

# **PUBLIC DISCLOSURE**

**January 26, 2026**

## **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

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

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

**Federal Reserve Bank of St. Louis**

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

**NOTE:** This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, nor should it be construed as, an assessment of the financial condition of the institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

**TABLE OF CONTENTS**

I. Institution Rating .....1

II. Institution

    a. Description of Institution .....2

    b. Scope of Examination .....3

    c. Conclusions with Respect to Performance Tests .....6

III. Texarkana, Texas-Arkansas Multistate Metropolitan Statistical Area (Full-Scope Review)

    a. Multistate Metropolitan Statistical Area Rating .....12

    b. Scope of Examination .....13

    c. Description of Institution’s Operations in the Texarkana Assessment Area .....13

    d. Conclusions with Respect to Performance Tests in the Texarkana Assessment Area .....17

IV. Arkansas

    a. Summary

        i. State Rating .....23

        ii. Scope of Examination .....24

        iii. Description of Institution’s Operations in Arkansas .....24

        iv. Conclusions with Respect to Performance Tests in Arkansas .....25

    b. Arkansas Nonmetropolitan Statewide Area (Full-Scope Review)

        i. Description of Institution’s Operations in the NonMSA Arkansas Combined Area .....30

        ii. Conclusions with Respect to Performance Tests in the NonMSA Arkansas Combined Area .....34

    c. Little Rock-North Little Rock-Conway, Arkansas Metropolitan Statistical Area (Limited-Scope Review)

        i. Description of Institution’s Operations in the Saline County Assessment Area .....40

        ii. Conclusions with Respect to Performance Tests in the Saline County Assessment Area .....41

V. Texas

    a. Summary

        i. State Rating .....42

        ii. Scope of Examination .....43

        iii. Description of Institution’s Operations in Texas .....43

        iv. Conclusions with Respect to Performance Tests in Texas .....44

    a. Texas Nonmetropolitan Statewide Area (Full-Scope Review)

        i. Description of Institution’s Operations in the Lamar County Assessment Area .....48

        ii. Conclusions with Respect to Performance Tests in the Lamar County

Assessment Area.....	51
b. Dallas-Fort Worth-Arlington, Texas Metropolitan Statistical Area (Full-Scope Review)	
i. Description of Institution’s Operations in the Collin County Assessment Area.....	56
ii. Conclusions with Respect to Performance Tests in the Collin County Assessment Area.....	60
VI. Oklahoma	
a. Summary	
i. State Rating.....	64
ii. Scope of Examination.....	64
iii. Description of Institution’s Operations in the McCurtain County Assessment Area.....	65
iv. Conclusions with Respect to Performance Tests in the McCurtain County Assessment Area .....	69
VII. Appendices	
a. Scope of Examination Tables .....	73
b. Summary of State and Multistate Metropolitan Statistical Area Ratings.....	74
c. Lending Performance Tables by Assessment Area .....	75
d. Glossary .....	133

## INSTITUTION’S CRA RATING

**INSTITUTION’S CRA RATING: This institution is rated SATISFACTORY.**

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

<b>Farmers Bank &amp; Trust Company</b>			
<b>Performance Levels</b>	<b>Performance Tests</b>		
	<b>Lending Test*</b>	<b>Investment Test</b>	<b>Service Test</b>
Outstanding			
High Satisfactory	X	X	X
Low Satisfactory			
Needs to Improve			
Substantial Noncompliance			

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

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

- The bank’s lending levels reflect excellent responsiveness to credit needs of its assessment areas.
- An adequate percentage of loans are made in the bank’s assessment areas.
- The distribution of loans by borrower’s income/revenue profile reflects excellent 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 areas.
- The bank makes a relatively high level of community development loans.
- The bank makes a significant level of qualified community development investments and grants and is occasionally in a leadership position.
- Service delivery systems are readily accessible to the bank’s assessment areas, and the bank’s record of opening and closing branches has not adversely affected the accessibility of its service delivery systems.
- The bank provides a relatively high level of community development services.

**DESCRIPTION OF INSTITUTION**

Farmers Bank & Trust Company (the bank) is a large interstate full-service retail bank offering both consumer and commercial loan and deposit products. The bank is wholly owned by Magnolia Banking Corporation, a one-bank holding company. Both the bank and its holding company are headquartered in Magnolia, Arkansas. The holding company also owns two nonbank subsidiaries, while the bank has three noncredit-granting subsidiaries. These subsidiaries did not impact the evaluation during this review period due to their limited credit-granting operations.

The bank operates 35 branches across Arkansas, Texas, and Oklahoma. Since its previous CRA evaluation, the bank opened two new branches in the state of Texas. The bank’s most significant presence remains in its home state of Arkansas, specifically the nonmetropolitan statistical area (nonMSA) portions of the state, which include the bank’s main office and the largest share of the bank’s branches, deposits, and loan volume of any of the bank’s assessment areas. Though not as extensive as in Arkansas, the bank also maintains significant operations in the Texarkana multistate MSA assessment area. In total, the bank has designated seven separate assessment areas. However, two of these assessment areas were combined for analysis in instances where nonMSA assessment areas shared similar economic and demographic characteristics. The composition of each assessment area, including assessment areas that were combined for analysis, is detailed in the *General Demographics* section for each separate assessment area.

For this review period, no legal impediments or financial constraints were identified that would have hindered the bank from serving the credit needs of its assessment areas, and the bank is capable of meeting assessment area credit needs based on its available resources and financial products. As of December 31, 2025, the bank reported total assets of \$3.1 billion, which represents a 23.0 percent increase since the previous examination. As of the same date, loans and leases outstanding were \$2.3 billion.

The bank’s loan portfolio composition by credit category is displayed in the following table.

<b>Distribution of Total Loans as of December 31, 2025</b>		
<b>Credit Category</b>	<b>Amount \$ (000s)</b>	<b>Percentage of Total Loans</b>
Commercial Real Estate	\$1,063,852	45.3%
1–4 Family Residential	\$389,611	16.6%
Commercial and Industrial	\$368,647	15.7%
Construction and Development	\$235,892	10.0%
Farmland	\$117,387	5.0%
Multifamily Residential	\$85,159	3.6%
Loans to Individuals	\$49,330	2.1%
Farm Loans	\$27,569	1.2%
Total Other Loans	\$10,783	0.5%
<b>TOTAL</b>	<b>\$2,348,230</b>	<b>100%</b>

As indicated by the table above, a significant portion of the bank’s lending resources is directed to loans secured by commercial real estate loans and 1–4 family residential properties. Other significant

loan products include commercial and industrial and construction and development 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 is not captured in the table. The bank originated and sold 129 loans totaling \$34.3 million in 2024.

The bank received a Satisfactory rating at its previous CRA evaluation conducted by this Reserve Bank on November 7, 2022.

**SCOPE OF EXAMINATION**

The bank’s CRA performance was reviewed using the Federal Financial Institutions Examination Council’s (FFIEC’s) Large Institution CRA Examination Procedures, which include a Lending Test, Investment Test, and Service Test. The following table details the number of branch offices, breakdown of deposits, and the CRA review procedures applicable to each rated area completed as part of this evaluation. Deposit information in the following table, as well as deposit information throughout this evaluation, is taken from the Federal Deposit Insurance Corporation (FDIC) Deposit Market Share Report data as of June 30, 2025.

Rated Areas	Offices		Deposits as of June 30, 2025		Assessment Area Reviews		
	#	%	\$ (000s)	%	Full Scope	Limited Scope	TOTAL
Texarkana Multistate MSA	6	17.1%	\$559,412	20.6%	1	0	1
Arkansas	23	65.7%	\$1,545,491	57.0%	1	1	2
Texas	4	11.4%	\$549,244	20.3%	2	0	2
Oklahoma	2	5.7%	\$56,041	2.1%	1	0	1
<b>OVERALL</b>	<b>35</b>	<b>100%</b>	<b>\$2,710,188</b>	<b>100%</b>	<b>5</b>	<b>1</b>	<b>6</b>

\*Combined nonMSA assessment areas are counted as a single assessment area.

The bank receives an overall CRA rating and individual ratings for the Lending, Investment, and Service Tests at the institution level, as well as for each rated in which the bank maintains a branch presence. Overall CRA ratings are driven by performance in the various rated areas, which are weighted according to significance based on loan and deposit activity, branch structure, and other factors such as CRA performance history. Consequently, performance in the state of Arkansas is given primary consideration, with Texarkana, Texas, and Oklahoma receiving less weight toward the overall institution rating.

To augment this evaluation, interviews with five community contacts throughout the bank’s full-scope 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.

<b>Lending Test Performance Criterion</b>	<b>Products Selected for Review</b>	<b>Time Period</b>
Level of Lending Activity	<ul style="list-style-type: none"> <li>Home mortgage 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, 2023 – December 31, 2024
Assessment Area Concentration <sup>1</sup>		
Loan Distribution by Borrower’s Profile		
Geographic Distribution of Loans		
Community Development Lending Activities		November 7, 2022 – January 25, 2026
Product Innovation <sup>2</sup>		

As shown in the preceding table, HMDA, small business, and small farms 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. While all three loan categories are included in the lending activity levels and assessment area concentration analysis, small farm lending is only analyzed at the individual assessment area level in markets where sufficient volume is present to conduct a meaningful analysis. Due to greater volumes of small business lending, this loan product was given greater weight, with less weight given to HMDA and small farm loans. Lastly, equal emphasis is placed on performance in 2023 and 2024.

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

- Assessment area demographics are based on 2020 American Community Survey (ACS) data, and business demographics are based on 2023 and 2024 Dun & Bradstreet data.
- Median family incomes are based on the FFIEC’s 2023 and 2024 annual estimates. These estimates were used to classify borrowers into low-, moderate-, middle-, and upper-income categories by comparing their reported income to the applicable median family income figure for that area.
- Industry demographics are sourced from the U.S. Department of Labor, Bureau of Labor Statistics (BLS) Quarterly Census of Employment and Wages data, according to the North American Industry Classification System.
- Unemployment data are sourced from the BLS and are not seasonally adjusted.

<sup>1</sup> This criterion is applicable at the institution level only.

<sup>2</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.

- Housing cost burden refers to the percentage of households with housing costs that exceed 30.0 percent of total household income. These figures are sourced from the U.S. Department of Housing and Urban Development (HUD) 2017–2021 Comprehensive Housing Affordability Strategy data.
- In the evaluation of the bank’s distribution of loans to borrowers of different income levels and businesses and farms of different revenue sizes, the demographic figure refers to either the percentage of families in that assessment area that are classified as low- and moderate-income (LMI) or the percentage of businesses/farms with annual revenues of \$1 million or less.
- In the evaluation of the bank’s geographic distribution of loans, the demographic figure refers to either the percentage of owner-occupied housing units in that assessment area that are in LMI census tracts or the percentage of businesses located in LMI census tracts.

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

### **Investment Test**

All community development investments, including grants and donations, made since the previous CRA evaluation were reviewed and evaluated. In addition, investments made prior to the date of the previous CRA evaluation, but still in the bank’s portfolio 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 assessment area credit and community development needs.

### **Service Test**

The review period for retail and community development services includes activity from the date of the bank’s previous CRA evaluation to the date of the current evaluation. The Service Test considers the following criteria:

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

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS**

**LENDING TEST**

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

<b>Rated Area</b>	<b>Lending Test Rating</b>
Texarkana Multistate MSA	High Satisfactory
Arkansas	High Satisfactory
Texas	Low Satisfactory
Oklahoma	High Satisfactory
<b>OVERALL</b>	<b>HIGH SATISFACTORY</b>

**Lending Activity**

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

**Assessment Area Concentration**

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

<b>Lending Inside and Outside of Assessment Areas</b>						
<b>January 1, 2023 through December 31, 2024</b>						
<b>Loan Type</b>	<b>Inside Assessment Areas</b>		<b>Outside Assessment Areas</b>		<b>TOTAL</b>	
HMDA	795	84.4%	147	15.6%	942	100%
	\$146,428	49.8%	\$147,459	50.2%	\$293,887	100%
Small Business	2,729	82.1%	593	17.9%	3,322	100%
	\$243,499	73.5%	\$87,930	26.5%	\$331,429	100%
Small Farm	944	91.9%	83	8.1%	1,027	100%
	\$60,194	86.9%	\$9,078	13.1%	\$69,272	100%
<b>TOTAL LOANS</b>	<b>4,468</b>	<b>84.4%</b>	<b>823</b>	<b>15.6%</b>	<b>5,291</b>	<b>100%</b>
	<b>\$450,121</b>	<b>64.8%</b>	<b>\$244,467</b>	<b>35.2%</b>	<b>\$694,588</b>	<b>100%</b>

An adequate percentage of loans were made inside the bank’s assessment areas. As shown above, 84.4 percent of the bank’s total HMDA, small business, and small farm loans were made inside the bank’s assessment areas, representing 64.8 percent of loans by dollar volume.

**Borrower and Geographic Distribution**

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

<b>Rated Area</b>	<b>Loan Distribution by Borrower’s Profile</b>
Texarkana Multistate MSA	Good
Arkansas	Excellent
Texas	Good
Oklahoma	Excellent
<b>OVERALL</b>	<b>EXCELLENT</b>

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

<b>Rated Area</b>	<b>Geographic Distribution of Loans</b>
Texarkana Multistate MSA	Good
Arkansas	Good
Texas	Adequate
Oklahoma	Excellent
<b>OVERALL</b>	<b>GOOD</b>

**Community Development Lending Activity**

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

<b>Rated Area</b>	<b>Community Development Lending</b>
Texarkana Multistate MSA	Relatively High Level
Arkansas	Relatively High Level
Texas	Adequate Level
Oklahoma	Low Level
<b>OVERALL</b>	<b>RELATIVELY HIGH LEVEL</b>

During the review period, the bank originated or renewed 25 qualifying community development loans inside its rated areas totaling \$20.7 million.

**Product Innovation**

Overall, the bank makes limited use of innovative and/or flexible lending practices in serving the credit needs of its assessment areas, as shown in the table below.

<b>Rated Area</b>	<b>Use of Product Innovation</b>
Texarkana Multistate MSA	Makes Limited Use
Arkansas	Makes Limited Use
Texas	Makes Limited Use
Oklahoma	Makes Little Use
<b>OVERALL</b>	<b>MAKES LIMITED USE</b>

During the review period, the bank’s use of innovative and/or flexible lending practices resulted in 104 loans being originated, totaling \$17.9 million. Detailed below are descriptions for each of these practices, listed in order of impact.

- *Vantage Plus Mortgage Loan:* The bank offers a portfolio loan product designed to meet the credit needs for LMI individuals and businesses in the bank’s assessment areas. Features of the product include a higher allowable loan-to-value ratio, waived origination fees, and flexible underwriting to nonprofit organizations. During the review period, the bank originated 13 loans totaling \$813,584 throughout its assessment areas.
- *Federal Housing Administration (FHA)/U.S. Department of Veterans Affairs (VA) Insured Loan Programs:* These government-insured loan programs offer flexible, long-term financing to eligible borrowers with low or no down payments and are offered throughout all of the bank’s assessment areas. During the review period, the bank originated 74 loans totaling \$14.5 million.
- *U.S. Department of Agriculture (USDA) 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 17 loans for \$2.4 million.

**INVESTMENT TEST**

The bank’s performance under the Investment Test is rated High Satisfactory. Overall, the bank made a significant level of qualified community development investments and grants. The investments and grants exhibit good responsiveness to credit and community development needs, and the bank is occasionally in a leadership position. The following tables display investment and grant activity performance for each assessment area.

Rated Area	Community Development Investments	Community Development Donations/Grants	Investment Test Rating
Texarkana Multistate MSA	\$9.5 Million	\$86,473	High Satisfactory
Arkansas	\$39.7 Million	\$304,681	High Satisfactory
Texas	\$7.0 Million	\$35,413	High Satisfactory
Oklahoma	\$0	\$3,317	Needs to Improve
<b>TOTAL</b>	<b>\$56.2 Million</b>	<b>\$429,884</b>	<b>HIGH SATISFACTORY</b>

During the review period, the bank made 14 new investments totaling \$2.8 million and had \$53.4 million in investments made in a prior review period that remain in the bank’s portfolio. In addition, the bank made 253 donations totaling \$429,884. The bank’s investment activity consisted primarily of municipal bonds benefiting schools or projects in LMI areas in the bank’s assessment areas, as well as mortgage-backed securities (MBSs), which are investments in pools of loans made up of affordable housing loans to LMI borrowers.

**SERVICE TEST**

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

Rated Area	Service Test Rating
Texarkana Multistate MSA	High Satisfactory
Arkansas	High Satisfactory
Texas	High Satisfactory
Oklahoma	High Satisfactory
<b>OVERALL</b>	<b>HIGH SATISFACTORY</b>

**Accessibility of Delivery Systems**

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

Rated Area	Accessibility of Delivery Systems
Texarkana Multistate MSA	Accessible
Arkansas	Readily Accessible
Texas	Accessible
Oklahoma	Accessible
<b>OVERALL</b>	<b>READILY ACCESSIBLE</b>

The bank currently operates 11 of its 35 branches (31.4 percent) in LMI geographies. Additionally, the bank’s website and mobile application offer functionality and further extend the bank’s ability to offer its products and services beyond its physical branch presence.

**Changes in Branch Locations**

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

<b>Rated Area</b>	<b>Changes in Branch Locations</b>
Texarkana Multistate MSA	Not Adversely Affected
Arkansas	Not Adversely Affected
Texas	Not Adversely Affected
Oklahoma	Not Adversely Affected
<b>OVERALL</b>	<b>NOT ADVERSELY AFFECTED</b>

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

The bank’s hours and services do not vary in a way that inconveniences certain portions of its assessment areas, particularly LMI geographies or individuals. While the bank’s hours vary somewhat between branches and assessment areas, they do not vary in a way that impacts LMI geographies or individuals, nor do the products or services offered vary in a way that adversely impacts LMI geographies or individuals.

<b>Rated Area</b>	<b>Reasonableness of Business Hours and Services</b>
Texarkana Multistate MSA	Do Not Vary in a Way that Inconveniences
Arkansas	Do Not Vary in a Way that Inconveniences
Texas	Do Not Vary in a Way that Inconveniences
Oklahoma	Do Not Vary in a Way that Inconveniences
<b>OVERALL</b>	<b>DO NOT VARY IN A WAY THAT INCONVENIENCES</b>

**Community Development Services**

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

<b>Full-Scope Assessment Areas</b>	<b>Community Development Services</b>
Texarkana Multistate MSA	Relatively High Level
Arkansas	Relatively High Level
Texas	Adequate Level
Oklahoma	Relatively High Level
<b>OVERALL</b>	<b>RELATIVELY HIGH LEVEL</b>

In total, bank employees provided 1,737 community development service hours to various organizations throughout its rated areas. This performance is in line with the amount of service hours provided by bank employees during the previous review period.

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

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

**TEXARKANA, TEXAS-ARKANSAS MULTISTATE  
MSA<sup>3</sup>**  
*(Full-Scope Review)*

<b>CRA RATING FOR THE TEXARKANA MULTISTATE MSA:</b>	<b><u>SATISFACTORY</u></b>
<b>The Lending Test is rated:</b>	<b>High Satisfactory</b>
<b>The Investment Test is rated:</b>	<b>High Satisfactory</b>
<b>The Service Test is rated</b>	<b>High Satisfactory</b>

Factors supporting the ratings for the Texarkana assessment area include:

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

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<sup>3</sup> This rating reflects performance within the multistate MSA. The statewide evaluation of Texas and Arkansas is adjusted and does not reflect performance in the portions of Texas and Arkansas contained in the Texarkana assessment area.

**SCOPE OF EXAMINATION**

Scoping considerations applicable to the review of the Texarkana assessment area are consistent with the overall CRA examination scope presented in the *Institution, Scope of Examination* section. Based on loan demand and the bank’s lending activity, small business lending received primary consideration in the analysis of the bank’s lending performance.

The Texarkana assessment area was reviewed under full-scope examination procedures and included information obtained from one community contact. This interview was used to ascertain specific credit and community development needs and provided context with which to evaluate the bank’s responsiveness to these needs. Key details from this community contact interview are included in the next section.

**DESCRIPTION OF INSTITUTION’S OPERATIONS IN THE TEXARKANA ASSESSMENT AREA**

**Bank Structure**

As shown in the table below, the bank operates six (17.1 percent) of its total branches in the Texarkana assessment area.

<b>Branch Locations by Census Tract Income Level</b>				
<b>Low-Income</b>	<b>Moderate-Income</b>	<b>Middle-Income</b>	<b>Upper-Income</b>	<b>Unknown-Income</b>
0	1	3	2	0

The bank operates three branches on the Texas side of the assessment area, and the remaining three branches are located in Arkansas. During this review period the bank did not open or close any branches in this assessment area.

**General Demographics**

The bank’s assessment area is composed of Bowie County, Texas, and Miller and Little River counties in Arkansas. These counties comprise the entirety of the Texarkana, Texas-Arkansas MSA (Texarkana MSA).

The majority of the assessment area’s population is in Bowie County (92,893), with much smaller populations living in Miller County (42,600) and Little River County (12,026). The banking industry in the Texarkana assessment area is competitive, with 19 FDIC-insured depository institutions operating 48 branches throughout the area. Of these institutions, Farmers Bank & Trust Company ranks second, with 16.8 percent of the deposit market share. Deposits held in the Texarkana assessment area represent 20.6 percent of total bank deposits.

Competition for HMDA and CRA loans is healthy. An analysis of 2024 HMDA-reportable loans shows that 190 institutions had loan activity in the assessment area, of which the bank ranked seventh. The bank ranked second out of 71 institutions with reported CRA loan activity in the assessment area.

The assessment area covers a metropolitan area with a diverse population and demographic composition. As such, there are numerous credit needs in the assessment area, in addition to the standard blend of consumer and commercial loan and deposit products. Particular needs noted by the community contact include financial literacy education for LMI individuals. The assessment area supports community development organizations, including nonprofit and community service organizations. Therefore, opportunities for involvement in community development projects by financial institutions are available.

**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>				
	<b>Census Tracts</b>		<b>Family Population</b>	
Low	4	8.7%	1,734	4.7%
Moderate	7	15.2%	5,260	14.3%
Middle	23	50.0%	20,081	54.4%
Upper	11	23.9%	9,837	26.6%
Unknown	1	2.2%	0	0.0%
<b>TOTAL</b>	<b>46</b>	<b>100%</b>	<b>36,912</b>	<b>100%</b>

As shown in the table above, 23.9 percent of census tracts in the assessment area are LMI, while 19.0 percent of assessment area families reside within those tracts. The majority of these LMI census tracts are concentrated in the city of Texarkana.

Based on 2020 ACS data, the median family income for the assessment area was \$63,851. This income figure aligns with the median family income for the state of Arkansas (\$62,067) but is significantly less than the median family income for the state of Texas (\$76,073). More recently, the FFIEC estimated the median family income for the Texarkana MSA to be \$70,900 in 2023 and \$67,800 in 2024. The following table displays the distribution of assessment area families by income level compared to the states of Arkansas and Texas as a whole.

<b>Family Population by Income Level</b>						
	<b>Assessment Area</b>		<b>Arkansas</b>		<b>Texas</b>	
Low	8,137	22.0%	164,819	21.4%	1,532,671	22.4%
Moderate	6,372	17.3%	136,219	17.7%	1,171,749	17.1%
Middle	7,286	19.7%	155,068	20.1%	1,295,699	19.0%
Upper	15,117	41.0%	314,005	40.8%	2,838,781	41.5%
<b>TOTAL</b>	<b>36,912</b>	<b>100%</b>	<b>770,111</b>	<b>100%</b>	<b>6,838,900</b>	<b>100%</b>

When compared with the data in the first table in this section, a much higher percentage of families in the assessment area are LMI (39.3 percent) than reside in LMI census tracts (19.0 percent). Overall, the distribution of families by income level in the assessment area is comparable to the

states of Arkansas (39.1 percent) and Texas (39.5 percent). However, the percentage of families below the poverty level in the assessment area (13.4 percent) is higher than in Arkansas (11.8 percent) and Texas (10.9 percent). Therefore, considering income levels and family demographics, the assessment area is similarly affluent to Arkansas and less affluent compared to Texas as a whole.

**Housing Demographics**

The following table displays housing demographics for the assessment area compared to the states of Arkansas and Texas.

<b>Housing Cost Burden Levels</b>						
<b>Area</b>	<b>Cost Burden – Renters</b>			<b>Cost Burden – Owners</b>		
	<b>Low Income</b>	<b>Moderate Income</b>	<b>All Renters</b>	<b>Low Income</b>	<b>Moderate Income</b>	<b>All Owners</b>
Assessment Area	69.8%	40.7%	39.7%	47.5%	21.0%	14.5%
Arkansas	69.8%	35.3%	37.3%	53.0%	25.2%	15.3%
Texas	79.4%	49.8%	43.5%	59.0%	32.7%	19.4%

Based on the data in the table above, the level of cost-burdened renters across all income levels in the assessment area (39.7 percent) is in between the level of cost-burdened renters in Arkansas (37.3 percent) and Texas (43.5 percent).

While the percentage of cost-burdened homeowners in the assessment area (14.5 percent) is comparable to the figure for the state of Arkansas (15.3 percent), it is less than the percentage of cost-burdened homeowners in the state of Texas (19.4 percent). These differences are even more pronounced when comparing solely low- and moderate-income homeowners in the assessment area (47.5 percent and 21.0 percent, respectively) against the state of Texas (59.0 percent and 32.7 percent, respectively). Based on this information, housing costs in the assessment area are more affordable than in Texas, even when factoring in higher income levels in the state, while housing costs in Arkansas as a whole are more closely aligned with that of the assessment area.

**Industry and Employment Demographics**

The Texarkana assessment area supports a diverse business community. BLS industry demographics indicate that there are 46,176 paid employees in the assessment area, with the three largest industries by number of paid employees being healthcare and social assistance (17.2 percent), retail trade (16.9 percent), and accommodation and food services (13.0 percent). The assessment area also supports a strong small business sector, with 91.2 percent of assessment area businesses having annual revenues of \$1 million or less.

The table below details BLS unemployment data for the assessment area compared to Arkansas and Texas.

Dataset	Unemployment Levels		
	Time Period (Annual Average)		
	2022	2023	2024
Assessment Area	4.4%	4.0%	4.2%
Arkansas	3.2%	3.1%	3.5%
Texas	3.9%	4.0%	4.1%

As shown in the table above, unemployment levels in the assessment area resembled that of Texas in 2023 and 2024 and were higher than in the state of Arkansas throughout the review period. Unemployment levels in the assessment area were consistently lower in Little River County, Arkansas, with their lowest level reaching 3.4 percent in 2023.

**Community Contact Information**

For the Texarkana assessment area, one community contact interview was conducted as part of this evaluation. This interview was with a local nonprofit official specializing in economic development.

The interviewee categorized the local economy as healthy and growing, with the location of the metropolitan area being beneficial to its economic prospects. The area’s manufacturing base has provided a boost for the local economy. Additionally, the expansion at the local airport has been a driver of improved opportunities for the area. Healthcare jobs in the area provide a stable source of employment in the community as well. Challenges to the area economy, according to the contact, include workforce development training, improved education opportunities, and greater access to public transportation.

There are several local financial institutions described by the contact as being actively engaged in the community. Despite this, many LMI residents still face challenges in obtaining access to credit, highlighting the need for credit products targeted to these populations that help build and improve credit. Lastly, the lack of affordable housing and high rental costs were cited as barriers for LMI prospective homebuyers.

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

**LENDING TEST**

The bank’s Lending Test performance in the Texarkana MSA is rated High Satisfactory. The following table displays the bank’s performance under the Lending Test in the Texarkana assessment area.

