
<b>TOTAL</b>	<b>12</b>	<b>100.0%</b>	<b>1,968</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Purpose Not Applicable							
Low	0	0.0%	0	0.0%	21.1%	0.1%	0.1%
Moderate	0	0.0%	0	0.0%	17.5%	0.1%	0.0%
Middle	0	0.0%	0	0.0%	19.8%	0.1%	0.1%
Upper	0	0.0%	0	0.0%	41.5%	0.0%	0.0%
Unknown	0	0.0%	0	0.0%	0.0%	99.7%	99.8%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Total Home Mortgage Loans							
Low	52	5.0%	5,724	2.8%	21.1%	5.5%	2.9%
Moderate	143	13.8%	19,694	9.5%	17.5%	14.8%	10.4%
Middle	206	19.9%	35,136	16.9%	19.8%	18.3%	15.6%
Upper	422	40.8%	103,297	49.7%	41.5%	36.1%	44.1%
Unknown	211	20.4%	43,956	21.2%	0.0%	25.4%	27.0%
<b>TOTAL</b>	<b>1,034</b>	<b>100.0%</b>	<b>207,807</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Distribution of 2021 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans				Families by Family Income %	Aggregate HMDA Data	
	#	#%	\$	%		#%	\$ %
<b>Home Purchase Loans</b>							
Low	36	7.3%	3,856	3.9%	21.1%	6.3%	3.4%
Moderate	96	19.5%	14,915	15.0%	17.5%	19.0%	14.2%
Middle	80	16.2%	15,323	15.4%	19.8%	18.4%	17.2%
Upper	168	34.1%	44,336	44.6%	41.5%	31.9%	41.4%
Unknown	113	22.9%	21,006	21.1%	0.0%	24.4%	23.7%
<b>TOTAL</b>	<b>493</b>	<b>100.0%</b>	<b>99,436</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Refinance</b>							
Low	16	6.3%	1,787	4.3%	21.1%	4.3%	2.2%
Moderate	26	10.2%	3,288	7.9%	17.5%	12.1%	8.0%
Middle	49	19.1%	7,645	18.5%	19.8%	18.0%	14.6%
Upper	90	35.2%	21,865	52.9%	41.5%	35.8%	44.6%
Unknown	75	29.3%	6,784	16.4%	0.0%	29.7%	30.6%
<b>TOTAL</b>	<b>256</b>	<b>100.0%</b>	<b>41,369</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Home Improvement</b>							
Low	0	0.0%	0	0.0%	21.1%	5.3%	2.8%
Moderate	3	23.1%	258	19.1%	17.5%	13.7%	9.7%
Middle	0	0.0%	0	0.0%	19.8%	20.2%	15.5%
Upper	4	30.8%	162	12.0%	41.5%	52.5%	58.3%
Unknown	6	46.2%	934	69.0%	0.0%	8.3%	13.7%
<b>TOTAL</b>	<b>13</b>	<b>100.0%</b>	<b>1,354</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Multifamily Loans</b>							
Low	0	0.0%	0	0.0%	21.1%	0.4%	0.0%
Moderate	0	0.0%	0	0.0%	17.5%	0.0%	0.0%
Middle	0	0.0%	0	0.0%	19.8%	0.0%	0.0%
Upper	0	0.0%	0	0.0%	41.5%	3.7%	0.5%
Unknown	26	100.0%	31,765	100.0%	0.0%	95.9%	99.5%
<b>TOTAL</b>	<b>26</b>	<b>100.0%</b>	<b>31,765</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

## Appendix C (continued)

Other Purpose LOC							
Low	0	0.0%	0	0.0%	21.1%	3.9%	1.9%
Moderate	0	0.0%	0	0.0%	17.5%	8.6%	5.6%
Middle	0	0.0%	0	0.0%	19.8%	15.7%	8.4%
Upper	0	0.0%	0	0.0%	41.5%	67.1%	81.0%
Unknown	0	0.0%	0	0.0%	0.0%	4.7%	3.1%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Other Purpose Closed/Exempt							
Low	1	25.0%	100	21.1%	21.1%	5.6%	3.4%
Moderate	1	25.0%	120	25.3%	17.5%	17.1%	12.7%
Middle	1	25.0%	95	20.0%	19.8%	19.2%	14.9%
Upper	1	25.0%	160	33.7%	41.5%	55.9%	65.0%
Unknown	0	0.0%	0	0.0%	0.0%	2.2%	4.0%
<b>TOTAL</b>	<b>4</b>	<b>100.0%</b>	<b>475</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Purpose Not Applicable							
Low	0	0.0%	0	0.0%	21.1%	0.2%	0.0%
Moderate	0	0.0%	0	0.0%	17.5%	1.0%	0.6%
Middle	0	0.0%	0	0.0%	19.8%	0.0%	0.0%
Upper	0	0.0%	0	0.0%	41.5%	0.0%	0.0%
Unknown	0	0.0%	0	0.0%	0.0%	98.8%	99.4%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Total Home Mortgage Loans							
Low	53	6.7%	5,743	3.3%	21.1%	5.3%	2.7%
Moderate	126	15.9%	18,581	10.7%	17.5%	15.4%	10.6%
Middle	130	16.4%	23,063	13.2%	19.8%	17.9%	14.8%
Upper	263	33.2%	66,523	38.1%	41.5%	34.0%	40.0%
Unknown	220	27.8%	60,489	34.7%	0.0%	27.4%	32.0%
<b>TOTAL</b>	<b>792</b>	<b>100.0%</b>	<b>174,399</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Distribution of 2020 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2020						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	323	62.8%	33.4%	\$26,304	45.8%	29.2%	90.7%
	Over \$1 Million/ Unknown	191	37.2%	66.6%	\$31,133	54.2%	70.8%	9.3%
	<b>TOTAL</b>	<b>514</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$57,437</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Loan Size	\$100,000 or Less	374	72.8%	85.5%	\$13,041	22.7%	28.3%	
	\$100,001–\$250,000	85	16.5%	8.1%	\$15,449	26.9%	21.1%	
	\$250,001–\$1 Million	55	10.7%	6.4%	\$28,947	50.4%	50.7%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	<b>TOTAL</b>	<b>514</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$57,437</b>	<b>100.0%</b>	<b>100.0%</b>	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	257	79.6%		\$8,264	31.4%		
	\$100,001–\$250,000	48	14.9%		\$8,685	33.0%		
	\$250,001–\$1 Million	18	5.6%		\$9,355	35.6%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	<b>TOTAL</b>	<b>323</b>	<b>100.0%</b>		<b>\$26,304</b>	<b>100.0%</b>		

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	334	64.0%	41.7%	\$38,194	56.1%	36.2%	91.1%
	Over \$1 Million/ Unknown	188	36.0%	58.3%	\$29,935	43.9%	63.8%	8.9%
	<b>TOTAL</b>	<b>522</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$68,129</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>



<b>Loan Size</b>	\$100,000 or Less	373	71.5%	89.4%	\$13,919	20.4%	31.6%
	\$100,001–\$250,000	73	14.0%	6.0%	\$12,988	19.1%	20.0%
	\$250,001–\$1 Million	76	14.6%	4.6%	\$41,222	60.5%	48.5%
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>TOTAL</b>	<b>522</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$68,129</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Loan Size</b> <b>Revenue \$1 Million or Less</b>	\$100,000 or Less	253	75.7%		\$8,675	22.7%	
	\$100,001–\$250,000	40	12.0%		\$7,658	20.1%	
	\$250,001–\$1 Million	41	12.3%		\$21,861	57.2%	
	Over \$1 Million	0	0.0%		\$0	0.0%	
	<b>TOTAL</b>	<b>334</b>	<b>100.0%</b>		<b>\$38,194</b>	<b>100.0%</b>	

Distribution of 2020 Small Farm Lending By Borrower Income Level								
Farm Revenue and Loan Size		2020						
		Count			Dollars			Farms
		Bank	Aggregate	Bank	Aggregate			
		#	%	%	\$ (000s)	\$ %	\$ %	%
<b>Farm Revenue</b>	\$1 Million or Less	35	87.5%	53.5%	2,365	67.2%	65.8%	98.0%
	Over \$1 Million/ Unknown	5	12.5%	46.5%	1,152	32.8%	34.2%	2.0%
	<b>TOTAL</b>	<b>40</b>	<b>100.0%</b>	<b>100.0%</b>	<b>3,517</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Loan Size</b>	\$100,000 or Less	31	77.5%	84.2%	891	25.3%	37.4%	
	\$100,001–\$250,000	4	10.0%	10.0%	583	16.6%	26.9%	
	\$250,001–\$500,000	5	12.5%	5.8%	2,043	58.1%	35.7%	
	Over \$500,000	0	0.0%	0.0%	0	0.0%	0.0%	
	<b>TOTAL</b>	<b>40</b>	<b>100.0%</b>	<b>100.0%</b>	<b>3,517</b>	<b>100.0%</b>	<b>100.0%</b>	
<b>Loan Size</b> <b>Revenue \$1 Million or Less</b>	\$100,000 or Less	29	82.9%		815	34.5%		
	\$100,001–\$250,000	3	8.6%		395	16.7%		
	\$250,001–\$1 Million	3	8.6%		1,155	48.8%		
	Over \$1 Million	0	0.0%		0	0.0%		
	<b>TOTAL</b>	<b>35</b>	<b>100.0%</b>		<b>2,365</b>	<b>100.0%</b>		

Distribution of 2021 Small Farm Lending By Borrower Income Level								
Farm Revenue and Loan Size		2021						
		Count			Dollars			Farms
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Farm Revenue	\$1 Million or Less	43	91.5%	52.4%	2,541	83.2%	62.8%	98.0%
	Over \$1 Million/ Unknown	4	8.5%	47.6%	514	16.8%	37.2%	2.0%
	<b>TOTAL</b>	<b>47</b>	<b>100.0%</b>	<b>100.0%</b>	<b>3,055</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Loan Size	\$100,000 or Less	36	76.6%	77.6%	1,119	36.6%	28.0%	
	\$100,001–\$250,000	9	19.1%	13.8%	1,371	44.9%	30.4%	
	\$250,001–\$500,000	2	4.3%	8.6%	565	18.5%	41.5%	
	Over \$500,000	0	0.0%	0.0%	0	0.0%	0.0%	
	<b>TOTAL</b>	<b>47</b>	<b>100.0%</b>	<b>100.0%</b>	<b>3,055</b>	<b>100.0%</b>	<b>100.0%</b>	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	33	76.7%		905	35.6%		
	\$100,001–\$250,000	9	20.9%		1,371	54.0%		
	\$250,001–\$1 Million	1	2.3%		265	10.4%		
	Over \$1 Million	0	0.0%		0	0.0%		
	<b>TOTAL</b>	<b>43</b>	<b>100.0%</b>		<b>2,541</b>	<b>100.0%</b>		

Distribution of 2020 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans				% of Owner- Occupied Units	Aggregate HMDA Data	
	#	#%	\$	\$%		#%	\$ %
<b>Home Purchase Loans</b>							
Low	13	2.4%	1,387	1.4%	2.6%	1.2%	0.7%
Moderate	70	12.9%	8,976	8.9%	16.2%	10.6%	7.1%
Middle	210	38.6%	35,831	35.5%	42.9%	41.9%	37.6%
Upper	251	46.1%	54,664	54.2%	38.2%	46.3%	54.6%
Unknown	0	0.0%	0	0.0%	0.3%	0.1%	0.1%
<b>TOTAL</b>	<b>544</b>	<b>100.0%</b>	<b>100,858</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

