PUBLIC DISCLOSURE

April 27, 2026

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Centennial Bank
RSSD# 456045

620 Chestnut Street
Conway, Arkansas 72032

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 4
- c. Conclusions with Respect to Performance Tests 8
- d. Fair Lending or Other Illegal Credit Practices Review 14

III. Arkansas
- a. Summary
  - i. State Rating 15
  - ii. Scope of Examination 15
  - iii. Description of Institution's Operations 16
  - iv. Conclusions with Respect to Performance Tests 17
- b. Little Rock-North Little Rock-Conway, Arkansas Metropolitan Statistical Area (full-scope review)
  - i. Description of Institution's Operations in the Little Rock MSA Assessment Area 23
  - ii. Conclusions with Respect to Performance Tests in the Little Rock MSA Assessment Area 27
- c. Arkansas Nonmetropolitan Statewide Area (full-scope review)
  - i. Description of Institution's Operations in the NonMSA Arkansas Combined Area 34
  - ii. Conclusions with Respect to Performance Tests in the NonMSA Arkansas Combined Area 38
- d. Fayetteville-Springdale-Rogers, Arkansas Metropolitan Statistical Area (limited-scope review)
  - i. Description of Institution's Operations in the Fayetteville MSA Assessment Area 45
  - ii. Conclusions with Respect to Performance Tests in the Fayetteville MSA Assessment Area 46
- e. Jonesboro, Arkansas Metropolitan Statistical Area (limited-scope review)
  - i. Description of Institution's Operations in the Jonesboro MSA Assessment Area 47
  - ii. Conclusions with Respect to Performance Tests in the Jonesboro MSA Assessment Area 48

f. Fort Smith, Arkansas-Oklahoma Metropolitan Statistical Area (limited-scope review)
    i. Description of Institution's Operations in the Partial Fort Smith MSA Assessment Area 49
    ii. Conclusions with Respect to Performance Tests in the Partial Fort Smith MSA Assessment Area....50

IV. Florida
a. Summary
    i. State Rating....51
    ii. Scope of Examination....51
    iii. Description of Institution's Operations....52
    iv. Conclusions with Respect to Performance Tests....53

b. Miami-Fort Lauderdale-West Palm Beach, Florida Metropolitan Statistical Area (full-scope review)
    i. Description of Institution's Operations in the Miami MSA Assessment Area....62
    ii. Conclusions with Respect to Performance Tests in the Miami MSA Assessment Area....66

c. Florida Nonmetropolitan Statewide Area (full-scope review)
    i. Description of Institution's Operations in the NonMSA Florida Combined Area....72
    ii. Conclusions with Respect to Performance Tests in the NonMSA Florida Combined Area....76

d. Panama City-Panama City Beach, Florida Metropolitan Statistical Area (full-scope review)
    i. Description of Institution's Operations in the Panama City MSA Assessment Area....83
    ii. Conclusions with Respect to Performance Tests in the Panama City MSA Assessment Area....87

e. Tallahassee, Florida Metropolitan Statistical Area (full-scope review)
    i. Description of Institution's Operations in the Tallahassee MSA Assessment Area....93
    ii. Conclusions with Respect to Performance Tests in the Tallahassee MSA Assessment Area....97

f. Orlando-Kissimmee-Sanford, Florida Metropolitan Statistical Area (full-scope review)
    i. Description of Institution's Operations in the Orlando MSA Assessment Area....103
    ii. Conclusions with Respect to Performance Tests in the Orlando MSA Assessment Area....107

g. Tampa-St. Petersburg-Clearwater, Florida Metropolitan Statistical Area (limited-scope review)
    i. Description of Institution's Operations in the Tampa MSA Assessment Area 113
    ii. Conclusions with Respect to Performance Tests in the Tampa MSA Assessment Area 114

h. North Port-Bradenton, Florida Combined Statistical Area (limited-scope review)
    i. Description of Institution's Operations in the Partial Bradenton CSA Assessment Area 115
    ii. Conclusions with Respect to Performance Tests in the Partial Bradenton CSA Assessment Area 116

i. Cape Coral-Fort Myers-Naples, Florida Combined Statistical Area (limited-scope review)
    i. Description of Institution's Operations in the Partial Cape Coral CSA Assessment Area 117
    ii. Conclusions with Respect to Performance Tests in the Partial Cape Coral CSA Assessment Area 118

j. Pensacola-Ferry Pass-Brent, Florida Metropolitan Statistical Area (limited-scope review)
    i. Description of Institution's Operations in the Pensacola MSA Assessment Area 119
    ii. Conclusions with Respect to Performance Tests in the Pensacola MSA Assessment Area 120

k. Crestview-Fort Walton Beach-Destin, Florida Metropolitan Statistical Area (limited-scope review)
    i. Description of Institution's Operations in the Crestview MSA Assessment Area 121
    ii. Conclusions with Respect to Performance Tests in the Crestview MSA Assessment Area 122

l. Lakeland-Winter Haven, Florida Metropolitan Statistical Area (limited-scope review)
    i. Description of Institution's Operations in the Lakeland MSA Assessment Area 123
    ii. Conclusions with Respect to Performance Tests in the Lakeland MSA Assessment Area 124

V. Texas
a. Summary
i. State Rating....125
ii. Scope of Examination....125
iii. Description of Institution's Operations....126
iv. Conclusions with Respect to Performance Tests....127

b. Texas Nonmetropolitan Statewide Area (full-scope review)
i. Description of Institution's Operations in the NonMSA Texas Combined Area....134
ii. Conclusions with Respect to Performance Tests in the NonMSA Texas Combined Area....138

c. Amarillo, Texas Metropolitan Statistical Area (full-scope review)
i. Description of Institution's Operations in the Amarillo MSA Assessment Area....145
ii. Conclusions with Respect to Performance Tests in the Amarillo MSA Assessment Area....149

d. Lubbock, Texas Metropolitan Statistical Area (full-scope review)
i. Description of Institution's Operations in the Lubbock MSA Assessment Area....156
ii. Conclusions with Respect to Performance Tests in the Lubbock MSA Assessment Area....160

e. Dallas-Plano-Irving, Texas Metropolitan Division (limited-scope review)
i. Description of Institution's Operations in the Dallas MD Assessment Area....167
ii. Conclusions with Respect to Performance Tests in the Dallas MD Assessment Area....168

f. Fort Worth-Arlington-Grapevine, Texas Metropolitan Division (limited-scope review)
i. Description of Institution's Operations in the Fort Worth MD Assessment Area....169
ii. Conclusions with Respect to Performance Tests in the Fort Worth MD Assessment Area....170

g. Austin-Round Rock-San Marcos, Texas Metropolitan Statistical Area (limited-scope review)
i. Description of Institution's Operations in the Austin MSA Assessment Area....171
ii. Conclusions with Respect to Performance Tests in the Austin MSA Assessment Area....172

h. San Antonio-New Braunfels, Texas Metropolitan Statistical Area (limited-scope review)
i. Description of Institution's Operations in the San Antonio MSA Assessment Area....173
ii. Conclusions with Respect to Performance Tests in the San Antonio MSA Assessment Area....174

i. Abilene, Texas Metropolitan Statistical Area (limited-scope review)
i. Description of Institution's Operations in the Abilene MSA Assessment Area....175
ii. Conclusions with Respect to Performance Tests in the Abilene MSA Assessment Area....176

VI. Alabama
a. Summary
i. State Rating....177
ii. Scope of Examination....177
iii. Description of Institution's Operations in the Daphne MSA Assessment Area....178
iv. Conclusions with Respect to Performance Tests in the Daphne MSA Assessment Area....182

VII. New York
a. Summary
i. State Rating....188
ii. Scope of Examination....188
iii. Description of Institution's Operations in the Partial New York MD Assessment Area....189
iv. Conclusions with Respect to Performance Tests in the Partial New York MD Assessment Area....193

VIII. Appendices
a. Scope of Examination Tables....197
b. Summary of State Ratings....199
c. Lending Performance Tables....200
d. Glossary....344

INSTITUTION'S CRA RATING

INSTITUTION'S CRA RATING: SATISFACTORY.

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

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

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

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

- The bank's lending levels reflect good responsiveness to the credit needs of its assessment areas.
- A substantial majority of loans are made in the bank's assessment areas.
- The distribution of loans by borrower's income/revenue profile reflects good distribution among customers of different income levels and businesses of different sizes.
- The geographic distribution of loans reflects adequate distribution throughout the assessment areas.
- The bank makes an adequate level of community development loans.
- The bank makes use of innovative and/or flexible lending practices in serving the credit needs of the assessment areas.
- The bank makes a significant level of qualified community development investments and grants in its assessment areas and is occasionally in a leadership position.
- Service delivery systems are readily accessible to the bank's geographies and individuals of different income levels in its 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 is a leader in providing community development services.

DESCRIPTION OF INSTITUTION

Centennial Bank is a large, interstate retail bank headquartered in Conway, Arkansas, offering both consumer and commercial loan and deposit products. The bank is a wholly owned subsidiary of Home BancShares, Inc., a one-bank holding company also headquartered in Conway, Arkansas. The bank operates a number of wholly owned subsidiaries; however, the operations of these entities were not impactful in determining the performance of the bank for this CRA evaluation.