<b>Lending Test Summary</b>	
Lending Activity	Excellent
Borrower Distribution	Good
Geographic Distribution	Good
Community Development Loans	Relatively High Level
Product Innovation	Makes Limited Use
<b>LENDING TEST RATING</b>	<b>HIGH SATISFACTORY</b>

**Lending Activity**

The following table displays the bank’s combined 2023 and 2024 lending volume in the Texarkana assessment area by number and dollar volume.

<b>Summary of Lending Activity</b>				
<b>January 1, 2023 through December 31, 2024</b>				
<b>Loan Type</b>	<b>#</b>	<b>%</b>	<b>\$ (000s)</b>	<b>%</b>
Home Improvement	19	1.8%	\$1,928	1.3%
Home Purchase	171	15.8%	\$33,519	22.4%
Multifamily Housing	11	1.0%	\$8,669	5.8%
Refinancing	37	3.4%	\$8,772	5.9%
Other Purpose LOC	0	0.0%	\$0	0.0%
Other Purpose Closed/Exempt	3	0.3%	\$215	0.1%
<b>Total HMDA</b>	<b>241</b>	<b>22.3%</b>	<b>\$53,103</b>	<b>35.5%</b>
Small Business	679	62.8%	\$81,815	54.7%
Small Farm	162	15.0%	\$14,551	9.7%
<b>TOTAL LOANS</b>	<b>1,082</b>	<b>100%</b>	<b>\$149,469</b>	<b>100%</b>

Loans made in the Texarkana assessment area represent 24.2 percent by number and 33.2 percent by dollar of total 2023 and 2024 HMDA and CRA loans made within the bank’s assessment areas. This level of lending exceeds the percentage of total bank branches in the assessment area (17.1 percent) and the percentage of total bank deposits held in the assessment area (20.6 percent). Additionally, the bank ranked second in CRA originations in both 2023 and 2024 compared to peer banks, along with ranking in the top 10 in HMDA originations in both years. Therefore, the bank’s lending activity reflects excellent responsiveness to the credit needs of the Texarkana assessment area.

### **Loan Distribution by Borrower's Profile**

The bank's overall loan distribution by borrower's profile is good. As previously discussed, small business lending received the greatest weight when determining overall performance.

#### *Small Business Lending*

The bank's record of lending to businesses of different sizes is good overall. The bank originated 79.7 percent of its small business loans to businesses with annual revenues of \$1 million or less in 2023; this performance is considered good when compared with aggregate lending levels (54.8 percent) and the demographic figure (91.0 percent). Lending to businesses with annual revenues of \$1 million or less was lower in 2024 (73.1 percent) but was still above aggregate lending levels (50.2 percent) while being below the demographic figure (91.2 percent), reflecting good performance.

#### *HMDA Lending*

Overall, the bank's borrower distribution of HMDA loans is poor. In 2023, the bank originated 4.5 percent of its HMDA loans to low-income borrowers, which was in line with the aggregate lending level (4.4 percent) but below the demographic figure (22.0 percent), reflecting adequate performance. HMDA lending to low-income borrowers decreased in 2024 (0.9 percent) and was less than both the aggregate lending level (2.6 percent) and the demographic figure (22.0 percent), reflecting poor performance.

The bank made 6.0 percent of its HMDA loans to moderate-income borrowers in 2023, reflecting poor performance when compared to aggregate institutions in the assessment area (13.3 percent) and the demographic figure (17.3 percent). Similarly, the bank's performance in 2024 (7.5 percent) again lagged both the aggregate lending level (11.0 percent) and the demographic figure (17.3 percent) and is also considered poor.

#### *Small Farm Lending*

The borrower distribution of small farm loans is excellent overall. In 2023, the bank originated 95.9 percent of its small farm loans to farms with annual revenues of \$1 million or less. This exceeded the performance of other lenders in the assessment area (70.3 percent) and was in line with the demographic figure of 96.9 percent, reflecting excellent performance. Performance in 2024 is also considered excellent, as the percentage of the bank's small farm loans increased (97.8 percent) exceeding both the aggregate lending performance (65.7 percent) and the demographic figure (96.7 percent).

### **Geographic Distribution of Loans**

The bank's geographic distribution of loans is good overall based on all three loan products reviewed. As previously mentioned, the assessment area has four low-income census tracts and seven moderate-income census tracts. Additionally, an analysis of the dispersion of all three loan products throughout the assessment area did not reveal evidence of conspicuous lending gaps in

LMI geographies. In 2023, the bank had loan activity in 95.7 percent of all assessment area census tracts and 90.9 percent of all LMI geographies. In 2024, the bank had lending activity in all census tracts in the assessment area. This dispersion supports the conclusion that the geographic distribution of loans is good overall.

#### *Small Business Lending*

The bank's distribution of small business loans in LMI geographies is adequate overall. The bank originated 3.4 percent of its small business loans in low-income geographies in 2023, which is considered poor when compared to the aggregate lending level (7.3 percent) and the demographic figure (9.3 percent). Small business lending performance in low-income geographies in 2024 was similar (2.2 percent) and is also considered poor when compared with the aggregate lending level (6.3 percent) and the demographic figure (10.1 percent).

Small business lending in moderate-income census tracts in 2023 is adequate. The bank originated 15.8 percent of its small business loans in moderate-income census tracts, which was in line with both aggregate performance in the assessment area (15.5 percent) and the demographic figure (15.8 percent). Performance in 2024 improved slightly and is good. The bank's lending in moderate-income geographies (17.0 percent) was higher than the aggregate lending level (15.2 percent) and the demographic figure (16.3 percent).

#### *HMDA Lending*

The overall distribution of HMDA loans by geography income level is excellent. In 2023, the bank originated 4.5 percent of its HMDA loans in low-income geographies, as compared with 2.0 percent for the aggregate performance in the assessment area and 2.8 percent for the demographic level, reflecting excellent performance. The bank's performance decreased in 2024, with no originations, compared to 1.8 percent for the aggregate performance and 2.8 percent for the demographic level. Given the limited opportunity demonstrated by these small comparison figures and the limited access to affordable housing as described by the community contact, this is considered adequate performance.

HMDA lending in moderate-income geographies is excellent in both 2023 and 2024. In both years, the bank's level of lending in moderate-income geographies (20.1 percent and 17.8 percent, respectively) exceeded aggregate lending levels (13.3 percent and 12.2 percent, respectively) and the demographic figure (12.4 percent).

#### *Small Farm Lending*

Overall, the geographic distribution of small farm loans is excellent. According to assessment area demographics, there are only three farms operating within low-income census tracts in the assessment area as of 2024. As such, opportunities for lending in these geographies are extremely limited, and greater emphasis is placed on the bank's lending performance to farms in moderate-income census tracts. While the bank made no small farm loans in low-income census tracts in 2023 or 2024, this is considered adequate considering the limited opportunities available for lending to farms in low-income census tracts.

Of the bank’s total small farm loans in 2023, 12.3 percent were made in moderate-income census tracts. This performance was higher than the aggregate lending level in moderate-income census tracts (10.0 percent) and the demographic figure of 7.7 percent, reflecting excellent performance. In 2024, the bank’s performance (11.2 percent) again exceeded both the aggregate lending level (8.2 percent) in moderate-income census tracts and the demographic level (6.7 percent), reflecting excellent performance.

**Community Development Lending Activity**

The bank makes a relatively high level of community development loans in the Texarkana assessment area. As detailed in the table below, the bank made six community development (CD) loans totaling \$6.9 million. The most impactful of these loans are discussed following the table below.

<b>Community Development Lending</b>										
	<b>Affordable Housing</b>		<b>Community Services</b>		<b>Revitalization/ Stabilization</b>		<b>Economic Development</b>		<b>Total</b>	
	<b>#</b>	<b>\$ (000s)</b>	<b>#</b>	<b>\$ (000s)</b>	<b>#</b>	<b>\$ (000s)</b>	<b>#</b>	<b>\$ (000s)</b>	<b>#</b>	<b>\$ (000s)</b>
CD Loans	-	-	3	\$2,276	3	\$4,628	-	-	6	\$6,904

- The bank originated one community development loan with a purpose of revitalization/ stabilization totaling \$3.0 million working with a local economic development group. This loan revitalizes multiple LMI census tracts through infrastructure improvements, which ultimately help to attract and retain businesses in the area.
- The bank financed one community development loan for \$211,530 to a school district that primarily serves free and reduced-price lunch eligible students. Improved education opportunities are a noted need in the area according to the community contact.

**Product Innovation**

The bank makes limited use of innovative and flexible lending practices in serving the credit needs of the Texarkana assessment area. A summary of each of the bank’s innovative and/or flexible products is included in the *Institution, Conclusions with Respect to Performance* section. During the review period, the bank originated 27 FHA loans totaling \$5.5 million, three USDA loans totaling \$588,938, and two VA loans totaling \$697,952.

**INVESTMENT TEST**

The bank’s Investment Test performance in the Texarkana MSA is rated High Satisfactory. The bank made a significant level of qualified community development investments and grants in the assessment area and was occasionally in a leadership position. The bank made new qualified community development investments of \$475,000 in addition to \$9.0 million in investments made prior to this review period but still in the bank’s portfolio. In addition to these investments, the bank made 51 community development donations totaling \$86,473. These donations primarily supported

community service organizations providing services for LMI individuals. The most impactful of these investments and donations are summarized below.

- The bank made all three of its new investments during the review period—and all but one of its prior-period investments—in bonds for a school district where a majority of the students qualify for free and reduced-price lunch.
- The bank made two separate \$10,000 donations to fund an employment training center housed on the campus of a higher education institution that primarily educates Pell Grant recipients. Improved workforce development education is a noted need in the assessment area according to the community contact.

**SERVICE TEST**

The bank’s performance under the Service Test in the Texarkana assessment area is rated High Satisfactory. The following table displays the bank’s performance under the Service Test.

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

**Accessibility of Delivery Systems**

The bank operates six branches in the Texarkana assessment area. The following table displays the location of the bank’s branches by geography income level compared to the distribution of assessment area census tracts and households by geography income level.

<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	0	1	3	2	0	6
	0.0%	16.7%	50.0%	33.3%	0.0%	100%
Census Tracts	8.7%	15.2%	50.0%	23.9%	2.2%	100%
Household Population	5.8%	15.8%	53.7%	24.6%	0.0%	100%

As shown in the previous table, one of the bank’s offices is in LMI geographies. Overall, a lower percentage of bank branches are located in LMI census tracts (16.7 percent) when compared to the distribution of LMI census tracts in the assessment area (23.9 percent) and the household population in those tracts (21.6 percent). However, four of the bank’s remaining five offices are located in close proximity to low- or moderate-income census tracts. Considering this context and the overall accessibility of the bank’s branches, the bank’s service delivery systems are accessible to individuals and geographies of different income levels, particularly those that are LMI.

### **Changes in Branch Locations**

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

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

Business hours and banking services do not vary in a way that inconveniences certain portions of the assessment area. The bank's branches in the assessment area operate lobby hours from 9 a.m. to 5 p.m. Monday through Friday, with all branch locations operating extended drive-through hours. Lastly, five mortgage lenders are located in assessment area branches, including the bank's sole moderate-income branch.

### **Community Development Services**

The bank provides a relatively high level of community development services in the assessment area. During the review period, bank employees provided 200 community development service hours to 20 different organizations in the Texarkana assessment area.

These community development services included the following noteworthy activities:

- Throughout 2024, one bank employee volunteered 24 hours as a board member for an organization providing job training and employment opportunities, a noted need in the area, according to community contacts.
- One bank employee served on the board of directors of a community development organization that supports LMI children, providing 12 hours of community service.

## **ARKANSAS**

**CRA RATING FOR ARKANSAS:**

**The Lending Test is rated:**

**The Investment Test is rated:**

**The Service Test is rated:**

**SATISFACTORY**

**High Satisfactory**

**High Satisfactory**

**High Satisfactory**

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

- The bank's lending levels reflect excellent responsiveness to credit needs of its Arkansas assessment areas.
- The distribution of loans by borrower's income/revenue profile reflects excellent penetration among customers of different income levels and businesses and farms of different sizes.
- The geographic distribution of loans reflects good penetration throughout the Arkansas assessment areas.
- The bank makes a relatively high level of community development loans.
- The bank makes limited use of innovative and/or flexible lending products in meeting the credit needs of its Arkansas assessment areas.
- The bank makes a significant level of qualified community development investments and grants and is occasionally in the leadership position.
- Service delivery systems are readily accessible to the bank's Arkansas assessment areas, and the bank's record of opening and closing branches has not adversely affected the accessibility of its service delivery systems.
- The bank provides a relatively high level of community development services throughout the Arkansas assessment areas.

**SCOPE OF EXAMINATION**

Scoping considerations applicable to the review of Arkansas assessment areas are consistent with the overall CRA examination scope as presented in the *Institution, Scope of Examination* section. In all assessment areas, small business lending received the greatest weight in the analysis. HMDA lending received the least weight in the nonMSA combined area. Additionally, HMDA and small farm lending were not assessed in the Saline County assessment area due to the limited volume of originations.

The bank operates three assessment areas throughout Arkansas, located in one MSA and two noncontiguous nonMSA portions of the state. Performance in the nonMSA assessment areas was combined for analysis, resulting in one set of performance conclusions for nonMSA Arkansas. This nonMSA combined area includes Logan County, which was not included for analysis at the prior examination due to the acquisition of the branch located in this county occurring toward the end of the prior examination review period.

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

**DESCRIPTION OF INSTITUTION’S OPERATIONS IN ARKANSAS**

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

Assessment Area	Offices		Deposits As of June 30, 2025		Review Procedures
	#	%	\$	%	
NonMSA Arkansas	21	91.3%	\$1,492,273	96.6%	Full-Scope
Saline County	2	8.7%	\$53,218	3.4%	Limited-Scope
<b>TOTAL</b>	<b>23</b>	<b>100%</b>	<b>\$1,545,491</b>	<b>100%</b>	<b>1 Full-Scope</b>

The bank operates 23 branches (65.7 percent of total branches) throughout the three CRA assessment areas in the state of Arkansas. Deposits in the state total \$1.5 billion, which represents 57.0 percent of total bank deposits. The bank’s operations in the state are heavily concentrated in the nonMSA combined assessment area, which carried the greatest weight toward determining statewide ratings. During the review period, the bank did not open or close any branches in Arkansas.

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

**LENDING TEST**

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

<b>Lending Test Summary</b>	
Lending Activity	Excellent
Borrower Distribution	Excellent
Geographic Distribution	Good
Community Development Loans	Relatively High Level
Product Innovation	Makes Limited Use
<b>LENDING TEST RATING</b>	<b>HIGH SATISFACTORY</b>

**Lending Activity**

Overall, lending levels reflect excellent responsiveness to the credit needs of the bank’s Arkansas assessment areas based on loan activity reviewed under the Lending Test. The tables below display the bank’s lending activity performance by assessment area.

<b>Full-Scope Assessment Areas</b>	<b>Lending Activity</b>
NonMSA Arkansas	Excellent
<b>OVERALL</b>	<b>EXCELLENT</b>

<b>Limited-Scope Assessment Area</b>	<b>Lending Activity</b>
Saline County	Below

**Borrower and Geographic Distribution**

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

<b>Full-Scope Assessment Areas</b>	<b>Loan Distribution by Borrower’s Profile</b>
NonMSA Arkansas	Excellent
<b>OVERALL</b>	<b>EXCELLENT</b>

Limited-Scope Assessment Area	Loan Distribution by Borrower’s Profile
Saline County	Below

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

Full-Scope Assessment Areas	Geographic Distribution of Loans
NonMSA Arkansas	Good
<b>OVERALL</b>	<b>GOOD</b>

Limited-Scope Assessment Area	Geographic Distribution of Loans
Saline County	Consistent

**Community Development Lending Activity**

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	Relatively High Level
<b>OVERALL</b>	<b>RELATIVELY HIGH LEVEL</b>

Limited-Scope Assessment Area	Community Development Lending
Saline County	Below

During the review period, the bank originated or renewed 17 qualifying community development loans inside its Arkansas assessment areas, totaling \$10.0 million.

**Product Innovation**

The bank makes limited use of innovative and/or flexible lending practices in serving the credit needs of its Arkansas assessment areas. Offerings include:

- Customers utilized the Vantage Plus Mortgage Loan product 13 times during the review period, totaling \$813,584.
- The bank also originated 27 FHA loans (\$4.4 million), 10 USDA loans (\$1.2 million), and two VA loans (\$515,900) during the review period.

**INVESTMENT TEST**

The bank’s performance under the Investment Test is rated High Satisfactory. Overall, the bank made a significant level of qualified community development investments and grants. The following tables display investment and grant activity performance for each assessment area.

<b>Full-Scope Assessment Areas</b>	<b>Investment and Grant Activity</b>
NonMSA Arkansas	Significant Level
<b>OVERALL</b>	<b>SIGNIFICANT LEVEL</b>

<b>Limited-Scope Assessment Area</b>	<b>Investment and Grant Activity</b>
Saline County	Consistent

During the review period, the bank made six new investments totaling \$685,000 and had \$39.0 million in previous-period investments that were still in the bank’s portfolio. In addition, the bank made 164 donations totaling \$299,681.

<b>Arkansas Assessment Area</b>	<b>Community Development Investments</b>	<b>Community Development Donations/Grants</b>
NonMSA Arkansas	\$39.2 Million	\$276,881
Saline County	\$449,639	\$22,800
<b>TOTAL</b>	<b>\$39.7 Million</b>	<b>\$299,681</b>

While not included in the table above, the bank also made one donation totaling \$5,000 benefiting a broader statewide area that includes both of the bank’s assessment areas. As this donation benefited more than one assessment area, it is discussed at the rated area level only. This donation was made to an organization providing targeted benefits to area LMI individuals and families across the state of Arkansas

**SERVICE TEST**

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

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

**Accessibility of Delivery Systems**

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

<b>Full-Scope Assessment Areas</b>	<b>Accessibility of Delivery Systems</b>
NonMSA Arkansas	Readily Accessible
<b>OVERALL</b>	<b>READILY ACCESSIBLE</b>

<b>Limited-Scope Assessment Area</b>	<b>Accessibility of Delivery Systems</b>
Saline County	Below

**Changes in Branch Locations**

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

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

<b>Limited-Scope Assessment Area</b>	<b>Changes in Branch Locations</b>
Saline County	Consistent

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

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

<b>Full-Scope Assessment Areas</b>	<b>Reasonableness of Business Hours and Services</b>
NonMSA Arkansas	Do Not Vary in a Way that Inconveniences
<b>OVERALL</b>	<b>DO NOT VARY IN A WAY THAT INCONVENIENCES</b>

<b>Limited-Scope Assessment Area</b>	<b>Reasonableness of Business Hours and Services</b>
Saline County	Consistent

**Community Development Services**

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

<b>Full-Scope Assessment Areas</b>	<b>Community Development Services</b>
NonMSA Arkansas	Relatively High Level
<b>OVERALL</b>	<b>RELATIVELY HIGH LEVEL</b>

<b>Limited-Scope Assessment Area</b>	<b>Community Development Services</b>
Saline County	Consistent

In total, bank employees provided 891 community development service hours to 57 different organizations in the assessment areas. Additionally, bank employees provided 30 community development service hours to organizations in the state of Arkansas but outside of the assessment areas.

**ARKANSAS NONMETROPOLITAN STATEWIDE AREA**  
(Full- Scope Review)

**DESCRIPTION OF INSTITUTION’S OPERATIONS IN THE NONMSA ARKANSAS COMBINED AREA**

**Bank Structure**

As shown in the table below, the bank operates 21 (60.0 percent) of its total branches in the nonMSA combined area.

Branch Locations by Census Tract Income Level				
Low-Income	Moderate-Income	Middle-Income	Upper-Income	Unknown-Income
4	4	12	1	0

During the review period, the bank did not open or close any branches in this combined area.

**General Demographics**

The nonMSA Arkansas combined area is composed of two noncontiguous assessment areas. The first includes ten contiguous counties in southwestern Arkansas, while the second assessment area consists of Logan County in western Arkansas. Given their similar demographic characteristics, economic conditions, and credit needs, these two assessment areas are combined for analysis as a single nonMSA Arkansas combined area. The combined assessment area includes the following counties listed in the table below.

Counties Making up the NonMSA Arkansas Combined Area
Columbia
Hempstead
Hot Spring
Howard
Lafayette
Logan
Montgomery
Nevada
Ouachita
Pike
Sevier

The combined area has a total population of 181,584; Hot Spring County is the most populous county in the combined area with a population of 33,040, and five total counties have populations greater than 20,000.

While rural, the combined area is geographically vast and hosts many financial institutions. In total, 19 FDIC-insured depository institutions operate 86 branches throughout the combined area. Farmers Bank & Trust Company is the market leader in the combined area by deposit market share

(31.4 percent) and total branches. Deposits held in nonMSA Arkansas represent 55.1 percent of total bank deposits.

In line with its extensive branch presence, the bank also plays an important role in meeting the credit needs of the combined area. An analysis of 2024 HMDA-reportable loans shows that there were 213 entities with HMDA lending activity in the combined area, of which Farmers Bank & Trust Company ranked second. Additionally, the bank ranked first out of 73 institutions with reported CRA lending activity in 2024.

The combined area credit needs include a blend of consumer, commercial, and agricultural loan products. Additionally, the community contact pointed to a need for greater access to capital for small businesses. While the availability of community development intermediaries, such as nonprofit agencies and government assistance entities, is somewhat limited relative to more urban portions of the state, the community contact noted that community development opportunities are available for financial institutions.

**Income and Wealth Demographics**

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

<b>Assessment Area Demographics by Geography Income Level</b>				
	<b>Census Tracts</b>		<b>Family Population</b>	
Low	1	1.8%	846	1.7%
Moderate	6	10.7%	3,413	6.9%
Middle	42	75.0%	39,216	79.8%
Upper	7	12.5%	5,680	11.6%
Unknown	0	0.0%	0	0.0%
<b>TOTAL</b>	<b>56</b>	<b>100%</b>	<b>49,155</b>	<b>100%</b>

As shown above, 12.5 percent of the census tracts in the assessment area are LMI geographies, but only 8.6 percent of the family population resides in these tracts. Most of the combined area census tracts are middle income, and most of the assessment area families reside within those geographies. Despite being middle-income geographies, several of these census tracts were designated as distressed, underserved, or both in 2024, as detailed below.

- There are four census tracts designated as distressed due to poverty in Columbia County.
- There are four census tracts designated as distressed due to poverty in Hempstead County.
- There are four census tracts designated as distressed due to poverty in Sevier County.
- There are two census tracts designated as distressed due to poverty and population loss and underserved due to their remote rural location in Lafayette County.

- There are three census tracts designated as distressed due to poverty and underserved due to their remote rural location in Montgomery County.
- There are two census tracts designated as distressed due to poverty and population loss in Nevada County.
- There are two census tracts designated as underserved due to their remote rural location in Pike County.

Based on 2020 ACS data, the median family income for the combined area was \$53,272. At the same time, the median family income for nonMSA Arkansas as a whole was \$53,596. More recently, the FFIEC estimates the 2023 and 2024 median family income for nonMSA Arkansas to be \$63,400 and \$64,800, respectively. The following table displays population percentages of combined area families by income level compared to the nonMSA Arkansas family populations.

<b>Family Population by Income Level</b>				
	<b>Combined Area</b>		<b>NonMSA Arkansas</b>	
Low	10,615	21.6%	65,239	20.7%
Moderate	8,609	17.5%	57,611	18.2%
Middle	10,076	20.5%	63,457	20.1%
Upper	19,855	40.4%	129,420	41.0%
<b>TOTAL</b>	<b>49,155</b>	<b>100%</b>	<b>315,817</b>	<b>100%</b>

As shown in the table above, 39.1 percent of families are categorized as LMI, which is in line with the LMI family percentage of 38.9 percent for nonMSA Arkansas as a whole. The percentage of families living below the poverty level in the assessment area (15.0 percent) is slightly above the level in nonMSA Arkansas (13.7 percent). Considering these factors, the combined area appears similarly affluent to nonMSA Arkansas as a whole.

**Housing Demographics**

The following table displays housing demographics for the combined area and the nonMSA portions of Arkansas.

<b>Housing Cost Burden Levels</b>						
<b>Area</b>	<b>Cost Burden – Renters</b>			<b>Cost Burden – Owners</b>		
	<b>Low Income</b>	<b>Moderate Income</b>	<b>All Renters</b>	<b>Low Income</b>	<b>Moderate Income</b>	<b>All Owners</b>
Combined Area	58.6%	23.3%	31.5%	50.4%	21.0%	15.1%
NonMSA Arkansas	63.5%	32.8%	35.5%	52.1%	24.0%	15.7%

Based on the data in the table above, the level of cost-burdened renters in the combined area (31.5 percent) is less than the level of cost-burdened renters in the nonMSA portions of the state as a whole (35.5 percent), with more significant differences between the two areas when separately comparing LMI renters. The difference in the percentage of cost-burdened owners in the combined area (15.1

percent) compared to the nonMSA portions of the state (15.7 percent) is significantly less than the difference between renters. Based on this information, housing costs in the combined area are slightly more affordable overall than in nonMSA Arkansas as a whole, particularly for renters.

**Industry and Employment Demographics**

The combined area supports a large and diverse business community, including a strong small business sector. BLS industry demographics indicate that there are 41,850 paid employees in the combined area. By percentage of private-sector employees, the three largest job categories in the combined area are manufacturing (26.0 percent), retail trade (15.1 percent), and accommodation and food services (7.5 percent). The table below details BLS unemployment data for the combined area and nonMSA Arkansas overall.

<b>Unemployment Levels</b>			
<b>Dataset</b>	<b>Time Period (Annual Average)</b>		
	<b>2022</b>	<b>2023</b>	<b>2024</b>
Combined Area	3.5%	3.6%	3.9%
NonMSA Arkansas	3.8%	3.7%	4.1%

As shown in the table above, unemployment rates in the combined area were consistently lower than statewide nonMSA figures over the review period. Unemployment rates peaked during the review period in Nevada County in 2024 at 5.2 percent. Conversely, Sevier County consistently had the lowest level of unemployment in the combined area, with levels under 3.0 percent.

**Community Contact Information**

For the combined area, one community contact interview was utilized as part of this evaluation. This interview was with an individual specializing in economic development.

The contact categorized the local economy as reasonably good, with some economic growth attributed to retail logistics. Increased funding for small businesses was identified as a need in the area. The contact noted one local community development intermediary that offers a small revolving loan fund that has seen increased interest over the previous few years, with primary applicants being small businesses. However, this fund does not meet the area demand. Additionally, commercial banking is primarily located outside the organization’s area of operations, presenting a further opportunity for area financial institutions.

Housing in the area is lacking across a number of dimensions, according to the contact. A recent affordable multifamily apartment complex had a waiting list immediately upon completion. Additionally, the quantity of single-family homes available for ownership is insufficient, with a large portion of the area housing inventory described as being both old and in poor condition. Housing data for the combined area confirms this observation, as the median age of housing stock in the combined area (47 years) far exceeds the same figure for nonMSA Arkansas as a whole (35 years). Lastly, the contact stated that a large portion of area renters would benefit from financial education classes to better understand the financial products and services available in the assessment area.

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE NONMSA ARKANSAS COMBINED AREA**

**LENDING TEST**

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

<b>Lending Test Summary</b>	
Lending Activity	Excellent
Borrower Distribution	Excellent
Geographic Distribution	Good
Community Development Loans	Relatively High Level

**Lending Activity**

The following table displays the combined 2023 and 2024 lending volume by number and dollar volume.