## Appendix C (continued)

Refinance							
Low	3	0.7%	506	0.6%	2.6%	0.6%	0.4%
Moderate	20	4.5%	3,552	4.0%	16.2%	6.5%	4.5%
Middle	168	38.2%	29,754	33.5%	42.9%	36.2%	31.4%
Upper	249	56.6%	54,946	61.9%	38.2%	56.6%	63.7%
Unknown	0	0.0%	0	0.0%	0.3%	0.1%	0.1%
<b>TOTAL</b>	<b>440</b>	<b>100.0%</b>	<b>88,758</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Home Improvement							
Low	0	0.0%	0	0.0%	2.6%	1.4%	0.9%
Moderate	1	5.0%	3	0.2%	16.2%	11.1%	8.4%
Middle	14	70.0%	1,217	71.9%	42.9%	39.6%	34.6%
Upper	5	25.0%	473	27.9%	38.2%	47.8%	56.0%
Unknown	0	0.0%	0	0.0%	0.3%	0.1%	0.0%
<b>TOTAL</b>	<b>20</b>	<b>100.0%</b>	<b>1,693</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Multifamily Loans					% of Multifamily Units		
Low	2	11.1%	1,468	10.1%	8.8%	10.6%	4.7%
Moderate	7	38.9%	8,879	61.1%	24.0%	37.2%	30.7%
Middle	6	33.3%	2,846	19.6%	27.7%	25.0%	29.4%
Upper	3	16.7%	1,337	9.2%	39.3%	26.7%	34.9%
Unknown	0	0.0%	0	0.0%	0.2%	0.6%	0.2%
<b>TOTAL</b>	<b>18</b>	<b>100.0%</b>	<b>14,530</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Other Purpose LOC					% of Owner-Occupied Units		
Low	0	0.0%	0	0.0%	2.6%	1.1%	0.5%
Moderate	0	0.0%	0	0.0%	16.2%	7.6%	5.3%
Middle	0	0.0%	0	0.0%	42.9%	37.3%	29.9%
Upper	0	0.0%	0	0.0%	38.2%	54.0%	64.2%
Unknown	0	0.0%	0	0.0%	0.3%	0.0%	0.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Other Purpose Closed/Exempt							
Low	0	0.0%	0	0.0%	2.6%	1.5%	0.4%
Moderate	3	25.0%	379	19.3%	16.2%	14.6%	11.1%
Middle	1	8.3%	300	15.2%	42.9%	31.4%	21.7%
Upper	8	66.7%	1,289	65.5%	38.2%	52.5%	66.8%
Unknown	0	0.0%	0	0.0%	0.3%	0.0%	0.0%
<b>TOTAL</b>	<b>12</b>	<b>100.0%</b>	<b>1,968</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Purpose Not Applicable							
Low	0	0.0%	0	0.0%	2.6%	3.4%	1.9%
Moderate	0	0.0%	0	0.0%	16.2%	19.2%	13.1%
Middle	0	0.0%	0	0.0%	42.9%	49.6%	47.0%
Upper	0	0.0%	0	0.0%	38.2%	27.5%	37.8%
Unknown	0	0.0%	0	0.0%	0.3%	0.3%	0.2%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Total Home Mortgage Loans							
Low	18	1.7%	3,361	1.6%	2.6%	1.1%	0.8%
Moderate	101	9.8%	21,789	10.5%	16.2%	9.3%	7.1%
Middle	399	38.6%	69,948	33.7%	42.9%	39.4%	34.4%
Upper	516	49.9%	112,709	54.2%	38.2%	50.2%	57.6%
Unknown	0	0.0%	0	0.0%	0.3%	0.1%	0.1%
<b>TOTAL</b>	<b>1,034</b>	<b>100.0%</b>	<b>207,807</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Distribution of 2021 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans				% of Owner- Occupied Units	Aggregate HMDA Data	
	#	#%	\$	\$%		#%	\$ %
Home Purchase Loans							
Low	8	1.6%	1,134	1.1%	2.6%	1.5%	1.2%
Moderate	76	15.4%	10,682	10.7%	16.2%	11.6%	8.1%
Middle	208	42.2%	40,069	40.3%	42.9%	43.1%	38.9%
Upper	200	40.6%	47,432	47.7%	38.2%	43.6%	51.6%
Unknown	1	0.2%	119	0.1%	0.3%	0.2%	0.1%
<b>TOTAL</b>	<b>493</b>	<b>100.0%</b>	<b>99,436</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Refinance							
Low	7	2.7%	1,192	2.9%	2.6%	1.0%	1.1%
Moderate	51	19.9%	3,856	9.3%	16.2%	8.9%	6.3%
Middle	88	34.4%	14,127	34.1%	42.9%	39.7%	34.8%
Upper	109	42.6%	22,141	53.5%	38.2%	50.3%	57.8%
Unknown	1	0.4%	53	0.1%	0.3%	0.1%	0.0%
<b>TOTAL</b>	<b>256</b>	<b>100.0%</b>	<b>41,369</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Home Improvement							
Low	0	0.0%	0	0.0%	2.6%	1.6%	0.9%
Moderate	3	23.1%	306	22.6%	16.2%	11.8%	10.5%
Middle	4	30.8%	462	34.1%	42.9%	37.4%	31.8%
Upper	6	46.2%	586	43.3%	38.2%	49.1%	56.7%
Unknown	0	0.0%	0	0.0%	0.3%	0.1%	0.2%
<b>TOTAL</b>	<b>13</b>	<b>100.0%</b>	<b>1,354</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Multifamily Loans					% of Multifamily Units		
Low	4	15.4%	2,746	8.6%	8.8%	7.5%	6.3%
Moderate	9	34.6%	6,341	20.0%	24.0%	31.5%	22.3%
Middle	5	19.2%	18,444	58.1%	27.7%	32.4%	19.2%
Upper	8	30.8%	4,234	13.3%	39.3%	27.0%	46.3%
Unknown	0	0.0%	0	0.0%	0.2%	1.7%	5.9%
<b>TOTAL</b>	<b>26</b>	<b>100.0%</b>	<b>31,765</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Other Purpose LOC					% of Owner-Occupied Units		
Low	0	0.0%	0	0.0%	2.6%	0.8%	0.4%
Moderate	0	0.0%	0	0.0%	16.2%	9.8%	6.1%
Middle	0	0.0%	0	0.0%	42.9%	36.5%	26.3%
Upper	0	0.0%	0	0.0%	38.2%	52.9%	67.3%
Unknown	0	0.0%	0	0.0%	0.3%	0.0%	0.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Other Purpose Closed/Exempt							
Low	0	0.0%	0	0.0%	2.6%	1.7%	1.0%
Moderate	1	25.0%	100	21.1%	16.2%	12.3%	7.5%
Middle	2	50.0%	215	45.3%	42.9%	38.0%	29.5%
Upper	1	25.0%	160	33.7%	38.2%	47.9%	61.9%
Unknown	0	0.0%	0	0.0%	0.3%	0.0%	0.0%
<b>TOTAL</b>	<b>4</b>	<b>100.0%</b>	<b>475</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Purpose Not Applicable							
Low	0	0.0%	0	0.0%	2.6%	3.3%	1.7%
Moderate	0	0.0%	0	0.0%	16.2%	22.7%	12.8%
Middle	0	0.0%	0	0.0%	42.9%	48.4%	41.1%
Upper	0	0.0%	0	0.0%	38.2%	25.6%	44.4%
Unknown	0	0.0%	0	0.0%	0.3%	0.0%	0.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Total Home Mortgage Loans							
Low	19	2.4%	5,072	2.9%	2.6%	1.3%	1.5%
Moderate	140	17.7%	21,285	12.2%	16.2%	10.7%	8.3%
Middle	307	38.8%	73,317	42.0%	42.9%	41.4%	35.8%
Upper	324	40.9%	74,553	42.7%	38.2%	46.4%	53.8%
Unknown	2	0.3%	172	0.1%	0.3%	0.2%	0.5%
Low	19	2.4%	5,072	2.9%	2.6%	1.3%	1.5%

Distribution of 2020 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans				% of Businesses	Aggregate of Peer Data	
	#	#%	\$ 000s	\$ %		%	\$ %
Low	27	5.3%	\$6,736	11.7%	4.9%	4.9%	7.0%
Moderate	70	13.6%	\$9,222	16.1%	20.6%	18.3%	21.3%
Middle	239	46.5%	\$22,038	38.4%	32.3%	32.5%	27.5%
Upper	178	34.6%	\$19,441	33.8%	42.0%	43.7%	43.9%
Unknown	0	0.0%	\$0	0.0%	0.2%	0.7%	0.3%
<b>TOTAL</b>	<b>514</b>	<b>100.0%</b>	<b>\$57,437</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Distribution of 2021 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans				% of Businesses	Aggregate of Peer Data	
	#	#%	\$ 000s	\$ %		%	\$ %
Low	16	3.1%	\$2,679	3.9%	5.0%	4.7%	5.9%
Moderate	89	17.0%	\$16,713	24.5%	20.9%	18.1%	19.6%
Middle	221	42.3%	\$24,156	35.5%	32.3%	33.2%	29.7%
Upper	196	37.5%	\$24,581	36.1%	41.7%	43.4%	44.5%
Unknown	0	0.0%	\$0	0.0%	0.2%	0.7%	0.3%
<b>TOTAL</b>	<b>522</b>	<b>100.0%</b>	<b>\$68,129</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

<b>Distribution of 2020 Small Farm Lending By Income Level of Geography</b>							
<b>Census Tract Income Level</b>	<b>Bank Small Farm Loans</b>				<b>% of Farms</b>	<b>Aggregate of Peer Data</b>	
	<b>#</b>	<b>#%</b>	<b>\$ 000s</b>	<b>\$ %</b>		<b>#%</b>	<b>\$ %</b>
<b>Low</b>	0	0.0%	\$0	0.0%	1.1%	0.6%	0.3%
<b>Moderate</b>	2	5.0%	\$165	4.7%	15.8%	11.9%	8.8%
<b>Middle</b>	26	65.0%	\$1,953	55.5%	48.0%	62.0%	67.2%
<b>Upper</b>	12	30.0%	\$1,399	39.8%	35.1%	25.5%	23.7%
<b>Unknown</b>	0	0.0%	\$0	0.0%	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>40</b>	<b>100.0%</b>	<b>\$3,517</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

<b>Distribution of 2021 Small Farm Lending By Income Level of Geography</b>							
<b>Census Tract Income Level</b>	<b>Bank Small Farm Loans</b>				<b>% of Farms</b>	<b>Aggregate of Peer Data</b>	
	<b>#</b>	<b>#%</b>	<b>\$ 000s</b>	<b>\$ %</b>		<b>#%</b>	<b>\$ %</b>
<b>Low</b>	0	0.0%	\$0	0.0%	1.1%	0.9%	0.4%
<b>Moderate</b>	5	10.6%	\$440	14.4%	16.0%	7.5%	5.9%
<b>Middle</b>	36	76.6%	\$2,138	70.0%	48.4%	67.6%	73.6%
<b>Upper</b>	6	12.8%	\$477	15.6%	34.4%	23.5%	20.1%
<b>Unknown</b>	0	0.0%	\$0	0.0%	0.0%	0.5%	0.0%
<b>TOTAL</b>	<b>47</b>	<b>100.0%</b>	<b>\$3,055</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

**Fayetteville**

Distribution of 2020 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans				Families by Family Income %	Aggregate HMDA Data	
	#	#%	\$	%		#%	\$ %
<b>Home Purchase Loans</b>							
Low	20	10.0%	2,531	5.1%	19.9%	5.9%	3.4%
Moderate	33	16.4%	5,592	11.3%	18.5%	17.4%	12.8%
Middle	39	19.4%	8,384	17.0%	20.3%	20.3%	18.0%
Upper	89	44.3%	25,997	52.6%	41.2%	42.6%	52.5%
Unknown	20	10.0%	6,901	14.0%	0.0%	13.8%	13.3%
<b>TOTAL</b>	<b>201</b>	<b>100.0%</b>	<b>49,405</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Refinance</b>							
Low	8	4.0%	765	1.7%	19.9%	4.0%	1.9%
Moderate	25	12.6%	3,523	7.7%	18.5%	10.3%	6.4%
Middle	25	12.6%	4,834	10.6%	20.3%	14.9%	11.3%
Upper	126	63.3%	33,779	73.9%	41.2%	51.3%	60.7%
Unknown	15	7.5%	2,783	6.1%	0.0%	19.5%	19.7%
<b>TOTAL</b>	<b>199</b>	<b>100.0%</b>	<b>45,684</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Home Improvement</b>							
Low	1	33.3%	136	36.2%	19.9%	3.7%	2.3%
Moderate	1	33.3%	40	10.6%	18.5%	9.5%	5.7%
Middle	0	0.0%	0	0.0%	20.3%	15.9%	11.7%
Upper	0	0.0%	0	0.0%	41.2%	56.2%	63.6%
Unknown	1	33.3%	200	53.2%	0.0%	14.8%	16.7%
<b>TOTAL</b>	<b>3</b>	<b>100.0%</b>	<b>376</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Multifamily Loans</b>							
Low	0	0.0%	0	0.0%	19.9%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	18.5%	1.0%	0.3%
Middle	0	0.0%	0	0.0%	20.3%	0.0%	0.0%
Upper	1	20.0%	305	11.2%	41.2%	6.3%	2.5%
Unknown	4	80.0%	2,412	88.8%	0.0%	92.7%	97.2%
<b>TOTAL</b>	<b>5</b>	<b>100.0%</b>	<b>2,717</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>



## Appendix C (continued)

Other Purpose LOC							
Low	0	0.0%	0	0.0%	19.9%	2.1%	1.0%
Moderate	0	0.0%	0	0.0%	18.5%	10.0%	4.5%
Middle	0	0.0%	0	0.0%	20.3%	13.5%	8.3%
Upper	0	0.0%	0	0.0%	41.2%	61.1%	66.8%
Unknown	0	0.0%	0	0.0%	0.0%	13.3%	19.3%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Other Purpose Closed/Exempt							
Low	0	0.0%	0	0.0%	19.9%	8.9%	4.5%
Moderate	0	0.0%	0	0.0%	18.5%	16.8%	10.2%
Middle	1	50.0%	84	36.4%	20.3%	14.7%	9.1%
Upper	1	50.0%	147	63.6%	41.2%	51.7%	67.1%
Unknown	0	0.0%	0	0.0%	0.0%	7.9%	9.1%
<b>TOTAL</b>	<b>2</b>	<b>100.0%</b>	<b>231</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Purpose Not Applicable							
Low	0	0.0%	0	0.0%	19.9%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	18.5%	0.0%	0.0%
Middle	0	0.0%	0	0.0%	20.3%	0.0%	0.0%
Upper	0	0.0%	0	0.0%	41.2%	0.2%	0.0%
Unknown	0	0.0%	0	0.0%	0.0%	99.8%	100.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Total Home Mortgage Loans							
Low	29	7.1%	3,432	3.5%	19.9%	4.8%	2.5%
Moderate	59	14.4%	9,155	9.3%	18.5%	13.3%	8.9%
Middle	65	15.9%	13,302	13.5%	20.3%	17.0%	13.7%
Upper	217	52.9%	60,228	61.2%	41.2%	46.7%	54.0%
Unknown	40	9.8%	12,296	12.5%	0.0%	18.1%	20.8%
<b>TOTAL</b>	<b>410</b>	<b>100.0%</b>	<b>98,413</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Distribution of 2021 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans				Families by Family Income %	Aggregate HMDA Data	
	#	#%	\$	\$%		#%	\$ %
<b>Home Purchase Loans</b>							
Low	11	7.8%	1,461	3.9%	19.9%	4.6%	2.6%
Moderate	21	14.9%	3,616	9.6%	18.5%	14.5%	10.5%
Middle	26	18.4%	5,552	14.8%	20.3%	18.5%	16.1%
Upper	64	45.4%	21,925	58.3%	41.2%	40.5%	48.9%
Unknown	19	13.5%	5,031	13.4%	0.0%	21.9%	21.9%
<b>TOTAL</b>	<b>141</b>	<b>100.0%</b>	<b>37,585</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Refinance</b>							
Low	8	7.8%	821	4.0%	19.9%	6.0%	3.1%
Moderate	13	12.6%	1,602	7.7%	18.5%	12.7%	8.5%
Middle	16	15.5%	2,876	13.9%	20.3%	17.4%	14.1%
Upper	54	52.4%	12,658	61.1%	41.2%	42.6%	51.5%
Unknown	12	11.7%	2,762	13.3%	0.0%	21.3%	22.8%
<b>TOTAL</b>	<b>103</b>	<b>100.0%</b>	<b>20,719</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Home Improvement</b>							
Low	0	0.0%	0	0.0%	19.9%	4.2%	2.5%
Moderate	0	0.0%	0	0.0%	18.5%	10.1%	5.8%
Middle	0	0.0%	0	0.0%	20.3%	17.5%	12.1%
Upper	2	100.0%	158	100.0%	41.2%	55.0%	62.5%
Unknown	0	0.0%	0	0.0%	0.0%	13.3%	17.1%
<b>TOTAL</b>	<b>2</b>	<b>100.0%</b>	<b>158</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Multifamily Loans</b>							
Low	0	0.0%	0	0.0%	19.9%	0.4%	0.0%
Moderate	0	0.0%	0	0.0%	18.5%	0.4%	0.0%
Middle	0	0.0%	0	0.0%	20.3%	0.9%	0.1%
Upper	0	0.0%	0	0.0%	41.2%	4.9%	0.7%
Unknown	5	100.0%	16,288	100.0%	0.0%	93.3%	99.2%
<b>TOTAL</b>	<b>5</b>	<b>100.0%</b>	<b>16,288</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