Since its previous CRA evaluation dated April 3, 2023, Centennial Bank expanded its operations and geographic footprint through acquisition activity. In April 2026, the bank merged with Mountain Commerce Bancorp, Knoxville, Tennessee, adding eight branches to the bank's network, all of which are located in Tennessee. These are the bank's first branch locations in Tennessee, and consequently, the bank delineated three new assessment areas in Tennessee. However, given the timing of this merger relative to the date of this evaluation, the Tennessee assessment areas were not included for analysis in this evaluation.

Also during the review period, the bank opened one new branch office and closed five offices, resulting in a total of 217 branches. Not included in the branch office total are nine loan production offices (LPOs), two of which were opened during this review period, located in California, Florida, New York, Tennessee, Texas, and Virginia.

The bank's most significant presence is in its home state of Arkansas, specifically the Little Rock-North Little Rock-Conway, Arkansas metropolitan statistical area (Little Rock MSA), and the state of Florida. The state of Arkansas includes the bank's main office and the largest share of the bank's loan volume, whereas the state of Florida contains the most extensive branch presence, as well as the largest share of the bank's deposit volume. Though not as extensive as these two states, the bank also maintains significant operations throughout Texas and, to a lesser degree, in Alabama and New York.

In total, the bank designated 30 separate assessment areas. However, some of these assessment areas were combined for analysis in instances where nonMSA assessment areas shared similar economic and demographic characteristics, resulting in 26 assessment areas or combined areas that are presented for analysis in this evaluation. 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 March 31, 2026, the bank reported total assets of $23.0 billion, which represents a 1.0 percent increase since the previous examination. As of the same date, loans and leases outstanding were $15.5 billion, while deposits totaled $18.2 billion. The bank's loan portfolio composition by credit category is displayed in the following table.

Distribution of Total Loans as of March 31, 2026		
Credit Category	**$ (000s)**	**%**
Construction and Development	$2,613,604	16.8%
Commercial Real Estate	$5,363,661	34.5%
Multifamily Residential	$1,232,639	7.9%
1–4 Family Residential	$2,100,372	13.5%
Farmland	$321,046	2.1%
Farm Loans	$329,563	2.1%
Commercial and Industrial	$2,112,061	13.6%
Loans to Individuals	$1,254,936	8.1%
Total Other Loans	$213,670	1.4%
TOTAL[1]	**$15,541,552**	**100%**

As indicated by the table above, a significant portion of the bank's lending resources is directed to commercial real estate, construction and development loans, commercial and industrial loans, and loans secured by 1–4 family residential properties. While farmland and farm loans do not represent a significant portion of the bank's loan portfolio by dollar volume, these products are nevertheless an important product line in some of the bank's assessment areas; consequently, small farm loans are included in the CRA scope where material on an individual assessment area basis. 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 1,132 loans totaling $342.1 million in 2024.

The bank received a Satisfactory rating at its previous CRA evaluation conducted by this Reserve Bank on April 3, 2023.

[1] Note: In this table and others throughout this document, percentages may not total 100% due to rounding.

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 entail three performance tests: the Lending, Investment, and Service Tests. Bank performance under these tests is rated at both the institution and state level. For purposes of this CRA evaluation, bank performance was reviewed in 30 delineated assessment areas within five states: Arkansas, Florida, Texas, Alabama, and New York. The following table details the number of branch offices, breakdown of deposits, and the CRA review procedures applicable to each of the bank's rated areas. 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.

Distribution of Bank Branches/Deposits							
Rated Areas	**Branches**		**Deposits**		**Assessment Area Reviews**		
	#	**%**	**$ (000s)**	**%**	**Full-Scope**	**Limited-Scope**	**TOTAL**
Arkansas	74	34.1%	$5,292	29.4%	3	3	6
Florida	78	35.9%	$8,031	44.7%	6	6	12
Texas	59	27.2%	$4,088	22.7%	5	5	10
Alabama	5	2.3%	$426	2.4%	1	0	1
New York	1	0.5%	$140	0.8%	1	0	1
TOTAL	**217**	**100%**	**$17,977**	**100%**	**16**	**14**	**30**

The bank receives an overall CRA rating and individual ratings for the Lending, Investment, and Service Tests at the institution level, as well as for each rated area in which the bank maintains a branch presence. Furthermore, the institution CRA ratings are derived by weighting performance in the bank's various rated areas according to significance based on loan and deposit activity, branch structure, and other factors such as CRA performance history. And in turn, ratings in the states are based on the bank's performance in the full-scope review assessment areas within those states. Therefore, the bank's institution ratings are a blend of the five rated area ratings, which are weighted when making overall rating decisions. Consequently, performance in Arkansas and Florida is given primary consideration, followed by Texas, and then lastly Alabama and New York.

To augment this evaluation, interviews with 13 community contacts throughout the bank's assessment areas are referenced in this evaluation. These interviews helped to ascertain certain economic and demographic conditions, as well as credit needs and opportunities, in the bank's assessment areas, and provided context with which to evaluate the bank's responsiveness to these credit needs. Key details from these community contact interviews are included in the *Description of Assessment Area* section applicable to the assessment area for which they were conducted.

Lending Test

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

Lending Test Performance Criterion	Products Selected for Review	Time Period
Lending Activity	• Home mortgage loans reported under the Home Mortgage Disclosure Act (HMDA) • Small business and small farm loans reported under the CRA	January 1, 2022 – December 31, 2024
Assessment Area Concentration		
Loan Distribution by Borrower's Profile		
Geographic Distribution of Loans		
Community Development Lending Activities		April 3, 2023 – April 26, 2026
Product Innovation[2]		January 1, 2023 – December 31, 2025

As shown in the preceding table, home mortgage loans, small business loans, and small farm loans were used to evaluate the bank's lending performance, as these loan categories are considered the bank's core business lines based on lending volume and the bank's business strategy. Therefore, the loan activity represented by these credit products is deemed indicative of the bank's overall lending performance; however, as the bank has a particular emphasis on home mortgage lending, performance based on the HMDA loan category carried the most significance toward the bank's overall performance conclusions. The bank's CRA performance was weighted equally for all three years reviewed when making overall conclusions

Under the previously noted borrower distribution and geographic distribution criteria, analyses often involve comparisons of bank performance to lending activity of other lenders based on HMDA and CRA aggregate data, as well as comparisons of bank performance to assessment area demographics. Since aggregate lending data are updated annually and expected to reflect numerous factors impacting lenders in a given market, generally speaking, aggregate data comparisons are considered more relevant, and, therefore, carry more weight when making overall performance conclusions.

[2] 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.

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 2022, 2023, and 2024 Dun & Bradstreet data.

- Median family incomes are based on the FFIEC's 2022, 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.

- 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 2018–2022 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.

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 that remain 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,[3] 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.

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

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

LENDING TEST

The bank's performance under the Lending Test is rated High Satisfactory, which is based on performance in each rated area displayed in the table below.

Rated Area	Lending Test Rating
Arkansas	High Satisfactory
Florida	High Satisfactory
Texas	High Satisfactory
Alabama	Low Satisfactory
New York	Low Satisfactory
OVERALL	**HIGH SATISFACTORY**

Lending Activity

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

Rated Area	Lending Activity
Arkansas	Excellent
Florida	Adequate
Texas	Excellent
Alabama	Adequate
New York	Poor
OVERALL	**GOOD**

Assessment Area Concentration

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

Lending Inside and Outside of Assessment Areas								
Loan Type	**Inside**				**Outside**			
	#	**# %**	**$ (000s)**	**$ %**	**#**	**# %**	**$ (000s)**	**$ %**
HMDA	8,053	90.9%	$2,611,351	87.1%	805	9.1%	$387,960	12.9%
Small Business	7,750	90.8%	$1,359,888	88.1%	781	9.2%	$184,098	11.9%
Small Farm	2,121	87.1%	$260,134	83.6%	315	12.9%	$51,010	16.4%
TOTAL LOANS	**17,924**	**90.4%**	**$4,231,373**	**87.2%**	**1,901**	**9.6%**	**$623,068**	**12.8%**

A substantial majority of loans were made inside the bank's assessment areas. As shown above, 90.4 percent of the bank's total HMDA, small business, and small farm loans were made inside the bank's assessment areas, representing 87.2 percent of loans by dollar volume.

Borrower and Geographic Distribution

Overall, performance by borrower's income or revenue profile is good, as shown below. Due to a lack of HMDA, small business, and small farm loan activity during the review period, borrower profile and geographic distribution analyses were not able to be completed in the New York rated area.

Rated Area	Loan Distribution by Borrower's Profile
Arkansas	Good
Florida	Good
Texas	Good
Alabama	Adequate
New York	N/A
OVERALL	**GOOD**

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

Rated Area	Geographic Distribution of Loans
Arkansas	Adequate
Florida	Adequate
Texas	Good
Alabama	Adequate
New York	N/A
OVERALL	**ADEQUATE**

Community Development Lending Activity

Overall, the bank makes an adequate level of community development loans considering performance in all rated areas, as noted in the following table.