<b>Summary of Lending Activity</b>				
<b>January 1, 2023 through December 31, 2024</b>				
<b>Loan Type</b>	<b>#</b>	<b>%</b>	<b>\$ (000s)</b>	<b>%</b>
Home Improvement	52	2.0%	\$3,361	1.8%
Home Purchase	236	9.1%	\$30,505	15.9%
Multifamily Housing	5	0.2%	\$4,758	2.5%
Refinancing	79	3.0%	\$8,833	4.6%
Other Purpose Closed/Exempt	28	1.1%	\$1,755	0.9%
<b>Total HMDA</b>	<b>400</b>	<b>15.4%</b>	<b>\$49,212</b>	<b>25.6%</b>
Small Business	1,548	59.5%	\$106,566	55.4%
Small Farm	655	25.2%	\$36,721	19.1%
<b>TOTAL LOANS</b>	<b>2,603</b>	<b>100%</b>	<b>\$192,499</b>	<b>100%</b>

The bank’s lending activity in the combined area represents 58.2 percent by number and 42.8 percent by dollar of the bank’s total 2023 and 2024 HMDA and CRA loans. By comparison, the bank operates 60.0 percent of its total branches and holds 55.1 percent of total bank deposits in the combined area. In 2023 and 2024, the bank ranked first and second out of 214 and 213 lenders, respectively, in HMDA originations. Similarly, in 2023 and 2024, the bank ranked first, out of 79 and 73 lenders, respectively, in CRA originations in the combined area. Therefore, given the consistently high ranking relative to other financial institutions for both HMDA and CRA originations, the bank’s lending activity levels reflect excellent responsiveness to the credit needs of the combined area.

### **Loan Distribution by Borrower's Profile**

Overall, the bank's loan distribution by borrower's profile is excellent in the nonMSA Arkansas combined area, with greatest weight being given to the small business loan products and the least weight given to HMDA lending.

#### *Small Business Lending*

The bank's record of lending to businesses of different sizes is excellent overall. The bank originated 89.8 percent of its small business loans to businesses with annual revenues of \$1 million or less in 2023. This performance greatly exceeds the aggregate lending level (64.2 percent), is in line with the demographic figure (89.2 percent), and is considered excellent. Similarly, lending to businesses with annual revenues of \$1 million or less in 2024 (86.9 percent) again greatly exceeded the aggregate lending level (59.8 percent) while being near the demographic figure (89.4 percent), reflecting excellent performance.

#### *Small Farm Lending*

According to combined area demographics, 96.9 percent and 97.0 percent of farms had annual revenues of \$1 million or less in 2023 and 2024, respectively. Of the bank's 2023 small farm loans, 96.3 percent were made to farms with annual revenues of \$1 million or less, which exceeded the performance of aggregate institutions in the combined area (73.0 percent) and is considered excellent. Similarly, the percentage of loans to small farms in 2024 (98.0 percent) also exceeded the aggregate lending level (78.3 percent) and is considered excellent. Therefore, the bank's level of lending to small farms is excellent overall.

#### *HMDA Lending*

Overall, the bank's borrower distribution of HMDA loans is adequate. In 2023, the bank originated 9.3 percent of its HMDA loans to low-income borrowers, which was above the aggregate lending level (6.6 percent) but below the demographic figure (21.7 percent) and is considered good. HMDA lending to low-income borrowers decreased as a percentage of total HMDA originations in 2024 to 5.6 percent, which was in line with the aggregate lending level (4.5 percent) but below the demographic figure (21.6 percent), reflecting adequate performance.

The bank made 10.7 percent of its HMDA loans to moderate-income borrowers in 2023, reflecting poor performance when compared to aggregate institutions in the combined area (14.7 percent) and the demographic figure (17.5 percent). The bank's performance increased in 2024 (13.3 percent) and was comparable to the aggregate lending level (13.9 percent) but less than the demographic figure (17.5 percent) and is considered adequate.

### **Geographic Distribution of Loans**

The bank's geographic distribution of loans is good overall based on all three loan products reviewed. As previously mentioned, the combined area has one low-income census tract and six moderate-income census tracts. Additionally, an analysis of the dispersion of all three loan products throughout the combined area did not reveal evidence of conspicuous lending gaps in LMI geographies. In 2023, the bank had loan activity in 91.1 percent of all census tracts in the combined area and 100 percent of LMI geographies. In 2024, the bank had lending activity in 89.3 percent of census tracts in the combined area and again in every LMI geography in the combined area. This dispersion was consistent with the bank's branch structure in the combined area and supports the conclusion that the geographic distribution of loans is good overall.

#### *Small Business Lending*

The bank's record of making small business loans in LMI geographies is good overall. The bank originated 6.0 percent of its small business loans in the combined area's lone low-income geography in 2023, which is considered excellent when compared to the aggregate lending level (3.7 percent) and the demographic figure (4.2 percent). Similarly, 2024 lending performance in the low-income geography (6.0 percent) is also considered excellent when compared with the aggregate lending level (3.3 percent) and the demographic figure (4.4 percent).

Small business lending in moderate-income census tracts in 2023 is adequate. The bank originated 9.1 percent of its small business loans in moderate-income census tracts, which was near aggregate institution performance in the combined area (9.6 percent) but below the demographic figure (11.9 percent). Performance in 2024 decreased and is poor. The bank's lending in moderate-income geographies (7.6 percent) was below both the aggregate lending level (10.1 percent) and the demographic figure (11.4 percent).

#### *Small Farm Lending*

The bank's record of making small farm loans in LMI geographies is good overall. The bank originated zero and one of its small farm loans in low-income geographies in 2023 and 2024, respectively. This is adequate performance for both years, as demographic data indicates that only a single small farm is located in the sole low-income census tract in the combined area.

Small farm lending in moderate-income census tracts in 2023 and 2024 is excellent. In 2023, the bank originated 5.6 percent of its small farm loans in moderate-income census tracts, which was above aggregate institution performance in the combined area (4.7 percent) and the demographic figure (3.6 percent). Performance in 2024 in moderate-income geographies (5.9 percent) was again above both the aggregate lending level (4.6 percent) and the demographic figure (3.8 percent).

#### *HMDA Lending*

The overall distribution of HMDA loans by geography income level is good. In 2023, the bank originated 0.5 percent of its HMDA loans in the single low-income census tract, as compared with 0.3 percent for aggregate institution performance in the combined area and a demographic level of

1.2 percent, reflecting adequate performance. Conversely, in 2024, the bank originated 5.6 percent of its HMDA loans in the single low-income census tract, as compared with 0.9 percent for aggregate institution performance in the combined area and a demographic level of 1.2 percent. This reflects excellent performance.

HMDA lending in moderate-income geographies is poor in 2023. The bank’s level of lending in moderate-income geographies (4.9 percent) is less than both the aggregate lending level (6.4 percent) and the demographic figure (6.7 percent). The bank’s level of lending in moderate-income geographies (7.2 percent) increased in 2024 and exceeded both aggregate lending levels (5.6 percent) and the demographic figures (6.7 percent), reflecting excellent performance.

**Community Development Lending Activity**

The bank makes a relatively high level of community development loans in the nonMSA Arkansas combined area. As detailed in the table below, the bank made 17 community development loans totaling \$10.0 million. The most impactful of these loans are discussed following the table below.

<b>Community Development Lending</b>										
	<b>Affordable Housing</b>		<b>Community Services</b>		<b>Revitalization/ Stabilization</b>		<b>Economic Development</b>		<b>Total</b>	
	<b>#</b>	<b>\$ (000s)</b>	<b>#</b>	<b>\$ (000s)</b>	<b>#</b>	<b>\$ (000s)</b>	<b>#</b>	<b>\$ (000s)</b>	<b>#</b>	<b>\$ (000s)</b>
CD Loans	–	–	3	\$264	14	\$9,980	–	–	17	\$10,018

- The bank originated one community development loan with a purpose of revitalization/stabilization totaling \$3.5 million that established a line of credit to fund start-up costs for a new medical center in the area. This medical center will provide services to the adjacent moderate- and distressed middle-income census tracts and their populations.
- The bank originated a second revolving line of credit with a purpose of revitalization/stabilization for \$2.0 million that will ensure that the sole hospital in the county will stay in operation. This hospital is in a middle-income distressed county and serves a moderate-income census tract along with other middle-income distressed census tracts.

**INVESTMENT TEST**

The bank makes a relatively high level of qualified community development investments and grants within the nonMSA Arkansas combined area. During the review period, the bank made six newly qualified investments totaling \$685,000. The bank also received credit for 76 investments made prior to the review period that were still in the bank’s portfolio, which totaled \$38.5 million. These investments primarily benefit school districts operating in the area, along with other municipal bonds. In addition to these investments, the bank also made 159 donations totaling \$276,881 to various organizations throughout the combined area. These donations predominantly benefited community service organizations that primarily work with LMI individuals and families throughout the area.

**SERVICE TEST**

The following table displays the bank’s performance under the Service Test in the nonMSA Arkansas combined area.

<b>Service Test Summary</b>	
Accessibility of Delivery Systems	Readily Accessible
Changes in Branch Locations	Not Adversely Affected
Reasonableness of Business Hours and Services	Do Not Vary in a Way That Inconveniences
Community Development Services	Relatively High Level

**Accessibility of Delivery Systems**

The bank operates 21 branches in the nonMSA Arkansas combined area. The following table displays the location of the bank’s branches by geography income level compared to the distribution of combined area 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	4	4	12	1	0	<b>21</b>
	19.0%	19.0%	57.1%	4.8%	0.0%	<b>100%</b>
Census Tracts	1.8%	10.7%	75.0%	12.5%	0.0%	<b>100%</b>
Household Population	2.2%	7.9%	78.8%	11.1%	0.0%	<b>100%</b>

As shown in the previous table, eight of the bank’s offices (38.0 percent) are in LMI geographies. Additionally, six branches are located in proximity to LMI census tracts. The bank’s percentage of LMI branches greatly exceeds the percentage of total LMI census tracts in the assessment area (12.5 percent) and the combined household population percentage of these tracts (10.1 percent). As a result, the bank’s service delivery systems are readily accessible in the combined area.

**Changes in Branch Locations**

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

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

Business hours and services do not vary in a way that inconveniences certain portions of the combined area, particularly LMI geographies and individuals. The bank’s branches in the combined area offer slightly varying lobby and drive-through hours throughout the week, with all locations being open between at least 9 a.m. and 4 p.m. Six branches maintain drive-through hours

on Saturday, including three branches located in LMI census tracts. All offices in the combined area offer the same deposit and loan products. Lastly, mortgage lenders are present in nine branches, including three of the eight branches located in LMI geographies.

### **Community Development Services**

The bank provides a relatively high level of community development services in the combined area. During the review period, bank employees provided 869 community development service hours to 55 different organizations in the nonMSA Arkansas combined area.

These community development services included the following noteworthy activities:

- The bank's employees provided 157 hours of community development services to one community service organization in the combined area. This organization primarily benefits LMI individuals and families in the combined area through disbursing food for underserved families, providing scholarships to LMI individuals, and providing medical assistance to area residents.
- Two bank employees served on the board of directors and provided 118 hours of technical assistance to a community development organization that supports a school that primarily educates students who are eligible for free and reduced-price lunches.

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

*(Limited-Scope Review)*

**DESCRIPTION OF INSTITUTION’S OPERATIONS IN THE SALINE COUNTY  
 ASSESSMENT AREA**

This assessment area solely consists of Saline County, one of the six counties in the Little Rock-North Little Rock-Conway, Arkansas MSA. The bank operates two branches in this assessment area and did not open or close any branches during the review period. The tables below detail key demographics relating to this assessment area.

<b>Assessment Area Demographics by Geography Income Level</b>						
<b>Dataset</b>	<b>Low-</b>	<b>Moderate-</b>	<b>Middle-</b>	<b>Upper-</b>	<b>Unknown-</b>	<b>TOTAL</b>
Census Tracts	0	1	19	10	0	<b>30</b>
	0.0%	3.3%	63.3%	33.3%	0.0%	<b>100%</b>
Family Population	0	694	20,336	10,928	0	<b>31,958</b>
	0.0%	2.2%	63.6%	34.2%	0.0%	<b>100%</b>
Household Population	0	1,704	28,691	14,703	0	<b>45,098</b>
	0.0%	3.8%	63.6%	32.6%	0.0%	<b>100%</b>
Business Institutions	0	139	2,077	1,272	0	<b>3,488</b>
	0.0%	4.0%	59.5%	36.5%	0.0%	<b>100%</b>
Agricultural Institutions	0	2	32	17	0	<b>51</b>
	0.0%	3.9%	62.7%	33.3%	0.0%	<b>100%</b>

<b>Assessment Area Demographics by Population Income Level</b>					
<b>Dataset</b>	<b>Low-</b>	<b>Moderate-</b>	<b>Middle-</b>	<b>Upper-</b>	<b>TOTAL</b>
Family Population	5,251	5,232	6,902	14,573	<b>31,958</b>
	16.4%	16.4%	21.6%	45.6%	<b>100%</b>
Household Population	8,186	6,621	7,812	22,479	<b>45,098</b>
	18.2%	14.7%	17.3%	49.8%	<b>100%</b>

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE SALINE COUNTY ASSESSMENT AREA**

**LENDING TEST**

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

<b>Lending Test Summary</b>	
Lending Activity	Below
Distribution of Loans by Borrower’s Profile	Below
Geographic Distribution of Loans	Consistent
Community Development Lending Activity	Below
<b>OVERALL</b>	<b>BELOW</b>

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

**INVESTMENT TEST**

The bank’s Investment Test performance in this assessment area is consistent with the bank’s overall performance in Arkansas. During the review period, the bank was credited with one community development investment totaling \$449,639. Furthermore, five donations were made totaling \$22,800.

**SERVICE TEST**

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

<b>Service Test Summary</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, bank employees provided 22 community service hours to two organizations. This level of performance is consistent with the bank’s performance in the state of Arkansas overall.

## **TEXAS**

**CRA RATING FOR TEXAS:**

**The Lending Test is rated:**

**The Investment Test is rated:**

**The Service Test is rated:**

**SATISFACTORY**

**Low Satisfactory**

**High Satisfactory**

**High Satisfactory**

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

- The bank's lending levels reflect good responsiveness to credit needs of its assessment areas.
- The distribution of loans by borrower's income/revenue profile reflects good penetration among customers of different income levels and businesses and farms of different sizes.
- The geographic distribution of loans reflects adequate penetration throughout the assessment areas.
- The bank makes an adequate high level of community development loans.
- The bank makes limited use of innovative and/or flexible lending products in meeting the credit needs of its assessment areas.
- The bank makes a significant level of qualified community development investments and grants and is occasionally in a leadership position.
- Service delivery systems are accessible to the bank's assessment areas, and the bank's record of opening and closing branches has not adversely affected the accessibility of its service delivery systems.
- The bank provides an adequate level of community development services throughout the Texas assessment areas.

**SCOPE OF EXAMINATION**

Scoping considerations applicable to the review of the Texas assessment areas are consistent with the overall CRA examination scope as presented in the *Institution, Scope of Examination* section. HMDA, small business, and small farm lending were assessed in the Lamar County assessment area with equal weight given to HMDA and small business loans. HMDA and small farm lending volumes were insufficient for a meaningful analysis in the Collin County assessment area; therefore, only small business lending was assessed. The bank operates two assessment areas throughout Texas, one located in a nonMSA area and one located in an MSA portion of the state. Both of the bank’s Texas assessment areas were reviewed under full-scope procedures.

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

**DESCRIPTION OF INSTITUTION’S OPERATIONS IN TEXAS**

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

Assessment Area	Offices		Deposits As of June 30, 2025		Review Procedures
	#	%	\$	%	
Lamar County	2	50.0%	\$278,444	50.7%	Full-Scope
Collin County	2	50.0%	\$270,800	49.3%	Full-Scope
<b>TOTAL</b>	<b>4</b>	<b>100%</b>	<b>\$549,244</b>	<b>100%</b>	<b>2 Full-Scope</b>

The bank operates four branches (11.4 percent of total branches) throughout the two CRA assessment areas in the state of Texas. Deposits in the state total \$549.2 million, which represents 20.3 percent of total bank deposits. The bank’s operations in the state are equally spread throughout the two assessment areas; thus equal weight is given to the assessment areas when determining overall ratings. During the review period, the bank opened one branch in each of the Texas assessment areas.

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

**LENDING TEST**

The bank’s performance under the Lending Test in Texas is rated Low Satisfactory. The rating reflects performance under the following criteria applicable to large banks.

<b>Lending Test Summary</b>	
Lending Activity	Good
Borrower Distribution	Good
Geographic Distribution	Adequate
Community Development Loans	Adequate Level
Product Innovation	Makes Limited Use
<b>LENDING TEST RATING</b>	<b>LOW SATISFACTORY</b>

**Lending Activity**

Overall, lending levels reflect good responsiveness to the credit needs of the bank’s Texas assessment areas, based on loan activity reviewed under the Lending Test. The tables below display the bank’s lending activity performance by assessment area.

<b>Full-Scope Assessment Areas</b>	<b>Lending Activity</b>
Lamar County	Excellent
Collin County	Poor
<b>OVERALL</b>	<b>GOOD</b>

**Borrower and Geographic Distribution**

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

<b>Full-Scope Assessment Areas</b>	<b>Loan Distribution by Borrower’s Profile</b>
Lamar County	Good
Collin County	Good
<b>OVERALL</b>	<b>GOOD</b>

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

<b>Full-Scope Assessment Areas</b>	<b>Geographic Distribution of Loans</b>
Lamar County	Adequate
Collin County	Poor
<b>OVERALL</b>	<b>ADEQUATE</b>

**Community Development Lending Activity**

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

<b>Full-Scope Assessment Areas</b>	<b>Community Development Lending</b>
Lamar County	Low Level
Collin County	Adequate Level
<b>OVERALL</b>	<b>ADEQUATE LEVEL</b>

During the review period, the bank originated one qualifying community development loan inside its Collin County assessment area, totaling \$3.8 million. Despite the performance in Lamar County generally carrying more weight in determining state rating conclusions, given the more limited community development lending opportunities in the Lamar County assessment area, adequate community development lending performance in Collin County was sufficient to drive the overall rated area performance conclusion. This is primarily a factor of the large dollar amount of the single community development loan.

**Product Innovation**

The bank makes limited use of innovative and/or flexible lending practices in serving the credit needs of its assessment areas. During the review period, the bank’s efforts through these lending programs resulted in 15 loans being originated totaling \$3.5 million. These originations consisted of 12 FHA loans (\$2.8 million) and three USDA loans (\$629,847).

**INVESTMENT TEST**

The bank’s performance under the Investment Test is rated High Satisfactory. Overall, the bank made a relatively high level of qualified community development investments and grants in Texas. The following tables display investment and grant activity performance for each assessment area.

<b>Full-Scope Assessment Areas</b>	<b>Investment and Grant Activity</b>
Lamar County	Adequate Level
Collin County	Excellent Level
<b>OVERALL</b>	<b>SIGNIFICANT LEVEL</b>

During the review period, the bank made five new investments totaling \$1.7 million and received credit for \$5.3 million in previous-period investments that remain in the bank’s portfolio. In addition, the bank made 28 donations totaling \$35,413. The bank’s investment activity consisted of municipal bonds benefiting schools or projects in LMI areas in the bank’s assessment areas, as well as MBSs.

<b>Texas Assessment Area</b>	<b>Community Development Investments</b>	<b>Community Development Donations/Grants</b>
Lamar County	\$1.5 Million	\$24,063
Collin County	\$5.5 Million	\$11,350
<b>TOTAL</b>	<b>\$7.0 Million</b>	<b>\$35,413</b>

**SERVICE TEST**

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

<b>Service Test Summary</b>	
Accessibility of Delivery Systems	Accessible
Changes in Branch Locations	Not Adversely Affected
Reasonableness of Business Hours and Services	Do Not Vary in a Way That Inconveniences
Community Development Services	Adequate Level
<b>OVERALL</b>	<b>HIGH SATISFACTORY</b>

**Accessibility of Delivery Systems**

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

<b>Full-Scope Assessment Areas</b>	<b>Accessibility of Delivery Systems</b>
Lamar County	Accessible
Collin County	Reasonably Accessible
<b>OVERALL</b>	<b>ACCESSIBLE</b>

**Changes in Branch Locations**

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

<b>Full-Scope Assessment Areas</b>	<b>Changes in Branch Locations</b>
Lamar County	Not Adversely Affected
Collin County	Not Adversely Affected
<b>OVERALL</b>	<b>NOT ADVERSELY AFFECTED</b>

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

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

<b>Full-Scope Assessment Areas</b>	<b>Reasonableness of Business Hours and Services</b>
Lamar County	Do Not Vary in a Way that Inconveniences
Collin County	Do Not Vary in a Way that Inconveniences
<b>OVERALL</b>	<b>DO NOT VARY IN A WAY THAT INCONVENIENCES</b>

**Community Development Services**

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

<b>Full-Scope Assessment Areas</b>	<b>Community Development Services</b>
Lamar County	Adequate Level
Collin County	Adequate Level
<b>OVERALL</b>	<b>ADEQUATE LEVEL</b>

In total, bank employees provided 275 community development service hours to four different organizations throughout Texas, which includes four hours of service to an organization outside of the bank’s assessment areas but within the state of Texas.

## TEXAS NONMETROPOLITAN STATEWIDE AREA

(Full- Scope Review)

### DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE LAMAR COUNTY ASSESSMENT AREA

#### **Bank Structure**

As shown in the table below, the bank operates two (5.7 percent) of its total branches in the Lamar County assessment area.

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

During the review period, the bank opened one branch in this assessment area.

#### **General Demographics**

This assessment area is composed of Lamar County, a nonMSA county in northeast Texas along the border with Oklahoma. According to 2020 ACS data, the assessment area population was 50,088. Of the 14 FDIC-insured depository institutions with a branch presence in this assessment area, the bank ranked third in deposit market share, encompassing 16.2 percent of total deposit dollars.

While 14 depository institutions operate a branch in the assessment area, a much higher number of institutions reported loan activity in the assessment area. An analysis of 2024 HMDA-reportable loans shows that 138 institutions had loan activity in the assessment area, of which the bank ranked first. The bank also ranked first out of 58 institutions with reported CRA loan activity in the assessment area.

This assessment area covers a relatively small area with standard credit needs, including a blend of credit products for individuals and businesses of various income/revenue levels. One community contact noted financial planning and education as a need in the assessment area. The contact also indicated that there are some opportunities to collaborate with local community development organizations in the area.

#### **Income and Wealth Demographics**

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

<b>Assessment Area Demographics by Geography Income Level</b>				
	<b>Census Tracts</b>		<b>Family Population</b>	
Low	1	7.7%	765	5.7%
Moderate	3	23.1%	2,273	17.0%
Middle	6	46.2%	6,916	51.6%
Upper	3	23.1%	3,441	25.7%
Unknown	0	0.0%	0	0.0%
<b>TOTAL</b>	<b>13</b>	<b>100%</b>	<b>13,395</b>	<b>100%</b>

As shown above, 30.8 percent of the census tracts in the assessment area are LMI geographies, but only 22.7 percent of the family population resides in these tracts. These LMI areas are primarily concentrated in western Paris, Texas.

Based on 2020 ACS data, the median family income for the assessment area was \$58,353. At the same time, the median family income for the nonMSA portions of the state of Texas was \$61,809. More recently, the FFIEC estimates the 2023 and 2024 median family income for nonMSA Texas to be \$73,200 and \$75,500, respectively. The following table displays population percentages of assessment area families by income level compared to the nonMSA Texas family populations.

<b>Family Population by Income Level</b>				
	<b>Assessment Area</b>		<b>NonMSA Texas</b>	
Low	3,105	23.2%	156,358	21.6%
Moderate	2,321	17.3%	126,749	17.5%
Middle	2,915	21.8%	141,265	19.5%
Upper	5,054	37.7%	299,114	41.3%
<b>TOTAL</b>	<b>13,395</b>	<b>100%</b>	<b>723,486</b>	<b>100%</b>

As shown in the table above, 40.5 percent of families within the assessment area were considered LMI, which is slightly above the LMI family percentages of 39.1 percent in nonMSA Texas. Additionally, the percentage of families living below the poverty level in the assessment area (13.5 percent) is also slightly above the level in the nonMSA portions of Texas (12.3 percent). Considering these factors and median family income levels, the assessment area appears slightly less affluent than broader statewide nonMSA Texas.

**Housing Demographics**

The following table displays housing demographics for the assessment area and nonMSA Texas.

<b>Housing Cost Burden Levels</b>						
<b>Area</b>	<b>Cost Burden – Renters</b>			<b>Cost Burden – Owners</b>		
	<b>Low Income</b>	<b>Moderate Income</b>	<b>All Renters</b>	<b>Low Income</b>	<b>Moderate Income</b>	<b>All Owners</b>
Lamar County	73.2%	50.5%	43.7%	57.4%	21.3%	17.9%
NonMSA Texas	66.4%	38.0%	37.0%	49.8%	21.3%	16.1%

Based on the data in the table above, the level of cost-burdened renters in Lamar County (43.7 percent) is higher than the level of cost-burdened renters in the nonMSA portions of the state (37.0 percent). A significantly higher portion of moderate-income renters (50.5 percent) are cost burdened than in the broader nonMSA portions of the state (38.0 percent).

Similarly, the percentage of cost-burdened homeowners in the assessment area (17.9 percent) is higher than the figure for nonMSA Texas as a whole (16.1 percent). This is most notable among low-income cost-burdened owners in the assessment area (57.4 percent) compared to the low-income cost-burdened owners in nonMSA Texas in its entirety (49.8 percent). Based on this data, housing is less affordable for both renters and homeowners in the assessment area than in nonMSA Texas as a whole.

**Industry and Employment Demographics**

The assessment area supports a relatively concentrated business community, as well as a substantial small business sector. BLS industry demographics indicate that there are 19,954 paid employees in the assessment area. By percentage of private-sector employees, the three largest job categories in the assessment area are manufacturing (27.1 percent), healthcare and social assistance (18.9 percent), and retail trade (12.4 percent). The table below details BLS unemployment data for the assessment area and nonMSA Texas overall.

<b>Unemployment Levels</b>			
<b>Dataset</b>	<b>Time Period (Annual Average)</b>		
	<b>2022</b>	<b>2023</b>	<b>2024</b>
Lamar County	4.4%	4.4%	4.0%
NonMSA Texas	4.3%	4.2%	4.3%

As shown in the table above, unemployment rates in the assessment area were similar to the nonMSA statewide figures over the review period. Unemployment rates dipped below the nonMSA figures in 2024 but had remained higher than the comparison point in both 2022 and 2023.

**Community Contact Information**

For the Lamar County assessment area, one community contact interview was completed as part of this evaluation. This interview was conducted with a local government official.

The community contact categorized the local economy as benefiting from a lower cost of living compared to other similarly situated communities, although there have been some recent struggles associated with inflation. The county has a sufficient number of banks operating in the area to meet the majority of the credit needs of its residents, with most banks described as being engaged members of the community. Credit access for homebuyers is available through these institutions, including to LMI borrowers, according to the contact. One area of opportunity for financial institutions to engage with the community is with business planning, especially for local entrepreneurs. According to the contact, a lack of such resources for new businesses is a hindrance to growth for a number of operations in the county.

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

**LENDING TEST**

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

<b>Lending Test Summary</b>	
Lending Activity	Excellent
Borrower Distribution	Good
Geographic Distribution	Adequate
Community Development Loans	Low Level

**Lending Activity**

The following table displays the combined 2023 and 2024 lending volume by number and dollar volume.