## Appendix C (continued)

Other Purpose LOC							
Low	0	0.0%	0	0.0%	19.9%	4.1%	1.8%
Moderate	0	0.0%	0	0.0%	18.5%	10.5%	5.8%
Middle	0	0.0%	0	0.0%	20.3%	14.8%	8.6%
Upper	0	0.0%	0	0.0%	41.2%	56.4%	58.9%
Unknown	0	0.0%	0	0.0%	0.0%	14.3%	24.9%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Other Purpose Closed/Exempt							
Low	0	0.0%	0	0.0%	19.9%	10.2%	7.1%
Moderate	0	0.0%	0	0.0%	18.5%	12.4%	8.8%
Middle	0	0.0%	0	0.0%	20.3%	17.3%	13.0%
Upper	1	50.0%	350	73.7%	41.2%	51.3%	62.4%
Unknown	1	50.0%	125	26.3%	0.0%	8.9%	8.7%
<b>TOTAL</b>	<b>2</b>	<b>100.0%</b>	<b>475</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Purpose Not Applicable							
Low	0	0.0%	0	0.0%	19.9%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	18.5%	0.6%	0.0%
Middle	0	0.0%	0	0.0%	20.3%	0.0%	0.0%
Upper	0	0.0%	0	0.0%	41.2%	0.6%	1.8%
Unknown	0	0.0%	0	0.0%	0.0%	98.7%	98.2%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Total Home Mortgage Loans							
Low	19	7.5%	2,282	3.0%	19.9%	5.2%	2.5%
Moderate	34	13.4%	5,218	6.9%	18.5%	13.3%	8.4%
Middle	42	16.6%	8,428	11.2%	20.3%	17.7%	13.4%
Upper	121	47.8%	35,091	46.6%	41.2%	41.8%	44.8%
Unknown	37	14.6%	24,206	32.2%	0.0%	22.0%	30.8%
<b>TOTAL</b>	<b>253</b>	<b>100.0%</b>	<b>75,225</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Distribution of 2020 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2020						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	69	53.5%	31.8%	\$7,911	39.5%	29.7%	91.7%
	Over \$1 Million/ Unknown	60	46.5%	68.2%	\$12,140	60.5%	70.3%	8.3%
	<b>TOTAL</b>	<b>129</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$20,051</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Loan Size	\$100,000 or Less	83	64.3%	84.6%	\$4,205	21.0%	27.5%	
	\$100,001–\$250,000	27	20.9%	8.8%	\$4,711	23.5%	22.6%	
	\$250,001–\$1 Million	19	14.7%	6.5%	\$11,135	55.5%	49.9%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	<b>TOTAL</b>	<b>129</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$20,051</b>	<b>100.0%</b>	<b>100.0%</b>	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	53	76.8%		\$2,575	32.5%		
	\$100,001–\$250,000	9	13.0%		\$1,653	20.9%		
	\$250,001–\$1 Million	7	10.1%		\$3,683	46.6%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	<b>TOTAL</b>	<b>69</b>	<b>100.0%</b>		<b>\$7,911</b>	<b>100.0%</b>		

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	64	48.5%	40.2%	\$10,796	45.0%	36.4%	91.8%
	Over \$1 Million/ Unknown	68	51.5%	59.8%	\$13,206	55.0%	63.6%	8.2%
	<b>TOTAL</b>	<b>132</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$24,002</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

<b>Loan Size</b>	\$100,000 or Less	71	53.8%	87.8%	\$3,177	13.2%	29.8%
	\$100,001–\$250,000	34	25.8%	6.5%	\$6,033	25.1%	19.6%
	\$250,001–\$1 Million	27	20.5%	5.7%	\$14,792	61.6%	50.5%
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%
	<b>TOTAL</b>	<b>132</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$24,002</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Loan Size</b> <b>Revenue \$1 Million or Less</b>	\$100,000 or Less	41	64.1%		\$1,455	13.5%	
	\$100,001–\$250,000	11	17.2%		\$2,204	20.4%	
	\$250,001–\$1 Million	12	18.8%		\$7,137	66.1%	
	Over \$1 Million	0	0.0%		\$0	0.0%	
	<b>TOTAL</b>	<b>64</b>	<b>100.0%</b>		<b>\$10,796</b>	<b>100.0%</b>	

<b>Distribution of 2020 Small Farm Lending By Borrower Income Level</b>								
<b>Farm Revenue and Loan Size</b>		<b>2020</b>						
		<b>Count</b>			<b>Dollars</b>			<b>Farms</b>
		<b>Bank</b>		<b>Aggregate</b>	<b>Bank</b>		<b>Aggregate</b>	
		<b>#</b>	<b>%</b>	<b>%</b>	<b>\$ (000s)</b>	<b>\$ %</b>	<b>\$ %</b>	<b>%</b>
<b>Farm Revenue</b>	\$1 Million or Less	7	100.0%	73.1%	629	100.0%	80.7%	97.2%
	Over \$1 Million/ Unknown	0	0.0%	26.9%	0	0.0%	19.3%	2.8%
	<b>TOTAL</b>	<b>7</b>	<b>100.0%</b>	<b>100.0%</b>	<b>629</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Loan Size</b>	\$100,000 or Less	3	42.9%	83.8%	55	8.7%	42.8%	
	\$100,001–\$250,000	4	57.1%	12.5%	574	91.3%	34.4%	
	\$250,001–\$500,000	0	0.0%	3.7%	0	0.0%	22.8%	
	Over \$500,000	0	0.0%	0.0%	0	0.0%	0.0%	
	<b>TOTAL</b>	<b>7</b>	<b>100.0%</b>	<b>100.0%</b>	<b>629</b>	<b>100.0%</b>	<b>100.0%</b>	
<b>Loan Size</b> <b>Revenue \$1 Million or Less</b>	\$100,000 or Less	3	42.9%		55	8.7%		
	\$100,001–\$250,000	4	57.1%		574	91.3%		
	\$250,001–\$1 Million	0	0.0%		0	0.0%		
	Over \$1 Million	0	0.0%		0	0.0%		
	<b>TOTAL</b>	<b>7</b>	<b>100.0%</b>		<b>629</b>	<b>100.0%</b>		

Distribution of 2021 Small Farm Lending By Borrower Income Level								
Farm Revenue and Loan Size		2021						
		Count			Dollars			Farms
		Bank		Aggregate	Bank		Aggregate	%
		#	%	%	\$ (000s)	\$ %	\$ %	
Farm Revenue	\$1 Million or Less	7	100.0%	49.1%	880	100.0%	71.1%	97.6%
	Over \$1 Million/ Unknown	0	0.0%	50.9%	0	0.0%	28.9%	2.4%
	<b>TOTAL</b>	<b>7</b>	<b>100.0%</b>	<b>100.0%</b>	<b>880</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Loan Size	\$100,000 or Less	3	42.9%	89.2%	53	6.0%	45.5%	
	\$100,001–\$250,000	3	42.9%	7.5%	477	54.2%	28.4%	
	\$250,001–\$500,000	1	14.3%	3.2%	350	39.8%	26.1%	
	Over \$500,000	0	0.0%	0.0%	0	0.0%	0.0%	
	<b>TOTAL</b>	<b>7</b>	<b>100.0%</b>	<b>100.0%</b>	<b>880</b>	<b>100.0%</b>	<b>100.0%</b>	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	3	42.9%		53	6.0%		
	\$100,001–\$250,000	3	42.9%		477	54.2%		
	\$250,001–\$1 Million	1	14.3%		350	39.8%		
	Over \$1 Million	0	0.0%		0	0.0%		
	<b>TOTAL</b>	<b>7</b>	<b>100.0%</b>		<b>880</b>	<b>100.0%</b>		

Distribution of 2020 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans				% of Owner- Occupied Units	Aggregate HMDA Data	
	#	#%	\$	\$%		#%	\$ %
<b>Home Purchase Loans</b>							
Low	0	0.0%	0	0.0%	0.7%	0.5%	0.3%
Moderate	19	9.5%	3,105	6.3%	15.4%	10.7%	8.4%
Middle	79	39.3%	16,971	34.4%	46.2%	41.9%	38.9%
Upper	103	51.2%	29,329	59.4%	37.7%	47.0%	52.4%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>201</b>	<b>100.0%</b>	<b>49,405</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Refinance							
Low	0	0.0%	0	0.0%	0.7%	0.3%	0.2%
Moderate	11	5.5%	1,437	3.1%	15.4%	9.3%	7.1%
Middle	71	35.7%	16,547	36.2%	46.2%	37.8%	35.0%
Upper	117	58.8%	27,700	60.6%	37.7%	52.5%	57.7%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>199</b>	<b>100.0%</b>	<b>45,684</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Home Improvement							
Low	0	0.0%	0	0.0%	0.7%	0.3%	0.1%
Moderate	0	0.0%	0	0.0%	15.4%	9.2%	8.0%
Middle	2	66.7%	240	63.8%	46.2%	41.7%	41.3%
Upper	1	33.3%	136	36.2%	37.7%	48.8%	50.6%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>3</b>	<b>100.0%</b>	<b>376</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Multifamily Loans					% of Multifamily Units		
Low	2	40.0%	1,554	57.2%	11.4%	11.7%	10.2%
Moderate	2	40.0%	945	34.8%	28.5%	27.7%	19.1%
Middle	1	20.0%	218	8.0%	30.4%	41.3%	40.2%
Upper	0	0.0%	0	0.0%	29.8%	19.4%	30.5%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>5</b>	<b>100.0%</b>	<b>2,717</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Other Purpose LOC					% of Owner-Occupied Units		
Low	0	0.0%	0	0.0%	0.7%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	15.4%	8.6%	6.1%
Middle	0	0.0%	0	0.0%	46.2%	35.4%	31.4%
Upper	0	0.0%	0	0.0%	37.7%	55.9%	62.5%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Other Purpose Closed/Exempt							
Low	0	0.0%	0	0.0%	0.7%	0.0%	0.0%
Moderate	1	50.0%	84	36.4%	15.4%	12.3%	7.8%
Middle	0	0.0%	0	0.0%	46.2%	42.8%	38.0%
Upper	1	50.0%	147	63.6%	37.7%	44.9%	54.3%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>2</b>	<b>100.0%</b>	<b>231</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Purpose Not Applicable							
Low	0	0.0%	0	0.0%	0.7%	0.7%	0.3%
Moderate	0	0.0%	0	0.0%	15.4%	22.0%	14.9%
Middle	0	0.0%	0	0.0%	46.2%	40.0%	33.8%
Upper	0	0.0%	0	0.0%	37.7%	37.4%	51.0%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Total Home Mortgage Loans							
Low	2	0.5%	1,554	1.6%	0.7%	0.4%	0.7%
Moderate	33	8.0%	5,571	5.7%	15.4%	10.2%	8.3%
Middle	153	37.3%	33,976	34.5%	46.2%	39.8%	37.0%
Upper	222	54.1%	57,312	58.2%	37.7%	49.5%	54.0%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>410</b>	<b>100.0%</b>	<b>98,413</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Distribution of 2021 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans				% of Owner- Occupied Units	Aggregate HMDA Data	
	#	##%	\$	##%		##%	\$ %
Home Purchase Loans							
Low	0	0.0%	0	0.0%	0.7%	0.5%	0.5%
Moderate	20	14.2%	4,087	10.9%	15.4%	10.7%	8.8%
Middle	50	35.5%	12,276	32.7%	46.2%	42.9%	39.6%
Upper	71	50.4%	21,222	56.5%	37.7%	45.9%	51.1%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>141</b>	<b>100.0%</b>	<b>37,585</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Refinance							
Low	3	2.9%	894	4.3%	0.7%	0.4%	0.3%
Moderate	13	12.6%	2,782	13.4%	15.4%	10.3%	8.0%
Middle	36	35.0%	5,871	28.3%	46.2%	40.4%	37.3%
Upper	51	49.5%	11,172	53.9%	37.7%	48.9%	54.5%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>103</b>	<b>100.0%</b>	<b>20,719</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>



Home Improvement							
Low	0	0.0%	0	0.0%	0.7%	0.1%	0.1%
Moderate	0	0.0%	0	0.0%	15.4%	11.2%	9.6%
Middle	1	50.0%	93	58.9%	46.2%	41.0%	38.2%
Upper	1	50.0%	65	41.1%	37.7%	47.7%	52.1%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>2</b>	<b>100.0%</b>	<b>158</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Multifamily Loans					% of Multifamily Units		
Low	0	0.0%	0	0.0%	11.4%	9.0%	7.0%
Moderate	2	40.0%	2,081	12.8%	28.5%	23.8%	7.1%
Middle	2	40.0%	3,126	19.2%	30.4%	39.5%	32.6%
Upper	1	20.0%	11,081	68.0%	29.8%	27.8%	53.4%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>5</b>	<b>100.0%</b>	<b>16,288</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Other Purpose LOC					% of Owner-Occupied Units		
Low	0	0.0%	0	0.0%	0.7%	0.5%	0.1%
Moderate	0	0.0%	0	0.0%	15.4%	9.1%	5.7%
Middle	0	0.0%	0	0.0%	46.2%	39.3%	37.8%
Upper	0	0.0%	0	0.0%	37.7%	51.1%	56.4%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Other Purpose Closed/Exempt							
Low	0	0.0%	0	0.0%	0.7%	0.8%	0.5%
Moderate	0	0.0%	0	0.0%	15.4%	15.5%	12.0%
Middle	0	0.0%	0	0.0%	46.2%	39.6%	38.0%
Upper	2	100.0%	475	100.0%	37.7%	44.2%	49.5%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>2</b>	<b>100.0%</b>	<b>475</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Purpose Not Applicable							
Low	0	0.0%	0	0.0%	0.7%	0.6%	0.4%
Moderate	0	0.0%	0	0.0%	15.4%	19.9%	16.7%
Middle	0	0.0%	0	0.0%	46.2%	46.8%	44.8%
Upper	0	0.0%	0	0.0%	37.7%	32.7%	38.1%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