Rated Area	Community Development Lending
Arkansas	Low Level
Florida	Leader
Texas	Low Level
Alabama	Low Level
New York	Leader
OVERALL	**ADEQUATE LEVEL**

During the review period, the bank originated or renewed 74 community development loans totaling $897.3 million with direct benefit to the assessment areas where the bank operates. While the bank made a low level of community development loans in three of its rated areas, performance in the other two rated areas, particularly in Florida, supported that the bank makes an adequate level of community development loans overall at the institution level.

Product Innovation

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

Rated Area	Use of Product Innovation
Arkansas	Makes Use
Florida	Makes Use
Texas	Makes Use
Alabama	Makes Limited Use
New York	Makes Little Use
OVERALL	**MAKES USE**

These innovative/flexible lending practices are described below in order of impact.

Consumer Real Estate

- Centennial Bank's Dream Loan / Happy Homebuyer Program – This portfolio, fixed-rate mortgage option is designed to expand access to homeownership for eligible LMI borrowers who may not qualify for traditional mortgage products. It is offered for purchase transactions of owner-occupied primary residences. Qualification and program features provide greater financial flexibility for eligible borrowers. During the review period, the bank originated 537 loans totaling $120.5 million to homebuyers in the bank's rated areas.

- Homebuyer Equity Leverage Partnership (HELP) – This program, which is administered by the bank and funded by the Federal Home Loan Bank of Dallas, provides funds that assist LMI first-time homebuyers with down payment and closing costs. During the review period, the bank awarded 89 grants totaling $1.6 million to LMI home loan applicants in the bank's 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 1,040 loans totaling over $247 million within the bank's CRA rated areas.

- U.S. Department of Agriculture (USDA) Mortgage Loan Program – These loans are targeted toward low-income rural residents and help them qualify for a conventional mortgage. During the review period, the bank originated 123 of these loans worth $20.7 million within the bank's CRA rated areas.

Small Business Lending

- Small Business Administration (SBA) Lending – The bank offers SBA products that provide small business access to capital with more flexible terms than conventional commercial financing. Through various different SBA loan programs, the bank originated 64 loans totaling $90.3 million to businesses within its rated areas 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.

Rated Area	Investment Test Rating
Arkansas	High Satisfactory
Florida	High Satisfactory
Texas	High Satisfactory
Alabama	Outstanding
New York	Outstanding
OVERALL	**HIGH SATISFACTORY**

Community development investments, both current and prior period, benefiting the bank's assessment areas totaled $371.5 million, with additional investments benefiting broader statewide areas totaling $37.1 million. Additionally, the bank made 1,004 donations totaling $3.2 million to community development organizations serving the bank's assessment areas. Lastly, the bank had two prior-period investments in small business investment companies providing benefits at a nationwide level totaling $26.9 million.

SERVICE TEST

The bank's performance under the Service Test is rated High Satisfactory. The following table reflects the bank's Service Test ratings by state.

Rated Area	Service Test Rating
Arkansas	Outstanding
Florida	High Satisfactory
Texas	High Satisfactory
Alabama	High Satisfactory
New York	Low Satisfactory
OVERALL	**HIGH SATISFACTORY**

Accessibility of Delivery Systems

As shown below, the bank's delivery systems are readily accessible to geographies and individuals of different income levels in its assessment areas.

Rated Area	Accessibility of Delivery Systems
Arkansas	Readily Accessible
Florida	Accessible
Texas	Readily Accessible
Alabama	Readily Accessible
New York	Reasonably Accessible
OVERALL	**READILY ACCESSIBLE**

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.

Rated Area	Changes in Branch Locations
Arkansas	Not Adversely Affected
Florida	Not Adversely Affected
Texas	Not Adversely Affected
Alabama	Not Adversely Affected
New York	Not Adversely Affected
OVERALL	**NOT ADVERSELY AFFECTED**

Reasonableness of Business Hours and Services in Meeting Assessment Area Needs

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

Rated Area	Reasonableness of Business Hours and Services
Arkansas	Do Not Vary in a Way That Inconveniences
Florida	Do Not Vary in a Way That Inconveniences
Texas	Do Not Vary in a Way That Inconveniences
Alabama	Do Not Vary in a Way That Inconveniences
New York	Vary in a Way That Inconveniences
OVERALL	**DO NOT VARY IN A WAY THAT INCONVENIENCES**

In addition to standard retail services and community development services, the bank provides the following special retail service, which is offered bank wide and was also considered as part of the bank's overall evaluation under the Service Test.

- Interest on Lawyers Trust Accounts (IOLTAs): These unique accounts are operated through statewide programs in which the interest from all statewide accounts is pooled to provide civil and legal aid for LMI individuals in the state. IOLTAs are specifically designed to meet the needs of LMI individuals and, as such, are given consideration in the range of retail services offered by the bank. During the three-year period between 2023 and 2025, the bank maintained 98 IOLTAs across four states in its branch footprint.

Community Development Services

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

Rated Area	Community Development Services
Arkansas	Leader
Florida	Leader
Texas	Relatively High Level
Alabama	Relatively High Level
New York	Relatively High Level
OVERALL	**LEADER**

In total, bank employees provided 14,918 community development service hours to 517 distinct organizations across the bank's rated areas.

FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

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

ARKANSAS

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

The major factors supporting the bank's ratings for the state of Arkansas include the following:

- The bank's lending levels reflect excellent responsiveness to the credit needs in the state of Arkansas.
- The distribution of loans by borrower's income/revenue profile reflects good distribution among customers of different income levels and businesses of different sizes.
- The geographic distribution of loans reflects an adequate distribution throughout Arkansas.
- The bank makes use of innovative and/or flexible lending practices in serving the credit needs within the Arkansas assessment areas.
- The bank makes a significant level of qualified community development investments and grants in the state of Arkansas and is occasionally in a leadership position.
- Service delivery systems are readily accessible to the bank's geographies and individuals of different income levels in Arkansas. The bank's record of opening and closing branches has not adversely affected the accessibility of its service delivery systems, and business hours and services do not vary in a way that inconveniences certain portions of the assessment areas, particularly LMI geographies.
- The bank is a leader in providing community development services.

SCOPE OF EXAMINATION

Scoping considerations applicable to the review of Arkansas assessment areas are consistent with the overall CRA examination scope as presented in the *Institution, Scope of Examination* section. Small farm lending was assessed in all assessment areas other than the partial Fort Smith MSA assessment area.

The bank operates six assessment areas throughout Arkansas, located in four MSAs 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. Consequently, three of the bank's Arkansas assessment areas (including the two reviewed under one combined review area) were reviewed under full-scope procedures. When considering branch structure and loan/deposit activity, CRA performance in the Little Rock MSA assessment area carried the greatest weight when forming overall state conclusions.

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

DESCRIPTION OF INSTITUTION'S OPERATIONS IN ARKANSAS

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

Distribution of Bank Branches/Deposits					
Review Area	**Branches**		**Deposits**		**Review Procedures**
Little Rock MSA	31	41.9%	$2,857,187	54.0%	Full-Scope
NonMSA Arkansas (combined)	25	33.8%	$1,130,050	21.4%	Full-Scope
Fayetteville MSA	8	10.8%	$471,806	8.9%	Limited-Scope
Jonesboro MSA	7	9.5%	$771,550	14.6%	Limited-Scope
Partial Fort Smith MSA	3	4.1%	$61,077	1.2%	Limited-Scope
TOTAL	**74**	**100%**	**$5,291,670**	**100%**	**2 Full-Scope**

The bank operates 74 branches (34.1 percent of total branches) throughout the five CRA review areas in the state of Arkansas. Total deposits in the state equal $5.3 billion, which represents 29.4 percent of total bank deposits. The bank is headquartered, and its operations are most heavily concentrated, in the Little Rock MSA; therefore, this assessment area carried the greatest weight toward determining statewide ratings. During the review period, the bank closed one branch in Arkansas and did not open any branches.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN ARKANSAS

LENDING TEST

The bank's Lending Test rating in Arkansas is High Satisfactory, which reflects performance under the following criteria.

Lending Test Summary	
Lending Activity	Excellent
Borrower Distribution	Good
Geographic Distribution	Adequate
Community Development Loans	Low Level
Product Innovation	Makes Use
LENDING TEST RATING	**HIGH SATISFACTORY**

While the bank made a low level of community development loans, Lending Test performance under three of the other four lending criteria supported high satisfactory performance or better, including the borrower distribution criterion, which received primary consideration when making the overall rating decision.

Lending Activity

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

Full-Scope Assessment Areas	Lending Activity
Little Rock MSA	Excellent
NonMSA Arkansas	Excellent
OVERALL	**EXCELLENT**

Limited-Scope Assessment Areas	Lending Activity
Fayetteville MSA	Consistent
Jonesboro MSA	Below
Partial Fort Smith MSA	Below

Borrower and Geographic Distribution

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

Full-Scope Assessment Areas	Loan Distribution by Borrower's Profile
Little Rock MSA	Good
NonMSA Arkansas	Adequate
OVERALL	**GOOD**

Limited-Scope Assessment Areas	Loan Distribution by Borrower's Profile
Fayetteville MSA	Consistent
Jonesboro MSA	Consistent
Partial Fort Smith MSA	Consistent

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

Full-Scope Assessment Areas	Geographic Distribution of Loans
Little Rock MSA	Adequate
NonMSA Arkansas	Adequate
OVERALL	**ADEQUATE**

Limited-Scope Assessment Areas	Geographic Distribution of Loans
Fayetteville MSA	Consistent
Jonesboro MSA	Consistent
Partial Fort Smith MSA	Exceeds

Community Development Lending Activity

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

Full-Scope Assessment Areas	Community Development Lending
Little Rock MSA	Low Level
NonMSA Arkansas	Low Level
OVERALL	**LOW LEVEL**

Limited-Scope Assessment Areas	Community Development Lending
Fayetteville MSA	Consistent
Jonesboro MSA	Exceeds
Partial Fort Smith MSA	Consistent

During the review period, the bank originated or renewed 11 community development loans inside its Arkansas assessment areas, totaling $18.2 million.