<b>Summary of Lending Activity</b>				
<b>January 1, 2023 through December 31, 2024</b>				
<b>Loan Type</b>	<b>#</b>	<b>%</b>	<b>\$ (000s)</b>	<b>%</b>
Home Improvement	12	2.1%	\$1,343	2.3%
Home Purchase	81	13.9%	\$17,861	30.6%
Multifamily Housing	1	0.2%	\$1,700	2.9%
Refinancing	16	2.7%	\$5,933	10.2%
Other Purpose Closed/Exempt	8	1.4%	\$1,315	2.3%
<b>Total HMDA</b>	<b>118</b>	<b>20.2%</b>	<b>\$28,152</b>	<b>48.2%</b>
Small Business	354	60.7%	\$22,719	38.9%
Small Farm	111	19.0%	\$7,566	13.0%
<b>TOTAL LOANS</b>	<b>583</b>	<b>100%</b>	<b>\$58,437</b>	<b>100%</b>

The bank’s lending activity in the assessment area represents 13.0 percent by number and 13.0 percent by dollar of total 2023 and 2024 HMDA and CRA loans. By comparison, the bank operates 5.7 percent of its total branches and holds 10.3 percent of total bank deposits in Lamar County. As mentioned previously, the bank ranks first in HMDA and CRA loan originations among financial institutions operating in the assessment area over both years reviewed, demonstrating the key role that the bank plays in making credit available in the assessment area. Therefore, the bank’s lending activity levels reflect excellent responsiveness to the credit needs of Lamar County.

### **Loan Distribution by Borrower's Profile**

Overall, the bank's loan distribution by borrower's profile is good in the Lamar County assessment area. Given the bank's emphasis on HMDA and small business lending, greater emphasis was placed on performance for those loan products.

#### *HMDA Lending*

Overall, the bank's borrower distribution of HMDA loans is poor. In 2023 and 2024, the bank did not originate any of its HMDA loans to low-income borrowers. This compares unfavorably to aggregate lending levels of 3.6 percent across both years and the demographic figure of 23.2 percent across both years. Therefore, the bank's performance is considered very poor for 2023 and 2024.

The bank made 5.2 percent of its HMDA loans to moderate-income borrowers in 2023, reflecting poor performance. This performance is below both the aggregate performance in the assessment area (11.9 percent) and the demographic level (17.3 percent). The bank's performance in 2024 (11.7 percent) improved and was in line with the aggregate lending level (11.9 percent) but still below the demographic figure (17.3 percent). This is considered adequate performance.

#### *Small Business Lending*

The bank's record of lending to businesses of different sizes is excellent overall. The bank originated 96.3 percent of its small business loans to businesses with annual revenues of \$1 million or less in 2023. This performance was above both the aggregate lending level (57.4 percent) and the demographic figure (91.1 percent) and is considered excellent. Similarly, lending to businesses with annual revenues of \$1 million or less in 2024 (95.7 percent) was again above the aggregate lending level (52.0 percent) and the demographic figure (90.9 percent). This reflects excellent small business lending performance in 2024.

#### *Small Farm Lending*

According to assessment area demographics, at least 98.9 percent of farms had annual revenues of \$1 million or less in 2023 and 2024. Of the bank's 2023 and 2024 small farm loans, 100 percent were made to farms with annual revenues of \$1 million or less, which exceeded the performance of aggregate institutions in the assessment area across both years (85.3 and 80.4 percent, respectively). Therefore, the bank's level of lending to small farms is excellent across both years and excellent overall.

### **Geographic Distribution of Loans**

The bank's geographic distribution of loans is adequate overall based on all three loan products reviewed, with greater emphasis placed on HMDA and small business lending. As previously mentioned, the assessment area has one low-income census tract and three moderate-income census tracts. Additionally, an analysis of the dispersion of all three loan products throughout the assessment area did not reveal evidence of conspicuous lending gaps in LMI geographies. In 2023,

the bank had loan activity in 100 percent of assessment area census tracts. In 2024, the bank had lending activity in 92.3 percent of census tracts in the assessment area and 75.0 percent of LMI census tracts in the assessment area. This dispersion supports the conclusion that the geographic distribution of loans is adequate overall.

### *HMDA Lending*

The overall distribution of HMDA loans by geography income level is good. In 2023, the bank did not originate any of its HMDA loans in low-income geographies. This compares to aggregate institution performance of 0.9 percent and the demographic level of 3.7 percent. This reflects poor performance. The bank's performance (6.7 percent) in low-income geographies increased significantly in 2024. This performance was above both the percentage of HMDA loans originated by aggregate institutions (1.4 percent) and the demographic figure (3.7 percent) and is considered excellent.

HMDA lending in moderate-income geographies is excellent in 2023. The bank's level of lending in moderate-income geographies (19.0 percent) was above the aggregate lending level (15.5 percent) and the demographic figure (15.0 percent). The bank's level of lending in moderate-income geographies (11.7 percent) in 2023 was in line with the aggregate lending level (13.1 percent) but below the demographic figure (15.0 percent), reflecting adequate performance.

### *Small Business Lending*

The bank's record of lending to small businesses in LMI geographies is poor overall. The bank originated 2.1 percent of its small business loans in low-income geographies in 2023, which is considered poor when compared to the aggregate lending level (3.7 percent) and the demographic figure (4.9 percent). Small business lending performance decreased in low-income geographies in 2024 (1.2 percent) and is also considered poor compared to the aggregate lending level (3.5 percent) and the demographic figure (5.1 percent).

Small business lending in moderate-income census tracts in 2023 is poor. The bank originated 13.7 percent of its small business loans in moderate-income census tracts, which is below aggregate institution performance in the assessment area (19.2 percent) and the demographic figure (29.3 percent). Performance in 2024 is also poor. The bank's lending in moderate-income geographies (13.4 percent) was again below the aggregate lending level (20.2 percent) and the demographic figure (30.1 percent).

### *Small Farm Lending*

According to assessment area demographics, there are no small farms located in the only low-income census tract in the assessment area. Therefore, the bank was evaluated solely on its performance in moderate-income geographies in this assessment area. In 2023, the percentage of small farm loans in moderate-income geographies (1.6 percent) was below aggregate lending levels (3.3 percent) and the percentage of assessment area farms in moderate-income geographies (3.1 percent). These comparison points indicate a lack of opportunity in the moderate-income census tracts for small farm lending in the assessment area; therefore, performance is adequate.

The bank’s distribution of small farm loans in moderate-income geographies in 2024 decreased, as no loans were originated in moderate-income census tracts during the year. Aggregate lending levels (0.7 percent) also decreased significantly, indicating a similar lack of opportunity for lending to small farms in the area in 2024. Therefore, despite bank lending levels also being below the demographic figure (3.2 percent) in 2024, this is considered adequate performance. Overall, distribution of small farm loans in LMI geographies is adequate.

**Community Development Lending Activity**

The bank makes a low level of community development loans in the Lamar County assessment area. During the review period, the bank did not originate any community development loans in Lamar County.

**INVESTMENT TEST**

The bank makes an adequate level of qualified community development investments and grants within the Lamar County assessment area. During the review period, the bank made one investment totaling \$550,000 and received credit for two investments totaling \$917,803 made prior to the review period that remain in the bank’s portfolio. The bank made an investment during the review period in a municipal bond benefiting a school district educating primarily LMI students.

In addition to these investments, the bank also made 20 donations totaling \$24,063 to various organizations throughout the assessment area. These donations predominantly benefited community service organizations that primarily work with LMI individuals and families throughout the area.

**SERVICE TEST**

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

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

**Accessibility of Delivery Systems**

The bank operates two branches in the Lamar County assessment area. The following table displays the location of the bank’s branches by geography income level compared to the distribution of assessment area census tracts and households by geography income level.

<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	0	1	0	1	0	<b>2</b>
	0.0%	50.0%	0.0%	50.0%	0.0%	<b>100%</b>
Census Tracts	7.7%	23.1%	46.2%	23.1%	0.0%	<b>100%</b>
Household Population	5.3%	22.4%	49.3%	23.1%	0.0%	<b>100%</b>

As shown in the previous table, one of the bank’s offices (50.0 percent) is in an LMI geography. Additionally, one of the bank’s offices is located in close proximity to an LMI census tract. As a result, the bank’s service delivery systems are accessible in the assessment area, particularly to LMI geographies and individuals.

**Changes in Branch Locations**

During the review period, the bank opened one office in this assessment area in an upper-income census tract. As a result, the bank’s record of opening and closing offices in this assessment area has not adversely affected the accessibility of delivery systems, particularly to LMI geographies and individuals.

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

Business hours and services do not vary in a way that inconveniences certain portions of the assessment area, particularly LMI geographies and individuals. The bank’s branches in the assessment area offer the same lobby and drive-through hours Monday through Friday during standard business hours. Lastly, all offices in the assessment area offer the same deposit and loan products.

**Community Development Services**

The bank provides an adequate level of community development services in the assessment area. During the review period, four bank employees provided 124 hours of community development services to eight different organizations in the Lamar County assessment area.

These community development services included the following noteworthy activities:

- The bank’s employees provided 18 hours of community development services to various community service organizations and schools in the assessment area providing financial literacy education.
- One bank employee served on the board of directors of a community development organization that provides food assistance to area LMI individuals. The employee provided 28 hours of financial expertise to the organization through their position on the board.

## DALLAS-FORT WORTH-ARLINGTON, TEXAS MSA

(Full- Scope Review)

### DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE COLLIN COUNTY ASSESSMENT AREA

#### **Bank Structure**

As shown in the table below, the bank operates two (5.7 percent) of its total branches in the Collin County assessment area.

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

During the review period, the bank opened one branch in this assessment area.

#### **General Demographics**

This assessment area is composed of Collin County, Texas, one of the four counties that make up the Dallas-Plano-Irving, Texas metropolitan division, itself a subsection of the Dallas-Fort Worth-Arlington MSA. According to 2020 ACS data, the assessment area population was 1,064,465. Of the 72 FDIC-insured depository institutions with a branch presence in this assessment area, the bank ranked 27<sup>th</sup> in deposit market share, encompassing 0.7 percent of total deposit dollars.

While 72 depository institutions operate a branch in the assessment area, a much higher number of institutions reported loan activity in the assessment area. An analysis of 2024 HMDA-reportable loans shows that 632 institutions had loan activity in the assessment area, of which the bank ranked 126<sup>th</sup>. The bank ranked 46<sup>th</sup> out of 212 institutions with reported CRA loan activity in the assessment area in 2024.

This assessment area covers a metropolitan area with diverse credit needs, including a blend of credit products for individuals and businesses of various income/revenue levels. The community contact noted specific credit-related needs in the assessment area, including greater availability of small business loans, especially for start-up enterprises. The contact also indicated that there are ample opportunities to collaborate with local organizations on community development projects.

**Income and Wealth Demographics**

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

<b>Assessment Area Demographics by Geography Income Level</b>				
	<b>Census Tracts</b>		<b>Family Population</b>	
Low	2	0.9%	1,443	0.6%
Moderate	19	8.6%	17,668	6.8%
Middle	62	28.2%	70,038	26.8%
Upper	132	60.0%	171,213	65.4%
Unknown	5	2.3%	1,335	0.5%
<b>TOTAL</b>	<b>220</b>	<b>100%</b>	<b>261,697</b>	<b>100%</b>

As shown above, 9.5 percent of the census tracts in the assessment area are LMI geographies, while 7.4 percent of the family population resides in these tracts. These LMI areas are spread throughout the county.

Based on 2020 ACS data, the median family income for the assessment area was \$118,341. At the same time, the median family income for the state of Texas was \$76,073. More recently, the FFIEC estimates the 2023 and 2024 median family income for the Dallas-Plano-Irving metropolitan division to be \$105,600 and \$110,300, respectively. The following table displays population percentages of assessment area families by income level compared to the Texas family populations.

<b>Family Population by Income Level</b>				
	<b>Assessment Area</b>		<b>Texas</b>	
Low	33,364	12.8%	1,532,671	22.4%
Moderate	33,422	12.8%	1,171,749	17.1%
Middle	47,442	18.1%	1,295,699	19.0%
Upper	147,469	56.4%	2,838,781	41.5%
<b>TOTAL</b>	<b>261,697</b>	<b>100%</b>	<b>6,838,900</b>	<b>100%</b>

As shown in the table above, 25.6 percent of families within the assessment area were considered LMI, which is well below the LMI family percentages of 39.5 percent in the state of Texas. Additionally, the percentage of families living below the poverty level in the assessment area (4.5 percent) falls well below the level in the state of Texas (10.9 percent). Considering these factors and income levels, the assessment area appears more affluent than the state of Texas.

**Housing Demographics**

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

<b>Housing Cost Burden Levels</b>						
<b>Area</b>	<b>Cost Burden – Renters</b>			<b>Cost Burden – Owners</b>		
	<b>Low Income</b>	<b>Moderate Income</b>	<b>All Renters</b>	<b>Low Income</b>	<b>Moderate Income</b>	<b>All Owners</b>
Assessment Area	85.2%	68.1%	40.2%	71.2%	50.5%	19.8%
Texas	79.4%	49.8%	43.5%	59.0%	32.7%	19.4%

Based on the data in the table above, the overall level of cost-burdened renters in the assessment area (40.2 percent) is slightly less than the level of cost-burdened renters in the state as a whole (43.5 percent). However, there is a much higher level of LMI cost-burdened renters in the assessment area, especially moderate-income renters (68.1 percent) when compared to statewide cost-burdened moderate-income renters (49.8 percent). This is also true of the percentages of cost-burdened owners at the overall level, with the assessment area (19.8 percent) being in line with the state as a whole (19.4 percent). The levels specific to LMI owners show a significantly higher percentage of cost-burdened low- (71.2 percent) and moderate-income (50.5 percent) homeowners in the assessment area compared to Texas as a whole (59.0 percent and 32.7 percent, respectively).

**Industry and Employment Demographics**

The assessment area supports a large and diverse business community, including a strong small business sector. BLS industry demographics indicate that there are 493,752 paid employees in the assessment area. By percentage of private-sector employees, the three largest job categories in the assessment area are professional and technical services (13.9 percent), finance and insurance (13.2 percent), and healthcare and social assistance (12.4 percent). The table below details BLS unemployment data for the assessment area and the state of Texas overall.

<b>Unemployment Levels</b>			
<b>Dataset</b>	<b>Time Period (Annual Average)</b>		
	<b>2022</b>	<b>2023</b>	<b>2024</b>
Assessment Area	3.3%	3.6%	3.8%
Texas	3.9%	4.0%	4.1%

As shown in the table above, unemployment rates in the assessment area were consistently lower than statewide figures over the review period. Unemployment rates were lowest in both areas in 2022 and have consistently increased over the previous years.

**Community Contact Information**

For the Collin County assessment area, one community contact interview was referenced as part of this evaluation. This interview was with an individual specializing in small business development in Collin County.

The community contact interviewee categorized the area economy as growing rapidly. There has been an influx of companies moving into the state, with the local area acting as a hub for these relocating organizations. These companies are bringing new jobs to the area, many of which are high paying. These new entrants have had some impact on the local employment base, but the contact mentioned that there have been relatively limited negative consequences from the influx of talent. As previously mentioned, the largest development need in the area relates to small business financing. Greater access to small business financing would help the area stabilize and foster further growth. Additionally, the interviewee stated that improved financial education for business owners is an area where financial institutions could make a difference in the community. Currently, most financial education is centered on personal finance, whereas the limited availability of business-focused financial education outreach conducted by local financial institutions is hampering the area start-up economy.

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE COLLIN COUNTY ASSESSMENT AREA**

**LENDING TEST**

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

<b>Lending Test Summary</b>	
Lending Activity	Poor
Borrower Distribution	Good
Geographic Distribution	Poor
Community Development Loans	Adequate Level

**Lending Activity**

The following table displays the combined 2023 and 2024 lending volume by number and dollar volume. The bank did not make any small farm loans in the assessment area during this review period, thus, only HMDA and small business loan totals are shown in the lending activity table.

<b>Summary of Lending Activity</b>				
<b>January 1, 2023 through December 31, 2024</b>				
<b>Loan Type</b>	<b>#</b>	<b>%</b>	<b>\$ (000s)</b>	<b>%</b>
Home Improvement	1	1.0%	\$360	1.2%
Home Purchase	13	13.5%	\$5,003	17.0%
Refinancing	5	5.2%	\$2,933	10.0%
<b>Total HMDA</b>	<b>19</b>	<b>19.8%</b>	<b>\$8,296</b>	<b>28.2%</b>
Small Business	77	80.2%	\$21,171	71.9%
<b>TOTAL LOANS</b>	<b>96</b>	<b>100%</b>	<b>\$29,467</b>	<b>100%</b>

The bank’s lending activity in the assessment area represents 2.1 percent by number and 6.5 percent by dollar of the bank’s total 2023 and 2024 HMDA and CRA loans. By comparison, the bank operates 5.7 percent of its total branches and holds 10.0 percent of total bank deposits in the assessment area. Considering the bank’s lower lending activity levels relative to this comparison data, the bank’s lending activity levels reflect poor responsiveness to credit needs in the assessment area.

**Loan Distribution by Borrower’s Profile**

Overall, the bank’s loan distribution by borrower’s profile is good in the Collin County assessment area. Given the limited volume of HMDA and small farm lending in the assessment area, no meaningful analysis was able to be conducted; therefore, only small business lending was assessed.

*Small Business Lending*

The bank's record of lending to businesses of different sizes is good overall. The bank originated 70.3 percent of its small business loans to businesses with annual revenues of \$1 million or less in 2023. This performance was above the aggregate lending level (57.1 percent) but below the demographic figure (93.7 percent) and is considered good. As a share of total small business loans, loans made to businesses with annual revenues of \$1 million or less decreased slightly in 2024 to 65.0 percent, which remained above the aggregate lending level (56.9 percent) but trailed the demographic figure (93.8 percent). This also reflects good small business lending performance.

**Geographic Distribution of Loans**

The bank's geographic distribution of loans is poor overall based on small business lending. As previously mentioned, the assessment area has two low-income census tracts and 19 moderate-income census tracts. Additionally, an analysis of the dispersion of the loan products throughout the assessment area did not reveal evidence of conspicuous lending gaps in LMI geographies. In 2023, the bank had loan activity in 11.4 percent of all assessment area census tracts and 4.8 percent of all LMI geographies. In 2024, the bank had lending activity in 9.5 percent of census tracts in the assessment area and 4.8 percent of LMI geographies in the assessment area. This dispersion was consistent with the bank's branch structure in the assessment area.

*Small Business Lending*

The bank's record of lending to small businesses in LMI geographies is poor overall. The bank did not originate any small business loans in low-income census tracts in either 2023 or 2024. The demographic figure for both years held steady at 0.2 percent, whereas the aggregate lending level decreased from 0.2 percent in 2023 to 0.1 percent in 2024. Given the limited opportunity for small business lending demonstrated by the low figures for both the demographic and aggregate figures across both years, this performance is considered adequate in 2023 and 2024.

Small business lending in moderate-income census tracts in 2023 is very poor. The bank did not originate any of its small business loans in moderate-income census tracts in 2023, which is below aggregate institution performance in the assessment area (7.5 percent) and the demographic figure (8.2 percent). Performance in 2024 improved slightly but is still poor. The bank's lending in moderate-income geographies (2.5 percent) was again below the aggregate lending level (7.6 percent) and the demographic figure (7.8 percent).

**Community Development Lending Activity**

The bank makes an adequate level of community development loans in the Collin County assessment area. During the review period, the bank made one community development loan totaling \$3.8 million. This revitalization and stabilization loan contributes to the revitalization and stabilization of a moderate-income census tract by purchasing land for future commercial development, helping to attract and retain both residents and employees to the area.

**INVESTMENT TEST**

The bank makes an outstanding level of qualified community development investments and grants within the Collin County assessment area. During the review period, the bank made four new investments totaling \$1.1 million and received credit for seven investments totaling \$4.4 million made prior to the review period that were still in the bank’s portfolio. The bank made its investments during the review period in municipal bonds benefiting a school district with a majority-LMI student population in addition to an MBS.

In addition to these investments, the bank also made eight donations totaling \$11,350 to various organizations throughout the assessment area. These donations predominantly benefited community service organizations that primarily work with LMI individuals and families throughout the area. Of note, the bank made one donation totaling \$2,500 that benefited an organization providing financial support to LMI families.

**SERVICE TEST**

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

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

**Accessibility of Delivery Systems**

The bank operates two branches in the Collin County assessment area. The following table displays the location of the bank’s branches by geography income level compared to the distribution of assessment area census tracts and households by geography income level.

<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	0	0	1	1	0	<b>2</b>
	0.0%	0.0%	50.0%	50.0%	0.0%	<b>100%</b>
Census Tracts	0.9%	8.6%	28.2%	60.0%	2.3%	<b>100%</b>
Household Population	1.0%	8.2%	29.2%	60.9%	0.7%	<b>100%</b>

As shown in the previous table, the assessment area contains relatively few LMI census tracts, and the significant majority of households are concentrated in middle- and upper-income census tracts. While the bank does not operate any branch locations in LMI census tracts, the bank's branch network in the assessment area is limited, with only two branches. Overall, considering the bank's limited branch network, this branch distribution is in line with the demographic distribution of the assessment area. Therefore, the bank's service delivery systems are considered reasonably accessible in the assessment area.

### **Changes in Branch Locations**

The bank opened one branch in a middle-income census tract and did not close any offices in this assessment area during the review period. As a result, the bank's record of opening and closing offices in this assessment area has not adversely affected the accessibility of delivery systems, particularly to LMI geographies and individuals.

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

Business hours and services do not vary in a way that inconveniences certain portions of the assessment area, particularly LMI geographies and individuals. The bank's branches in the assessment area offer the same lobby hours Monday through Friday during standard business hours. Drive-through hours are offered at one branch, also during standard business hours. Lastly, all offices in the assessment area offer the same deposit and loan products, and lenders are located at both of the bank's branch locations in the assessment area.

### **Community Development Services**

The bank provides an adequate level of community development services in the assessment area. During the review period, one bank employee provided 147 community development service hours to an organization that provides scholarships to predominantly LMI individuals for higher education.

## OKLAHOMA

**CRA RATING FOR OKLAHOMA:**

**The Lending Test is rated:**

**The Investment Test is rated:**

**The Service Test is rated**

**SATISFACTORY**

**High Satisfactory**

**Needs to Improve**

**High Satisfactory**

Factors supporting the ratings for the state of Oklahoma include:

- The bank's lending levels reflect adequate responsiveness to the credit needs of the Oklahoma assessment area.
- The distribution of loans by borrower's income or revenue profile reflects excellent penetration among businesses of different sizes.
- The geographic distribution of loans reflects excellent penetration throughout the Oklahoma assessment area.
- Delivery systems are accessible to geographies and individuals of different income levels in the assessment area. Changes in branch locations have not adversely affected the bank's delivery systems.
- The bank provides a relatively high level of community development services.

### SCOPE OF EXAMINATION

Scoping considerations applicable to the review of the Oklahoma assessment area are consistent with the overall CRA examination scope presented in the *Institution, Scope of Examination* section. However, HMDA and small farm lending was not analyzed under the borrower and geographic distribution analyses, as the low lending volume did not support meaningful performance conclusions.

To augment this evaluation, one community contact interview was utilized to ascertain specific community credit needs, community development opportunities, and local economic conditions. Details from this interview are included in the *Description of Institution's Operations* section that follows.

**DESCRIPTION OF INSTITUTION’S OPERATIONS IN THE MCCURTAIN COUNTY ASSESSMENT AREA**

**Bank Structure**

As shown in the table below, the bank operates two (5.7 percent) of its total branches in the McCurtain County assessment area.

<b>Branch Locations by Census Tract Income Level</b>				
<b>Low-Income</b>	<b>Moderate-Income</b>	<b>Middle-Income</b>	<b>Upper-Income</b>	<b>Unknown-Income</b>
0	1	1	0	0

During the review period the bank did not open or close any branches in the assessment area.

**General Demographics**

The bank’s sole Oklahoma assessment area is composed of McCurtain County. This county is located in the southeast corner of the state, bordering Texas to the south and Arkansas to the east. The banking industry in McCurtain County is relatively concentrated, with five FDIC-insured depository institutions operating 14 branches throughout the county. Of these institutions, Farmers Bank & Trust Company ranks fifth in deposit market share, encompassing 6.5 percent of total deposit dollars. Deposits held in branches in the McCurtain County assessment area represent 2.1 percent of total bank deposits.

While five depository institutions operate a branch in the assessment area, a much higher number of institutions reported loan activity in the assessment area. An analysis of 2024 HMDA-reportable loans shows that 159 institutions had loan activity in the assessment area, of which the bank ranked 16<sup>th</sup>. The bank ranked 6<sup>th</sup> out of 45 institutions with reportable CRA loan activity in the assessment area.

The assessment area credit needs include a blend of consumer, commercial, and agricultural loan products. Additionally, a community contact familiar with the assessment area pointed to a need for more lending programs targeting residential real estate for LMI borrowers from traditional financial institutions. While there are fewer community development organizations operating in the nonMSA assessment area relative to more urban portions of the state, the community contact noted that community development opportunities are still available for financial institutions.

**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>				
	<b>Census Tracts</b>		<b>Family Population</b>	
Low	0	0.0%	0	0.0%
Moderate	4	44.4%	3,782	42.2%
Middle	5	55.6%	5,182	57.8%
Upper	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%
<b>TOTAL</b>	<b>9</b>	<b>100%</b>	<b>8,964</b>	<b>100%</b>

There are no low-income census tracts in the assessment area. As shown in the table above, 44.4 percent of census tracts in the assessment area are designated as moderate income, while 42.2 percent of assessment area families reside within those tracts. The majority of these moderate-income census tracts are concentrated in the southern half of the county. Most of the assessment area census tracts are middle income, and most of the assessment area families reside within those geographies. Despite being middle-income geographies, all five of these census tracts were designated as distressed due to poverty and underserved due to the remote rural nature.

Based on 2020 ACS data, the median family income for the assessment area was \$48,901. This income figure was lower than the median family income for the nonMSA portion of the state of Oklahoma, \$58,565. More recently, the FFIEC estimated the median family income for nonMSA Oklahoma to be \$68,700 in 2023 and \$69,000 in 2024. The following table displays population percentages of assessment area families by income level compared to nonMSA Oklahoma family populations.

<b>Family Population by Income Level</b>				
	<b>Assessment Area</b>		<b>NonMSA Oklahoma</b>	
Low	2,662	29.7%	71,469	21.6%
Moderate	1,687	18.8%	58,900	17.8%
Middle	1,577	17.6%	66,245	20.0%
Upper	3,038	33.9%	134,306	40.6%
<b>TOTAL</b>	<b>8,964</b>	<b>100%</b>	<b>330,920</b>	<b>100%</b>

As shown in the table above, 48.5 percent of families within the assessment area were considered LMI, which is above the LMI family percentages of 39.4 percent in the nonMSA portions of the state of Oklahoma. Additionally, the percentage of families living below the poverty level in the assessment area (20.8 percent) is well above the level in the nonMSA portions of the state of Oklahoma (13.5 percent). Considering these factors and income levels, the assessment area appears less affluent than nonMSA Oklahoma as a whole.

**Housing Demographics**

The following table displays housing demographics for the assessment area and nonMSA Oklahoma.