## Appendix C (continued)

Total Home Mortgage Loans							
Low	3	1.2%	894	1.2%	0.7%	0.5%	1.1%
Moderate	35	13.8%	8,950	11.9%	15.4%	10.7%	8.3%
Middle	89	35.2%	21,366	28.4%	46.2%	41.6%	37.9%
Upper	126	49.8%	44,015	58.5%	37.7%	47.2%	52.7%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>253</b>	<b>100.0%</b>	<b>75,225</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Distribution of 2020 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans				% of Businesses	Aggregate of Peer Data	
	#	%	\$ 000s	\$ %		%	\$ %
<b>Low</b>	25	19.4%	\$2,497	12.5%	1.9%	1.9%	2.7%
<b>Moderate</b>	14	10.9%	\$2,561	12.8%	16.9%	15.4%	16.3%
<b>Middle</b>	47	36.4%	\$6,033	30.1%	45.8%	45.0%	43.9%
<b>Upper</b>	43	33.3%	\$8,960	44.7%	35.4%	37.5%	37.0%
<b>Unknown</b>	0	0.0%	\$0	0.0%	0.0%	0.2%	0.1%
<b>TOTAL</b>	<b>129</b>	<b>100.0%</b>	<b>\$20,051</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Distribution of 2021 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans				% of Businesses	Aggregate of Peer Data	
	#	#%	\$ 000s	\$ %		%	\$ %
<b>Low</b>	9	6.8%	\$722	3.0%	1.9%	1.5%	2.0%
<b>Moderate</b>	18	13.6%	\$3,517	14.7%	16.7%	15.2%	14.6%
<b>Middle</b>	52	39.4%	\$9,319	38.8%	45.7%	44.3%	42.6%
<b>Upper</b>	53	40.2%	\$10,444	43.5%	35.7%	38.2%	40.6%
<b>Unknown</b>	0	0.0%	\$0	0.0%	0.0%	0.8%	0.1%
<b>TOTAL</b>	<b>132</b>	<b>100.0%</b>	<b>\$24,002</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Distribution of 2020 Small Farm Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Farm Loans				% of Farms	Aggregate of Peer Data	
	#	#%	\$ 000s	\$ %		#%	\$ %
<b>Low</b>	0	0.0%	\$0	0.0%	0.8%	0.0%	0.0%
<b>Moderate</b>	2	28.6%	\$137	21.8%	10.9%	7.1%	8.4%
<b>Middle</b>	4	57.1%	\$365	58.0%	59.4%	75.7%	69.8%
<b>Upper</b>	1	14.3%	\$127	20.2%	28.9%	17.2%	21.8%
<b>Unknown</b>	0	0.0%	\$0	0.0%	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>7</b>	<b>100.0%</b>	<b>\$629</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

<b>Distribution of 2021 Small Farm Lending By Income Level of Geography</b>							
<b>Census Tract Income Level</b>	<b>Bank Small Farm Loans</b>				<b>% of Farms</b>	<b>Aggregate of Peer Data</b>	
	<b>#</b>	<b>#%</b>	<b>\$ 000s</b>	<b>\$ %</b>		<b>#%</b>	<b>\$ %</b>
<b>Low</b>	0	0.0%	\$0	0.0%	0.6%	0.0%	0.0%
<b>Moderate</b>	1	14.3%	\$6	0.7%	10.1%	7.1%	5.9%
<b>Middle</b>	3	42.9%	\$515	58.5%	60.4%	77.2%	75.0%
<b>Upper</b>	3	42.9%	\$359	40.8%	29.0%	15.5%	19.1%
<b>Unknown</b>	0	0.0%	\$0	0.0%	0.0%	0.2%	0.1%
<b>TOTAL</b>	<b>7</b>	<b>100.0%</b>	<b>\$880</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

## LENDING PERFORMANCE TABLES BY LIMITED-SCOPE ASSESSMENT AREA

### ARKANSAS

#### Fort Smith

Distribution of 2020 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans				Families by Family Income %	Aggregate HMDA Data	
	#	#%	\$	%		#%	\$ %
<b>Home Purchase Loans</b>							
Low	0	0.0%	0	0.0%	22.2%	6.1%	3.2%
Moderate	1	6.7%	62	2.0%	17.2%	17.4%	11.8%
Middle	2	13.3%	326	10.7%	16.8%	20.8%	17.8%
Upper	7	46.7%	1,915	63.0%	43.8%	40.1%	51.5%
Unknown	5	33.3%	739	24.3%	0.0%	15.6%	15.7%
<b>TOTAL</b>	<b>15</b>	<b>100.0%</b>	<b>3,042</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Refinance</b>							
Low	0	0.0%	0	0.0%	22.2%	2.3%	0.8%
Moderate	0	0.0%	0	0.0%	17.2%	8.9%	4.8%
Middle	0	0.0%	0	0.0%	16.8%	16.5%	11.9%
Upper	5	71.4%	1,101	79.9%	43.8%	46.0%	55.2%
Unknown	2	28.6%	277	20.1%	0.0%	26.4%	27.3%
<b>TOTAL</b>	<b>7</b>	<b>100.0%</b>	<b>1,378</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Home Improvement</b>							
Low	0	0.0%	0	0.0%	22.2%	1.6%	0.7%
Moderate	0	0.0%	0	0.0%	17.2%	11.0%	5.8%
Middle	0	0.0%	0	0.0%	16.8%	16.5%	8.4%
Upper	0	0.0%	0	0.0%	43.8%	58.3%	70.8%
Unknown	1	100.0%	150	100.0%	0.0%	12.6%	14.3%
<b>TOTAL</b>	<b>1</b>	<b>100.0%</b>	<b>150</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

## Appendix C (continued)

Multifamily Loans							
Low	0	0.0%	0	0.0%	22.2%	1.3%	0.3%
Moderate	0	0.0%	0	0.0%	17.2%	0.0%	0.0%
Middle	0	0.0%	0	0.0%	16.8%	2.6%	0.9%
Upper	0	0.0%	0	0.0%	43.8%	9.1%	2.7%
Unknown	2	100.0%	3,535	100.0%	0.0%	87.0%	96.1%
<b>TOTAL</b>	<b>2</b>	<b>100.0%</b>	<b>3,535</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Other Purpose LOC							
Low	0	0.0%	0	0.0%	22.2%	6.5%	3.6%
Moderate	0	0.0%	0	0.0%	17.2%	9.7%	5.8%
Middle	0	0.0%	0	0.0%	16.8%	14.5%	7.5%
Upper	0	0.0%	0	0.0%	43.8%	64.5%	75.5%
Unknown	0	0.0%	0	0.0%	0.0%	4.8%	7.6%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Other Purpose Closed/Exempt							
Low	0	0.0%	0	0.0%	22.2%	9.8%	5.2%
Moderate	0	0.0%	0	0.0%	17.2%	9.8%	6.2%
Middle	0	0.0%	0	0.0%	16.8%	27.5%	13.0%
Upper	0	0.0%	0	0.0%	43.8%	41.2%	58.1%
Unknown	0	0.0%	0	0.0%	0.0%	11.8%	17.4%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Purpose Not Applicable							
Low	0	0.0%	0	0.0%	22.2%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	17.2%	0.0%	0.0%
Middle	0	0.0%	0	0.0%	16.8%	0.0%	0.0%
Upper	0	0.0%	0	0.0%	43.8%	0.0%	0.0%
Unknown	0	0.0%	0	0.0%	0.0%	100.0%	100.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Total Home Mortgage Loans							
Low	0	0.0%	0	0.0%	22.2%	4.1%	1.9%
Moderate	1	4.0%	62	0.8%	17.2%	12.5%	7.4%
Middle	2	8.0%	326	4.0%	16.8%	17.8%	13.3%
Upper	12	48.0%	3,016	37.2%	43.8%	41.4%	48.2%
Unknown	10	40.0%	4,701	58.0%	0.0%	24.2%	29.2%
<b>TOTAL</b>	<b>25</b>	<b>100.0%</b>	<b>8,105</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Distribution of 2021 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans				Families by Family Income %	Aggregate HMDA Data	
	#	#%	\$	\$%		#%	\$ %
<b>Home Purchase Loans</b>							
Low	1	5.6%	98	2.2%	22.2%	4.7%	2.5%
Moderate	0	0.0%	0	0.0%	17.2%	15.3%	9.9%
Middle	0	0.0%	0	0.0%	16.8%	18.3%	15.4%
Upper	10	55.6%	3,132	70.7%	43.8%	39.9%	51.4%
Unknown	7	38.9%	1,197	27.0%	0.0%	21.7%	20.9%
<b>TOTAL</b>	<b>18</b>	<b>100.0%</b>	<b>4,427</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Refinance</b>							
Low	0	0.0%	0	0.0%	22.2%	4.5%	2.2%
Moderate	0	0.0%	0	0.0%	17.2%	9.9%	6.5%
Middle	0	0.0%	0	0.0%	16.8%	16.2%	12.6%
Upper	2	66.7%	459	85.2%	43.8%	43.0%	50.9%
Unknown	1	33.3%	80	14.8%	0.0%	26.3%	27.8%
<b>TOTAL</b>	<b>3</b>	<b>100.0%</b>	<b>539</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Home Improvement</b>							
Low	0	0.0%	0	0.0%	22.2%	7.3%	2.5%
Moderate	0	0.0%	0	0.0%	17.2%	21.2%	13.7%
Middle	0	0.0%	0	0.0%	16.8%	15.8%	10.9%
Upper	0	0.0%	0	0.0%	43.8%	44.2%	54.3%
Unknown	0	0.0%	0	0.0%	0.0%	11.5%	18.5%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Multifamily Loans</b>							
Low	0	0.0%	0	0.0%	22.2%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	17.2%	0.0%	0.0%
Middle	0	0.0%	0	0.0%	16.8%	1.3%	0.5%
Upper	0	0.0%	0	0.0%	43.8%	5.0%	2.8%
Unknown	2	100.0%	4,423	100.0%	0.0%	93.8%	96.7%
<b>TOTAL</b>	<b>2</b>	<b>100.0%</b>	<b>4,423</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

## Appendix C (continued)

Other Purpose LOC							
Low	0	0.0%	0	0.0%	22.2%	2.2%	1.4%
Moderate	0	0.0%	0	0.0%	17.2%	15.6%	9.1%
Middle	0	0.0%	0	0.0%	16.8%	26.7%	14.3%
Upper	0	0.0%	0	0.0%	43.8%	53.3%	74.1%
Unknown	0	0.0%	0	0.0%	0.0%	2.2%	1.1%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Other Purpose Closed/Exempt							
Low	0	0.0%	0	0.0%	22.2%	7.1%	2.9%
Moderate	0	0.0%	0	0.0%	17.2%	16.1%	13.0%
Middle	0	0.0%	0	0.0%	16.8%	21.4%	13.8%
Upper	0	0.0%	0	0.0%	43.8%	50.0%	66.3%
Unknown	0	0.0%	0	0.0%	0.0%	5.4%	3.9%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Purpose Not Applicable							
Low	0	0.0%	0	0.0%	22.2%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	17.2%	0.0%	0.0%
Middle	0	0.0%	0	0.0%	16.8%	0.0%	0.0%
Upper	0	0.0%	0	0.0%	43.8%	0.0%	0.0%
Unknown	0	0.0%	0	0.0%	0.0%	100.0%	100.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Total Home Mortgage Loans							
Low	1	4.3%	98	1.0%	22.2%	4.6%	2.1%
Moderate	0	0.0%	0	0.0%	17.2%	12.9%	7.6%
Middle	0	0.0%	0	0.0%	16.8%	17.0%	12.6%
Upper	12	52.2%	3,591	38.2%	43.8%	40.4%	45.9%
Unknown	10	43.5%	5,700	60.7%	0.0%	25.1%	31.8%
<b>TOTAL</b>	<b>23</b>	<b>100.0%</b>	<b>9,389</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>



Distribution of 2020 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2020						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	6	42.9%	30.9%	\$1,538	47.1%	31.2%	87.7%
	Over \$1 Million/ Unknown	8	57.1%	69.1%	\$1,726	52.9%	68.8%	12.3%
	<b>TOTAL</b>	<b>14</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$3,264</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Loan Size	\$100,000 or Less	6	42.9%	84.0%	\$313	9.6%	27.0%	
	\$100,001–\$250,000	4	28.6%	8.4%	\$778	23.8%	20.0%	
	\$250,001–\$1 Million	4	28.6%	7.7%	\$2,173	66.6%	53.1%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	<b>TOTAL</b>	<b>14</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$3,264</b>	<b>100.0%</b>	<b>100.0%</b>	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	2	33.3%		\$80	5.2%		
	\$100,001–\$250,000	2	33.3%		\$328	21.3%		
	\$250,001–\$1 Million	2	33.3%		\$1,130	73.5%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	<b>TOTAL</b>	<b>6</b>	<b>100.0%</b>		<b>\$1,538</b>	<b>100.0%</b>		