Product Innovation

The bank makes use of innovative and/or flexible lending practices in serving the credit needs of its Arkansas assessment areas, which are described below in order of impact.

Consumer Real Estate

- Centennial Bank's Dream Loan Program – The bank originated 152 loans totaling $30.4 million to eligible homebuyers in Arkansas during the review period.

- HELP – During the review period, the bank awarded 48 grants totaling $744,990 to LMI home loan applicants in Arkansas.

- FHA/VA Insured Loan Programs – During the review period, the bank originated 557 of these government-insured loans totaling over $127.7 million to eligible borrowers in Arkansas.

- USDA Mortgage Loan Program – The bank originated 103 USDA loans worth $16.4 million to borrowers in Arkansas during the review period.

Small Business Lending

- SBA Lending – The bank originated three different loans totaling $1.9 million to businesses within Arkansas.

INVESTMENT TEST

The bank's performance under the Investment Test is rated High Satisfactory, driven primarily by the performance in the Little Rock MSA assessment area. Overall, the bank made a significant level of qualified community development investments and grants and is occasionally in a leadership position. The following tables display investment and grant activity performance for each assessment area.

Full-Scope Assessment Areas	Investment and Grant Activity
Little Rock MSA	Significant
NonMSA Arkansas	Significant
OVERALL	**SIGNIFICANT LEVEL**

Limited-Scope Assessment Areas	Investment and Grant Activity
Fayetteville MSA	Exceeds
Jonesboro MSA	Consistent
Partial Fort Smith MSA	Consistent

Current-period investments benefiting the bank's assessment areas included ten new investments for $13.6 million, and prior-period investments that remain in the bank's portfolio totaling $55.3 million. The bank also made 455 donations totaling $1.1 million to community development organizations serving the bank's assessment areas in Arkansas. In addition to making an adequate level of community development investments in its Arkansas assessment areas, the bank also had six prior-period investments totaling $26.6 million benefiting the broader statewide area. These economic development investments were primarily in small business investment companies.

SERVICE TEST

The bank's Service Test rating in Arkansas is Outstanding, which reflects performance under the following criteria.

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

Accessibility of Delivery Systems

As shown below, the bank's delivery systems are readily accessible to geographies and individuals of different income levels in its Arkansas assessment areas.

Full-Scope Assessment Areas	Accessibility of Delivery Systems
Little Rock MSA	Readily Accessible
NonMSA Arkansas	Accessible
OVERALL	**READILY ACCESSIBLE**

Limited-Scope Assessment Areas	Accessibility of Delivery Systems
Fayetteville MSA	Consistent
Jonesboro MSA	Consistent
Partial Fort Smith MSA	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.

Full-Scope Assessment Areas	Changes in Branch Locations
Little Rock MSA	Not Adversely Affected
NonMSA Arkansas	Not Adversely Affected
OVERALL	**NOT ADVERSELY AFFECTED**

Limited-Scope Assessment Areas	Changes in Branch Locations
Fayetteville MSA	Consistent
Jonesboro MSA	Consistent
Partial Fort Smith MSA	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. While the bank's hours vary slightly 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.

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

Limited-Scope Assessment Areas	Reasonableness of Business Hours and Services
Fayetteville MSA	Exceeds
Jonesboro MSA	Consistent
Partial Fort Smith MSA	Consistent

Community Development Services

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

Full-Scope Assessment Areas	Community Development Services
Little Rock MSA	Leader
NonMSA Arkansas	Leader
OVERALL	**LEADER**

Limited-Scope Assessment Areas	Community Development Services
Fayetteville MSA	Consistent
Jonesboro MSA	Consistent
Partial Fort Smith MSA	Below

In total, bank employees provided 5,370 community development service hours across the bank's Arkansas assessment areas to 202 different organizations.

LITTLE ROCK-NORTH LITTLE ROCK-CONWAY, ARKANSAS MSA

(Full-Scope Review)

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

Bank Structure

As shown in the table below, the bank operates 31 branches in this assessment area, which reflects 14.3 percent of the bank's total branches.

Branch Locations by Census Tract Income Level				
Low-Income	**Moderate-Income**	**Middle-Income**	**Upper-Income**	**Unknown-Income**
2	8	13	8	0

During this review period, the bank did not open any branches in this assessment area and closed one branch.

General Demographics

The bank's Little Rock MSA assessment area is composed of Faulkner, Grant, Lonoke, Perry, Pulaski, and Saline counties in Arkansas. These counties comprise the entirety of the Little Rock-North Little Rock-Conway, Arkansas MSA.

The majority of the assessment area's population is in Pulaski County (399,125), which includes the core metropolitan area of the city of Little Rock. The banking industry in the Little Rock MSA assessment area is competitive, with 41 FDIC-insured depository institutions operating 291 branches throughout the area. Of these institutions, the bank ranks fourth, with 7.6 percent of the deposit market share. Deposits held in the Little Rock MSA assessment area represent 15.9 percent of total bank deposits.

Competition for HMDA and CRA loans is healthy. An analysis of 2024 HMDA-reportable loans shows that 442 institutions had loan activity in the assessment area, of which the bank ranked 12th. The bank ranked ninth out of 113 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, commercial, and agricultural loan and deposit products. Needs noted by a community contact include increased access to capital, especially to small businesses.

Income and Wealth Demographics

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

Assessment Area Demographics by Geography Income Level				
Income level	**Census Tracts**		**Family Population**	
Low	16	8.4%	9,763	5.3%
Moderate	41	21.5%	34,329	18.7%
Middle	84	44.0%	84,336	45.9%
Upper	48	25.1%	55,365	30.1%
Unknown	2	1.0%	0	0%
TOTAL	**191**	**100%**	**183,793**	**100%**

As shown in the table above, 29.9 percent of census tracts in the assessment area are designated as LMI, while 24.0 percent of assessment area families reside within those geographies. The majority of these LMI census tracts are concentrated in the city of Little Rock in Pulaski County.

Based on 2020 ACS data, the median family income for the assessment area was $72,172. At the same time, the median family income for the state of Arkansas was $62,067. More recently, the FFIEC estimates the 2022, 2023, and 2024 median family income for the Little Rock MSA to be $79,000, $83,100, and $86,400, respectively. The following table displays population percentages of assessment area families by income level compared to Arkansas as a whole.

Family Population by Income Level				
Income Category	**Assessment Area**		**Arkansas**	
Low	41,951	22.8%	164,819	21.4%
Moderate	30,291	16.5%	136,219	17.7%
Middle	35,831	19.5%	155,068	20.1%
Upper	75,720	41.2%	314,005	40.8%
TOTAL	**183,793**	**100%**	**770,111**	**100%**

When compared with the data in the first table in this section, a higher percentage of families in the assessment area are LMI (39.3 percent) than reside in LMI census tracts (29.9 percent). Overall, the distribution of families by income level in the assessment area is closely aligned with the state. However, the percentage of families below the poverty level in the assessment area (10.2 percent) is lower than in Arkansas as a whole (11.8 percent). Therefore, considering income levels and family demographics, the assessment area is slightly more affluent than Arkansas.

Housing Demographics

The following table displays housing demographics for the assessment area as compared to the state of Arkansas.

Housing Cost Burden Levels						
Area	Cost Burden – Renters			Cost Burden – Owners		
	Low-Income	Moderate-Income	All Renters	Low-Income	Moderate-Income	All Owners
Assessment Area	74.9%	36.6%	41.3%	56.8%	27.7%	16.3%
Arkansas	70.1%	34.4%	37.5%	53.1%	25.1%	15.5%

Based on income levels, rental costs, and home values, housing in the assessment area appears less affordable compared to the state. Based on the data in the table above, the level of cost-burdened renters in the assessment area (41.3 percent) is above the level of cost-burdened renters in the state as a whole (37.5 percent), and more low-income renters in the assessment area (74.9 percent) are cost burdened than low-income renters in Arkansas (70.1 percent). This is likely due to the fact that the median rent figure in the assessment area ($853/month) is higher than the comparable figure for the state ($760/month).

While the percentage of cost-burdened homeowners in the assessment area (16.3 percent) is comparable to the figure for the state as a whole (15.5 percent), there is a larger disparity between the levels of cost-burdened LMI homeowners in the assessment area compared to the state as a whole.

Industry and Employment Demographics

The assessment area supports a large and diverse business community. Furthermore, according to the BLS, there are 357,129 employees in the assessment area. By percentage of nongovernmental employees, the three largest job categories in the assessment area are healthcare and social assistance (19.1 percent), followed by retail trade (13.4 percent) and accommodation and food services (10.9 percent). The following table details BLS unemployment data (not seasonally adjusted) for the assessment area and Arkansas.