<b>Housing Cost Burden Levels</b>						
<b>Area</b>	<b>Cost Burden – Renters</b>			<b>Cost Burden – Owners</b>		
	<b>Low Income</b>	<b>Moderate Income</b>	<b>All Renters</b>	<b>Low Income</b>	<b>Moderate Income</b>	<b>All Owners</b>
McCurtain County	55.5%	21.0%	30.8%	36.8%	11.2%	11.7%
NonMSA Oklahoma	66.5%	30.6%	35.0%	48.2%	22.2%	14.9%

Based on the data in the table above, the level of cost-burdened renters in the assessment area (30.8 percent) is less than the level of cost-burdened renters in nonMSA Oklahoma (35.0 percent). The difference in renters in the assessment area is even more pronounced when comparing low-income renters (55.5 percent) and moderate-income renters (21.0 percent) in the assessment area to the entire nonMSA portions of the state (66.5 percent and 30.6 percent, respectively).

Similarly, the overall percentage of cost-burdened homeowners in the assessment area (11.7 percent) is only slightly lower than the overall figure for nonMSA Oklahoma (14.9 percent) homeowners. However, the difference in the percentage of cost-burdened low-income (36.8 percent) and moderate-income (11.2 percent) homeowners is much more significant when compared to the entire nonMSA portions of the state (48.2 percent and 22.2 percent, respectively). Taken together, this data indicates that housing in the assessment area is more affordable than in nonMSA Oklahoma as a whole, even when accounting for lower income levels in the assessment area.

**Industry and Employment Demographics**

The assessment area supports a fairly concentrated business community. BLS industry demographics indicate that there are 9,226 paid employees in the assessment area. By percentage of private-sector employees, the three largest job categories in the assessment area are manufacturing (27.4 percent), retail trade (21.7 percent), and accommodation and food services (11.9 percent). The table below details BLS unemployment data for the assessment area and the nonMSA portions of the state of Oklahoma overall.

<b>Unemployment Levels</b>			
<b>Dataset</b>	<b>Time Period (Annual Average)</b>		
	<b>2022</b>	<b>2023</b>	<b>2024</b>
Assessment Area	4.2%	4.2%	4.2%
NonMSA Oklahoma	3.3%	3.4%	3.5%

As shown in the table above, unemployment levels in the assessment area remained steady throughout the three-year period. They were consistently above the overall unemployment rates for nonMSA Oklahoma as a whole, although the rates in the nonMSA portion of the state steadily increased throughout the review period.

**Community Contact Information**

For the McCurtain County assessment area, one community contact interview was utilized as part of this evaluation. This interview was with an individual working for a nonprofit organization specializing in economic development across the county.

The community contact described the local economy as being impacted significantly by the tourism industry. Outdoor tourism has brought a lot of individuals to the area, and whereas residents in the past left for economic opportunities, many of those same individuals are now able to stay to work in newly created jobs. This has led to an increase in local wages, according to the contact, but also to an increase in housing costs for both homeowners and renters. The contact attributed this to a rotation of area housing stock away from long-term residential to more short-term rentals. This lack of housing is most acutely felt by the area's LMI population but has also impacted higher-earning individuals. The contact mentioned that while banks are doing a good job providing financial education classes through local schools, additional financial literacy training targeted to adults would benefit the assessment area by helping individuals better plan for homeownership.

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE MCCURTAIN COUNTY ASSESSMENT AREA**

**LENDING TEST**

The bank’s Lending Test performance in Oklahoma is rated High Satisfactory. The following table displays the bank’s performance under the Lending Test in the McCurtain County assessment area.

<b>Lending Test Summary</b>	
Lending Activity	Adequate
Borrower Distribution	Excellent
Geographic Distribution	Excellent
Community Development Loans	Low Level
Product Innovation	Makes Little Use
<b>LENDING TEST RATING</b>	<b>HIGH SATISFACTORY</b>

**Lending Activity**

The following table displays the bank’s combined 2023 and 2024 lending volume in the assessment area by number and dollar volume.

<b>Summary of Lending Activity</b> <b>January 1, 2023 through December 31, 2024</b>				
<b>Loan Type</b>	<b>#</b>	<b>%</b>	<b>\$ (000s)</b>	<b>%</b>
Home Purchase	5	10.6%	\$2,090	23.6%
Refinancing	2	4.3%	\$964	10.9%
<b>Total HMDA</b>	<b>7</b>	<b>14.9%</b>	<b>\$3,054</b>	<b>34.5%</b>
Small Business	26	55.3%	\$4,702	53.1%
Small Farm	14	29.8%	\$1,101	12.4%
<b>TOTAL LOANS</b>	<b>47</b>	<b>100%</b>	<b>\$8,857</b>	<b>100%</b>

The bank’s lending activity in the assessment area represents 1.1 percent by number and 2.0 percent by dollar of the bank’s total 2023 and 2024 HMDA and CRA loans. By comparison, the bank operates 5.7 percent of its total branches and holds 2.1 percent of total bank deposits in McCurtain County. As mentioned previously, the bank ranks sixth in CRA loan originations among financial institutions operating in the county in both years reviewed, which demonstrates its willingness to make credit available to small businesses in the assessment area. Therefore, the bank’s lending activity levels reflect adequate responsiveness to the credit needs of the assessment area.

### **Loan Distribution by Borrower's Profile**

Overall, the bank's loan distribution by borrower's profile is excellent in the assessment area, based on performance in small business lending.

#### *Small Business Lending*

The bank's record of lending to businesses of different sizes is excellent overall. The bank originated all of its small business loans to businesses with annual revenues of \$1 million or less in 2023; this performance is considered excellent when compared with aggregate lending levels (54.2 percent) and the demographic figure (90.6 percent). Lending to businesses with annual revenues of \$1 million or less was lower in 2024 as a share of total small business loans (80.0 percent); however, this performance is considered excellent in comparison to the aggregate lending level (47.9 percent) and the demographic figure (90.4 percent).

### **Geographic Distribution of Loans**

The bank's geographic distribution of loans is excellent overall based on small business lending. As previously mentioned, the assessment area has zero low-income census tracts and four moderate-income census tracts. Additionally, a dispersion analysis of assessment area loan activity did not reveal conspicuous lending gaps. In 2023, the bank had loan activity in all assessment area census tracts. In 2024, the bank had lending activity in 88.9 percent of census tracts in the assessment area and 75.0 percent of moderate-income geographies in the assessment area. Therefore, loan dispersion was generally consistent with the bank's branch structure and service accessibility in the assessment area and supports an overall conclusion of excellent.

#### *Small Business Lending*

The bank's record of lending to small businesses in LMI geographies is excellent overall. Small business lending in moderate-income census tracts in 2023 is excellent. The bank originated 56.3 percent of its small business loans in moderate-income census tracts, which is above aggregate institution performance in the assessment area (35.1 percent) and the demographic figure (35.3 percent). Performance in 2024 improved and is also excellent. The bank's lending in moderate-income geographies (60.0 percent) was again above both the aggregate lending level (38.5 percent) and the demographic figure (36.3 percent).

### **Community Development Lending Activity**

The bank makes a low level of community development loans in the McCurtain County assessment area. During the review period, the bank made one community development loan totaling \$51,073. This community development loan provided funding for a youth shelter working with low-income children.

**Product Innovation**

The bank makes little use of innovative and/or flexible lending practices in serving the credit needs of its assessment areas. During the review period, the bank’s efforts through these lending programs resulted in five loans totaling \$764,672 being originated. These originations consisted of two FHA loans (\$309,294), two VA loans (\$295,783), and one USDA loan (\$159,595).

**INVESTMENT TEST**

The bank’s Investment Test performance in Oklahoma is rated Needs to Improve. The bank makes a poor level of qualified community development investments and grants in the rated area. The bank did not make any qualified investments in the rated area during the review period, and no investments are outstanding from prior periods. While no qualified investments were made, the bank received credit for nine donations totaling \$3,317 with a community development purpose.

**SERVICE TEST**

The bank’s performance under the Service Test in Oklahoma is rated High Satisfactory. The following table displays the bank’s performance under the Service Test.

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

**Accessibility of Delivery Systems**

The bank operates two branches in the McCurtain County assessment area. The following table displays the location of the bank’s branches by geography income level compared to the distribution of assessment area census tracts and households by geography income level.

<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	0	1	1	0	0	2
	0.0%	50.0%	50.0%	0.0%	0.0%	100%
Census Tracts	0.0%	44.4%	55.6%	0.0%	0.0%	100%
Household Population	0.0%	43.9%	56.1%	0.0%	0.0%	100%

The bank operates one of its two (50.0 percent) assessment area branches in a moderate-income census tract. This distribution is above the percentage of assessment area census tracts that are

moderate income (44.4 percent) and the household population in moderate-income census tracts (43.9 percent). Therefore, the bank's service delivery systems are accessible to individuals and geographies of different income levels.

### **Changes in Branch Locations**

The bank did not open or close any offices in this assessment area during the review period. As a result, the bank's record of opening and closing offices in this assessment area has not adversely affected the accessibility of delivery systems, particularly to LMI geographies and 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. The bank's branches in the assessment area operate on the same schedule throughout the week, with extended drive-through hours on Fridays, and are open half-days on Saturdays. Additionally, each branch has a mortgage lender on site.

### **Community Development Services**

The bank provides a relatively high level of community development services in the assessment area. During the review period, Farmers Bank & Trust Company employees provided 341 community development service hours to ten different organizations throughout the assessment area.

These community development services included the following noteworthy activities:

- One bank employee provided 41 community development service hours to a local museum located in a moderate-income census tract offering free admission to area residents and a majority of LMI school children.
- One bank employee served on the board of directors and provided 28 hours of technical assistance as a volunteer supporting an organization that provides services and scholarships to area LMI students.

**SCOPE OF EXAMINATION TABLES**

<b>Scope of Examination</b>		
<b>TIME PERIOD REVIEWED</b>	January 1, 2023 – December 31, 2024 for HMDA, small business, and small farm lending  November 7, 2022 – January 25, 2026 for community development loans, investment, and service activities	
<b>FINANCIAL INSTITUTION</b>		<b>PRODUCTS REVIEWED</b>
Farmers Bank & Trust Company Magnolia, Arkansas		HMDA Small Business Small Farm
<b>AFFILIATE(S)</b>	<b>AFFILIATE RELATIONSHIP</b>	<b>PRODUCTS REVIEWED</b>
N/A	N/A	N/A

<b>Assessment Area – Examination Scope Details</b>					
<b>Assessment Area</b>	<b>Rated Area</b>	<b># of Offices</b>	<b>Deposits \$ (000s) (as of June 30, 2025)</b>	<b>Branches Visited</b>	<b>CRA Review Procedures</b>
Texarkana	Texarkana MSA	6	\$559,412	1	Full-Scope
NonMSA Arkansas	Arkansas	21	\$1,492,273	0	Full-Scope
Saline County	Arkansas	2	\$53,218	0	Limited-Scope
Lamar County	Texas	2	\$278,444	0	Full-Scope
Collin County	Texas	2	\$270,800	0	Full-Scope
McCurtain County	Oklahoma	2	\$56,041	0	Full-Scope
<b>OVERALL</b>		<b>35</b>	<b>\$2,710,188</b>	<b>0</b>	<b>5 Full-Scope</b>

**SUMMARY OF STATE AND MULTISTATE  
 METROPOLITAN STATISTICAL AREA 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>
Texarkana Multistate MSA	High Satisfactory	High Satisfactory	High Satisfactory	<b>Satisfactory</b>
Arkansas	High Satisfactory	High Satisfactory	High Satisfactory	<b>Satisfactory</b>
Texas	Low Satisfactory	High Satisfactory	High Satisfactory	<b>Satisfactory</b>
Oklahoma	High Satisfactory	Needs to Improve	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, Service, and Investment Tests, each rated area is given a total point value, which equates to an overall rating in accordance with the FFIEC’s *Interagency Large Institution CRA Examination Procedures*.

<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>
Texarkana Multistate MSA	9	4	4	17	<b>Satisfactory</b>
Arkansas	9	4	4	17	<b>Satisfactory</b>
Texas	6	4	4	14	<b>Satisfactory</b>
Oklahoma	9	1	4	14	<b>Satisfactory</b>

**APPENDIX C – LENDING PERFORMANCE TABLES BY ASSESSMENT AREA**

**Texarkana MSA**

Distribution of 2024 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
<b>Home Purchase Loans</b>							
Low	0	0.0%	1.7%	\$0	0.0%	0.7%	22.0%
Moderate	7	10.3%	10.4%	\$720	4.8%	6.3%	17.3%
Middle	11	16.2%	18.5%	\$1,835	12.2%	15.6%	19.7%
Upper	36	52.9%	38.9%	\$10,235	68.2%	48.9%	41.0%
Unknown	14	20.6%	30.5%	\$2,213	14.8%	28.5%	0.0%
<b>TOTAL</b>	<b>68</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$15,003</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Refinance</b>							
Low	0	0.0%	4.6%	\$0	0.0%	1.6%	22.0%
Moderate	1	3.8%	11.9%	\$75	1.1%	6.6%	17.3%
Middle	3	11.5%	13.9%	\$407	5.9%	9.5%	19.7%
Upper	18	69.2%	40.7%	\$6,033	87.4%	45.0%	41.0%
Unknown	4	15.4%	28.9%	\$385	5.6%	37.3%	0.0%
<b>TOTAL</b>	<b>26</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$6,900</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Home Improvement</b>							
Low	1	12.5%	4.2%	\$120	15.2%	3.9%	22.0%
Moderate	0	0.0%	14.6%	\$0	0.0%	10.9%	17.3%
Middle	0	0.0%	19.8%	\$0	0.0%	13.8%	19.7%
Upper	4	50.0%	46.9%	\$406	51.5%	50.3%	41.0%
Unknown	3	37.5%	14.6%	\$262	33.2%	21.2%	0.0%
<b>TOTAL</b>	<b>8</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$788</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Multifamily Loans</b>							<b>% of Multifamily Units</b>
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Moderate	0	0.0%	4.2%	\$0	0.0%	0.0%	N/A
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Upper	0	0.0%	4.2%	\$0	0.0%	0.1%	N/A
Unknown	4	100.0%	91.7%	\$3,971	100.0%	99.8%	N/A
<b>TOTAL</b>	<b>4</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$3,971</b>	<b>100.0%</b>	<b>100.0%</b>	<b>N/A</b>
<b>Total Home Mortgage Loans</b>							<b>Families By Family Income %</b>
Low	1	0.9%	2.6%	\$120	0.5%	1.0%	22.0%
Moderate	8	7.5%	11.0%	\$795	3.0%	6.0%	17.3%
Middle	14	13.2%	17.4%	\$2,242	8.4%	13.0%	19.7%
Upper	59	55.1%	40.3%	\$16,709	62.6%	44.6%	41.0%
Unknown	25	23.4%	28.7%	\$6,831	25.6%	35.5%	0.0%
<b>TOTAL</b>	<b>106</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$26,662</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Source: 2024 FFIEC Census Data 2016–2020 U.S. Census Bureau: American Community Survey NOTE: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2023 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
<b>Home Purchase Loans</b>							
Low	5	4.9%	3.5%	\$349	1.9%	1.5%	22.0%
Moderate	7	6.8%	12.6%	\$771	4.2%	7.9%	17.3%
Middle	14	13.6%	20.3%	\$1,932	10.4%	17.2%	19.7%
Upper	40	38.8%	35.9%	\$10,418	56.3%	46.4%	41.0%
Unknown	37	35.9%	27.6%	\$5,046	27.3%	27.0%	0.0%
<b>TOTAL</b>	<b>103</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$18,516</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Refinance</b>							
Low	1	9.1%	6.1%	\$80	4.3%	2.5%	22.0%
Moderate	1	9.1%	15.9%	\$26	1.4%	9.5%	17.3%
Middle	1	9.1%	22.0%	\$51	2.7%	17.2%	19.7%
Upper	8	72.7%	40.7%	\$1,715	91.6%	52.3%	41.0%
Unknown	0	0.0%	15.2%	\$0	0.0%	18.5%	0.0%
<b>TOTAL</b>	<b>11</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$1,872</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Home Improvement</b>							
Low	0	0.0%	8.1%	\$0	0.0%	4.9%	22.0%
Moderate	0	0.0%	18.6%	\$0	0.0%	12.0%	17.3%
Middle	1	9.1%	15.1%	\$143	12.5%	9.2%	19.7%
Upper	6	54.5%	48.8%	\$688	60.4%	60.4%	41.0%
Unknown	4	36.4%	9.3%	\$309	27.1%	13.5%	0.0%
<b>TOTAL</b>	<b>11</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$1,140</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Multifamily Loans</b>							<b>% of Multifamily Units</b>
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Unknown	7	100.0%	100.0%	\$4,698	100.0%	100.0%	N/A
<b>TOTAL</b>	<b>7</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$4,698</b>	<b>100.0%</b>	<b>100.0%</b>	<b>N/A</b>
<b>Total Home Mortgage Loans</b>							<b>Families by Family Income %</b>
Low	6	4.5%	4.4%	\$429	1.6%	1.7%	22.0%
Moderate	8	6.0%	13.3%	\$797	3.0%	7.8%	17.3%
Middle	18	13.4%	20.0%	\$2,306	8.7%	15.9%	19.7%
Upper	54	40.3%	37.4%	\$12,821	48.6%	45.0%	41.0%
Unknown	48	35.8%	25.0%	\$10,053	38.1%	29.6%	0.0%
<b>TOTAL</b>	<b>134</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$26,226</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<i>Source: 2023 FFIEC Census Data 2016–2020 U.S. Census Bureau: American Community Survey NOTE: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2023 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner-Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
<b>Home Purchase Loans</b>							
Low	1	1.0%	1.6%	\$150	0.8%	0.7%	2.8%
Moderate	23	22.3%	13.8%	\$3,224	17.4%	10.4%	12.4%
Middle	49	47.6%	53.3%	\$5,725	30.9%	46.7%	55.7%
Upper	30	29.1%	31.3%	\$9,417	50.9%	42.3%	29.1%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>103</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$18,516</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Refinance</b>							
Low	0	0.0%	2.1%	\$0	0.0%	1.6%	2.8%
Moderate	0	0.0%	11.5%	\$0	0.0%	10.7%	12.4%
Middle	7	63.6%	59.3%	\$801	42.8%	53.9%	55.7%
Upper	4	36.4%	27.2%	\$1,071	57.2%	33.8%	29.1%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>11</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$1,872</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Home Improvement</b>							
Low	0	0.0%	4.7%	\$0	0.0%	2.8%	2.8%
Moderate	3	27.3%	12.8%	\$241	21.1%	10.3%	12.4%
Middle	6	54.5%	53.5%	\$499	43.8%	52.2%	55.7%
Upper	2	18.2%	29.1%	\$400	35.1%	34.7%	29.1%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>11</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$1,140</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Multifamily Loans</b>							<b>% of Multifamily Units</b>
Low	5	71.4%	28.0%	\$971	20.7%	6.0%	17.2%
Moderate	1	14.3%	20.0%	\$1,574	33.5%	12.4%	18.3%
Middle	0	0.0%	24.0%	\$0	0.0%	27.7%	43.0%
Upper	1	14.3%	28.0%	\$2,153	45.8%	53.9%	21.5%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>7</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$4,698</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Total Home Mortgage Loans</b>							<b>% of Owner-Occupied Units</b>
Low	6	4.5%	2.0%	\$1,121	4.3%	1.2%	2.8%
Moderate	27	20.1%	13.3%	\$5,039	19.1%	10.5%	12.4%
Middle	64	47.8%	53.8%	\$7,025	27.3%	46.5%	55.7%
Upper	37	27.6%	30.9%	\$13,041	49.4%	41.8%	29.1%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>134</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$26,406</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<i>Source: 2023 FFIEC Census Data 2016–2020 U.S. Census Bureau: American Community Survey NOTE: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2024 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner-Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
<b>Home Purchase Loans</b>							
Low	0	0.0%	1.5%	\$0	0.0%	0.9%	2.8%
Moderate	6	8.8%	10.9%	\$1,446	9.6%	9.0%	12.4%
Middle	36	52.9%	54.9%	\$5,781	38.5%	45.8%	55.7%
Upper	26	38.2%	32.6%	\$7,776	51.8%	44.2%	29.1%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>68</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$15,003</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Refinance</b>							
Low	0	0.0%	3.0%	\$0	0.0%	1.7%	2.8%
Moderate	9	34.6%	15.0%	\$1,351	19.6%	12.0%	12.4%
Middle	10	38.5%	53.1%	\$2,216	32.1%	49.1%	55.7%
Upper	7	26.9%	28.9%	\$3,333	48.3%	37.1%	29.1%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>26</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$6,900</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Home Improvement</b>							
Low	0	0.0%	1.0%	\$0	0.0%	0.8%	2.8%
Moderate	3	37.5%	18.8%	\$329	41.8%	18.0%	12.4%
Middle	2	25.0%	54.2%	\$128	16.2%	51.1%	55.7%
Upper	3	37.5%	26.0%	\$331	42.0%	30.2%	29.1%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>8</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$788</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Multifamily Loans</b>							<b>% of Multifamily Units</b>
Low	0	0.0%	4.2%	\$0	0.0%	3.0%	17.2%
Moderate	1	25.0%	25.0%	\$1,641	41.3%	35.2%	18.3%
Middle	0	0.0%	45.8%	\$0	0.0%	28.7%	43.0%
Upper	3	75.0%	25.0%	\$2,330	58.7%	33.2%	21.5%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>4</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$3,971</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Total Home Mortgage Loans</b>							<b>% of Owner-Occupied Units</b>
Low	0	0.0%	1.8%	\$0	0.0%	1.3%	2.8%
Moderate	19	17.9%	12.2%	\$4,767	17.9%	12.0%	12.4%
Middle	48	45.3%	53.8%	\$8,125	30.5%	44.7%	55.7%
Upper	39	36.8%	32.2%	\$13,770	51.6%	42.0%	29.1%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>106</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$26,662</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<p>Source: 2024 FFIEC Census Data 2016–2020 U.S. Census Bureau: American Community Survey NOTE: Percentages may not total 100.0 percent due to rounding.</p>							

Distribution of 2023 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2023						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	283	79.7%	54.8%	\$26,883	63.2%	43.1%	91.0%
	Over \$1 Million/ Unknown	72	20.3%	45.2%	\$15,675	36.8%	56.9%	9.0%
	<b>TOTAL</b>	<b>355</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$42,558</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Loan Size	\$100,000 or Less	244	68.7%	86.4%	\$9,798	23.0%	28.6%	
	\$100,001– \$250,000	68	19.2%	9.2%	\$11,696	27.5%	28.9%	
	\$250,001– \$1 Million	43	12.1%	4.3%	\$21,064	49.5%	42.5%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	<b>TOTAL</b>	<b>355</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$42,558</b>	<b>100.0%</b>	<b>100.0%</b>	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	209	73.9%		\$7,916	29.4%		
	\$100,001– \$250,000	49	17.3%		\$8,389	31.2%		
	\$250,001– \$1 Million	25	8.8%		\$10,578	39.3%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	<b>TOTAL</b>	<b>283</b>	<b>100.0%</b>		<b>\$26,883</b>	<b>100.0%</b>		

Distribution of 2024 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2024						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	237	73.1%	50.2%	\$19,365	49.3%	41.5%	91.2%
	Over \$1 Million/ Unknown	87	26.9%	49.8%	\$19,892	50.7%	58.5%	8.8%
	<b>TOTAL</b>	<b>324</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$39,257</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Loan Size	\$100,000 or Less	220	67.9%	88.7%	\$9,117	23.2%	31.0%	
	\$100,001– \$250,000	67	20.7%	6.9%	\$11,792	30.0%	22.9%	
	\$250,001– \$1 Million	37	11.4%	4.4%	\$18,348	46.7%	46.0%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	<b>TOTAL</b>	<b>324</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$39,257</b>	<b>100.0%</b>	<b>100.0%</b>	
Loan Size	Revenue \$1 Million or Less	\$100,000 or Less	183	77.2%		\$7,037	36.3%	
		\$100,001– \$250,000	41	17.3%		\$7,199	37.2%	
		\$250,001– \$1 Million	13	5.5%		\$5,129	26.5%	
		Over \$1 Million	0	0.0%		\$0	0.0%	
		<b>TOTAL</b>	<b>237</b>	<b>100.0%</b>		<b>\$19,365</b>	<b>100.0%</b>	

Distribution of 2023 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	12	3.4%	7.3%	\$947	2.2%	6.8%	9.3%
Moderate	56	15.8%	15.5%	\$5,724	13.4%	17.1%	15.8%
Middle	188	53.0%	43.6%	\$22,656	53.2%	41.9%	45.6%
Upper	99	27.9%	32.6%	\$13,231	31.1%	33.0%	29.0%
Unknown	0	0.0%	1.0%	\$0	0.0%	1.2%	0.2%
<b>TOTAL</b>	<b>355</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$42,558</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Source: 2023 FFIEC Census Data  
2023 Dun & Bradstreet Data  
2016–2020 U.S. Census Bureau: American Community Survey  
NOTE: Percentages may not total 100.0 percent due to rounding.

Distribution of 2024 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	7	2.2%	6.3%	\$431	1.1%	4.9%	10.1%
Moderate	55	17.0%	15.2%	\$7,363	18.8%	20.8%	16.3%
Middle	170	52.5%	42.5%	\$18,729	47.7%	40.2%	46.0%
Upper	91	28.1%	35.4%	\$12,669	32.3%	33.9%	27.4%
Unknown	1	0.3%	0.6%	\$65	0.2%	0.2%	0.2%
<b>TOTAL</b>	<b>324</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$39,257</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Source: 2024 FFIEC Census Data  
2024 Dun & Bradstreet Data  
2016–2020 U.S. Census Bureau: American Community Survey  
NOTE: Percentages may not total 100.0 percent due to rounding.

Distribution of 2023 Small Farm Lending By Borrower Income Level								
Farm Revenue and Loan Size		2023						
		Count			Dollars			Farms
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Farm Revenue	\$1 Million or Less	70	95.9%	70.3%	\$6,168	91.0%	76.2%	96.9%
	Over \$1 Million/ Unknown	3	4.1%	29.7%	\$609	9.0%	23.8%	3.1%
	<b>TOTAL</b>	<b>73</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$6,777</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Loan Size	\$100,000 or Less	53	72.6%	79.4%	\$1,682	24.8%	31.2%	
	\$100,001– \$250,000	13	17.8%	14.8%	\$2,482	36.6%	38.7%	
	\$250,001– \$500,000	7	9.6%	5.7%	\$2,613	38.6%	30.1%	
	Over \$500,000	0	0.0%	0.0%	\$0	0.0%	0.0%	
	<b>TOTAL</b>	<b>73</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$6,777</b>	<b>100.0%</b>	<b>100.0%</b>	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	51	72.9%		\$1,573	25.5%		
	\$100,001– \$250,000	13	18.6%		\$2,482	40.2%		
	\$250,001–\$1 Million	6	8.6%		\$2,113	34.3%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	<b>TOTAL</b>	<b>70</b>	<b>100.0%</b>		<b>\$6,168</b>	<b>100.0%</b>		

Distribution of 2024 Small Farm Lending By Borrower Income Level								
Farm Revenue and Loan Size		2024						
		Count			Dollars			Farms
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Farm Revenue	\$1 Million or Less	87	97.8%	65.7%	\$7,173	92.3%	70.0%	96.7%
	Over \$1 Million/Unknown	2	2.2%	34.3%	\$601	7.7%	30.0%	3.3%
	<b>TOTAL</b>	<b>89</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$7,774</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Loan Size	\$100,000 or Less	68	76.4%	79.5%	\$2,375	30.6%	33.6%	
	\$100,001–\$250,000	14	15.7%	14.2%	\$2,506	32.2%	32.7%	
	\$250,001–\$500,000	7	7.9%	6.3%	\$2,893	37.2%	33.7%	
	Over \$500,000	0	0.0%	0.0%	\$0	0.0%	0.0%	
	<b>TOTAL</b>	<b>89</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$7,774</b>	<b>100.0%</b>	<b>100.0%</b>	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	68	78.2%		\$2,375	33.1%		
	\$100,001–\$250,000	13	14.9%		\$2,405	33.5%		
	\$250,001–\$1 Million	6	6.9%		\$2,393	33.4%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	<b>TOTAL</b>	<b>87</b>	<b>100.0%</b>		<b>\$7,173</b>	<b>100.0%</b>		

Distribution of 2023 Small Farm Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Farm Loans		Aggregate of Peer Data	Bank Small Farm Loans		Aggregate of Peer Data	% of Farms
	#	# %	# %	\$ (000s)	\$ %	\$ %	
Low	0	0.0%	1.0%	\$0	0.0%	0.2%	1.5%
Moderate	9	12.3%	10.0%	\$685	10.1%	6.9%	7.7%
Middle	51	69.9%	64.6%	\$5,299	78.2%	74.7%	63.3%
Upper	13	17.8%	23.9%	\$793	11.7%	18.1%	27.6%
Unknown	0	0.0%	0.5%	\$0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>73</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$6,777</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Source: 2023 FFIEC Census Data  
2023 Dun & Bradstreet Data  
2016–2020 U.S. Census Bureau: American Community Survey  
NOTE: Percentages may not total 100.0 percent due to rounding.