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	10	40.0%	37.7%	\$1,774	26.3%	32.8%	87.6%
	Over \$1 Million/ Unknown	15	60.0%	62.3%	\$4,980	73.7%	67.2%	12.4%
	<b>TOTAL</b>	<b>25</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$6,754</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Loan Size		\$100,000 or Less	7	28.0%	85.6%	\$277	4.1%	26.1%
		\$100,001–\$250,000	10	40.0%	7.4%	\$1,833	27.1%	20.3%
		\$250,001–\$1 Million	8	32.0%	7.0%	\$4,644	68.8%	53.7%
		Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%
		<b>TOTAL</b>	<b>25</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$6,754</b>	<b>100.0%</b>	<b>100.0%</b>
Loan Size	Revenue \$1 Million or Less	\$100,000 or Less	5	50.0%		\$133	7.5%	
		\$100,001–\$250,000	3	30.0%		\$456	25.7%	
		\$250,001–\$1 Million	2	20.0%		\$1,185	66.8%	
		Over \$1 Million	0	0.0%		\$0	0.0%	
		<b>TOTAL</b>	<b>10</b>	<b>100.0%</b>		<b>\$1,774</b>	<b>100.0%</b>	

Distribution of 2020 Small Farm Lending By Borrower Income Level								
Farm Revenue and Loan Size		2020						
		Count			Dollars			Farms
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Farm Revenue	\$1 Million or Less	1	100.0%	61.1%	225	100.0%	66.0%	96.3%
	Over \$1 Million/ Unknown	0	0.0%	38.9%	0	0.0%	34.0%	3.7%
	<b>TOTAL</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>225</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Loan Size	\$100,000 or Less	0	0.0%	80.6%	0	0.0%	38.8%	
	\$100,001–\$250,000	1	100.0%	13.9%	225	100.0%	32.7%	
	\$250,001–\$500,000	0	0.0%	5.6%	0	0.0%	28.5%	
	Over \$500,000	0	0.0%	0.0%	0	0.0%	0.0%	
	<b>TOTAL</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>225</b>	<b>100.0%</b>	<b>100.0%</b>	
Loan Size	Revenue \$1 Million or Less	\$100,000 or Less	0	0.0%		0	0.0%	
		\$100,001–\$250,000	1	100.0%		225	100.0%	
		\$250,001–\$1 Million	0	0.0%		0	0.0%	
		Over \$1 Million	0	0.0%		0	0.0%	
		<b>TOTAL</b>	<b>1</b>	<b>100.0%</b>		<b>225</b>	<b>100.0%</b>	

Distribution of 2021 Small Farm Lending By Borrower Income Level								
Farm Revenue and Loan Size		2021						
		Count			Dollars			Farms
		Bank		Aggregate	Bank		Aggregate	%
		#	%	%	\$ (000s)	\$ %	\$ %	
Farm Revenue	\$1 Million or Less	0	0.0%	52.6%	0	0.0%	78.9%	98.0%
	Over \$1 Million/ Unknown	0	0.0%	47.4%	0	0.0%	21.1%	2.0%
	<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Loan Size	\$100,000 or Less	0	0.0%	78.9%	0	0.0%	41.5%	
	\$100,001–\$250,000	0	0.0%	15.8%	0	0.0%	31.4%	
	\$250,001–\$500,000	0	0.0%	5.3%	0	0.0%	27.2%	
	Over \$500,000	0	0.0%	0.0%	0	0.0%	0.0%	
	<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	0	0.0%		0	0.0%		
	\$100,001–\$250,000	0	0.0%		0	0.0%		
	\$250,001–\$1 Million	0	0.0%		0	0.0%		
	Over \$1 Million	0	0.0%		0	0.0%		
	<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>		<b>0</b>	<b>0.0%</b>		

Distribution of 2020 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans				% of Owner- Occupied Units	Aggregate HMDA Data	
	#	#%	\$	%		#%	\$ %
<b>Home Purchase Loans</b>							
Low	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
Moderate	1	6.7%	62	2.0%	21.7%	17.5%	10.5%
Middle	8	53.3%	1,578	51.9%	29.8%	33.3%	34.3%
Upper	6	40.0%	1,402	46.1%	48.5%	49.2%	55.3%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>15</b>	<b>100.0%</b>	<b>3,042</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Refinance							
Low	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	21.7%	10.1%	5.5%
Middle	4	57.1%	663	48.1%	29.8%	30.6%	30.3%
Upper	3	42.9%	715	51.9%	48.5%	59.3%	64.2%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>7</b>	<b>100.0%</b>	<b>1,378</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Home Improvement							
Low	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
Moderate	1	100.0%	150	100.0%	21.7%	13.4%	11.4%
Middle	0	0.0%	0	0.0%	29.8%	26.8%	20.2%
Upper	0	0.0%	0	0.0%	48.5%	59.8%	68.4%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>1</b>	<b>100.0%</b>	<b>150</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
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%	39.5%	45.5%	34.2%
Middle	2	100.0%	3,535	100.0%	25.3%	41.6%	41.8%
Upper	0	0.0%	0	0.0%	35.2%	13.0%	24.0%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>2</b>	<b>100.0%</b>	<b>3,535</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Other Purpose LOC					% of Owner-Occupied Units		
Low	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	21.7%	12.9%	9.0%
Middle	0	0.0%	0	0.0%	29.8%	22.6%	20.2%
Upper	0	0.0%	0	0.0%	48.5%	64.5%	70.8%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Other Purpose Closed/Exempt							
Low	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	21.7%	17.6%	7.8%
Middle	0	0.0%	0	0.0%	29.8%	27.5%	27.6%
Upper	0	0.0%	0	0.0%	48.5%	54.9%	64.6%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Purpose Not Applicable							
Low	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	21.7%	30.9%	18.6%
Middle	0	0.0%	0	0.0%	29.8%	31.4%	39.2%
Upper	0	0.0%	0	0.0%	48.5%	37.8%	42.2%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Total Home Mortgage Loans							
Low	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
Moderate	2	8.0%	212	2.6%	21.7%	15.2%	10.5%
Middle	14	56.0%	5,776	71.3%	29.8%	31.8%	33.1%
Upper	9	36.0%	2,117	26.1%	48.5%	53.0%	56.5%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>25</b>	<b>100.0%</b>	<b>8,105</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Distribution of 2021 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans				% of Owner- Occupied Units	Aggregate HMDA Data	
	#	%	\$	%		%	\$ %
Home Purchase Loans							
Low	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
Moderate	6	33.3%	746	16.9%	21.7%	18.9%	11.5%
Middle	4	22.2%	1,304	29.5%	29.8%	31.3%	31.6%
Upper	8	44.4%	2,377	53.7%	48.5%	49.8%	56.9%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>18</b>	<b>100.0%</b>	<b>4,427</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Refinance							
Low	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
Moderate	1	33.3%	350	64.9%	21.7%	10.7%	6.4%
Middle	0	0.0%	0	0.0%	29.8%	31.6%	32.4%
Upper	2	66.7%	189	35.1%	48.5%	57.7%	61.2%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>3</b>	<b>100.0%</b>	<b>539</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Home Improvement							
Low	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	21.7%	24.2%	17.6%
Middle	0	0.0%	0	0.0%	29.8%	26.7%	24.1%
Upper	0	0.0%	0	0.0%	48.5%	49.1%	58.3%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
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%	39.5%	51.3%	20.1%
Middle	1	50.0%	833	18.8%	25.3%	23.8%	30.0%
Upper	1	50.0%	3,590	81.2%	35.2%	25.0%	49.9%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>2</b>	<b>100.0%</b>	<b>4,423</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Other Purpose LOC					% of Owner-Occupied Units		
Low	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	21.7%	26.7%	12.7%
Middle	0	0.0%	0	0.0%	29.8%	26.7%	19.2%
Upper	0	0.0%	0	0.0%	48.5%	46.7%	68.1%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Other Purpose Closed/Exempt							
Low	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	21.7%	14.3%	8.7%
Middle	0	0.0%	0	0.0%	29.8%	28.6%	22.5%
Upper	0	0.0%	0	0.0%	48.5%	57.1%	68.8%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Purpose Not Applicable							
Low	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	21.7%	34.2%	24.2%
Middle	0	0.0%	0	0.0%	29.8%	28.9%	31.1%
Upper	0	0.0%	0	0.0%	48.5%	36.8%	44.7%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

## Appendix C (continued)

Total Home Mortgage Loans							
Low	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
Moderate	7	30.4%	1,096	11.7%	21.7%	16.4%	10.8%
Middle	5	21.7%	2,137	22.8%	29.8%	31.1%	31.5%
Upper	11	47.8%	6,156	65.6%	48.5%	52.5%	57.7%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>23</b>	<b>100.0%</b>	<b>9,389</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Distribution of 2020 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans				% of Businesses	Aggregate of Peer Data	
	#	#%	\$ 000s	\$ %		%	\$ %
Low	0	0.0%	\$0	0.0%	0.0%	0.0%	0.0%
Moderate	5	35.7%	\$1,853	56.8%	31.1%	28.7%	29.2%
Middle	4	28.6%	\$441	13.5%	28.7%	30.5%	34.8%
Upper	5	35.7%	\$970	29.7%	40.2%	39.9%	35.7%
Unknown	0	0.0%	\$0	0.0%	0.0%	0.8%	0.4%
<b>TOTAL</b>	<b>14</b>	<b>100.0%</b>	<b>\$3,264</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Distribution of 2021 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans				% of Businesses	Aggregate of Peer Data	
	#	#%	\$ 000s	\$ %		%	\$ %
Low	0	0.0%	\$0	0.0%	0.0%	0.0%	0.0%
Moderate	1	4.0%	\$140	2.1%	30.9%	27.0%	23.8%
Middle	8	32.0%	\$3,216	47.6%	29.2%	31.5%	40.4%
Upper	16	64.0%	\$3,398	50.3%	39.8%	40.5%	35.6%
Unknown	0	0.0%	\$0	0.0%	0.0%	1.1%	0.1%
<b>TOTAL</b>	<b>25</b>	<b>100.0%</b>	<b>\$6,754</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Distribution of 2020 Small Farm Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Farm Loans				% of Farms	Aggregate of Peer Data	
	#	#%	\$ 000s	\$ %		#%	\$ %
<b>Low</b>	0	0.0%	\$0	0.0%	0.0%	0.0%	0.0%
<b>Moderate</b>	0	0.0%	\$0	0.0%	11.1%	5.6%	1.6%
<b>Middle</b>	0	0.0%	\$0	0.0%	18.5%	22.2%	14.1%
<b>Upper</b>	1	100.0%	\$225	100.0%	70.4%	72.2%	84.2%
<b>Unknown</b>	0	0.0%	\$0	0.0%	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>1</b>	<b>100.0%</b>	<b>\$225</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Distribution of 2021 Small Farm Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Farm Loans				% of Farms	Aggregate of Peer Data	
	#	#%	\$ 000s	\$ %		#%	\$ %
<b>Low</b>	0	0.0%	\$0	0.0%	0.0%	0.0%	0.0%
<b>Moderate</b>	0	0.0%	\$0	0.0%	9.8%	0.0%	0.0%
<b>Middle</b>	0	0.0%	\$0	0.0%	21.6%	31.6%	51.8%
<b>Upper</b>	0	0.0%	\$0	0.0%	68.6%	68.4%	48.2%
<b>Unknown</b>	0	0.0%	\$0	0.0%	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>



Hot Springs

Distribution of 2020 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans				Families by Family Income %	Aggregate HMDA Data	
	#	#%	\$	%		#%	\$ %
<b>Home Purchase Loans</b>							
Low	4	5.2%	429	3.2%	23.2%	6.5%	3.4%
Moderate	7	9.1%	1,191	9.0%	16.7%	18.3%	12.4%
Middle	12	15.6%	2,386	18.0%	19.6%	18.7%	16.3%
Upper	31	40.3%	7,182	54.1%	40.4%	42.4%	54.5%
Unknown	23	29.9%	2,093	15.8%	0.0%	14.2%	13.4%
<b>TOTAL</b>	<b>77</b>	<b>100.0%</b>	<b>13,281</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Refinance</b>							
Low	2	2.7%	142	1.2%	23.2%	5.3%	2.4%
Moderate	7	9.3%	1,084	9.0%	16.7%	12.3%	7.9%
Middle	10	13.3%	1,247	10.3%	19.6%	15.2%	11.5%
Upper	32	42.7%	7,253	60.0%	40.4%	41.9%	52.7%
Unknown	24	32.0%	2,353	19.5%	0.0%	25.2%	25.5%
<b>TOTAL</b>	<b>75</b>	<b>100.0%</b>	<b>12,079</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Home Improvement</b>							
Low	0	0.0%	0	0.0%	23.2%	10.1%	3.0%
Moderate	0	0.0%	0	0.0%	16.7%	15.1%	10.3%
Middle	0	0.0%	0	0.0%	19.6%	21.0%	16.8%
Upper	1	25.0%	50	7.7%	40.4%	43.7%	55.3%
Unknown	3	75.0%	603	92.3%	0.0%	10.1%	14.5%
<b>TOTAL</b>	<b>4</b>	<b>100.0%</b>	<b>653</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Multifamily Loans</b>							
Low	0	0.0%	0	0.0%	23.2%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	16.7%	0.0%	0.0%
Middle	0	0.0%	0	0.0%	19.6%	0.0%	0.0%
Upper	0	0.0%	0	0.0%	40.4%	4.2%	2.0%
Unknown	6	100.0%	1,905	100.0%	0.0%	95.8%	98.0%
<b>TOTAL</b>	<b>6</b>	<b>100.0%</b>	<b>1,905</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