Unemployment Levels			
Area	Time Period (Annual Average %)		
	2022	2023	2024
Assessment Area	3.0	2.9	3.2
Arkansas	3.2	3.1	3.5

As shown in the table above, unemployment rates in the assessment area were near but slightly lower than statewide figures over the review period. Unemployment rates were consistently highest in Perry County. Conversely, Saline County had the lowest unemployment rate in the assessment area all three years.

Community Contact Information

Information from one community contact was used to help shape the performance context in which the bank's activities in this assessment area were evaluated. This interview was with an individual working with a nonprofit organization providing grants and investments to other organizations targeting various community needs in the assessment area. The community contact described an economy that was experiencing varying levels of activity within the assessment area. Certain areas—Conway, Arkansas, in particular—are experiencing greater levels of economic growth compared to other portions of the assessment area. One of the largest barriers to broader economic expansion in the region is a lack of affordable housing. Lastly, the contact stated that significant portions of the remaining affordable housing stock need significant home repairs, compounding the limited options for the area's LMI individuals.

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

LENDING TEST

The following table displays the bank's Lending Test performance in the Little Rock MSA assessment area.

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

Lending Activity

The following table displays the combined 2022, 2023, and 2024 lending volume by number and dollar volume.

Summary of Lending Activity				
Loan Type	**#**		**$ (000s)**	
Home Improvement	123	3.5%	$7,883	1.2%
Home Purchase	1,177	33.7%	$259,596	38.3%
Multifamily Housing	22	0.6%	$52,634	7.8%
Refinancing	155	4.4%	$29,368	4.4%
Other Purpose Line of Credit (LOC)	42	1.2%	$2,454	0.4%
Other Purpose Closed/Exempt	15	0.4%	$1,967	0.3%
Total HMDA	**1,534**	**43.9%**	**$353,902**	**52.2%**
Small Business	1,730	49.5%	$297,718	44.0%
Small Farm	232	6.6%	$25,779	3.8%
TOTAL LOANS	**3,496**	**100%**	**$677,399**	**100%**

Loans made in the Little Rock MSA assessment area represent 19.4 percent by number and 16.0 percent by dollar of total 2022, 2023, and 2024 HMDA and CRA loans made in the bank's combined assessment areas. This level of lending is above the percentage of total bank branches in the assessment area (14.3 percent) and the percentage of total bank deposits held in the assessment area (15.9 percent). Additionally, the bank is a leading lender of home mortgage loans and CRA loans in the assessment area; as previously mentioned, in 2024, the bank ranked 12th out of 442 HMDA-reporting lenders in home mortgage loans and ninth out of 113 CRA-reporting lenders in small business and small farm loans. Therefore, the bank's lending activity reflects excellent responsiveness to the credit needs of the assessment area.

Loan Distribution by Borrower's Profile

Overall, the bank's loan distribution by borrower's profile is good, based on performance from all three loan categories reviewed, with primary emphasis placed on HMDA lending.

Home Mortgage Loans

Distribution of Home Mortgage Lending by Borrower Income Level									
Year	**Borrower Income Level**	**Bank Loans**		**Aggregate HMDA Data**	**Bank Loans**		**Aggregate HMDA Data**	**Families by Income**	**Performance Conclusion**
2022	Low	74	11.6%	6.3%	$6,765	4.1%	2.8%	22.8%	Good
	Moderate	148	23.2%	17.5%	$21,620	13.0%	11.0%	16.5%	Excellent
2023	Low	25	5.1%	5.2%	$2,339	2.3%	2.4%	22.8%	Adequate
	Moderate	99	20.2%	16.7%	$13,815	13.8%	10.9%	16.5%	Excellent
2024	Low	21	5.2%	5.2%	$2,065	2.4%	2.4%	22.8%	Adequate
	Moderate	99	24.4%	14.8%	$14,278	16.3%	9.5%	16.5%	Excellent

Overall, the borrower distribution of HMDA loans reflects good distribution throughout the assessment area. As displayed in the preceding table, the bank's lending performance to low-income borrowers across the three-year review period varied from adequate to good, while lending to moderate-income borrowers reflected excellent performance in all three years. The percentage of bank loans to moderate-income borrowers exceeded both the aggregate and demographic comparisons all three years, whereas performance with low-income borrowers was much closer to aggregate, generally, and significantly lower than demographic comparisons.

Small Business Loans

Distribution of Small Business Lending by Business Income Level									
Year	**Borrower Income Level**	**Bank Loans**		**Aggregate Data**	**Bank Loans**		**Aggregate Data**	**Businesses by Revenue**	**Performance Conclusion**
2022	< $1 Million	327	51.4%	52.2%	$47,072	41.6%	40.8%	91.3%	Adequate
2023	< $1 Million	252	49.9%	51.9%	$35,436	43.6%	37.8%	91.3%	Adequate
2024	< $1 Million	257	43.6%	50.4%	$32,870	31.8%	38.8%	91.2%	Adequate

The bank's lending to businesses of different sizes reflects adequate performance within the assessment area. The bank's lending levels to small businesses were near aggregate two of three years, 2022 and 2023, and exceeded aggregate lending by dollar volume in both 2022 and 2023.

Small Farm Loans

Distribution of Small Farm Lending by Farm Income Level									
Year	**Borrower Income Level**	**Bank Loans**		**Aggregate Data**	**Bank Loans**		**Aggregate Data**	**Farms by Revenue**	**Performance Conclusion**
2022	< $1 Million	50	66.7%	61.1%	$5,919	71.7%	66.2%	97.3%	Good
2023	< $1 Million	47	62.7%	64.6%	$5,379	63.2%	73.0%	97.2%	Adequate
2024	< $1 Million	53	64.6%	63.4%	$6,904	76.6%	67.3%	97.0%	Good

The bank's lending to farms of different sizes reflects good performance within the assessment area. As shown in the table above, the bank exceeded aggregate lending performance in 2022 and was in line with aggregate performance in both 2023 and 2024 by number of loans. The bank's performance by dollar amount comfortably exceeded aggregate data in two of the three years, helping to support that the bank's level of lending to farms of different sizes is good overall.

Geographic Distribution of Loans

The bank's geographic distribution of loans is adequate overall based on all three loan products reviewed. As previously mentioned, the assessment area has 16 low-income census tracts and 41 moderate-income census tracts. Additionally, a dispersion analysis of assessment area loan activity did not reveal evidence of conspicuous lending gaps in LMI geographies. In 2022, the bank had loan activity in 84.8 percent of all assessment area census tracts and 84.2 percent of all LMI geographies. In 2023, the bank had lending activity in 84.8 percent of census tracts in the assessment area and 82.5 percent of LMI geographies in the assessment area. In 2024, the bank had lending activity in 82.7 percent of census tracts in the assessment area and 78.9 percent of LMI geographies in the assessment area. This dispersion was consistent with the bank's branch structure in the assessment area and supports the conclusion that the geographic distribution of loans is adequate overall.

Home Mortgage Loans

Distribution of Home Mortgage Lending by Income Level of Geography									
Year	**Census Tract Income Level**	**Bank Loans**		**Aggregate HMDA Data**	**Bank Loans**		**Aggregate HMDA Data**	**Owner-Occupied Units**	**Performance Conclusion**
2022	Low	24	3.8%	3.4%	$3,270	2.0%	3.8%	3.4%	Good
	Moderate	86	13.5%	13.0%	$39,159	23.6%	10.8%	15.9%	Good
2023	Low	23	4.7%	4.0%	$3,970	4.0%	2.5%	3.4%	Excellent
	Moderate	76	15.5%	13.9%	$12,237	12.2%	10.6%	15.9%	Good
2024	Low	13	3.2%	3.4%	$1,895	2.2%	2.6%	3.4%	Adequate
	Moderate	68	16.7%	13.9%	$13,463	15.3%	11.0%	15.9%	Excellent

The bank's overall geographic distribution of HMDA loans reflects a good distribution throughout the assessment area. Based on the data in the preceding table, opportunities for HMDA lending in low-income census tracts are more limited given the low percentage of owner-occupied housing units available in these census tracts. Nevertheless, the bank's level of lending in low-income census tracts was more likely to exceed, or at least be in line with, both the performance of aggregate lenders in the assessment area and the demographic figure across all three years, reflecting good performance. Similar performance occurred in moderate-income census tracts, with the bank outperforming the aggregate lending level in all three years.

Small Business Loans

Distribution of Small Business Lending by Income Level of Geography									
Year	**Census Tract Income Level**	**Bank Loans**		**Aggregate Data**	**Bank Loans**		**Aggregate Data**	**Businesses**	**Performance Conclusion**
2022	Low	56	8.8%	6.0%	$11,672	10.3%	8.9%	6.9%	Excellent
	Moderate	93	14.6%	18.4%	$14,698	13.0%	20.6%	20.6%	Adequate
2023	Low	28	5.5%	5.6%	$7,004	8.6%	7.2%	7.0%	Adequate
	Moderate	82	16.2%	18.0%	$12,721	15.6%	20.0%	20.6%	Adequate
2024	Low	39	6.6%	5.9%	$12,034	11.7%	8.8%	7.1%	Good
	Moderate	95	16.1%	17.2%	$14,267	13.8%	19.9%	20.6%	Adequate

The bank's overall geographic distribution of small business loans reflects adequate distribution throughout the assessment area. The bank's lending levels in LMI geographies were generally in line with that of aggregate lenders and the business demographic percentages, with performance in low-income geographies exceeding that of the aggregate in 2022 and 2024.