<b>Distribution of 2024 Small Farm Lending By Income Level of Geography</b>							
<b>Census Tract Income Level</b>	<b>Bank Small Farm Loans</b>		<b>Aggregate of Peer Data</b>	<b>Bank Small Farm Loans</b>		<b>Aggregate of Peer Data</b>	<b>% of Farms</b>
	<b>#</b>	<b># %</b>	<b># %</b>	<b>\$ (000s)</b>	<b>\$ %</b>	<b>\$ %</b>	
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	1.7%
Moderate	10	11.2%	8.2%	\$911	11.7%	9.6%	6.7%
Middle	61	68.5%	62.3%	\$5,935	76.3%	67.0%	65.0%
Upper	18	20.2%	29.5%	\$928	11.9%	23.4%	26.7%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>89</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$7,774</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<i>Source: 2024 FFIEC Census Data                  2024 Dun &amp; Bradstreet Data                  2016–2020 U.S. Census Bureau: American Community Survey                  NOTE: Percentages may not total 100.0 percent due to rounding.</i>							

**NonMSA Arkansas Assessment Area**

Distribution of 2024 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
<b>Home Purchase Loans</b>							
Low	6	5.8%	3.7%	\$419	3.0%	1.8%	21.6%
Moderate	16	15.4%	14.0%	\$1,041	7.5%	9.3%	17.5%
Middle	23	22.1%	20.1%	\$2,271	16.4%	18.4%	20.5%
Upper	42	40.4%	31.1%	\$7,378	53.3%	40.8%	40.4%
Unknown	17	16.3%	31.0%	\$2,738	19.8%	29.6%	0.0%
<b>TOTAL</b>	<b>104</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$13,847</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Refinance</b>							
Low	3	6.7%	5.6%	\$213	4.1%	2.7%	21.6%
Moderate	4	8.9%	12.8%	\$259	4.9%	7.9%	17.5%
Middle	12	26.7%	22.3%	\$1,139	21.7%	17.6%	20.5%
Upper	24	53.3%	39.2%	\$3,404	64.8%	43.4%	40.4%
Unknown	2	4.4%	20.1%	\$242	4.6%	28.3%	0.0%
<b>TOTAL</b>	<b>45</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$5,257</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Home Improvement</b>							
Low	1	3.4%	5.3%	\$77	4.4%	3.0%	21.6%
Moderate	2	6.9%	14.7%	\$84	4.8%	15.0%	17.5%
Middle	9	31.0%	26.0%	\$453	26.1%	20.1%	20.5%
Upper	10	34.5%	44.7%	\$605	34.9%	45.7%	40.4%
Unknown	7	24.1%	9.3%	\$514	29.7%	16.2%	0.0%
<b>TOTAL</b>	<b>29</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$1,733</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Multifamily Loans</b>							<b>% of Multifamily Units</b>
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Middle	0	0.0%	11.8%	\$0	0.0%	3.1%	N/A
Upper	0	0.0%	29.4%	\$0	0.0%	16.1%	N/A
Unknown	0	0.0%	58.8%	\$0	0.0%	80.8%	N/A
<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>N/A</b>
<b>Total Home Mortgage Loans</b>							<b>Families By Family Income %</b>
Low	11	5.6%	4.5%	\$734	3.3%	2.1%	21.6%
Moderate	26	13.3%	13.9%	\$1,687	7.7%	9.1%	17.5%
Middle	49	25.1%	21.0%	\$4,188	19.1%	17.9%	20.5%
Upper	83	42.6%	34.6%	\$11,887	54.0%	41.2%	40.4%
Unknown	26	13.3%	26.0%	\$3,494	15.9%	29.7%	0.0%
<b>TOTAL</b>	<b>195</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$21,981</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<p>Source: 2024 FFIEC Census Data 2016–2020 U.S. Census Bureau: American Community Survey NOTE: Percentages may not total 100.0 percent due to rounding.</p>							

Distribution of 2023 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
<b>Home Purchase Loans</b>							
Low	11	8.3%	5.5%	\$761	4.6%	2.6%	21.7%
Moderate	12	9.1%	14.8%	\$823	4.9%	10.0%	17.5%
Middle	34	25.8%	21.1%	\$3,469	20.8%	18.3%	20.5%
Upper	63	47.7%	36.3%	\$9,658	58.0%	44.7%	40.3%
Unknown	12	9.1%	22.4%	\$1,947	11.7%	24.3%	0.0%
<b>TOTAL</b>	<b>132</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$16,658</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Refinance</b>							
Low	3	8.8%	9.5%	\$152	4.3%	4.4%	21.7%
Moderate	6	17.6%	15.6%	\$284	7.9%	10.5%	17.5%
Middle	6	17.6%	21.8%	\$346	9.7%	17.7%	20.5%
Upper	15	44.1%	40.1%	\$2,486	69.5%	50.4%	40.3%
Unknown	4	11.8%	13.0%	\$308	8.6%	17.0%	0.0%
<b>TOTAL</b>	<b>34</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$3,576</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Home Improvement</b>							
Low	4	17.4%	6.4%	\$138	8.5%	3.4%	21.7%
Moderate	1	4.3%	13.6%	\$36	2.2%	10.0%	17.5%
Middle	5	21.7%	20.7%	\$309	19.0%	22.5%	20.5%
Upper	13	56.5%	55.0%	\$1,145	70.3%	59.9%	40.3%
Unknown	0	0.0%	4.3%	\$0	0.0%	4.3%	0.0%
<b>TOTAL</b>	<b>23</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$1,628</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Multifamily Loans</b>							<b>% of Multifamily Units</b>
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Moderate	0	0.0%	4.8%	\$0	0.0%	1.2%	N/A
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Upper	0	0.0%	14.3%	\$0	0.0%	6.0%	N/A
Unknown	5	100.0%	81.0%	\$4,758	100.0%	92.9%	N/A
<b>TOTAL</b>	<b>5</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$4,758</b>	<b>100.0%</b>	<b>100.0%</b>	<b>N/A</b>
<b>Total Home Mortgage Loans</b>							<b>Families by Family Income %</b>
Low	19	9.3%	6.6%	\$1,077	4.0%	3.1%	21.7%
Moderate	22	10.7%	14.7%	\$1,265	4.6%	9.8%	17.5%
Middle	46	22.4%	20.8%	\$4,186	15.4%	17.7%	20.5%
Upper	97	47.3%	38.4%	\$13,690	50.3%	45.1%	40.3%
Unknown	21	10.2%	19.5%	\$7,013	25.8%	24.3%	0.0%
<b>TOTAL</b>	<b>205</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$26,620</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<i>Source: 2023 FFIEC Census Data 2016–2020 U.S. Census Bureau: American Community Survey NOTE: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2023 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner-Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
<b>Home Purchase Loans</b>							
Low	0	0.0%	0.3%	\$0	0.0%	0.1%	1.2%
Moderate	6	4.5%	7.1%	\$382	2.3%	6.0%	6.7%
Middle	105	79.5%	79.4%	\$12,465	74.8%	79.6%	81.4%
Upper	21	15.9%	13.0%	\$3,811	22.9%	14.1%	10.7%
Unknown	0	0.0%	0.2%	\$0	0.0%	0.2%	0.0%
<b>TOTAL</b>	<b>132</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$16,658</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Refinance</b>							
Low	0	0.0%	0.2%	\$0	0.0%	0.1%	1.2%
Moderate	0	0.0%	3.6%	\$0	0.0%	3.1%	6.7%
Middle	26	76.5%	79.8%	\$2,528	70.7%	77.7%	81.4%
Upper	8	23.5%	16.4%	\$1,048	29.3%	19.1%	10.7%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>34</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$3,576</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Home Improvement</b>							
Low	1	4.3%	0.7%	\$60	3.7%	0.8%	1.2%
Moderate	2	8.7%	6.4%	\$76	4.7%	6.2%	6.7%
Middle	14	60.9%	78.6%	\$609	37.4%	71.0%	81.4%
Upper	6	26.1%	14.3%	\$883	54.2%	22.0%	10.7%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>23</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$1,628</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Multifamily Loans</b>							<b>% of Multifamily Units</b>
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	16.0%
Moderate	0	0.0%	14.3%	\$0	0.0%	11.6%	12.8%
Middle	5	100.0%	85.7%	\$4,758	100.0%	88.4%	67.4%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	3.7%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>5</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$4,758</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Total Home Mortgage Loans</b>							<b>% of Owner-Occupied Units</b>
Low	1	0.5%	0.3%	\$60	0.2%	0.1%	1.2%
Moderate	10	4.9%	6.4%	\$581	2.1%	5.7%	6.7%
Middle	157	76.6%	79.5%	\$20,679	75.9%	79.3%	81.4%
Upper	37	18.0%	13.7%	\$5,911	21.7%	14.8%	10.7%
Unknown	0	0.0%	0.1%	\$0	0.0%	0.1%	0.0%
<b>TOTAL</b>	<b>205</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$27,231</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<p>Source: 2023 FFIEC Census Data 2016-2020 U.S. Census Bureau: American Community Survey NOTE: Percentages may not total 100.0 percent due to rounding.</p>							

Distribution of 2024 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner-Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
<b>Home Purchase Loans</b>							
Low	3	2.9%	0.8%	\$182	1.3%	0.5%	1.2%
Moderate	6	5.8%	6.3%	\$614	4.4%	5.6%	6.7%
Middle	80	76.9%	79.6%	\$10,382	75.0%	78.8%	79.8%
Upper	15	14.4%	13.3%	\$2,669	19.3%	15.1%	12.3%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>104</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$13,847</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Refinance</b>							
Low	4	8.9%	0.7%	\$224	4.3%	0.3%	1.2%
Moderate	3	6.7%	4.1%	\$381	7.2%	3.2%	6.7%
Middle	33	73.3%	81.2%	\$3,738	71.1%	80.0%	79.8%
Upper	5	11.1%	14.0%	\$914	17.4%	16.5%	12.3%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>45</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$5,257</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Home Improvement</b>							
Low	3	10.3%	2.0%	\$186	10.7%	2.1%	1.2%
Moderate	4	13.8%	6.0%	\$205	11.8%	5.4%	6.7%
Middle	16	55.2%	79.3%	\$932	53.8%	80.1%	79.8%
Upper	6	20.7%	12.7%	\$410	23.7%	12.4%	12.3%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>29</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$1,733</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Multifamily Loans</b>							<b>% of Multifamily Units</b>
Low	0	0.0%	11.8%	\$0	0.0%	18.9%	16.0%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	12.8%
Middle	0	0.0%	82.4%	\$0	0.0%	54.5%	67.4%
Upper	0	0.0%	5.9%	\$0	0.0%	26.6%	3.7%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Total Home Mortgage Loans</b>							<b>% of Owner-Occupied Units</b>
Low	11	5.6%	0.9%	\$657	3.0%	0.9%	1.2%
Moderate	14	7.2%	5.6%	\$1,366	6.2%	4.8%	6.7%
Middle	140	71.8%	80.2%	\$15,579	70.9%	78.5%	79.8%
Upper	30	15.4%	13.3%	\$4,379	19.2%	15.8%	12.3%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>195</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$21,981</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<p>Source: 2024 FFIEC Census Data 2016–2020 U.S. Census Bureau: American Community Survey NOTE: Percentages may not total 100.0 percent due to rounding.</p>							

Distribution of 2023 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2023						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	718	89.8%	64.2%	\$34,809	64.6%	52.3%	89.2%
	Over \$1 Million/ Unknown	82	10.3%	35.8%	\$19,058	35.4%	47.7%	10.8%
	<b>TOTAL</b>	<b>800</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$53,867</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Loan Size	\$100,000 or Less	679	84.9%	91.6%	\$19,696	36.6%	40.4%	
	\$100,001– \$250,000	80	10.0%	5.2%	\$14,086	26.1%	22.0%	
	\$250,001– \$1 Million	41	5.1%	3.1%	\$20,085	37.3%	37.6%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	<b>TOTAL</b>	<b>800</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$53,867</b>	<b>100.0%</b>	<b>100.0%</b>	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	639	89.0%		\$17,249	49.6%		
	\$100,001– \$250,000	60	8.4%		\$10,445	30.0%		
	\$250,001– \$1 Million	19	2.6%		\$7,115	20.4%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	<b>TOTAL</b>	<b>718</b>	<b>100.0%</b>		<b>\$34,809</b>	<b>100.0%</b>		

Distribution of 2024 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2024						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	650	86.9%	59.8%	\$34,670	65.8%	50.7%	89.4%
	Over \$1 Million/ Unknown	98	13.1%	40.2%	\$18,029	34.2%	49.3%	10.6%
	<b>TOTAL</b>	<b>748</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$52,699</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Loan Size	\$100,000 or Less	612	81.8%	91.2%	\$17,846	33.9%	40.7%	
	\$100,001– \$250,000	92	12.3%	5.8%	\$15,547	29.5%	24.5%	
	\$250,001– \$1 Million	44	5.9%	3.0%	\$19,306	36.6%	34.8%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	<b>TOTAL</b>	<b>748</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$52,699</b>	<b>100.0%</b>	<b>100.0%</b>	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	567	87.2%		\$15,813	45.6%		
	\$100,001– \$250,000	57	8.8%		\$9,395	27.1%		
	\$250,001– \$1 Million	26	4.0%		\$9,462	27.3%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	<b>TOTAL</b>	<b>650</b>	<b>100.0%</b>		<b>\$34,670</b>	<b>100.0%</b>		

Distribution of 2023 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	48	6.0%	3.7%	\$5,096	9.5%	5.9%	4.2%
Moderate	73	9.1%	9.6%	\$3,996	7.4%	9.1%	11.9%
Middle	561	70.1%	73.0%	\$29,751	55.2%	66.0%	75.8%
Upper	118	14.8%	13.2%	\$15,024	27.9%	19.0%	8.1%
Unknown	0	0.0%	0.6%	\$0	0.0%	0.1%	0.0%
<b>TOTAL</b>	<b>800</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$53,867</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<i>Source: 2023 FFIEC Census Data 2023 Dun &amp; Bradstreet Data 2016–2020 U.S. Census Bureau: American Community Survey NOTE: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2024 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	45	6.0%	3.3%	\$5,667	10.8%	5.6%	4.4%
Moderate	57	7.6%	10.1%	\$4,095	7.8%	11.6%	11.4%
Middle	497	66.4%	70.8%	\$27,867	52.9%	62.9%	75.1%
Upper	149	19.9%	15.3%	\$15,070	28.6%	19.9%	9.1%
Unknown	0	0.0%	0.5%	\$0	0.0%	0.1%	0.0%
<b>TOTAL</b>	<b>748</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$52,699</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<i>Source: 2024 FFIEC Census Data 2024 Dun &amp; Bradstreet Data 2016–2020 U.S. Census Bureau: American Community Survey NOTE: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2023 Small Farm Lending By Borrower Income Level								
Farm Revenue and Loan Size		2023						
		Count			Dollars			Farms
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Farm Revenue	\$1 Million or Less	290	96.3%	73.0%	\$15,658	89.7%	75.5%	96.9%
	Over \$1 Million/ Unknown	11	3.7%	27.0%	\$1,804	10.3%	24.5%	3.1%
	<b>TOTAL</b>	<b>301</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$17,462</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Loan Size	\$100,000 or Less	261	86.7%	87.1%	\$7,909	45.3%	43.6%	
	\$100,001– \$250,000	25	8.3%	8.6%	\$4,259	24.4%	27.0%	
	\$250,001– \$500,000	15	5.0%	4.2%	\$5,294	30.3%	29.4%	
	Over \$500,000	0	0.0%	0.0%	\$0	0.0%	0.0%	
	<b>TOTAL</b>	<b>301</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$17,462</b>	<b>100.0%</b>	<b>100.0%</b>	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	254	87.6%		\$7,460	47.6%		
	\$100,001– \$250,000	24	8.3%		\$4,054	25.9%		
	\$250,001– \$1 Million	12	4.1%		\$4,144	26.5%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	<b>TOTAL</b>	<b>290</b>	<b>100.0%</b>		<b>\$15,658</b>	<b>100.0%</b>		

Distribution of 2024 Small Farm Lending By Borrower Income Level								
Farm Revenue and Loan Size		2024						
		Count			Dollars			Farms
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Farm Revenue	\$1 Million or Less	347	98.0%	78.3%	\$18,466	95.9%	83.8%	97.0%
	Over \$1 Million/ Unknown	7	2.0%	21.7%	\$793	4.1%	16.2%	3.0%
	<b>TOTAL</b>	<b>354</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$19,259</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Loan Size	\$100,000 or Less	309	87.3%	87.4%	\$9,866	51.2%	49.4%	
	\$100,001– \$250,000	35	9.9%	10.0%	\$5,722	29.7%	31.8%	
	\$250,001– \$500,000	10	2.8%	2.6%	\$3,671	19.1%	18.8%	
	Over \$500,000	0	0.0%	0.0%	\$0	0.0%	0.0%	
	<b>TOTAL</b>	<b>354</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$19,259</b>	<b>100.0%</b>	<b>100.0%</b>	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	305	87.9%		\$9,774	52.9%		
	\$100,001– \$250,000	33	9.5%		\$5,421	29.4%		
	\$250,001– \$1 Million	9	2.6%		\$3,271	17.7%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	<b>TOTAL</b>	<b>347</b>	<b>100.0%</b>		<b>\$18,466</b>	<b>100.0%</b>		

<b>Distribution of 2023 Small Farm Lending</b>							
<b>By Income Level of Geography</b>							
<b>Census Tract Income Level</b>	<b>Bank Small Farm Loans</b>		<b>Aggregate of Peer Data</b>	<b>Bank Small Farm Loans</b>		<b>Aggregate of Peer Data</b>	<b>% of Farms</b>
	<b>#</b>	<b># %</b>	<b># %</b>	<b>\$ (000s)</b>	<b>\$ %</b>	<b>\$ %</b>	
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.3%
Moderate	17	5.6%	4.7%	\$930	5.3%	5.0%	3.6%
Middle	222	73.8%	75.2%	\$12,940	74.1%	74.3%	82.6%
Upper	62	20.6%	20.1%	\$3,592	20.6%	20.7%	13.5%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>301</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$17,462</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

*Source: 2023 FFIEC Census Data  
2023 Dun & Bradstreet Data  
2016–2020 U.S. Census Bureau: American Community Survey*  
**NOTE: Percentages may not total 100.0 percent due to rounding.**

<b>Distribution of 2024 Small Farm Lending</b>							
<b>By Income Level of Geography</b>							
<b>Census Tract Income Level</b>	<b>Bank Small Farm Loans</b>		<b>Aggregate of Peer Data</b>	<b>Bank Small Farm Loans</b>		<b>Aggregate of Peer Data</b>	<b>% of Farms</b>
	<b>#</b>	<b># %</b>	<b># %</b>	<b>\$ (000s)</b>	<b>\$ %</b>	<b>\$ %</b>	
Low	1	0.3%	0.2%	\$35	0.2%	0.1%	0.3%
Moderate	21	5.9%	4.6%	\$876	4.5%	5.4%	3.8%
Middle	250	70.6%	72.7%	\$14,107	73.2%	72.5%	80.3%
Upper	82	23.2%	21.9%	\$4,241	22.0%	22.0%	15.6%
Unknown	0	0.0%	0.6%	\$0	0.0%	0.1%	0.0%
<b>TOTAL</b>	<b>354</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$19,259</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

*Source: 2024 FFIEC Census Data  
2024 Dun & Bradstreet Data  
2016–2020 U.S. Census Bureau: American Community Survey*  
**NOTE: Percentages may not total 100.0 percent due to rounding.**

**Saline County Assessment Area**

Distribution of 2024 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
<b>Home Purchase Loans</b>							
Low	0	0.0%	3.7%	\$0	0.0%	1.9%	16.4%
Moderate	0	0.0%	13.9%	\$0	0.0%	9.9%	16.4%
Middle	1	50.0%	15.1%	\$184	43.4%	13.3%	21.6%
Upper	1	50.0%	25.2%	\$240	56.6%	33.3%	45.6%
Unknown	0	0.0%	42.1%	\$0	0.0%	41.6%	0.0%
<b>TOTAL</b>	<b>2</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$424</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Refinance</b>							
Low	0	0.0%	4.4%	\$0	0.0%	2.4%	16.4%
Moderate	0	0.0%	13.9%	\$0	0.0%	9.1%	16.4%
Middle	0	0.0%	15.6%	\$0	0.0%	10.3%	21.6%
Upper	0	0.0%	30.3%	\$0	0.0%	33.9%	45.6%
Unknown	1	100.0%	35.7%	\$221	100.0%	44.3%	0.0%
<b>TOTAL</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$221</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Home Improvement</b>							
Low	0	0.0%	4.7%	\$0	0.0%	2.4%	16.4%
Moderate	0	0.0%	14.1%	\$0	0.0%	9.6%	16.4%
Middle	0	0.0%	20.9%	\$0	0.0%	15.8%	21.6%
Upper	0	0.0%	49.1%	\$0	0.0%	56.4%	45.6%
Unknown	0	0.0%	11.1%	\$0	0.0%	15.8%	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>	<b>100.0%</b>
<b>Multifamily Loans</b>							<b>% of Multifamily Units</b>
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Unknown	1	100.0%	100.0%	\$2,500	100.0%	100.0%	N/A
<b>TOTAL</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$2,500</b>	<b>100.0%</b>	<b>100.0%</b>	<b>N/A</b>
<b>Total Home Mortgage Loans</b>							<b>Families By Family Income %</b>
Low	0	0.0%	4.1%	\$0	0.0%	2.1%	16.4%
Moderate	0	0.0%	14.0%	\$0	0.0%	9.7%	16.4%
Middle	1	25.0%	16.2%	\$184	5.9%	12.9%	21.6%
Upper	1	25.0%	28.8%	\$240	7.6%	34.0%	45.6%
Unknown	2	50.0%	36.9%	\$2,721	86.5%	41.3%	0.0%
<b>TOTAL</b>	<b>4</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$3,145</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Source: 2024 FFIEC Census Data 2016–2020 U.S. Census Bureau: American Community Survey NOTE: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2023 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
<b>Home Purchase Loans</b>							
Low	0	0.0%	4.6%	\$0	0.0%	2.2%	16.4%
Moderate	0	0.0%	15.3%	\$0	0.0%	10.5%	16.4%
Middle	0	0.0%	20.5%	\$0	0.0%	18.4%	21.6%
Upper	4	80.0%	32.8%	\$991	77.1%	42.4%	45.6%
Unknown	1	20.0%	26.8%	\$295	22.9%	26.6%	0.0%
<b>TOTAL</b>	<b>5</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$1,286</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Refinance</b>							
Low	0	0.0%	4.7%	\$0	0.0%	3.1%	16.4%
Moderate	0	0.0%	16.7%	\$0	0.0%	11.2%	16.4%
Middle	0	0.0%	21.3%	\$0	0.0%	16.3%	21.6%
Upper	1	100.0%	37.5%	\$180	100.0%	46.7%	45.6%
Unknown	0	0.0%	19.9%	\$0	0.0%	22.7%	0.0%
<b>TOTAL</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$180</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Home Improvement</b>							
Low	0	0.0%	4.6%	\$0	0.0%	1.4%	16.4%
Moderate	0	0.0%	10.3%	\$0	0.0%	4.9%	16.4%
Middle	0	0.0%	20.1%	\$0	0.0%	14.6%	21.6%
Upper	0	0.0%	55.7%	\$0	0.0%	64.7%	45.6%
Unknown	0	0.0%	9.3%	\$0	0.0%	14.4%	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>	<b>100.0%</b>
<b>Multifamily Loans</b>							<b>% of Multifamily Units</b>
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Unknown	0	0.0%	100.0%	\$0	0.0%	100.0%	N/A
<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>N/A</b>
<b>Total Home Mortgage Loans</b>							<b>Families by Family Income %</b>
Low	0	0.0%	4.6%	\$0	0.0%	2.3%	16.4%
Moderate	0	0.0%	15.1%	\$0	0.0%	10.2%	16.4%
Middle	0	0.0%	21.0%	\$0	0.0%	17.6%	21.6%
Upper	5	83.3%	35.7%	\$1,171	79.9%	42.4%	45.6%
Unknown	1	16.7%	23.5%	\$295	20.1%	27.6%	0.0%
<b>TOTAL</b>	<b>6</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$1,466</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<i>Source: 2023 FFIEC Census Data 2016–2020 U.S. Census Bureau: American Community Survey NOTE: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2023 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner-Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
<b>Home Purchase Loans</b>							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	2.5%	\$0	0.0%	1.4%	1.8%
Middle	2	40.0%	64.2%	\$240	18.7%	63.2%	62.7%
Upper	3	60.0%	33.3%	\$1,046	81.3%	35.3%	35.5%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>5</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$1,286</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	0	0.0%	1.3%	\$0	0.0%	0.7%	1.8%
Middle	1	100.0%	62.2%	\$180	100.0%	60.6%	62.7%
Upper	0	0.0%	36.5%	\$0	0.0%	38.7%	35.5%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$180</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	0	0.0%	2.1%	\$0	0.0%	1.0%	1.8%
Middle	0	0.0%	59.3%	\$0	0.0%	55.6%	62.7%
Upper	0	0.0%	38.7%	\$0	0.0%	43.3%	35.5%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Multifamily Loans</b>							<b>% of Multifamily Units</b>
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	11.1%	\$0	0.0%	1.3%	11.3%
Middle	0	0.0%	33.3%	\$0	0.0%	23.6%	78.1%
Upper	0	0.0%	55.6%	\$0	0.0%	75.1%	10.6%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Total Home Mortgage Loans</b>							<b>% of Owner-Occupied Units</b>
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	2.2%	\$0	0.0%	1.3%	1.8%
Middle	3	50.0%	62.8%	\$420	28.6%	61.4%	62.7%
Upper	3	50.0%	35.0%	\$1,046	71.4%	37.4%	35.5%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>6</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$1,466</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<i>Source: 2023 FFIEC Census Data 2016–2020 U.S. Census Bureau: American Community Survey NOTE: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2024 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner- Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
<b>Home Purchase Loans</b>							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	1.9%	\$0	0.0%	1.1%	1.8%
Middle	2	100.0%	60.6%	\$424	100.0%	59.7%	62.7%
Upper	0	0.0%	37.5%	\$0	0.0%	39.2%	35.5%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>2</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$424</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	0	0.0%	0.9%	\$0	0.0%	0.9%	1.8%
Middle	1	100.0%	62.4%	\$221	100.0%	61.7%	62.7%
Upper	0	0.0%	36.7%	\$0	0.0%	37.5%	35.5%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$221</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	0	0.0%	0.4%	\$0	0.0%	0.3%	1.8%
Middle	0	0.0%	59.0%	\$0	0.0%	59.5%	62.7%
Upper	0	0.0%	40.6%	\$0	0.0%	40.2%	35.5%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Multifamily Loans</b>							<b>% of Multifamily Units</b>
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	16.7%	\$0	0.0%	4.4%	11.3%
Middle	0	0.0%	33.3%	\$0	0.0%	15.8%	78.1%
Upper	1	100.0%	50.0%	\$2,500	100.0%	79.8%	10.6%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$2,500</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Total Home Mortgage Loans</b>							<b>% of Owner- Occupied Units</b>
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	1.6%	\$0	0.0%	1.1%	1.8%
Middle	3	75.0%	60.6%	\$645	20.5%	59.7%	62.7%
Upper	1	25.0%	37.9%	\$2,500	79.5%	39.2%	35.5%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>4</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$3,145</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<i>Source: 2024 FFIEC Census Data 2016–2020 U.S. Census Bureau: American Community Survey NOTE: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2023 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2023						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	17	85.0%	55.3%	\$3,016	87.1%	44.7%	93.9%
	Over \$1 Million/ Unknown	3	15.0%	44.7%	\$445	12.9%	55.3%	6.1%
	<b>TOTAL</b>	<b>20</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$3,461</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Loan Size	\$100,000 or Less	13	65.0%	95.2%	\$525	15.2%	47.5%	
	\$100,001– \$250,000	2	10.0%	2.5%	\$272	7.9%	13.4%	
	\$250,001– \$1 Million	5	25.0%	2.3%	\$2,664	77.0%	39.0%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	<b>TOTAL</b>	<b>20</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$3,461</b>	<b>100.0%</b>	<b>100.0%</b>	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	11	64.7%		\$449	14.9%		
	\$100,001– \$250,000	2	11.8%		\$272	9.0%		
	\$250,001– \$1 Million	4	23.5%		\$2,295	76.1%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	<b>TOTAL</b>	<b>17</b>	<b>100.0%</b>		<b>\$3,016</b>	<b>100.0%</b>		

Distribution of 2024 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2024						Total Businesses
		Count			Dollars			
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	
Business Revenue	\$1 Million or Less	23	85.2%	53.8%	\$2,723	88.2%	43.2%	93.9%
	Over \$1 Million/ Unknown	4	14.8%	46.2%	\$364	11.8%	56.8%	6.1%
	<b>TOTAL</b>	<b>27</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$3,087</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Loan Size	\$100,000 or Less	19	70.4%	93.7%	\$743	24.1%	43.1%	
	\$100,001– \$250,000	5	18.5%	4.1%	\$769	24.9%	20.1%	
	\$250,001– \$1 Million	3	11.1%	2.3%	\$1,575	51.0%	36.8%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	<b>TOTAL</b>	<b>27</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$3,087</b>	<b>100.0%</b>	<b>100.0%</b>	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	16	69.6%		\$578	21.2%		
	\$100,001– \$250,000	4	17.4%		\$570	20.9%		
	\$250,001– \$1 Million	3	13.0%		\$1,575	57.8%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	<b>TOTAL</b>	<b>23</b>	<b>100.0%</b>		<b>\$2,723</b>	<b>100.0%</b>		

Distribution of 2023 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	1	5.0%	4.1%	\$750	21.7%	7.9%	3.9%
Middle	8	40.0%	57.7%	\$995	28.7%	48.1%	58.1%
Upper	11	55.0%	37.9%	\$1,716	49.6%	43.9%	38.0%
Unknown	0	0.0%	0.4%	\$0	0.0%	0.1%	0.0%
<b>TOTAL</b>	<b>20</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$3,461</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Source: 2023 FFIEC Census Data  
2023 Dun & Bradstreet Data  
2016–2020 U.S. Census Bureau: American Community Survey  
NOTE: Percentages may not total 100.0 percent due to rounding.