## Appendix C (continued)

Other Purpose LOC							
Low	0	0.0%	0	0.0%	23.2%	15.3%	9.8%
Moderate	0	0.0%	0	0.0%	16.7%	22.0%	14.2%
Middle	0	0.0%	0	0.0%	19.6%	10.2%	21.7%
Upper	0	0.0%	0	0.0%	40.4%	47.5%	51.1%
Unknown	0	0.0%	0	0.0%	0.0%	5.1%	3.2%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Other Purpose Closed/Exempt							
Low	0	0.0%	0	0.0%	23.2%	6.0%	2.5%
Moderate	0	0.0%	0	0.0%	16.7%	22.0%	11.2%
Middle	0	0.0%	0	0.0%	19.6%	24.0%	8.5%
Upper	0	0.0%	0	0.0%	40.4%	36.0%	65.9%
Unknown	0	0.0%	0	0.0%	0.0%	12.0%	11.9%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Purpose Not Applicable							
Low	0	0.0%	0	0.0%	23.2%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	16.7%	0.0%	0.0%
Middle	0	0.0%	0	0.0%	19.6%	0.0%	0.0%
Upper	0	0.0%	0	0.0%	40.4%	0.0%	0.0%
Unknown	0	0.0%	0	0.0%	0.0%	100.0%	100.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Total Home Mortgage Loans							
Low	6	3.7%	571	2.0%	23.2%	5.9%	2.7%
Moderate	14	8.6%	2,275	8.1%	16.7%	15.0%	9.5%
Middle	22	13.6%	3,633	13.0%	19.6%	16.5%	13.0%
Upper	64	39.5%	14,485	51.9%	40.4%	40.7%	50.4%
Unknown	56	34.6%	6,954	24.9%	0.0%	21.8%	24.4%
<b>TOTAL</b>	<b>162</b>	<b>100.0%</b>	<b>27,918</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Distribution of 2021 Home Mortgage Lending By Borrower Income Level							
Census Tract Income Level	Bank Loans				Families By Family Income %	Aggregate HMDA Data	
	#	#%	\$	\$%		#%	\$ %
<b>Home Purchase Loans</b>							
Low	4	7.0%	487	2.8%	23.2%	5.1%	2.4%
Moderate	5	8.8%	810	4.7%	16.7%	15.6%	10.0%
Middle	4	7.0%	696	4.0%	19.6%	17.4%	14.2%
Upper	26	45.6%	6,874	39.9%	40.4%	41.1%	50.9%
Unknown	18	31.6%	8,352	48.5%	0.0%	20.8%	22.5%
<b>TOTAL</b>	<b>57</b>	<b>100.0%</b>	<b>17,219</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Refinance</b>							
Low	1	3.1%	61	0.9%	23.2%	5.9%	2.7%
Moderate	5	15.6%	626	8.7%	16.7%	15.2%	9.4%
Middle	5	15.6%	1,011	14.1%	19.6%	17.0%	13.3%
Upper	17	53.1%	4,252	59.4%	40.4%	39.2%	50.8%
Unknown	4	12.5%	1,206	16.9%	0.0%	22.8%	23.8%
<b>TOTAL</b>	<b>32</b>	<b>100.0%</b>	<b>7,156</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Home Improvement</b>							
Low	0	0.0%	0	0.0%	23.2%	7.9%	3.3%
Moderate	0	0.0%	0	0.0%	16.7%	11.5%	6.3%
Middle	1	16.7%	100	8.2%	19.6%	22.4%	15.5%
Upper	3	50.0%	995	81.2%	40.4%	49.7%	63.0%
Unknown	2	33.3%	130	10.6%	0.0%	8.5%	11.9%
<b>TOTAL</b>	<b>6</b>	<b>100.0%</b>	<b>1,225</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Multifamily Loans</b>							
Low	0	0.0%	0	0.0%	23.2%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	16.7%	0.0%	0.0%
Middle	0	0.0%	0	0.0%	19.6%	6.3%	0.7%
Upper	0	0.0%	0	0.0%	40.4%	9.4%	11.2%
Unknown	4	100.0%	1,205	100.0%	0.0%	84.4%	88.2%
<b>TOTAL</b>	<b>4</b>	<b>100.0%</b>	<b>1,205</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

## Appendix C (continued)

Other Purpose LOC							
Low	0	0.0%	0	0.0%	23.2%	5.6%	2.8%
Moderate	0	0.0%	0	0.0%	16.7%	11.1%	5.5%
Middle	0	0.0%	0	0.0%	19.6%	20.4%	16.9%
Upper	0	0.0%	0	0.0%	40.4%	55.6%	62.7%
Unknown	0	0.0%	0	0.0%	0.0%	7.4%	12.2%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Other Purpose Closed/Exempt							
Low	0	0.0%	0	0.0%	23.2%	8.3%	4.4%
Moderate	0	0.0%	0	0.0%	16.7%	29.2%	20.3%
Middle	0	0.0%	0	0.0%	19.6%	8.3%	7.1%
Upper	0	0.0%	0	0.0%	40.4%	52.1%	66.0%
Unknown	0	0.0%	0	0.0%	0.0%	2.1%	2.2%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Purpose Not Applicable							
Low	0	0.0%	0	0.0%	23.2%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	16.7%	0.0%	0.0%
Middle	0	0.0%	0	0.0%	19.6%	0.0%	0.0%
Upper	0	0.0%	0	0.0%	40.4%	2.6%	0.4%
Unknown	0	0.0%	0	0.0%	0.0%	97.4%	99.6%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Total Home Mortgage Loans							
Low	5	5.1%	548	2.0%	23.2%	5.5%	2.5%
Moderate	10	10.1%	1,436	5.4%	16.7%	15.1%	9.3%
Middle	10	10.1%	1,807	6.7%	19.6%	17.2%	13.2%
Upper	46	46.5%	12,121	45.2%	40.4%	40.3%	49.3%
Unknown	28	28.3%	10,893	40.6%	0.0%	21.9%	25.8%
<b>TOTAL</b>	<b>99</b>	<b>100.0%</b>	<b>26,805</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Distribution of 2020 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2020						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	24	63.2%	32.5%	\$4,971	73.1%	39.3%	92.8%
	Over \$1 Million/ Unknown	14	36.8%	67.5%	\$1,827	26.9%	60.7%	7.2%
	<b>TOTAL</b>	<b>38</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$6,798</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Loan Size	\$100,000 or Less	15	39.5%	86.0%	\$732	10.8%	30.1%	
	\$100,001–\$250,000	14	36.8%	9.0%	\$2,295	33.8%	25.5%	
	\$250,001–\$1 Million	9	23.7%	5.0%	\$3,771	55.5%	44.5%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	<b>TOTAL</b>	<b>38</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$6,798</b>	<b>100.0%</b>	<b>100.0%</b>	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	7	29.2%		\$194	3.9%		
	\$100,001–\$250,000	10	41.7%		\$1,665	33.5%		
	\$250,001–\$1 Million	7	29.2%		\$3,112	62.6%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	<b>TOTAL</b>	<b>24</b>	<b>100.0%</b>		<b>\$4,971</b>	<b>100.0%</b>		

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	27	71.1%	41.6%	\$5,267	58.8%	41.1%	92.8%
	Over \$1 Million/ Unknown	11	28.9%	58.4%	\$3,693	41.2%	58.9%	7.2%
	<b>TOTAL</b>	<b>38</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$8,960</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Loan Size		\$100,000 or Less	14	36.8%	89.1%	\$670	7.5%	30.8%
		\$100,001–\$250,000	13	34.2%	7.0%	\$2,421	27.0%	25.6%
		\$250,001–\$1 Million	11	28.9%	3.9%	\$5,869	65.5%	43.6%
		Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%
		<b>TOTAL</b>	<b>38</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$8,960</b>	<b>100.0%</b>	<b>100.0%</b>
Loan Size	Revenue \$1 Million or Less	\$100,000 or Less	11	40.7%		\$470	8.9%	
		\$100,001–\$250,000	10	37.0%		\$1,948	37.0%	
		\$250,001–\$1 Million	6	22.2%		\$2,849	54.1%	
		Over \$1 Million	0	0.0%		\$0	0.0%	
		<b>TOTAL</b>	<b>27</b>	<b>100.0%</b>		<b>\$5,267</b>	<b>100.0%</b>	

Distribution of 2020 Small Farm Lending By Borrower Income Level								
Farm Revenue and Loan Size		2020						
		Count			Dollars			Farms
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Farm Revenue	\$1 Million or Less	2	66.7%	54.1%	555	86.9%	71.1%	96.1%
	Over \$1 Million/ Unknown	1	33.3%	45.9%	84	13.1%	28.9%	3.9%
	<b>TOTAL</b>	<b>3</b>	<b>100.0%</b>	<b>100.0%</b>	<b>639</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Loan Size	\$100,000 or Less	1	33.3%	81.1%	84	13.1%	38.2%	
	\$100,001–\$250,000	1	33.3%	13.5%	163	25.5%	34.2%	
	\$250,001–\$500,000	1	33.3%	5.4%	392	61.3%	27.6%	
	Over \$500,000	0	0.0%	0.0%	0	0.0%	0.0%	
	<b>TOTAL</b>	<b>3</b>	<b>100.0%</b>	<b>100.0%</b>	<b>639</b>	<b>100.0%</b>	<b>100.0%</b>	
Loan Size	Revenue \$1 Million or Less	\$100,000 or Less	0	0.0%		0	0.0%	
		\$100,001–\$250,000	1	50.0%		163	29.4%	
		\$250,001–\$1 Million	1	50.0%		392	70.6%	
		Over \$1 Million	0	0.0%		0	0.0%	
		<b>TOTAL</b>	<b>2</b>	<b>100.0%</b>		<b>555</b>	<b>100.0%</b>	

Distribution of 2021 Small Farm Lending By Borrower Income Level								
Farm Revenue and Loan Size		2021						
		Count			Dollars			Farms
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Farm Revenue	\$1 Million or Less	0	0.0%	47.8%	0	0.0%	65.7%	97.9%
	Over \$1 Million/ Unknown	1	100.0%	52.2%	38	100.0%	34.3%	2.1%
	<b>TOTAL</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>38</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Loan Size	\$100,000 or Less	1	100.0%	87.0%	38	100.0%	41.3%	
	\$100,001–\$250,000	0	0.0%	6.5%	0	0.0%	18.6%	
	\$250,001–\$500,000	0	0.0%	6.5%	0	0.0%	40.1%	
	Over \$500,000	0	0.0%	0.0%	0	0.0%	0.0%	
	<b>TOTAL</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>38</b>	<b>100.0%</b>	<b>100.0%</b>	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	0	0.0%		0	0.0%		
	\$100,001–\$250,000	0	0.0%		0	0.0%		
	\$250,001–\$1 Million	0	0.0%		0	0.0%		
	Over \$1 Million	0	0.0%		0	0.0%		
	<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>		<b>0</b>	<b>0.0%</b>		

Distribution of 2020 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans				% of Owner- Occupied Units	Aggregate HMDA Data	
	#	#%	\$	%		#%	\$ %
<b>Home Purchase Loans</b>							
Low	0	0.0%	0	0.0%	3.4%	3.1%	1.6%
Moderate	5	6.5%	814	6.1%	11.8%	8.6%	7.3%
Middle	25	32.5%	4,230	31.9%	49.1%	48.3%	42.3%
Upper	47	61.0%	8,237	62.0%	35.6%	40.1%	48.8%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>77</b>	<b>100.0%</b>	<b>13,281</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

## Appendix C (continued)

Refinance							
Low	2	2.7%	87	0.7%	3.4%	1.6%	0.7%
Moderate	11	14.7%	1,231	10.2%	11.8%	6.7%	5.5%
Middle	26	34.7%	3,229	26.7%	49.1%	42.3%	36.1%
Upper	36	48.0%	7,532	62.4%	35.6%	49.4%	57.8%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>75</b>	<b>100.0%</b>	<b>12,079</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Home Improvement							
Low	0	0.0%	0	0.0%	3.4%	4.2%	2.7%
Moderate	0	0.0%	0	0.0%	11.8%	10.9%	10.2%
Middle	1	25.0%	50	7.7%	49.1%	41.2%	35.1%
Upper	3	75.0%	603	92.3%	35.6%	43.7%	52.0%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>4</b>	<b>100.0%</b>	<b>653</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Multifamily Loans					% of Multifamily Units		
Low	0	0.0%	0	0.0%	8.0%	12.5%	12.6%
Moderate	2	33.3%	450	23.6%	25.4%	33.3%	17.6%
Middle	2	33.3%	738	38.7%	49.1%	25.0%	11.3%
Upper	2	33.3%	717	37.6%	17.5%	29.2%	58.5%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>6</b>	<b>100.0%</b>	<b>1,905</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Other Purpose LOC					% of Owner-Occupied Units		
Low	0	0.0%	0	0.0%	3.4%	3.4%	1.6%
Moderate	0	0.0%	0	0.0%	11.8%	8.5%	7.8%
Middle	0	0.0%	0	0.0%	49.1%	52.5%	48.6%
Upper	0	0.0%	0	0.0%	35.6%	35.6%	42.0%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Other Purpose Closed/Exempt							
Low	0	0.0%	0	0.0%	3.4%	4.0%	0.3%
Moderate	0	0.0%	0	0.0%	11.8%	10.0%	4.3%
Middle	0	0.0%	0	0.0%	49.1%	52.0%	38.4%
Upper	0	0.0%	0	0.0%	35.6%	34.0%	56.9%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>