Small Farm Loans

Distribution of Small Farm Lending by Income Level of Geography									
Year	**Census Tract Income Level**	**Bank Loans**		**Aggregate Data**	**Bank Loans**		**Aggregate Data**	**Farms**	**Performance Conclusion**
2022	Low	0	0.0%	1.1%	$0	0.0%	1.6%	1.1%	Adequate
	Moderate	16	21.3%	25.2%	$1,605	19.4%	23.7%	22.0%	Adequate
2023	Low	0	0.0%	1.3%	$0	0.0%	1.8%	1.0%	Adequate
	Moderate	13	17.3%	24.8%	$2,460	28.9%	25.8%	22.2%	Poor
2024	Low	0	0.0%	0.7%	$0	0.0%	0.2%	1.2%	Adequate
	Moderate	15	18.3%	23.5%	$1,834	20.4%	27.2%	22.9%	Adequate

The bank's overall geographic distribution of small farm loans reflects adequate distribution throughout the assessment area. Based on the data in the preceding table, opportunities for small farm lending in low-income census tracts are limited given the low percentage of small farms in these census tracts. Indeed, assessment area demographics indicate that there were only eight small farms located in low-income census tracts in the assessment area in 2024. Therefore, greater emphasis is placed on the bank's level of lending in moderate-income census tracts, where opportunities to lend to farms are greater. Performance in moderate-income census tracts varied by year, though performance was comparable to aggregate lending levels in both 2022 and 2024, driving the overall conclusion of adequate.

Community Development Lending Activity

The bank makes a low level of community development loans in the assessment area. During the review period, the bank made five community development loans totaling $480,000.

INVESTMENT TEST

The bank makes a significant level of qualified community development investments and grants in the assessment area and is occasionally in a leadership position. In total, the bank made $23.9 million in qualified investments, including $6.2 million in current-period investments. These investments were primarily made in mortgage-backed securities (MBS) financing affordable housing for LMI residents, as well as bonds financing schools that educate primarily students eligible for free or reduced-price lunch programs. Additionally, the bank made 218 separate donations totaling $644,256 spread across a considerable number of organizations, with a significant portion qualifying as community service organizations benefiting primarily LMI residents.

SERVICE TEST

The following table displays the bank's Service Test performance in the Little Rock MSA assessment area.

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

Accessibility of Delivery Systems

The bank operates 31 branches in the Little Rock MSA assessment area. The following table displays the location of the bank's branches by geography income level compared to the distribution of assessment area census tracts and households by geography income level.

Branch Distribution by Geography Income Level						
Dataset	**Geography Income Level**					**TOTAL**
	Low-	**Moderate-**	**Middle-**	**Upper-**	**Unknown-**	
Branches	2	8	13	8	0	**31**
	6.5%	25.8%	41.9%	25.8%	0.0%	**100%**
Census Tracts	8.4%	21.5%	44.0%	25.1%	1.0%	**100%**
Household Population	6.5%	20.2%	44.5%	28.9%	0.0%	**100%**

As shown in the previous table, ten (32.3 percent) of the bank's offices are in LMI geographies. Additionally, 17 of the bank's offices are located in close proximity to either a low- or moderate-income census tract. Therefore, the bank's service delivery systems are readily accessible to individuals and geographies of different income levels.

Changes in Branch Locations

During the review period, the bank closed one branch in a middle-income census tract and did not open or acquire any new branches. Consequently, the bank's record of opening and closing branches in the assessment area has not adversely affected the accessibility of its service delivery systems, particularly to LMI individuals and geographies.

Reasonableness of Business Hours and Services in Meeting Assessment Area Needs

Business hours and services do not vary in a way that inconveniences certain portions of the assessment area, particularly LMI geographies and individuals. The bank's branches in the assessment area offer relatively consistent lobby and drive-through hours Monday through Friday during standard business hours. Some of the bank's locations, in both LMI geographies and middle- and upper-income census tracts, offer extended drive-through hours on Fridays and Saturdays. Loan officers are dispersed throughout the assessment area branches, with lending employees located in LMI branches as well as branches in close proximity to LMI census tracts. Lastly, offices in the assessment area offer the same deposit and loan products.

Community Development Services

The bank is a leader in providing community development services in the assessment area. During the review period, 91 bank employees provided 2,375 hours of community development services to 80 different organizations in the assessment area. These community development services included the following noteworthy activities.

- The bank's employees provided 182 community development service hours to a community development organization in the assessment area. These hours were spread among numerous activities, including tax preparation for LMI residents, board of directors (board) meetings, and other functions.

- Numerous bank employees served on the board of and provided financial literacy training for a community development organization, contributing 480 hours of community services.

- One bank employee served on the board of a community development organization that supports affordable housing, a noted need in the assessment area according to the community contact interview.

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 25 branches in this combined area, which reflects 11.5 percent of the bank's total branches.

Branch Locations by Census Tract Income Level				
Low-Income	**Moderate-Income**	**Middle-Income**	**Upper-Income**	**Unknown-Income**
0	2	12	11	0

During this 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 two contiguous counties in northeastern Arkansas, while the second assessment area includes 13 counties in north and central Arkansas. Given their similar demographic characteristics, economic conditions, and credit needs, these two assessment areas are combined for analysis and presented as a single nonMSA Arkansas combined area.

Composition of the NonMSA Arkansas Assessment Areas	
Assessment Area	**Counties**
Northeastern Arkansas	Clay, Greene
North and Central Arkansas	Baxter, Cleburne, Conway, Fulton, Independence, Izard, Johnson, Pope, Sharp, Stone, Van Buren, White, Yell

The combined area has a total population of 442,572; White and Pope counties are the most populous counties in the combined area, with populations of 76,822 and 63,381, respectively. While most of the combined area is rural, certain cities such as Paragould in Greene County, Searcy in White County, and Russellville in Pope County serve as regional hubs for commercial and banking activity in the surrounding counties. The banking industry in the combined area is relatively competitive, with 37 FDIC-insured depository institutions operating 205 branches throughout the combined area. Of these institutions, the bank ranks third with 8.7 percent of the deposit market share. Deposits held in branches in the combined area represent 6.3 percent of total bank deposits.

The combined area credit needs include a blend of consumer, commercial, and agricultural loan products. Additionally, a community contact familiar with the combined area pointed to a need for greater levels of home financing and workforce development initiatives. While the availability of nonprofit agencies and government assistance entities is more limited relative to urban portions of the state, the community contact noted that there still are community development opportunities available for local financial institutions.

Income and Wealth Demographics

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

Combined Area Demographics by Geography Income Level				
Income level	**Census Tracts**		**Family Population**	
Low	0	0%	0	0%
Moderate	16	12.8%	12,852	10.9%
Middle	82	65.6%	78,501	66.7%
Upper	26	20.8%	26,151	22.2%
Unknown	1	0.8%	275	0.2%
TOTAL	**125**	**100%**	**117,779**	**100%**

As shown in the table above, there are no low-income tracts in the assessment areas, and 12.8 percent of census tracts in the combined area are designated as moderate-income, while 10.9 percent of combined area families reside within those geographies. These moderate-income census tracts are spread throughout the counties included in the combined area.

Furthermore, most of the combined area census tracts are middle income. However, some of these middle-income geographies were designated as distressed, underserved, or both in 2024.

- There are 11 census tracts designated as distressed due to poverty in Clay (3), Izard (4), and Stone (4) counties.

- Of these 11 distressed census tracts, the 4 census tracts in Izard County are also designated as underserved due to their remote and rural nature.

Based on 2020 ACS data, the median family income for the combined area was $53,728. At the same time, the median family income for the nonMSA portions of Arkansas was $53,596. More recently, the FFIEC estimates the 2022, 2023, and 2024 median family income for nonMSA Arkansas to be $60,200, $63,400 and $64,800, respectively. The following table displays population percentages of combined area families by income level compared to nonMSA Arkansas.

Family Population by Income Level				
Income Category	**Combined Area**		**NonMSA Arkansas**	
Low	21,729	18.4%	65,329	20.7%
Moderate	23,257	19.8%	57,611	18.2%
Middle	24,396	20.7%	63,457	20.1%
Upper	48,397	41.1%	129,420	41.0%
TOTAL	**117,779**	**100%**	**315,817**	**100%**

When compared with the data in the first table in this section, a higher percentage of families in the combined area are LMI (38.2 percent) than reside in LMI census tracts (10.9 percent). Overall, the distribution of families by income level in the combined area is closely aligned with nonMSA Arkansas. However, the percentage of families below the poverty level in the combined area (11.5 percent) is lower than in nonMSA Arkansas (13.7 percent). Therefore, considering income levels and family demographics, the combined area is slightly more affluent than nonMSA Arkansas as a whole.

Housing Demographics

The following table displays housing demographics for the combined area as compared to nonMSA Arkansas.