Distribution of 2024 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	3	11.1%	3.8%	\$832	27.0%	8.6%	4.0%
Middle	9	33.3%	55.4%	\$1,387	44.9%	48.8%	59.5%
Upper	15	55.6%	40.1%	\$868	28.1%	42.5%	36.5%
Unknown	0	0.0%	0.6%	\$0	0.0%	0.1%	0.0%
<b>TOTAL</b>	<b>27</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$3,087</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Source: 2024 FFIEC Census Data  
2024 Dun & Bradstreet Data  
2016–2020 U.S. Census Bureau: American Community Survey  
NOTE: Percentages may not total 100.0 percent due to rounding.

Distribution of 2023 Small Farm Lending By Borrower Income Level								
Farm Revenue and Loan Size		2023						
		Count			Dollars			Farms
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Farm Revenue	\$1 Million or Less	1	100.0%	68.2%	\$174	100.0%	65.9%	98.0%
	Over \$1 Million/Unknown	0	0.0%	31.8%	\$0	0.0%	34.1%	2.0%
	<b>TOTAL</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$174</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Loan Size	\$100,000 or Less	0	0.0%	72.7%	\$0	0.0%	20.6%	
	\$100,001–\$250,000	1	100.0%	22.7%	\$174	100.0%	51.7%	
	\$250,001–\$500,000	0	0.0%	4.5%	\$0	0.0%	27.7%	
	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>\$174</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%		\$174	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>\$174</b>	<b>100.0%</b>		

Distribution of 2024 Small Farm Lending By Borrower Income Level								
Farm Revenue and Loan Size		2024						
		Count			Dollars			Farms
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Farm Revenue	\$1 Million or Less	1	100.0%	77.4%	\$81	100.0%	69.7%	98.0%
	Over \$1 Million/ Unknown	0	0.0%	22.6%	\$0	0.0%	30.3%	2.0%
	<b>TOTAL</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$81</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Loan Size	\$100,000 or Less	1	100.0%	71.0%	\$81	100.0%	12.0%	
	\$100,001– \$250,000	0	0.0%	9.7%	\$0	0.0%	16.2%	
	\$250,001– \$500,000	0	0.0%	19.4%	\$0	0.0%	71.8%	
	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>\$81</b>	<b>100.0%</b>	<b>100.0%</b>	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	1	100.0%		\$81	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>1</b>	<b>100.0%</b>		<b>\$81</b>	<b>100.0%</b>		

Distribution of 2023 Small Farm Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Farm Loans		Aggregate of Peer Data	Bank Small Farm Loans		Aggregate of Peer Data	% of Farms
	#	# %	# %	\$ (000s)	\$ %	\$ %	
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	4.0%
Middle	1	100.0%	63.6%	\$174	100.0%	78.8%	60.0%
Upper	0	0.0%	36.4%	\$0	0.0%	21.2%	36.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$174</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Source: 2023 FFIEC Census Data  
2023 Dun & Bradstreet Data  
2016–2020 U.S. Census Bureau: American Community Survey  
NOTE: Percentages may not total 100.0 percent due to rounding.

<b>Distribution of 2024 Small Farm Lending</b>							
<b>By Income Level of Geography</b>							
<b>Census Tract Income Level</b>	<b>Bank Small Farm Loans</b>		<b>Aggregate of Peer Data</b>	<b>Bank Small Farm Loans</b>		<b>Aggregate of Peer Data</b>	<b>% of Farms</b>
	<b>#</b>	<b># %</b>	<b># %</b>	<b>\$ (000s)</b>	<b>\$ %</b>	<b>\$ %</b>	
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	3.9%
Middle	1	100.0%	77.4%	\$81	100.0%	74.7%	62.7%
Upper	0	0.0%	22.6%	\$0	0.0%	25.3%	33.3%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$81</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<i>Source: 2024 FFIEC Census Data                  2024 Dun &amp; Bradstreet Data                  2016–2020 U.S. Census Bureau: American Community Survey                  NOTE: Percentages may not total 100.0 percent due to rounding.</i>							

**Lamar County Assessment Area**

Distribution of 2024 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
<b>Home Purchase Loans</b>							
Low	0	0.0%	3.0%	\$0	0.0%	1.5%	23.2%
Moderate	5	12.2%	12.2%	\$713	7.7%	8.4%	17.3%
Middle	7	17.1%	18.5%	\$1,285	13.9%	15.7%	21.8%
Upper	25	61.0%	38.3%	\$6,672	72.0%	48.7%	37.7%
Unknown	4	9.8%	28.0%	\$595	6.4%	25.7%	0.0%
<b>TOTAL</b>	<b>41</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$9,265</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Refinance</b>							
Low	0	0.0%	5.6%	\$0	0.0%	2.4%	23.2%
Moderate	1	14.3%	12.1%	\$225	8.1%	7.3%	17.3%
Middle	2	28.6%	17.8%	\$135	4.9%	10.9%	21.8%
Upper	3	42.9%	32.7%	\$2,161	78.1%	39.3%	37.7%
Unknown	1	14.3%	31.8%	\$247	8.9%	40.0%	0.0%
<b>TOTAL</b>	<b>7</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$2,768</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Home Improvement</b>							
Low	0	0.0%	5.9%	\$0	0.0%	2.1%	23.2%
Moderate	0	0.0%	11.8%	\$0	0.0%	5.7%	17.3%
Middle	0	0.0%	5.9%	\$0	0.0%	9.5%	21.8%
Upper	3	60.0%	47.1%	\$133	45.9%	41.3%	37.7%
Unknown	2	40.0%	29.4%	\$157	54.1%	41.4%	0.0%
<b>TOTAL</b>	<b>5</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$290</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Multifamily Loans</b>							<b>% of Multifamily Units</b>
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Unknown	1	100.0%	100.0%	\$1,700	100.0%	100.0%	N/A
<b>TOTAL</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$1,700</b>	<b>100.0%</b>	<b>100.0%</b>	<b>N/A</b>
<b>Total Home Mortgage Loans</b>							<b>Families By Family Income %</b>
Low	0	0.0%	3.6%	\$0	0.0%	1.5%	23.2%
Moderate	7	11.7%	11.9%	\$1038	6.9%	7.2%	17.3%
Middle	9	15.0%	17.6%	\$1,420	9.5%	13.1%	21.8%
Upper	36	60.0%	38.2%	\$9,856	65.6%	42.8%	37.7%
Unknown	8	13.3%	28.7%	\$2,699	18.0%	35.4%	0.0%
<b>TOTAL</b>	<b>60</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$15,013</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Source: 2024 FFIEC Census Data 2016–2020 U.S. Census Bureau: American Community Survey NOTE: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2023 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
<b>Home Purchase Loans</b>							
Low	0	0.0%	3.6%	\$0	0.0%	1.6%	23.2%
Moderate	2	5.0%	11.9%	\$212	2.5%	8.6%	17.3%
Middle	11	27.5%	26.6%	\$2,035	23.7%	24.4%	21.8%
Upper	20	50.0%	30.9%	\$4,884	56.8%	40.5%	37.7%
Unknown	7	17.5%	27.0%	\$1,465	17.0%	24.9%	0.0%
<b>TOTAL</b>	<b>40</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$8,596</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Refinance</b>							
Low	0	0.0%	3.6%	\$0	0.0%	1.3%	23.2%
Moderate	1	11.1%	12.0%	\$91	2.9%	7.0%	17.3%
Middle	2	22.2%	22.9%	\$373	11.8%	16.0%	21.8%
Upper	5	55.6%	41.0%	\$2,604	82.3%	57.5%	37.7%
Unknown	1	11.1%	20.5%	\$97	3.1%	18.2%	0.0%
<b>TOTAL</b>	<b>9</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$3,165</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%	23.2%
Moderate	0	0.0%	13.3%	\$0	0.0%	11.5%	17.3%
Middle	1	14.3%	20.0%	\$13	1.2%	4.9%	21.8%
Upper	5	71.4%	60.0%	\$980	93.1%	79.7%	37.7%
Unknown	1	14.3%	6.7%	\$60	5.7%	3.9%	0.0%
<b>TOTAL</b>	<b>7</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$1,053</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Multifamily Loans</b>							<b>% of Multifamily Units</b>
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Unknown	0	0.0%	100.0%	\$0	0.0%	100.0%	N/A
<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>N/A</b>
<b>Total Home Mortgage Loans</b>							<b>Families by Family Income %</b>
Low	0	0.0%	3.6%	\$0	0.0%	1.5%	23.2%
Moderate	3	5.2%	11.9%	\$303	2.3%	7.2%	17.3%
Middle	14	24.1%	17.6%	\$2,421	18.4%	13.1%	21.8%
Upper	32	55.2%	38.2%	\$8,793	66.9%	42.8%	37.7%
Unknown	9	15.5%	28.7%	\$1,622	12.3%	35.4%	0.0%
<b>TOTAL</b>	<b>58</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$13,139</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<i>Source: 2023 FFIEC Census Data 2016–2020 U.S. Census Bureau: American Community Survey NOTE: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2023 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner- Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
<b>Home Purchase Loans</b>							
Low	0	0.0%	1.1%	\$0	0.0%	0.7%	3.7%
Moderate	7	17.5%	13.7%	\$1,260	14.7%	10.0%	15.0%
Middle	22	55.0%	59.0%	\$4,739	55.1%	61.8%	54.9%
Upper	11	27.5%	26.1%	\$2,597	30.2%	27.5%	26.4%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>40</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$8,596</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%	3.7%
Moderate	2	22.2%	21.7%	\$1,008	31.8%	21.1%	15.0%
Middle	5	55.6%	56.6%	\$1,227	38.8%	50.8%	54.9%
Upper	2	22.2%	21.7%	\$930	29.4%	28.1%	26.4%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>9</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$3,165</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%	3.7%
Moderate	2	28.6%	20.0%	\$163	15.5%	14.9%	15.0%
Middle	2	28.6%	60.0%	\$115	10.9%	34.6%	54.9%
Upper	3	42.9%	20.0%	\$775	73.6%	50.5%	26.4%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>7</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$1,053</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Multifamily Loans</b>							<b>% of Multifamily Units</b>
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	8.0%
Moderate	0	0.0%	25.0%	\$0	0.0%	24.4%	51.1%
Middle	0	0.0%	75.0%	\$0	0.0%	75.6%	22.3%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	18.6%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Total Home Mortgage Loans</b>							<b>% of Owner- Occupied Units</b>
Low	0	0.0%	0.9%	\$0	0.0%	0.5%	3.7%
Moderate	11	19.0%	15.5%	\$2,431	18.5%	12.3%	15.0%
Middle	30	51.7%	58.4%	\$6,231	47.4%	60.1%	54.9%
Upper	17	29.3%	25.3%	\$4,477	34.1%	27.1%	26.4%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>58</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$13,139</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<i>Source: 2023 FFIEC Census Data 2016–2020 U.S. Census Bureau: American Community Survey NOTE: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2024 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner- Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
<b>Home Purchase Loans</b>							
Low	1	2.4%	1.1%	\$167	1.8%	0.4%	3.7%
Moderate	6	14.6%	12.8%	\$606	6.5%	8.7%	15.0%
Middle	26	63.4%	58.3%	\$6,281	67.8%	59.2%	54.9%
Upper	8	19.5%	27.8%	\$2,211	23.9%	31.7%	26.4%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>41</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$9,265</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Refinance</b>							
Low	1	14.3%	0.9%	\$100	3.6%	0.4%	3.7%
Moderate	0	0.0%	16.8%	\$0	0.0%	15.1%	15.0%
Middle	2	28.6%	53.3%	\$537	19.4%	48.4%	54.9%
Upper	4	57.1%	29.0%	\$2,131	77.0%	36.0%	26.4%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>7</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$2,768</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Home Improvement</b>							
Low	2	40.0%	11.8%	\$157	54.1%	9.5%	3.7%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	15.0%
Middle	2	40.0%	70.6%	\$66	22.8%	69.5%	54.9%
Upper	1	20.0%	17.6%	\$67	23.1%	21.0%	26.4%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>5</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$290</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Multifamily Loans</b>							<b>% of Multifamily Units</b>
Low	0	0.0%	16.7%	\$0	0.0%	44.6%	8.0%
Moderate	1	100.0%	50.0%	\$1,700	100.0%	42.2%	51.1%
Middle	0	0.0%	16.7%	\$0	0.0%	6.3%	22.3%
Upper	0	0.0%	16.7%	\$0	0.0%	6.9%	18.6%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$1,700</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Total Home Mortgage Loans</b>							<b>% of Owner- Occupied Units</b>
Low	4	6.7%	1.4%	\$424	2.8%	4.2%	3.7%
Moderate	7	11.7%	13.1%	\$2,306	15.4%	12.0%	15.0%
Middle	31	51.7%	57.5%	\$7,069	47.1%	52.3%	54.9%
Upper	18	30.0%	28.0%	\$5,214	34.7%	31.4%	26.4%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>60</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$15,013</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<i>Source: 2024 FFIEC Census Data 2016–2020 U.S. Census Bureau: American Community Survey NOTE: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2023 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2023						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	183	96.3%	57.4%	\$10,377	85.5%	51.5%	91.1%
	Over \$1 Million/ Unknown	7	3.7%	42.6%	\$1,763	14.5%	48.5%	8.9%
	<b>TOTAL</b>	<b>190</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$12,140</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Loan Size	\$100,000 or Less	170	89.5%	93.4%	\$5,448	44.9%	42.1%	
	\$100,001– \$250,000	10	5.3%	3.7%	\$1,543	12.7%	15.0%	
	\$250,001– \$1 Million	10	5.3%	2.9%	\$5,149	42.4%	42.9%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	<b>TOTAL</b>	<b>190</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$12,140</b>	<b>100.0%</b>	<b>100.0%</b>	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	166	90.7%		\$5,330	51.4%		
	\$100,001– \$250,000	10	5.5%		\$1,543	14.9%		
	\$250,001– \$1 Million	7	3.8%		\$3,504	33.8%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	<b>TOTAL</b>	<b>183</b>	<b>100.0%</b>		<b>\$10,377</b>	<b>100.0%</b>		

Distribution of 2024 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2024						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	157	95.7%	52.0%	\$8,589	81.2%	40.8%	90.9%
	Over \$1 Million/ Unknown	7	4.3%	48.0%	\$1,990	18.8%	59.2%	9.1%
	<b>TOTAL</b>	<b>164</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$10,579</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Loan Size	\$100,000 or Less	145	88.4%	92.0%	\$4,498	42.5%	34.0%	
	\$100,001– \$250,000	12	7.3%	4.0%	\$2,032	19.2%	13.9%	
	\$250,001– \$1 Million	7	4.3%	4.0%	\$4,049	38.3%	52.1%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	<b>TOTAL</b>	<b>164</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$10,579</b>	<b>100.0%</b>	<b>100.0%</b>	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	140	89.2%		\$4,204	48.9%		
	\$100,001– \$250,000	12	7.6%		\$2,032	23.7%		
	\$250,001– \$1 Million	5	3.2%		\$2,353	27.4%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	<b>TOTAL</b>	<b>157</b>	<b>100.0%</b>		<b>\$8,589</b>	<b>100.0%</b>		

Distribution of 2023 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	4	2.1%	3.7%	\$341	2.8%	4.0%	4.9%
Moderate	26	13.7%	19.2%	\$1,428	11.8%	16.0%	29.3%
Middle	93	48.9%	46.4%	\$4,659	38.4%	38.6%	40.8%
Upper	67	35.3%	30.0%	\$5,712	47.1%	41.1%	25.0%
Unknown	0	0.0%	0.8%	\$0	0.0%	0.2%	0.0%
<b>TOTAL</b>	<b>190</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$12,140</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Source: 2023 FFIEC Census Data  
2023 Dun & Bradstreet Data  
2016–2020 U.S. Census Bureau: American Community Survey  
NOTE: Percentages may not total 100.0 percent due to rounding.

Distribution of 2024 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	2	1.2%	3.5%	\$80	0.8%	6.0%	5.1%
Moderate	22	13.4%	20.2%	\$1,766	16.7%	13.2%	30.1%
Middle	71	43.3%	44.4%	\$3,200	30.2%	39.7%	40.6%
Upper	69	42.1%	31.7%	\$5,533	52.3%	41.0%	24.3%
Unknown	0	0.0%	0.2%	\$0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>164</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$10,579</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<i>Source: 2024 FFIEC Census Data 2024 Dun &amp; Bradstreet Data 2016–2020 U.S. Census Bureau: American Community Survey NOTE: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2023 Small Farm Lending By Borrower Income Level								
Farm Revenue and Loan Size		2023						
		Count			Dollars			Farms
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Farm Revenue	\$1 Million or Less	62	100.0%	85.3%	\$4,252	100.0%	81.6%	99.0%
	Over \$1 Million/ Unknown	0	0.0%	14.7%	\$0	0.0%	18.4%	1.0%
	<b>TOTAL</b>	<b>62</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$4,252</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Loan Size	\$100,000 or Less	51	82.3%	84.7%	\$1,670	39.3%	41.1%	
	\$100,001– \$250,000	6	9.7%	9.3%	\$859	20.2%	24.1%	
	\$250,001– \$500,000	5	8.1%	6.0%	\$1,723	40.5%	34.8%	
	Over \$500,000	0	0.0%	0.0%	\$0	0.0%	0.0%	
	<b>TOTAL</b>	<b>62</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$4,252</b>	<b>100.0%</b>	<b>100.0%</b>	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	51	82.3%		\$1,670	39.3%		
	\$100,001– \$250,000	6	9.7%		\$859	20.2%		
	\$250,001– \$1 Million	5	8.1%		\$1,723	40.5%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	<b>TOTAL</b>	<b>62</b>	<b>100.0%</b>		<b>\$4,252</b>	<b>100.0%</b>		

Distribution of 2024 Small Farm Lending By Borrower Income Level								
Farm Revenue and Loan Size		2024						
		Count			Dollars			Farms
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Farm Revenue	\$1 Million or Less	49	100.0%	80.4%	\$3,314	100.0%	80.3%	98.9%
	Over \$1 Million/ Unknown	0	0.0%	19.6%	\$0	0.0%	19.7%	1.1%
	<b>TOTAL</b>	<b>49</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$3,314</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Loan Size	\$100,000 or Less	44	89.8%	85.3%	\$1,541	46.5%	38.5%	
	\$100,001– \$250,000	2	4.1%	7.7%	\$485	14.6%	20.3%	
	\$250,001– \$500,000	3	6.1%	7.0%	\$1,288	38.9%	41.3%	
	Over \$500,000	0	0.0%	0.0%	\$0	0.0%	0.0%	
	<b>TOTAL</b>	<b>49</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$3,314</b>	<b>100.0%</b>	<b>100.0%</b>	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	44	89.8%		\$1,541	46.5%		
	\$100,001– \$250,000	2	4.1%		\$485	14.6%		
	\$250,001– \$1 Million	3	6.1%		\$1,288	38.9%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	<b>TOTAL</b>	<b>49</b>	<b>100.0%</b>		<b>\$3,314</b>	<b>100.0%</b>		

<b>Distribution of 2023 Small Farm Lending By Income Level of Geography</b>							
<b>Census Tract Income Level</b>	<b>Bank Small Farm Loans</b>		<b>Aggregate of Peer Data</b>	<b>Bank Small Farm Loans</b>		<b>Aggregate of Peer Data</b>	<b>% of Farms</b>
	<b>#</b>	<b># %</b>	<b># %</b>	<b>\$ (000s)</b>	<b>\$ %</b>	<b>\$ %</b>	
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	1	1.6%	3.3%	\$106	2.5%	7.0%	3.1%
Middle	34	54.8%	55.3%	\$1,944	45.7%	49.1%	48.0%
Upper	27	43.5%	41.3%	\$2,202	51.8%	43.8%	49.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>62</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$4,252</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

*Source: 2023 FFIEC Census Data  
2023 Dun & Bradstreet Data  
2016–2020 U.S. Census Bureau: American Community Survey*  
**NOTE: Percentages may not total 100.0 percent due to rounding.**

<b>Distribution of 2024 Small Farm Lending By Income Level of Geography</b>							
<b>Census Tract Income Level</b>	<b>Bank Small Farm Loans</b>		<b>Aggregate of Peer Data</b>	<b>Bank Small Farm Loans</b>	<b>Aggregate of Peer Data</b>	<b>% of Farms</b>	
	<b>#</b>	<b># %</b>	<b># %</b>	<b>\$ (000s)</b>	<b>\$ %</b>	<b>\$ %</b>	
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.7%	\$0	0.0%	0.3%	3.2%
Middle	23	46.9%	50.3%	\$1,477	44.6%	56.3%	48.9%
Upper	26	53.1%	49.0%	\$1,837	55.4%	43.4%	47.9%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>49</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$3,314</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

*Source: 2024 FFIEC Census Data  
2024 Dun & Bradstreet Data  
2016–2020 U.S. Census Bureau: American Community Survey*  
**NOTE: Percentages may not total 100.0 percent due to rounding.**