Purpose Not Applicable							
Low	0	0.0%	0	0.0%	3.4%	5.3%	3.1%
Moderate	0	0.0%	0	0.0%	11.8%	12.4%	11.4%
Middle	0	0.0%	0	0.0%	49.1%	39.8%	38.3%
Upper	0	0.0%	0	0.0%	35.6%	42.5%	47.1%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Total Home Mortgage Loans							
Low	2	1.2%	87	0.3%	3.4%	2.6%	1.7%
Moderate	18	11.1%	2,495	8.9%	11.8%	8.2%	7.0%
Middle	54	33.3%	8,247	29.5%	49.1%	45.1%	37.8%
Upper	88	54.3%	17,089	61.2%	35.6%	44.1%	53.5%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>162</b>	<b>100.0%</b>	<b>27,918</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Distribution of 2021 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans				% of Owner- Occupied Units	Aggregate HMDA Data	
	#	#%	\$	%		#%	\$ %
Home Purchase Loans							
Low	4	7.0%	430	2.5%	3.4%	3.4%	1.7%
Moderate	4	7.0%	1,309	7.6%	11.8%	8.7%	6.7%
Middle	18	31.6%	5,254	30.5%	49.1%	47.4%	42.2%
Upper	31	54.4%	10,226	59.4%	35.6%	40.5%	49.4%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>57</b>	<b>100.0%</b>	<b>17,219</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Refinance							
Low	0	0.0%	0	0.0%	3.4%	1.9%	0.9%
Moderate	2	6.3%	348	4.9%	11.8%	6.6%	5.4%
Middle	8	25.0%	1,893	26.5%	49.1%	44.2%	38.9%
Upper	22	68.8%	4,915	68.7%	35.6%	47.3%	54.8%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>32</b>	<b>100.0%</b>	<b>7,156</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Home Improvement							
Low	0	0.0%	0	0.0%	3.4%	3.6%	1.9%
Moderate	1	16.7%	100	8.2%	11.8%	5.5%	3.9%
Middle	3	50.0%	160	13.1%	49.1%	52.1%	43.1%
Upper	2	33.3%	965	78.8%	35.6%	38.8%	51.0%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>6</b>	<b>100.0%</b>	<b>1,225</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Multifamily Loans					% of Multifamily Units		
Low	2	50.0%	824	68.4%	8.0%	25.0%	6.3%
Moderate	1	25.0%	224	18.6%	25.4%	12.5%	4.6%
Middle	1	25.0%	157	13.0%	49.1%	34.4%	13.1%
Upper	0	0.0%	0	0.0%	17.5%	28.1%	76.0%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>4</b>	<b>100.0%</b>	<b>1,205</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Other Purpose LOC					% of Owner-Occupied Units		
Low	0	0.0%	0	0.0%	3.4%	3.7%	1.4%
Moderate	0	0.0%	0	0.0%	11.8%	7.4%	2.5%
Middle	0	0.0%	0	0.0%	49.1%	44.4%	32.8%
Upper	0	0.0%	0	0.0%	35.6%	44.4%	63.3%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Other Purpose Closed/Exempt							
Low	0	0.0%	0	0.0%	3.4%	6.3%	2.9%
Moderate	0	0.0%	0	0.0%	11.8%	6.3%	5.1%
Middle	0	0.0%	0	0.0%	49.1%	52.1%	50.7%
Upper	0	0.0%	0	0.0%	35.6%	35.4%	41.3%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Purpose Not Applicable							
Low	0	0.0%	0	0.0%	3.4%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	11.8%	7.9%	3.8%
Middle	0	0.0%	0	0.0%	49.1%	42.1%	38.4%
Upper	0	0.0%	0	0.0%	35.6%	50.0%	57.8%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Total Home Mortgage Loans							
Low	6	6.1%	1,254	4.7%	3.4%	2.9%	1.6%
Moderate	8	8.1%	1,981	7.4%	11.8%	7.7%	6.0%
Middle	30	30.3%	7,464	27.8%	49.1%	46.1%	39.6%
Upper	55	55.6%	16,106	60.1%	35.6%	43.4%	52.8%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>99</b>	<b>100.0%</b>	<b>26,805</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Distribution of 2020 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans				% of Businesses	Aggregate of Peer Data	
	#	#%	\$ 000s	\$ %		%	\$ %
Low	0	0.0%	\$0	0.0%	6.9%	5.0%	4.0%
Moderate	5	13.2%	\$879	12.9%	18.8%	22.2%	26.7%
Middle	16	42.1%	\$2,775	40.8%	44.3%	40.5%	44.1%
Upper	17	44.7%	\$3,144	46.2%	29.9%	31.9%	25.1%
Unknown	0	0.0%	\$0	0.0%	0.0%	0.4%	0.1%
<b>TOTAL</b>	<b>38</b>	<b>100.0%</b>	<b>\$6,798</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Distribution of 2021 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans				% of Businesses	Aggregate of Peer Data	
	#	#%	\$ 000s	\$ %		%	\$ %
Low	0	0.0%	\$0	0.0%	6.9%	4.8%	3.3%
Moderate	9	23.7%	\$3,104	34.6%	19.0%	19.9%	24.0%
Middle	17	44.7%	\$4,219	47.1%	44.0%	43.5%	45.1%
Upper	12	31.6%	\$1,637	18.3%	30.1%	31.1%	27.3%
Unknown	0	0.0%	\$0	0.0%	0.0%	0.7%	0.2%
<b>TOTAL</b>	<b>38</b>	<b>100.0%</b>	<b>\$8,960</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Distribution of 2020 Small Farm Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Farm Loans				% of Farms	Aggregate of Peer Data	
	#	#%	\$ 000s	\$ %		#%	\$ %
<b>Low</b>	0	0.0%	\$0	0.0%	2.0%	0.0%	0.0%
<b>Moderate</b>	0	0.0%	\$0	0.0%	7.8%	0.0%	0.0%
<b>Middle</b>	2	66.7%	\$555	86.9%	43.1%	43.2%	45.9%
<b>Upper</b>	1	33.3%	\$84	13.1%	47.1%	56.8%	54.1%
<b>Unknown</b>	0	0.0%	\$0	0.0%	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>3</b>	<b>100.0%</b>	<b>\$639</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Distribution of 2021 Small Farm Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Farm Loans				% of Farms	Aggregate of Peer Data	
	#	#%	\$ 000s	\$ %		#%	\$ %
<b>Low</b>	0	0.0%	\$0	0.0%	2.1%	0.0%	0.0%
<b>Moderate</b>	0	0.0%	\$0	0.0%	8.5%	4.3%	2.8%
<b>Middle</b>	0	0.0%	\$0	0.0%	42.6%	34.8%	19.3%
<b>Upper</b>	1	100.0%	\$38	100.0%	46.8%	60.9%	77.9%
<b>Unknown</b>	0	0.0%	\$0	0.0%	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>1</b>	<b>100.0%</b>	<b>\$38</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Jonesboro

Distribution of 2020 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans				Families by Family Income %	Aggregate HMDA Data	
	#	#%	\$	\$%		#%	\$ %
<b>Home Purchase Loans</b>							
Low	1	1.3%	125	0.7%	19.9%	5.0%	2.9%
Moderate	9	11.8%	1,411	8.4%	16.9%	18.1%	13.6%
Middle	17	22.4%	2,878	17.2%	19.4%	20.6%	18.9%
Upper	45	59.2%	11,551	68.9%	43.9%	34.5%	44.8%
Unknown	4	5.3%	794	4.7%	0.0%	21.8%	19.9%
<b>TOTAL</b>	<b>76</b>	<b>100.0%</b>	<b>16,759</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Refinance</b>							
Low	1	1.4%	63	0.4%	19.9%	2.6%	1.0%
Moderate	4	5.6%	452	3.1%	16.9%	8.8%	5.3%
Middle	8	11.1%	1,195	8.2%	19.4%	14.0%	9.7%
Upper	57	79.2%	12,580	86.3%	43.9%	51.3%	61.9%
Unknown	2	2.8%	282	1.9%	0.0%	23.4%	22.2%
<b>TOTAL</b>	<b>72</b>	<b>100.0%</b>	<b>14,572</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Home Improvement</b>							
Low	0	0.0%	0	0.0%	19.9%	4.1%	2.3%
Moderate	0	0.0%	0	0.0%	16.9%	15.4%	9.1%
Middle	0	0.0%	0	0.0%	19.4%	16.3%	10.1%
Upper	0	0.0%	0	0.0%	43.9%	47.2%	52.8%
Unknown	0	0.0%	0	0.0%	0.0%	17.1%	25.7%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Multifamily Loans</b>							
Low	0	0.0%	0	0.0%	19.9%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	16.9%	2.2%	0.6%
Middle	0	0.0%	0	0.0%	19.4%	0.0%	0.0%
Upper	0	0.0%	0	0.0%	43.9%	6.5%	1.4%
Unknown	1	100.0%	280	100.0%	0.0%	91.4%	98.0%
<b>TOTAL</b>	<b>1</b>	<b>100.0%</b>	<b>280</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

## Appendix C (continued)

Other Purpose LOC							
Low	0	0.0%	0	0.0%	19.9%	12.5%	2.8%
Moderate	0	0.0%	0	0.0%	16.9%	12.5%	6.2%
Middle	0	0.0%	0	0.0%	19.4%	22.5%	11.7%
Upper	0	0.0%	0	0.0%	43.9%	50.0%	77.8%
Unknown	0	0.0%	0	0.0%	0.0%	2.5%	1.5%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Other Purpose Closed/Exempt							
Low	0	0.0%	0	0.0%	19.9%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	16.9%	7.1%	9.2%
Middle	0	0.0%	0	0.0%	19.4%	25.0%	13.2%
Upper	1	100.0%	106	100.0%	43.9%	67.9%	77.6%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>1</b>	<b>100.0%</b>	<b>106</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Purpose Not Applicable							
Low	0	0.0%	0	0.0%	19.9%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	16.9%	0.0%	0.0%
Middle	0	0.0%	0	0.0%	19.4%	0.0%	0.0%
Upper	0	0.0%	0	0.0%	43.9%	0.5%	0.0%
Unknown	0	0.0%	0	0.0%	0.0%	99.5%	100.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Total Home Mortgage Loans							
Low	2	1.3%	188	0.6%	19.9%	3.7%	1.7%
Moderate	13	8.7%	1,863	5.9%	16.9%	13.1%	8.4%
Middle	25	16.7%	4,073	12.8%	19.4%	16.6%	12.5%
Upper	103	68.7%	24,237	76.4%	43.9%	40.7%	46.7%
Unknown	7	4.7%	1,356	4.3%	0.0%	25.9%	30.7%
<b>TOTAL</b>	<b>150</b>	<b>100.0%</b>	<b>31,717</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Distribution of 2021 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans				Families by Family Income %	Aggregate HMDA Data	
	#	#%	\$	%		#%	\$ %
<b>Home Purchase Loans</b>							
Low	0	0.0%	0	0.0%	19.9%	3.0%	1.5%
Moderate	2	8.3%	223	5.1%	16.9%	12.8%	9.0%
Middle	3	12.5%	384	8.9%	19.4%	18.3%	16.4%
Upper	12	50.0%	2,428	56.0%	43.9%	38.0%	48.0%
Unknown	7	29.2%	1,297	29.9%	0.0%	27.9%	25.1%
<b>TOTAL</b>	<b>24</b>	<b>100.0%</b>	<b>4,332</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Refinance</b>							
Low	2	10.5%	237	5.8%	19.9%	2.8%	1.3%
Moderate	0	0.0%	0	0.0%	16.9%	9.3%	5.9%
Middle	1	5.3%	294	7.1%	19.4%	15.0%	11.7%
Upper	13	68.4%	3,256	79.2%	43.9%	42.8%	51.4%
Unknown	3	15.8%	326	7.9%	0.0%	30.0%	29.7%
<b>TOTAL</b>	<b>19</b>	<b>100.0%</b>	<b>4,113</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Home Improvement</b>							
Low	0	0.0%	0	0.0%	19.9%	3.3%	1.9%
Moderate	0	0.0%	0	0.0%	16.9%	7.4%	7.6%
Middle	0	0.0%	0	0.0%	19.4%	13.1%	8.9%
Upper	0	0.0%	0	0.0%	43.9%	62.3%	59.0%
Unknown	0	0.0%	0	0.0%	0.0%	13.9%	22.6%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Multifamily Loans</b>							
Low	0	0.0%	0	0.0%	19.9%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	16.9%	0.0%	0.0%
Middle	0	0.0%	0	0.0%	19.4%	0.0%	0.0%
Upper	0	0.0%	0	0.0%	43.9%	9.2%	2.0%
Unknown	3	100.0%	1,287	100.0%	0.0%	90.8%	98.0%
<b>TOTAL</b>	<b>3</b>	<b>100.0%</b>	<b>1,287</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

## Appendix C (continued)

Other Purpose LOC							
Low	0	0.0%	0	0.0%	19.9%	13.9%	8.5%
Moderate	0	0.0%	0	0.0%	16.9%	2.8%	0.9%
Middle	0	0.0%	0	0.0%	19.4%	13.9%	7.8%
Upper	0	0.0%	0	0.0%	43.9%	63.9%	80.6%
Unknown	0	0.0%	0	0.0%	0.0%	5.6%	2.3%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Other Purpose Closed/Exempt							
Low	0	0.0%	0	0.0%	19.9%	8.0%	3.1%
Moderate	0	0.0%	0	0.0%	16.9%	10.0%	9.2%
Middle	0	0.0%	0	0.0%	19.4%	14.0%	11.8%
Upper	1	100.0%	140	100.0%	43.9%	68.0%	75.9%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>1</b>	<b>100.0%</b>	<b>140</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Purpose Not Applicable							
Low	0	0.0%	0	0.0%	19.9%	2.0%	1.7%
Moderate	0	0.0%	0	0.0%	16.9%	0.0%	0.0%
Middle	0	0.0%	0	0.0%	19.4%	0.0%	0.0%
Upper	0	0.0%	0	0.0%	43.9%	0.0%	0.0%
Unknown	0	0.0%	0	0.0%	0.0%	98.0%	98.3%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Total Home Mortgage Loans							
Low	2	4.3%	237	2.4%	19.9%	3.0%	1.3%
Moderate	2	4.3%	223	2.3%	16.9%	10.9%	6.8%
Middle	4	8.5%	678	6.9%	19.4%	16.4%	12.7%
Upper	26	55.3%	5,824	59.0%	43.9%	40.2%	44.3%
Unknown	13	27.7%	2,910	29.5%	0.0%	29.5%	34.8%
<b>TOTAL</b>	<b>47</b>	<b>100.0%</b>	<b>9,872</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>



Distribution of 2020 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2020						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	4	40.0%	43.2%	\$91	3.3%	45.1%	89.9%
	Over \$1 Million/ Unknown	6	60.0%	56.8%	\$2,647	96.7%	54.9%	10.1%
	<b>TOTAL</b>	<b>10</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$2,738</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Loan Size	\$100,000 or Less	5	50.0%	81.8%	\$131	4.8%	25.3%	
	\$100,001–\$250,000	0	0.0%	10.0%	\$0	0.0%	21.2%	
	\$250,001–\$1 Million	5	50.0%	8.2%	\$2,607	95.2%	53.5%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	<b>TOTAL</b>	<b>10</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$2,738</b>	<b>100.0%</b>	<b>100.0%</b>	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	4	100.0%		\$91	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%		
	<b>TOTAL</b>	<b>4</b>	<b>100.0%</b>		<b>\$91</b>	<b>100.0%</b>		