Housing Cost Burden Levels						
Area	**Cost Burden – Renters**			**Cost Burden – Owners**		
	Low-Income	**Moderate-Income**	**All Renters**	**Low-Income**	**Moderate-Income**	**All Owners**
Combined Area	66.5%	37.0%	37.3%	54.0%	26.0%	16.4%
NonMSA Arkansas	63.8%	32.5%	36.0%	52.1%	23.7%	16.1%

Based on income levels, rental costs, and home values, housing in the combined area appears slightly less affordable for LMI individuals compared to nonMSA Arkansas as a whole, though differences are much more significant in individual counties. Based on the data in the table above, more moderate-income renters (37.0 percent) are cost burdened than moderate-income renters in nonMSA Arkansas (32.5 percent). Similarly, the level of moderate-income cost-burdened homeowners in the combined area (26.0 percent) is slightly greater than the percentage of cost-burdened homeowners in nonMSA Arkansas (23.7 percent). The differences in the levels of cost-burdened owners between combined area counties and nonMSA Arkansas diverge to a much greater degree at the individual county level. These differences are largest for low-income homeowners in Johnson County, where 67.4 percent of low-income homeowners are cost burdened, and for moderate-income homeowners in Pope County, where 39.6 percent of moderate-income homeowners are cost burdened.

Industry and Employment Demographics

The combined area supports a diverse business community. Furthermore, according to the BLS, there are 147,935 employees in the combined area. By percentage of nongovernmental employees, the three largest job categories in the combined area are manufacturing (20.2 percent), followed by healthcare and social assistance (16.1 percent) and retail trade (15.3 percent). The following table details BLS unemployment data (not seasonally adjusted) for the combined area and nonMSA Arkansas.

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

As shown in the table above, unemployment rates in the combined area were slightly lower than statewide nonMSA figures over the review period. Unemployment rates were consistently highest in Izard County throughout the review period, peaking at 5.7 percent in 2024. Conversely, Yell County had the lowest unemployment rate in all three years, with a low of 3.0 percent in 2023.

Community Contact Information

Information from one community contact was used to help shape the performance context in which the bank's activities in this combined area were evaluated. This interview was with an individual specializing in community and economic development, with a focus on infrastructure improvement. The contact stated that there is a broad improvement in the economic fortunes of the combined area, with economic expansion occurring in several of the municipalities. White and Independence counties both have seen significant expansion in home-grown industries according to the contact, with smaller rural counties expanding their economy through tourism. Lastly, a number of new employers have entered the combined area, meaningfully expanding employment opportunities.

Housing, including affordable housing, is insufficient in portions of the combined area, particularly impacting younger individuals. Some new apartment complexes are in development, but single-family homes are scarce throughout the area. Other limits on economic activity in the region include a lack of workforce development programs and vocational schools. The lack of new housing development noted by the community contact is reflected in the median age of housing stock for the combined area, 39 years, which exceeds the same figure for nonMSA Arkansas (35 years), and points to an aging housing stock that may reduce affordable housing options for LMI residents in particular.

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

LENDING TEST

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

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

Lending Activity

The following table displays the combined 2022, 2023, and 2024 lending volume by number and dollar volume.

Summary of Lending Activity				
Loan Type	**#**		**$ (000s)**	
Home Improvement	109	3.6%	$6,257	1.8%
Home Purchase	544	17.8%	$89,042	25.6%
Multifamily Housing	12	0.4%	$2,713	0.8%
Refinancing	115	3.8%	$16,437	4.7%
Other Purpose LOC	48	1.6%	$1,842	0.5%
Other Purpose Closed/Exempt	8	0.3%	$778	0.2%
Total HMDA	**836**	**27.4%**	**$117,069**	**33.7%**
Small Business	1,636	53.5%	$181,909	52.3%
Small Farm	584	19.1%	$48,899	14.1%
TOTAL LOANS	**3,056**	**100%**	**$347,877**	**100%**

Loans made in the nonMSA Arkansas combined area represent 17.0 percent by number and 8.2 percent by dollar of total 2022, 2023, and 2024 HMDA and CRA loans made in the bank's combined assessment areas. This level of lending is above the percentage of total bank branches in the combined area (11.5 percent) and the percentage of total bank deposits held in the combined area (6.3 percent). Additionally, the bank is a leading lender of home mortgage loans and CRA loans in the combined area. In 2024, the bank ranked tenth out of 354 HMDA-reporting lenders and fifth out of 97 CRA-reporting lenders. Therefore, the bank's lending activity reflects 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 adequate, based on performance from all loan categories reviewed.

Home Mortgage Loans

Distribution of Home Mortgage Lending by Borrower Income Level									
Year	**Borrower Income Level**	**Bank Loans**		**Aggregate HMDA Data**	**Bank Loans**		**Aggregate HMDA Data**	**Families by Income**	**Performance Conclusion**
2022	Low	30	9.0%	6.2%	$2,575	5.1%	3.0%	18.5%	Good
	Moderate	64	19.1%	15.9%	$6,659	13.3%	10.6%	19.8%	Excellent
2023	Low	16	6.3%	4.9%	$1,332	4.2%	2.2%	18.5%	Good
	Moderate	44	17.4%	15.2%	$4,046	12.7%	9.6%	19.8%	Good
2024	Low	12	4.8%	4.2%	$1,035	3.0%	1.8%	18.4%	Good
	Moderate	51	20.6%	12.9%	$4,864	13.9%	8.0%	19.7%	Excellent

Overall, borrower distribution of HMDA loans reflects good distribution throughout the combined area. Based on the data in the preceding table, the bank's lending performance to LMI borrowers consistently exceeded aggregate performance across all three review years. Additionally, the dollar volume of loans also exceeded aggregate performance in all three years across both income categories, further solidifying good performance despite difficulties reaching demographic data comparison points.

Small Business Loans

Distribution of Small Business Lending by Business Income Level									
Year	**Borrower Income Level**	**Bank Loans**		**Aggregate Data**	**Bank Loans**		**Aggregate Data**	**Businesses by Revenue**	**Performance Conclusion**
2022	< $1 Million	354	58.9%	59.2%	$38,728	56.4%	50.2%	90.5%	Adequate
2023	< $1 Million	288	56.0%	61.4%	$27,980	50.7%	48.4%	90.7%	Adequate
2024	< $1 Million	268	51.4%	57.8%	$27,610	47.6%	45.8%	90.7%	Adequate

The bank's lending to businesses of different sizes reflects adequate performance within the combined area. The bank's lending levels to small businesses were in line with aggregate performance, considering both the number and dollar amount of loans, across all three years reviewed.

Small Farm Loans

Distribution of Small Farm Lending by Farm Income Level									
Year	**Borrower Income Level**	**Bank Loans**		**Aggregate Data**	**Bank Loans**		**Aggregate Data**	**Farms by Revenue**	**Performance Conclusion**
2022	< $1 Million	141	64.1%	69.9%	$14,293	69.1%	74.8%	97.7%	Adequate
2023	< $1 Million	123	63.7%	68.7%	$9,670	67.0%	68.6%	97.7%	Adequate
2024	< $1 Million	109	63.7%	70.1%	$9,741	70.8%	72.0%	97.7%	Adequate

The bank's lending to farms of different sizes reflects adequate performance within the combined area. As shown in the preceding table, the bank was in line with aggregate lending performance, considering both the number and dollar volume of loans, in all three years reviewed.

Geographic Distribution of Loans

The bank's geographic distribution of loans is adequate overall based on all three loan products reviewed. As previously mentioned, the combined area has no low-income census tracts and 16 moderate-income census tracts. Therefore, conclusions are based on the bank's lending performance in moderate-income census tracts. Additionally, a dispersion analysis of loan activity in the combined area did not reveal evidence of conspicuous lending gaps in LMI geographies. In 2022, the bank had loan activity in 97.6 percent of all combined area census tracts and 93.8 percent of all LMI geographies. In 2023, the bank had loan activity in 96.8 percent of all combined area census tracts and 87.5 percent of all LMI geographies. In 2024, the bank had loan activity in 94.4 percent of all combined area census tracts and 81.3 percent of all LMI geographies. 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 adequate overall.

Home Mortgage Loans

Distribution of Home Mortgage Lending by Income Level of Geography									
Year	**Census Tract Income Level**	**Bank Loans**		**Aggregate HMDA Data**	**Bank Loans**		**Aggregate HMDA Data**	**Owner-Occupied Units**	**Performance Conclusion**
2022	Low	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%	-
	Moderate	23	6.9%	8.6%	$3,485	6.9%	8.8%	9.3%	Adequate
2023	Low	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%	-
	Moderate	22	8.7%	8.7%	$2,371	7.5%	6.9%	9.3%	Adequate
2024	Low	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%	-
	Moderate	19	7.7%	9.2%	$1,572	4.5%	7.9%	9.3%	Adequate

The bank's overall geographic distribution of HMDA loans reflects adequate distribution throughout the combined area. Each year reviewed found bank performance in line with aggregate performance, and the bank's performance in both 2023 and 2024 performance was also comparable to the demographic figure. Bank performance by dollar volume exceeded aggregate performance in 2023, representing a high point for HMDA lending during the review period.