**Collin County Assessment Area**

Distribution of 2024 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
<b>Home Purchase Loans</b>							
Low	0	0.0%	1.4%	\$0	0.0%	0.7%	12.7%
Moderate	0	0.0%	7.6%	\$0	0.0%	4.7%	12.8%
Middle	1	11.1%	16.2%	\$405	10.7%	13.2%	18.1%
Upper	7	77.8%	45.1%	\$2,809	74.2%	52.4%	56.4%
Unknown	1	11.1%	29.6%	\$570	15.1%	29.1%	0.0%
<b>TOTAL</b>	<b>9</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$3,784</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Refinance</b>							
Low	0	0.0%	2.8%	\$0	0.0%	1.2%	12.7%
Moderate	0	0.0%	7.0%	\$0	0.0%	3.3%	12.8%
Middle	0	0.0%	14.6%	\$0	0.0%	9.9%	18.1%
Upper	2	100.0%	56.5%	\$1,406	100.0%	62.5%	56.4%
Unknown	0	0.0%	19.0%	\$0	0.0%	23.0%	0.0%
<b>TOTAL</b>	<b>2</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$1,406</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Home Improvement</b>							
Low	0	0.0%	2.9%	\$0	0.0%	1.8%	12.7%
Moderate	0	0.0%	7.0%	\$0	0.0%	3.9%	12.8%
Middle	0	0.0%	15.0%	\$0	0.0%	9.9%	18.1%
Upper	0	0.0%	70.9%	\$0	0.0%	77.9%	56.4%
Unknown	0	0.0%	4.2%	\$0	0.0%	6.5%	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>	<b>100.0%</b>
<b>Multifamily Loans</b>							<b>% of Multifamily Units</b>
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Unknown	0	0.0%	100.0%	\$0	0.0%	100.0%	N/A
<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>N/A</b>
<b>Total Home Mortgage Loans</b>							<b>Families By Family Income %</b>
Low	0	0.0%	1.7%	\$0	0.0%	0.7%	12.7%
Moderate	0	0.0%	7.5%	\$0	0.0%	4.1%	12.8%
Middle	1	9.1%	16.1%	\$405	7.8%	11.7%	18.1%
Upper	9	81.8%	48.3%	\$4,215	81.2%	50.1%	56.4%
Unknown	1	9.1%	26.5%	\$570	11.0%	33.4%	0.0%
<b>TOTAL</b>	<b>11</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$5,190</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Source: 2024 FFIEC Census Data							
2016–2020 U.S. Census Bureau: American Community Survey							
NOTE: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2023 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
<b>Home Purchase Loans</b>							
Low	0	0.0%	0.8%	\$0	0.0%	0.4%	12.7%
Moderate	2	50.0%	6.7%	\$552	45.3%	3.9%	12.8%
Middle	0	0.0%	16.6%	\$0	0.0%	13.2%	18.1%
Upper	1	25.0%	50.2%	\$573	47.0%	57.8%	56.4%
Unknown	1	25.0%	25.7%	\$94	7.7%	24.7%	0.0%
<b>TOTAL</b>	<b>4</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$1,219</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Refinance</b>							
Low	0	0.0%	3.8%	\$0	0.0%	2.0%	12.7%
Moderate	1	33.3%	10.6%	\$275	18.0%	6.2%	12.8%
Middle	0	0.0%	19.2%	\$0	0.0%	14.5%	18.1%
Upper	2	66.7%	55.0%	\$1,252	82.0%	62.5%	56.4%
Unknown	0	0.0%	11.4%	\$0	0.0%	14.8%	0.0%
<b>TOTAL</b>	<b>3</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$1,527</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Home Improvement</b>							
Low	0	0.0%	2.3%	\$0	0.0%	1.7%	12.7%
Moderate	0	0.0%	4.4%	\$0	0.0%	2.4%	12.8%
Middle	0	0.0%	16.1%	\$0	0.0%	11.2%	18.1%
Upper	1	100.0%	75.3%	\$360	100.0%	81.6%	56.4%
Unknown	0	0.0%	1.9%	\$0	0.0%	3.2%	0.0%
<b>TOTAL</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$360</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Multifamily Loans</b>							<b>% of Multifamily Units</b>
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Upper	0	0.0%	2.4%	\$0	0.0%	0.1%	N/A
Unknown	0	0.0%	97.6%	\$0	0.0%	99.9%	N/A
<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>N/A</b>
<b>Total Home Mortgage Loans</b>							<b>Families by Family Income %</b>
Low	0	0.0%	1.3%	\$0	0.0%	0.5%	12.7%
Moderate	3	37.5%	7.1%	\$827	26.6%	3.8%	12.8%
Middle	0	0.0%	16.8%	\$0	0.0%	12.1%	18.1%
Upper	4	50.0%	52.2%	\$2,185	70.3%	54.0%	56.4%
Unknown	1	12.5%	22.6%	\$94	3.0%	29.6%	0.0%
<b>TOTAL</b>	<b>8</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$3,106</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<i>Source: 2023 FFIEC Census Data 2016–2020 U.S. Census Bureau: American Community Survey NOTE: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2023 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner-Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
<b>Home Purchase Loans</b>							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	1	25.0%	6.7%	\$94	7.7%	4.5%	4.8%
Middle	3	75.0%	32.4%	\$1,125	92.3%	26.5%	24.7%
Upper	0	0.0%	60.7%	\$0	0.0%	68.6%	70.3%
Unknown	0	0.0%	0.3%	\$0	0.0%	0.4%	0.3%
<b>TOTAL</b>	<b>4</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$1,219</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	0	0.0%	4.6%	\$0	0.0%	3.4%	4.8%
Middle	0	0.0%	26.7%	\$0	0.0%	22.1%	24.7%
Upper	3	100.0%	68.6%	\$1,527	100.0%	74.4%	70.3%
Unknown	0	0.0%	0.2%	\$0	0.0%	0.1%	0.3%
<b>TOTAL</b>	<b>3</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$1,527</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	0	0.0%	2.0%	\$0	0.0%	1.6%	4.8%
Middle	0	0.0%	19.9%	\$0	0.0%	15.1%	24.7%
Upper	1	100.0%	77.5%	\$360	100.0%	82.6%	70.3%
Unknown	0	0.0%	0.7%	\$0	0.0%	0.7%	0.3%
<b>TOTAL</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$360</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Multifamily Loans</b>							<b>% of Multifamily Units</b>
Low	0	0.0%	2.4%	\$0	0.0%	4.3%	3.8%
Moderate	0	0.0%	7.1%	\$0	0.0%	3.2%	15.7%
Middle	0	0.0%	33.3%	\$0	0.0%	34.0%	40.1%
Upper	0	0.0%	50.0%	\$0	0.0%	56.2%	38.2%
Unknown	0	0.0%	7.1%	\$0	0.0%	2.4%	2.2%
<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>
<b>Total Home Mortgage Loans</b>							<b>% of Owner-Occupied Units</b>
Low	0	0.0%	0.0%	\$0	0.0%	0.4%	0.0%
Moderate	1	12.5%	6.1%	\$94	3.0%	4.3%	4.8%
Middle	3	37.5%	30.8%	\$1,125	36.2%	26.5%	24.7%
Upper	4	50.0%	62.8%	\$1,887	60.8%	68.4%	70.3%
Unknown	0	0.0%	0.3%	\$0	0.0%	0.5%	0.3%
<b>TOTAL</b>	<b>8</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$3,106</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<i>Source: 2023 FFIEC Census Data 2016–2020 U.S. Census Bureau: American Community Survey NOTE: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2024 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner- Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
<b>Home Purchase Loans</b>							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	6.9%	\$0	0.0%	4.4%	4.8%
Middle	1	11.1%	39.4%	\$443	11.7%	33.2%	24.7%
Upper	8	88.9%	52.7%	\$3,341	88.3%	61.5%	70.3%
Unknown	0	0.0%	0.9%	\$0	0.0%	0.9%	0.3%
<b>TOTAL</b>	<b>9</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$3,784</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	0	0.0%	3.6%	\$0	0.0%	2.5%	4.8%
Middle	0	0.0%	23.6%	\$0	0.0%	19.2%	24.7%
Upper	2	100.0%	72.1%	\$1,406	100.0%	77.6%	70.3%
Unknown	0	0.0%	0.7%	\$0	0.0%	0.7%	0.3%
<b>TOTAL</b>	<b>2</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$1,406</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	0	0.0%	3.2%	\$0	0.0%	2.5%	4.8%
Middle	0	0.0%	21.5%	\$0	0.0%	16.9%	24.7%
Upper	0	0.0%	75.0%	\$0	0.0%	79.8%	70.3%
Unknown	0	0.0%	0.3%	\$0	0.0%	0.8%	0.3%
<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>
<b>Multifamily Loans</b>							<b>% of Multifamily Units</b>
Low	0	0.0%	7.1%	\$0	0.0%	3.0%	3.8%
Moderate	0	0.0%	25.0%	\$0	0.0%	23.9%	15.7%
Middle	0	0.0%	32.1%	\$0	0.0%	11.3%	40.1%
Upper	0	0.0%	32.1%	\$0	0.0%	60.3%	38.2%
Unknown	0	0.0%	3.6%	\$0	0.0%	1.5%	2.2%
<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>
<b>Total Home Mortgage Loans</b>							<b>% of Owner- Occupied Units</b>
Low	0	0.0%	0.0%	\$0	0.0%	0.2%	0.0%
Moderate	0	0.0%	6.2%	\$0	0.0%	5.7%	4.8%
Middle	1	9.1%	35.7%	\$443	8.5%	29.1%	24.7%
Upper	10	90.9%	57.3%	\$4,747	91.5%	64.1%	70.3%
Unknown	0	0.0%	0.8%	\$0	0.0%	0.9%	0.3%
<b>TOTAL</b>	<b>11</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$5,190</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<i>Source: 2024 FFIEC Census Data 2016–2020 U.S. Census Bureau: American Community Survey NOTE: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2023 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2023						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	26	70.3%	57.1%	\$5,557	48.9%	39.4%	93.7%
	Over \$1 Million/ Unknown	11	29.7%	42.9%	\$5,810	51.1%	60.6%	6.3%
	<b>TOTAL</b>	<b>37</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$11,367</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Loan Size	\$100,000 or Less	13	35.1%	95.8%	\$579	5.1%	48.1%	
	\$100,001– \$250,000	8	21.6%	2.2%	\$1,696	14.9%	13.5%	
	\$250,001– \$1 Million	16	43.2%	2.0%	\$9,092	80.0%	38.4%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	<b>TOTAL</b>	<b>37</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$11,367</b>	<b>100.0%</b>	<b>100.0%</b>	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	12	46.2%		\$559	10.1%		
	\$100,001– \$250,000	6	23.1%		\$1,216	21.9%		
	\$250,001– \$1 Million	8	30.8%		\$3,782	68.1%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	<b>TOTAL</b>	<b>26</b>	<b>100.0%</b>		<b>\$5,557</b>	<b>100.0%</b>		

Distribution of 2024 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2024						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	26	65.0%	56.9%	\$6,166	62.9%	40.0%	93.8%
	Over \$1 Million/ Unknown	14	35.0%	43.1%	\$3,638	37.1%	60.0%	6.2%
	<b>TOTAL</b>	<b>40</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$9,804</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Loan Size	\$100,000 or Less	17	42.5%	95.8%	\$1,016	10.4%	48.4%	
	\$100,001– \$250,000	9	22.5%	2.2%	\$1,707	17.4%	13.2%	
	\$250,001– \$1 Million	14	35.0%	2.0%	\$7,081	72.2%	38.4%	
	Over \$1 Million	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>\$9,804</b>	<b>100.0%</b>	<b>100.0%</b>	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	12	46.2%		\$728	11.8%		
	\$100,001– \$250,000	5	19.2%		\$857	13.9%		
	\$250,001– \$1 Million	9	34.6%		\$4,581	74.3%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	<b>TOTAL</b>	<b>26</b>	<b>100.0%</b>		<b>\$6,166</b>	<b>100.0%</b>		

Distribution of 2023 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	0	0.0%	0.2%	\$0	0.0%	0.1%	0.2%
Moderate	0	0.0%	7.5%	\$0	0.0%	10.0%	8.2%
Middle	9	24.3%	24.4%	\$2,928	25.8%	26.4%	28.2%
Upper	27	73.0%	66.3%	\$7,439	65.4%	60.8%	62.2%
Unknown	1	2.7%	1.7%	\$1,000	8.8%	2.7%	1.1%
<b>TOTAL</b>	<b>37</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$11,367</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<i>Source: 2023 FFIEC Census Data 2023 Dun &amp; Bradstreet Data 2016–2020 U.S. Census Bureau: American Community Survey</i> <b>NOTE: Percentages may not total 100.0 percent due to rounding.</b>							

Distribution of 2024 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	0	0.0%	0.1%	\$0	0.0%	0.1%	0.2%
Moderate	1	2.5%	7.6%	\$285	2.9%	9.4%	7.8%
Middle	8	20.0%	23.6%	\$2,121	21.6%	26.0%	29.1%
Upper	31	77.5%	67.2%	\$7,398	75.5%	62.2%	61.8%
Unknown	0	0.0%	1.5%	\$0	0.0%	2.3%	1.2%
<b>TOTAL</b>	<b>40</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$9,804</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<i>Source: 2024 FFIEC Census Data 2024 Dun &amp; Bradstreet Data 2016–2020 U.S. Census Bureau: American Community Survey</i> <b>NOTE: Percentages may not total 100.0 percent due to rounding.</b>							

Distribution of 2023 Small Farm Lending By Borrower Income Level								
Farm Revenue and Loan Size		2023						
		Count			Dollars			Farms
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Farm Revenue	\$1 Million or Less	0	0.0%	63.0%	\$0	0.0%	59.4%	98.1%
	Over \$1 Million/ Unknown	0	0.0%	37.0%	\$0	0.0%	40.6%	1.9%
	<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%	91.0%	\$0	0.0%	35.9%	
	\$100,001– \$250,000	0	0.0%	4.8%	\$0	0.0%	20.9%	
	\$250,001– \$500,000	0	0.0%	4.2%	\$0	0.0%	43.2%	
	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 2024 Small Farm Lending By Borrower Income Level								
Farm Revenue and Loan Size		2024						
		Count			Dollars			Farms
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Farm Revenue	\$1 Million or Less	0	0.0%	67.9%	\$0	0.0%	76.7%	98.3%
	Over \$1 Million/ Unknown	0	0.0%	32.1%	\$0	0.0%	23.3%	1.7%
	<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%	87.1%	\$0	0.0%	28.6%	
	\$100,001– \$250,000	0	0.0%	6.7%	\$0	0.0%	24.9%	
	\$250,001– \$500,000	0	0.0%	6.2%	\$0	0.0%	46.4%	
	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 2023 Small Farm Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Farm Loans		Aggregate of Peer Data	Bank Small Farm Loans		Aggregate of Peer Data	% of Farms
	#	# %	# %	\$ (000s)	\$ %	\$ %	
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.2%
Moderate	0	0.0%	6.3%	\$0	0.0%	2.9%	9.1%
Middle	0	0.0%	39.2%	\$0	0.0%	52.6%	33.4%
Upper	0	0.0%	51.9%	\$0	0.0%	44.0%	56.3%
Unknown	0	0.0%	2.6%	\$0	0.0%	0.5%	1.0%
<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>

Source: 2023 FFIEC Census Data  
2023 Dun & Bradstreet Data  
2016–2020 U.S. Census Bureau: American Community Survey  
NOTE: Percentages may not total 100.0 percent due to rounding.

<b>Distribution of 2024 Small Farm Lending</b>							
<b>By Income Level of Geography</b>							
<b>Census Tract Income Level</b>	<b>Bank Small Farm Loans</b>		<b>Aggregate of Peer Data</b>	<b>Bank Small Farm Loans</b>		<b>Aggregate of Peer Data</b>	<b>% of Farms</b>
	<b>#</b>	<b># %</b>	<b># %</b>	<b>\$ (000s)</b>	<b>\$ %</b>	<b>\$ %</b>	
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	11.0%	\$0	0.0%	8.9%	9.8%
Middle	0	0.0%	34.4%	\$0	0.0%	37.9%	34.5%
Upper	0	0.0%	53.6%	\$0	0.0%	53.0%	55.0%
Unknown	0	0.0%	1.0%	\$0	0.0%	0.2%	0.8%
<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>
<i>Source: 2024 FFIEC Census Data                  2024 Dun &amp; Bradstreet Data                  2016–2020 U.S. Census Bureau: American Community Survey                  NOTE: Percentages may not total 100.0 percent due to rounding.</i>							

**McCurtain County Assessment Area**

Distribution of 2024 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
<b>Home Purchase Loans</b>							
Low	0	0.0%	0.7%	\$0	0.0%	0.4%	29.7%
Moderate	0	0.0%	7.5%	\$0	0.0%	2.9%	18.8%
Middle	0	0.0%	10.0%	\$0	0.0%	4.3%	17.6%
Upper	2	100.0%	52.5%	\$1,706	100.0%	61.0%	33.9%
Unknown	0	0.0%	29.4%	\$0	0.0%	31.4%	0.0%
<b>TOTAL</b>	<b>2</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$1,706</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Refinance</b>							
Low	0	0.0%	2.3%	\$0	0.0%	0.4%	29.7%
Moderate	0	0.0%	6.8%	\$0	0.0%	2.4%	18.8%
Middle	0	0.0%	12.1%	\$0	0.0%	5.5%	17.6%
Upper	0	0.0%	43.9%	\$0	0.0%	51.1%	33.9%
Unknown	0	0.0%	34.8%	\$0	0.0%	40.6%	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>	<b>100.0%</b>
<b>Home Improvement</b>							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	29.7%
Moderate	0	0.0%	50.0%	\$0	0.0%	47.8%	18.8%
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	17.6%
Upper	0	0.0%	25.0%	\$0	0.0%	20.8%	33.9%
Unknown	0	0.0%	25.0%	\$0	0.0%	31.4%	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>	<b>100.0%</b>
<b>Multifamily Loans</b>							<b>% of Multifamily Units</b>
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Unknown	0	0.0%	100.0%	\$0	0.0%	100.0%	N/A
<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>N/A</b>
<b>Total Home Mortgage Loans</b>							<b>Families By Family Income %</b>
Low	0	0.0%	1.1%	\$0	0.0%	0.4%	29.7%
Moderate	0	0.0%	8.2%	\$0	0.0%	3.0%	18.8%
Middle	0	0.0%	10.5%	\$0	0.0%	4.6%	17.6%
Upper	2	100.0%	49.9%	\$1,706	100.0%	58.1%	33.9%
Unknown	0	0.0%	30.3%	\$0	0.0%	33.9%	0.0%
<b>TOTAL</b>	<b>2</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$1,706</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Source: 2024 FFIEC Census Data							
2016–2020 U.S. Census Bureau: American Community Survey							
NOTE: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2023 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
<b>Home Purchase Loans</b>							
Low	0	0.0%	1.1%	\$0	0.0%	0.7%	29.7%
Moderate	0	0.0%	4.8%	\$0	0.0%	1.9%	18.8%
Middle	2	66.7%	8.9%	\$309	80.5%	3.4%	17.6%
Upper	1	33.3%	59.5%	\$75	19.5%	64.1%	33.9%
Unknown	0	0.0%	25.8%	\$0	0.0%	29.9%	0.0%
<b>TOTAL</b>	<b>3</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$384</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Refinance</b>							
Low	0	0.0%	1.5%	\$0	0.0%	0.3%	29.7%
Moderate	0	0.0%	7.5%	\$0	0.0%	2.8%	18.8%
Middle	0	0.0%	13.5%	\$0	0.0%	5.2%	17.6%
Upper	2	100.0%	59.4%	\$964	100.0%	64.7%	33.9%
Unknown	0	0.0%	18.0%	\$0	0.0%	27.1%	0.0%
<b>TOTAL</b>	<b>2</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$964</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%	29.7%
Moderate	0	0.0%	12.5%	\$0	0.0%	0.9%	18.8%
Middle	0	0.0%	37.5%	\$0	0.0%	24.1%	17.6%
Upper	0	0.0%	50.0%	\$0	0.0%	75.0%	33.9%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Multifamily Loans</b>							<b>% of Multifamily Units</b>
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Unknown	0	0.0%	100.0%	\$0	0.0%	100.0%	N/A
<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>N/A</b>
<b>Total Home Mortgage Loans</b>							<b>Families by Family Income %</b>
Low	0	0.0%	1.1%	\$0	0.0%	0.6%	29.7%
Moderate	0	0.0%	5.7%	\$0	0.0%	2.1%	18.8%
Middle	2	40.0%	10.4%	\$309	22.9%	3.9%	17.6%
Upper	3	60.0%	58.8%	\$1,039	77.1%	63.4%	33.9%
Unknown	0	0.0%	23.9%	\$0	0.0%	30.0%	0.0%
<b>TOTAL</b>	<b>5</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$1,348</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<i>Source: 2023 FFIEC Census Data 2016–2020 U.S. Census Bureau: American Community Survey NOTE: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2023 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner-Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
<b>Home Purchase Loans</b>							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	2	66.7%	10.2%	\$309	80.5%	3.5%	40.8%
Middle	1	33.3%	89.8%	\$75	19.5%	96.5%	59.2%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>3</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$384</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	0	0.0%	11.3%	\$0	0.0%	4.8%	40.8%
Middle	2	100.0%	88.7%	\$964	100.0%	95.2%	59.2%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>2</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$964</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	0	0.0%	25.0%	\$0	0.0%	7.5%	40.8%
Middle	0	0.0%	75.0%	\$0	0.0%	92.5%	59.2%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
<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>
<b>Multifamily Loans</b>							<b>% of Multifamily Units</b>
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	100.0%	\$0	0.0%	100.0%	56.1%
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	43.9%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
<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>
<b>Total Home Mortgage Loans</b>							<b>% of Owner-Occupied Units</b>
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	2	40.0%	11.2%	\$309	22.9%	5.0%	40.8%
Middle	3	60.0%	88.8%	\$1,039	77.1%	95.0%	59.2%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>5</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$1,348</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Source: 2023 FFIEC Census Data 2016–2020 U.S. Census Bureau: American Community Survey NOTE: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2024 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner-Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
<b>Home Purchase Loans</b>							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	17.7%	\$0	0.0%	7.7%	40.8%
Middle	2	100.0%	82.3%	\$1,706	100.0%	92.3%	59.2%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>2</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$1,706</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	0	0.0%	16.7%	\$0	0.0%	6.5%	40.8%
Middle	0	0.0%	83.3%	\$0	0.0%	93.5%	59.2%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
<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>
<b>Home Improvement</b>							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	40.8%
Middle	0	0.0%	100.0%	\$0	0.0%	100.0%	59.2%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
<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>
<b>Multifamily Loans</b>							<b>% of Multifamily Units</b>
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	100.0%	\$0	0.0%	100.0%	56.1%
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	43.9%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
<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>
<b>Total Home Mortgage Loans</b>							<b>% of Owner-Occupied Units</b>
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	18.1%	\$0	0.0%	7.8%	40.8%
Middle	2	100.0%	81.9%	\$1,706	100.0%	92.2%	59.2%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>2</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$1,706</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<i>Source: 2024 FFIEC Census Data 2016–2020 U.S. Census Bureau: American Community Survey NOTE: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2023 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2023						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	16	100.0%	54.2%	\$2,275	100.0%	47.4%	90.6%
	Over \$1 Million/ Unknown	0	0.0%	45.8%	\$0	0.0%	52.6%	9.4%
	<b>TOTAL</b>	<b>16</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$2,275</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Loan Size	\$100,000 or Less	9	56.3%	89.6%	\$343	15.1%	34.8%	
	\$100,001– \$250,000	5	31.3%	7.8%	\$932	41.0%	31.7%	
	\$250,001– \$1 Million	2	12.5%	2.6%	\$1,000	44.0%	33.5%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	<b>TOTAL</b>	<b>16</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$2,275</b>	<b>100.0%</b>	<b>100.0%</b>	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	9	56.3%		\$343	15.1%		
	\$100,001– \$250,000	5	31.3%		\$932	41.0%		
	\$250,001– \$1 Million	2	12.5%		\$1,000	44.0%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	<b>TOTAL</b>	<b>16</b>	<b>100.0%</b>		<b>\$2,275</b>	<b>100.0%</b>		

Distribution of 2024 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2024						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	8	80.0%	47.9%	\$2,316	95.4%	43.7%	90.4%
	Over \$1 Million/ Unknown	2	20.0%	52.1%	\$111	4.6%	56.3%	9.6%
	<b>TOTAL</b>	<b>10</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$2,427</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Loan Size	\$100,000 or Less	4	40.0%	91.5%	\$156	6.4%	33.6%	
	\$100,001– \$250,000	3	30.0%	4.6%	\$584	24.1%	19.4%	
	\$250,001– \$1 Million	3	30.0%	3.8%	\$1,687	69.5%	47.0%	
	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>\$2,427</b>	<b>100.0%</b>	<b>100.0%</b>	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	2	25.0%		\$45	1.9%		
	\$100,001– \$250,000	3	37.5%		\$584	25.2%		
	\$250,001– \$1 Million	3	37.5%		\$1,687	72.8%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	<b>TOTAL</b>	<b>8</b>	<b>100.0%</b>		<b>\$2,316</b>	<b>100.0%</b>		

Distribution of 2023 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	9	56.3%	35.1%	\$778	34.2%	23.8%	35.3%
Middle	7	43.8%	63.5%	\$1,497	65.8%	76.1%	64.7%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Unknown	0	0.0%	1.4%	\$0	0.0%	0.2%	0.0%
<b>TOTAL</b>	<b>16</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$2,275</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Source: 2023 FFIEC Census Data  
2023 Dun & Bradstreet Data  
2016–2020 U.S. Census Bureau: American Community Survey  
NOTE: Percentages may not total 100.0 percent due to rounding.

Distribution of 2024 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	6	60.0%	38.5%	\$889	36.6%	36.7%	36.3%
Middle	4	40.0%	60.8%	\$1,538	63.4%	63.0%	63.7%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Unknown	0	0.0%	0.8%	\$0	0.0%	0.2%	0.0%
<b>TOTAL</b>	<b>10</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$2,427</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Source: 2024 FFIEC Census Data  
2024 Dun & Bradstreet Data  
2016–2020 U.S. Census Bureau: American Community Survey  
NOTE: Percentages may not total 100.0 percent due to rounding.

Distribution of 2023 Small Farm Lending By Borrower Income Level								
Farm Revenue and Loan Size		2023						
		Count			Dollars			Farms
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Farm Revenue	\$1 Million or Less	7	100.0%	40.6%	\$581	100.0%	30.1%	98.4%
	Over \$1 Million/ Unknown	0	0.0%	59.4%	\$0	0.0%	69.9%	1.6%
	<b>TOTAL</b>	<b>7</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$581</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Loan Size	\$100,000 or Less	6	85.7%	71.9%	\$131	22.5%	20.1%	
	\$100,001– \$250,000	0	0.0%	6.3%	\$0	0.0%	13.8%	
	\$250,001– \$500,000	1	14.3%	21.9%	\$450	77.5%	66.1%	
	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>\$581</b>	<b>100.0%</b>	<b>100.0%</b>	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	6	85.7%		\$131	22.5%		
	\$100,001– \$250,000	0	0.0%		\$0	0.0%		
	\$250,001– \$1 Million	1	14.3%		\$450	77.5%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	<b>TOTAL</b>	<b>7</b>	<b>100.0%</b>		<b>\$581</b>	<b>100.0%</b>		

Distribution of 2024 Small Farm Lending By Borrower Income Level								
Farm Revenue and Loan Size		2024						
		Count			Dollars			Farms
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Farm Revenue	\$1 Million or Less	7	100.0%	51.4%	\$520	100.0%	51.7%	98.3%
	Over \$1 Million/ Unknown	0	0.0%	48.6%	\$0	0.0%	48.3%	1.7%
	<b>TOTAL</b>	<b>7</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$520</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Loan Size	\$100,000 or Less	5	71.4%	68.6%	\$138	26.5%	18.7%	
	\$100,001– \$250,000	1	14.3%	11.4%	\$102	19.6%	18.5%	
	\$250,001– \$500,000	1	14.3%	20.0%	\$280	53.8%	62.8%	
	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>\$520</b>	<b>100.0%</b>	<b>100.0%</b>	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	5	71.4%		\$138	26.5%		
	\$100,001– \$250,000	1	14.3%		\$102	19.6%		
	\$250,001– \$1 Million	1	14.3%		\$280	53.8%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	<b>TOTAL</b>	<b>7</b>	<b>100.0%</b>		<b>\$520</b>	<b>100.0%</b>		

Distribution of 2023 Small Farm Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Farm Loans		Aggregate of Peer Data	Bank Small Farm Loans		Aggregate of Peer Data	% of Farms
	#	# %	# %	\$ (000s)	\$ %	\$ %	
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	4	57.1%	40.6%	\$479	82.4%	50.9%	33.3%
Middle	3	42.9%	59.4%	\$102	17.6%	49.1%	66.7%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>7</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$581</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Source: 2023 FFIEC Census Data  
2023 Dun & Bradstreet Data  
2016–2020 U.S. Census Bureau: American Community Survey  
NOTE: Percentages may not total 100.0 percent due to rounding.

<b>Distribution of 2024 Small Farm Lending</b>							
<b>By Income Level of Geography</b>							
<b>Census Tract Income Level</b>	<b>Bank Small Farm Loans</b>		<b>Aggregate of Peer Data</b>	<b>Bank Small Farm Loans</b>		<b>Aggregate of Peer Data</b>	<b>% of Farms</b>
	<b>#</b>	<b># %</b>	<b># %</b>	<b>\$ (000s)</b>	<b>\$ %</b>	<b>\$ %</b>	
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	3	42.9%	45.7%	\$62	11.9%	35.8%	35.0%
Middle	4	57.1%	54.3%	\$458	88.1%	64.2%	65.0%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>7</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$520</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<i>Source: 2024 FFIEC Census Data                  2024 Dun &amp; Bradstreet Data                  2016–2020 U.S. Census Bureau: American Community Survey                  NOTE: Percentages may not total 100.0 percent due to rounding.</i>							

## GLOSSARY

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

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

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

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

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

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

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

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

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

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

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

**Home Mortgage Disclosure Act (HMDA):** The statute that requires certain mortgage lenders who do business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and income of applicants; the amount of loan requested; and the disposition of the application (e.g., approved, denied, and withdrawn).

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

**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.