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	7	63.6%	52.3%	\$1,473	78.1%	49.3%	89.4%
	Over \$1 Million/ Unknown	4	36.4%	47.7%	\$414	21.9%	50.7%	10.6%
	<b>TOTAL</b>	<b>11</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$1,887</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Loan Size		\$100,000 or Less	8	72.7%	85.8%	\$281	14.9%	28.9%
		\$100,001–\$250,000	0	0.0%	7.7%	\$0	0.0%	19.7%
		\$250,001–\$1 Million	3	27.3%	6.5%	\$1,606	85.1%	51.4%
		Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%
		<b>TOTAL</b>	<b>11</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$1,887</b>	<b>100.0%</b>	<b>100.0%</b>
Loan Size	Revenue \$1 Million or Less	\$100,000 or Less	5	71.4%		\$157	10.7%	
		\$100,001–\$250,000	0	0.0%		\$0	0.0%	
		\$250,001–\$1 Million	2	28.6%		\$1,316	89.3%	
		Over \$1 Million	0	0.0%		\$0	0.0%	
		<b>TOTAL</b>	<b>7</b>	<b>100.0%</b>		<b>\$1,473</b>	<b>100.0%</b>	

Distribution of 2020 Small Farm Lending By Borrower Income Level								
Farm Revenue and Loan Size		2020						
		Count			Dollars			Farms
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Farm Revenue	\$1 Million or Less	0	0.0%	51.7%	0	0.0%	70.7%	96.5%
	Over \$1 Million/ Unknown	0	0.0%	48.3%	0	0.0%	29.3%	3.5%
	<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Loan Size	\$100,000 or Less	0	0.0%	67.5%	0	0.0%	19.1%	
	\$100,001–\$250,000	0	0.0%	17.9%	0	0.0%	29.9%	
	\$250,001–\$500,000	0	0.0%	14.6%	0	0.0%	51.0%	
	Over \$500,000	0	0.0%	0.0%	0	0.0%	0.0%	
	<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	
Loan Size	Revenue \$1 Million or Less	\$100,000 or Less	0	0.0%		0	0.0%	
		\$100,001–\$250,000	0	0.0%		0	0.0%	
		\$250,001–\$1 Million	0	0.0%		0	0.0%	
		Over \$1 Million	0	0.0%		0	0.0%	
		<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>		<b>0</b>	<b>0.0%</b>	

Distribution of 2021 Small Farm Lending By Borrower Income Level								
Farm Revenue and Loan Size		2021						
		Count			Dollars			Farms
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Farm Revenue	\$1 Million or Less	0	0.0%	49.9%	0	0.0%	71.1%	96.8%
	Over \$1 Million/ Unknown	0	0.0%	50.1%	0	0.0%	28.9%	3.2%
	<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Loan Size	\$100,000 or Less	0	0.0%	67.9%	0	0.0%	17.9%	
	\$100,001–\$250,000	0	0.0%	15.8%	0	0.0%	25.7%	
	\$250,001–\$500,000	0	0.0%	16.3%	0	0.0%	56.4%	
	Over \$500,000	0	0.0%	0.0%	0	0.0%	0.0%	
	<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	
Loan Size	Revenue \$1 Million or Less	\$100,000 or Less	0	0.0%		0	0.0%	
		\$100,001–\$250,000	0	0.0%		0	0.0%	
		\$250,001–\$1 Million	0	0.0%		0	0.0%	
		Over \$1 Million	0	0.0%		0	0.0%	
		<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>		<b>0</b>	<b>0.0%</b>	

Distribution of 2020 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans				% of Owner- Occupied Units	Aggregate HMDA Data	
	#	#%	\$	\$%		#%	\$ %
<b>Home Purchase Loans</b>							
Low	2	2.6%	457	2.7%	3.0%	2.6%	1.9%
Moderate	4	5.3%	769	4.6%	9.9%	7.0%	6.0%
Middle	36	47.4%	6,980	41.6%	58.5%	54.8%	49.4%
Upper	34	44.7%	8,553	51.0%	28.6%	35.6%	42.6%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>76</b>	<b>100.0%</b>	<b>16,759</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

## Appendix C (continued)

Refinance							
Low	2	2.8%	149	1.0%	3.0%	2.7%	1.9%
Moderate	3	4.2%	725	5.0%	9.9%	5.9%	4.9%
Middle	33	45.8%	6,869	47.1%	58.5%	49.0%	44.4%
Upper	34	47.2%	6,829	46.9%	28.6%	42.4%	48.7%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>72</b>	<b>100.0%</b>	<b>14,572</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Home Improvement							
Low	0	0.0%	0	0.0%	3.0%	8.1%	6.3%
Moderate	0	0.0%	0	0.0%	9.9%	10.6%	5.7%
Middle	0	0.0%	0	0.0%	58.5%	56.1%	47.0%
Upper	0	0.0%	0	0.0%	28.6%	25.2%	41.0%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Multifamily Loans					% of Multifamily Units		
Low	0	0.0%	0	0.0%	28.5%	31.2%	21.7%
Moderate	0	0.0%	0	0.0%	38.6%	11.8%	15.9%
Middle	1	100.0%	280	100.0%	24.7%	48.4%	45.5%
Upper	0	0.0%	0	0.0%	8.3%	8.6%	17.0%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>1</b>	<b>100.0%</b>	<b>280</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Other Purpose LOC					% of Owner-Occupied Units		
Low	0	0.0%	0	0.0%	3.0%	10.0%	14.7%
Moderate	0	0.0%	0	0.0%	9.9%	15.0%	14.2%
Middle	0	0.0%	0	0.0%	58.5%	40.0%	37.4%
Upper	0	0.0%	0	0.0%	28.6%	35.0%	33.7%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Other Purpose Closed/Exempt							
Low	0	0.0%	0	0.0%	3.0%	3.6%	1.2%
Moderate	1	100.0%	106	100.0%	9.9%	17.9%	14.4%
Middle	0	0.0%	0	0.0%	58.5%	53.6%	63.3%
Upper	0	0.0%	0	0.0%	28.6%	25.0%	21.1%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>1</b>	<b>100.0%</b>	<b>106</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Purpose Not Applicable							
Low	0	0.0%	0	0.0%	3.0%	1.5%	0.5%
Moderate	0	0.0%	0	0.0%	9.9%	10.1%	7.2%
Middle	0	0.0%	0	0.0%	58.5%	59.8%	59.3%
Upper	0	0.0%	0	0.0%	28.6%	28.6%	33.0%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Total Home Mortgage Loans							
Low	4	2.7%	606	1.9%	3.0%	3.2%	4.0%
Moderate	8	5.3%	1,600	5.0%	9.9%	6.9%	6.7%
Middle	70	46.7%	14,129	44.5%	58.5%	52.3%	47.1%
Upper	68	45.3%	15,382	48.5%	28.6%	37.6%	42.2%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>150</b>	<b>100.0%</b>	<b>31,717</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Distribution of 2021 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans				% of Owner- Occupied Units	Aggregate HMDA Data	
	#	##%	\$	##%		##%	\$ %
Home Purchase Loans							
Low	0	0.0%	0	0.0%	3.0%	2.7%	1.9%
Moderate	1	4.2%	89	2.1%	9.9%	8.5%	6.8%
Middle	14	58.3%	2,356	54.4%	58.5%	54.0%	48.3%
Upper	9	37.5%	1,887	43.6%	28.6%	34.8%	43.1%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>24</b>	<b>100.0%</b>	<b>4,332</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Refinance							
Low	1	5.3%	174	4.2%	3.0%	2.2%	1.8%
Moderate	4	21.1%	1,114	27.1%	9.9%	7.5%	7.0%
Middle	7	36.8%	1,211	29.4%	58.5%	52.9%	47.7%
Upper	7	36.8%	1,614	39.2%	28.6%	37.3%	43.6%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>19</b>	<b>100.0%</b>	<b>4,113</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Home Improvement							
Low	0	0.0%	0	0.0%	3.0%	4.9%	7.8%
Moderate	0	0.0%	0	0.0%	9.9%	8.2%	6.7%
Middle	0	0.0%	0	0.0%	58.5%	60.7%	53.9%
Upper	0	0.0%	0	0.0%	28.6%	26.2%	31.6%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Multifamily Loans					% of Multifamily Units		
Low	0	0.0%	0	0.0%	28.5%	11.8%	10.3%
Moderate	0	0.0%	0	0.0%	38.6%	23.7%	38.3%
Middle	3	100.0%	1,287	100.0%	24.7%	50.0%	31.8%
Upper	0	0.0%	0	0.0%	8.3%	14.5%	19.6%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>3</b>	<b>100.0%</b>	<b>1,287</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Other Purpose LOC					% of Owner-Occupied Units		
Low	0	0.0%	0	0.0%	3.0%	2.8%	2.2%
Moderate	0	0.0%	0	0.0%	9.9%	2.8%	0.9%
Middle	0	0.0%	0	0.0%	58.5%	38.9%	18.0%
Upper	0	0.0%	0	0.0%	28.6%	55.6%	78.8%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Other Purpose Closed/Exempt							
Low	0	0.0%	0	0.0%	3.0%	4.0%	4.4%
Moderate	0	0.0%	0	0.0%	9.9%	6.0%	5.5%
Middle	1	100.0%	140	100.0%	58.5%	64.0%	56.1%
Upper	0	0.0%	0	0.0%	28.6%	26.0%	33.9%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>1</b>	<b>100.0%</b>	<b>140</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Purpose Not Applicable							
Low	0	0.0%	0	0.0%	3.0%	2.0%	1.2%
Moderate	0	0.0%	0	0.0%	9.9%	16.0%	9.4%
Middle	0	0.0%	0	0.0%	58.5%	58.0%	58.0%
Upper	0	0.0%	0	0.0%	28.6%	24.0%	31.3%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Total Home Mortgage Loans							
Low	1	2.1%	174	1.8%	3.0%	2.7%	2.8%
Moderate	5	10.6%	1,203	12.2%	9.9%	8.3%	10.3%
Middle	25	53.2%	4,994	50.6%	58.5%	53.7%	46.3%
Upper	16	34.0%	3,501	35.5%	28.6%	35.4%	40.6%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>47</b>	<b>100.0%</b>	<b>9,872</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Distribution of 2020 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans				% of Businesses	Aggregate of Peer Data	
	#	#%	\$ 000s	\$ %		%	\$ %
Low	0	0.0%	\$0	0.0%	9.9%	8.8%	11.4%
Moderate	2	20.0%	\$557	20.3%	17.2%	13.7%	14.7%
Middle	6	60.0%	\$849	31.0%	51.7%	54.0%	53.4%
Upper	2	20.0%	\$1,332	48.6%	21.2%	23.3%	20.4%
Unknown	0	0.0%	\$0	0.0%	0.0%	0.2%	0.1%
<b>TOTAL</b>	<b>10</b>	<b>100.0%</b>	<b>\$2,738</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Distribution of 2021 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans				% of Businesses	Aggregate of Peer Data	
	#	#%	\$ 000s	\$ %		%	\$ %
Low	2	18.2%	\$310	16.4%	10.0%	8.2%	9.5%
Moderate	2	18.2%	\$112	5.9%	17.7%	13.9%	17.7%
Middle	4	36.4%	\$602	31.9%	51.2%	54.0%	51.3%
Upper	3	27.3%	\$863	45.7%	21.2%	23.4%	21.5%
Unknown	0	0.0%	\$0	0.0%	0.0%	0.5%	0.1%
<b>TOTAL</b>	<b>11</b>	<b>100.0%</b>	<b>\$1,887</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Distribution of 2020 Small Farm Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Farm Loans				% of Farms	Aggregate of Peer Data	
	#	#%	\$ 000s	\$ %		#%	\$ %
<b>Low</b>	0	0.0%	\$0	0.0%	1.1%	1.2%	0.7%
<b>Moderate</b>	0	0.0%	\$0	0.0%	5.7%	1.2%	2.1%
<b>Middle</b>	0	0.0%	\$0	0.0%	60.8%	61.6%	62.3%
<b>Upper</b>	0	0.0%	\$0	0.0%	32.5%	35.8%	34.9%
<b>Unknown</b>	0	0.0%	\$0	0.0%	0.0%	0.2%	0.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Distribution of 2021 Small Farm Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Farm Loans				% of Farms	Aggregate of Peer Data	
	#	#%	\$ 000s	\$ %		#%	\$ %
<b>Low</b>	0	0.0%	\$0	0.0%	1.1%	1.0%	1.7%
<b>Moderate</b>	0	0.0%	\$0	0.0%	6.1%	1.2%	0.6%
<b>Middle</b>	0	0.0%	\$0	0.0%	59.6%	68.3%	63.7%
<b>Upper</b>	0	0.0%	\$0	0.0%	33.2%	29.5%	34.0%
<b>Unknown</b>	0	0.0%	\$0	0.0%	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>



## GLOSSARY

**Aggregate lending:** The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

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

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

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

**Community development:** An activity associated with one of the following five descriptions: (1) affordable housing (including multifamily rental housing) for low- or moderate-income individuals (LMI); (2) community services targeted to LMI individuals; (3) activities that promote economic development by financing businesses or farms that meet the size eligibility standards of the Small Business Administration's Development Company or Small Business Investment Company programs (13 CFR 121.301) or have gross annual revenues of \$1 million or less; (4) activities that revitalize or stabilize low- or moderate-income geographies, designated disaster areas, or distressed or underserved nonmetropolitan middle-income geographies; or (5) Neighborhood Stabilization Program (NSP) eligible activities in areas with HUD-approved NSP plans, which are conducted within two years after the date when NSP program funds are required to be spent and benefit low-, moderate-, and middle-income individuals and geographies.

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

**Demographics:** The statistical characteristics of human populations (e.g., age, race, sex, and income) 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.

**Appendix D (continued)**

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

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

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

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

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

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

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

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

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

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

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

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

**Qualified investment:** A qualified investment is defined as any lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

**Rated area:** A rated area is a state or multistate metropolitan area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multistate metropolitan area, the institution will receive a rating for the multistate metropolitan area.

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

**Small loan(s) to business(es):** That is, "small business loans" are included in "loans to small businesses" as defined in the Consolidated Reports of Condition and Income (Call Report) and the Thrift Financial Reporting (TFR) instructions. These loans have original amounts of \$1 million or less and typically are secured 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.