Small Business Loans

Distribution of Small Business Lending by Income Level of Geography									
Year	**Census Tract Income Level**	**Bank Loans**		**Aggregate Data**	**Bank Loans**		**Aggregate Data**	**Businesses**	**Performance Conclusion**
2022	Low	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%	-
	Moderate	78	13.0%	12.2%	$10,822	15.8%	15.6%	14.4%	Good
2023	Low	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%	-
	Moderate	47	9.1%	11.6%	$7,760	14.1%	16.3%	14.3%	Adequate
2024	Low	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%	-
	Moderate	49	9.4%	12.8%	$8,912	15.4%	17.0%	14.7%	Poor

The bank's overall geographic distribution of small business loans reflects adequate distribution throughout the combined area. This is primarily attributed to performance in 2022. During this year, the bank exceeded aggregate performance by both number and dollar amount, while nearing demographic figures. While performance dipped relative to aggregate data in 2024, a greater volume of lending by number and dollar in 2022 solidifies overall adequate performance throughout the review period.

Small Farm Loans

Distribution of Small Farm Lending by Income Level of Geography									
Year	**Census Tract Income Level**	**Bank Loans**		**Aggregate Data**	**Bank Loans**		**Aggregate Data**	**Farms**	**Performance Conclusion**
2022	Low	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%	-
	Moderate	12	5.5%	7.7%	$1,550	7.5%	8.5%	10.3%	Poor
2023	Low	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%	-
	Moderate	9	4.7%	10.5%	$812	5.6%	12.0%	10.1%	Poor
2024	Low	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%	-
	Moderate	6	3.5%	9.3%	$890	6.5%	11.8%	10.0%	Poor

The bank's overall geographic distribution of small farm loans reflects poor distribution throughout the combined area. Based on the data in the previous table, performance in moderate-income census tracts was consistently below aggregate and demographic data across all three years reviewed.

Community Development Lending Activity

The bank makes a low level of community development loans in the combined area. During the review period, the bank made four community development loans totaling $2.5 million.

INVESTMENT TEST

The bank makes a significant level of qualified community development investments and grants in the combined area and is occasionally in a leadership position. In total, the bank made $13.3 million in qualified investments, including $6.4 million in current-period investments. Additionally, the bank made 140 separate donations totaling $306,434. The most impactful of these activities are detailed below.

- The bank has invested in three new municipal bond offerings totaling $1.2 million benefiting area school districts that primarily benefit local LMI residents.

- The bank made $5.6 million in new MBS investments, which supported affordable housing loans for LMI individuals in the combined area. This is especially impactful given the challenges that LMI residents face in obtaining affordable housing as described by the community contact.

- The bank made numerous donations to various schools in the assessment areas that primarily educate students eligible for free or reduced-price lunch programs, including one $20,000 donation in 2025.

SERVICE TEST

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

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

Accessibility of Delivery Systems

The bank operates 25 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 census tracts in the combined area and households by geography income level.

Branch Distribution by Geography Income Level						
Dataset	**Geography Income Level**					**TOTAL**
	Low-	**Moderate-**	**Middle-**	**Upper-**	**Unknown-**	
Branches	0	2	12	11	0	**25**
	0.0%	8.0%	48.0%	44.0%	0.0%	**100%**
Census Tracts	0.0%	12.8%	65.6%	20.8%	0.8%	**100%**
Household Population	0.0%	11.5%	66.7%	21.6%	0.2%	**100%**

As shown in the previous table, two of the bank's offices are in moderate-income geographies. Additionally, 11 of the bank's offices are located in close proximity to a moderate-income census tract. Considering the additional accessibility that these branches provide to residents in moderate-income census tracts in addition to the two bank branches that are located in moderate-income census tracts, the bank's service delivery systems are accessible to individuals and geographies of different income levels in the combined area.

Changes in Branch Locations

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

Reasonableness of Business Hours and Services in Meeting Assessment Area Needs

Business hours and services do not vary in a way that inconveniences certain portions of the combined area, particularly LMI geographies and individuals. The bank's branches in the combined area offer relatively consistent lobby and drive-through hours Monday through Friday during standard business hours, with many locations offering extended drive-through hours on Fridays and Saturdays. Lastly, all offices in the combined area offer the same deposit and loan products, and branches with loan originators based on site are dispersed throughout the combined area, including in LMI areas.

Community Development Services

The bank is a leader in providing community development services in the combined area. During the review period, 89 bank employees provided 1,540 community development service hours to 68 different organizations in the combined area. These community development services included the following noteworthy activities.

- The bank's employees provided the majority of these service hours, over 875 in total, to local schools that educate primarily students eligible for free or reduced-price lunch programs.

- Additionally, over the review period, two bank employees served on the board of, and provided technical assistance to, an affordable housing organization operating in the combined area. This is considered especially impactful given the lack of affordable housing described by the community contact.

FAYETTEVILLE-SPRINGDALE-ROGERS, ARKANSAS MSA

(Limited-Scope Review)

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

The bank has designated the entireties of Benton, Madison, and Washington counties as the Fayetteville MSA assessment area, which represents all counties in the Fayetteville-Springdale-Rogers, Arkansas MSA. The bank operates eight full-service branches in the assessment area; no branches were opened or closed in this assessment area during the review period. The tables below detail key demographics relating to the Fayetteville MSA assessment area.

Assessment Area Demographics by Geography Income Level						
Dataset	**Geography Income Level**					**TOTAL**
	Low-	**Moderate-**	**Middle-**	**Upper-**	**Unknown-**	
Census Tracts	7	27	52	28	1	**115**
	6.1%	23.5%	45.2%	24.3%	0.9%	**100%**
Family Population	4,664	28,496	58,708	41,088	224	**133,180**
	3.5%	21.4%	44.1%	30.9%	0.2%	**100%**
Household Population	10,554	43,156	82,906	56,707	1,477	**194,800**
	5.4%	22.2%	42.6%	29.1%	0.8%	**100%**
Business Institutions	583	3,601	6,886	5,465	432	**16,967**
	3.4%	21.2%	40.6%	32.2%	2.5%	**100%**
Agricultural Institutions	7	106	175	63	0	**351**
	2.0%	30.2%	49.9%	17.9%	0.0%	**100%**

Assessment Area Demographics by Population Income Level					
Demographic Type	**Population Income Level**				**TOTAL**
	Low-	**Moderate-**	**Middle-**	**Upper-**	
Family Population	27,894	24,100	27,160	54,026	**133,180**
	20.9%	18.1%	20.4%	40.6%	**100%**
Household Population	44,832	32,053	36,743	81,172	**194,800**
	23.0%	16.5%	18.9%	41.7%	**100%**

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

LENDING TEST

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

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

The bank made no community development loans in the assessment area during the review period.

INVESTMENT TEST

The bank's performance in this assessment area exceeds Investment Test performance in the state of Arkansas. During the review period, the bank demonstrated qualified community development investments totaling $20.2 million, all of which were prior-period investments still in the bank's portfolio. In addition to these investments, the bank made 32 community development donations totaling $59,870.

SERVICE TEST

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

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

During the review period, 35 bank employees provided 610 hours of community development services to 28 different organizations.

JONESBORO, ARKANSAS MSA

(Limited-Scope Review)

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

The Jonesboro MSA assessment area is composed of Craighead and Poinsett counties, which comprise the entirety of the Jonesboro, Arkansas MSA. The bank operates seven full-service branches in the assessment area and did not open or close any branches during the review period. The tables below detail key demographics relating to the Jonesboro MSA assessment area.

Assessment Area Demographics by Geography Income Level						
Dataset	**Geography Income Level**					**TOTAL**
	Low-	**Moderate-**	**Middle-**	**Upper-**	**Unknown-**	
Census Tracts	1	8	14	7	0	**30**
	3.3%	26.7%	46.7%	23.3%	0.0%	**100%**
Family Population	806	7,709	15,075	10,632	0	**34,222**
	2.4%	22.5%	44.1%	31.1%	0.0%	**100%**
Household Population	1,748	13,047	23,401	13,574	0	**51,770**
	3.4%	25.2%	45.2%	26.2%	0.0%	**100%**
Business Institutions	81	1,119	1,704	1,109	0	**4,013**
	2.0%	27.9%	42.5%	27.6%	0.0%	**100%**
Agricultural Institutions	1	118	224	92	0	**435**
	0.2%	27.1%	51.5%	21.1%	0.0%	**100%**

Assessment Area Demographics by Population Income Level					
Demographic Type	**Population Income Level**				**TOTAL**
	Low-	**Moderate-**	**Middle-**	**Upper-**	
Family Population	7,434	5,822	7,002	13,964	**34,222**
	21.7%	17.0%	20.5%	40.8%	**100%**
Household Population	12,544	8,673	8,758	21,795	**51,770**
	24.2%	16.8%	16.9%	42.1%	**100%**

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

LENDING TEST

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

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

The bank made two community development loans totaling $15.3 million in the assessment area during the review period.

INVESTMENT TEST

The bank's performance in this assessment area is consistent with the Investment Test performance in the state of Arkansas. During the review period, the bank demonstrated 16 qualified community development investments totaling $4.5 million; of these investments, $1.0 million were made during the review period and $3.5 million were prior-period investments still in the bank's portfolio. In addition to these investments, the bank made 53 community development donations totaling $91,632.

SERVICE TEST

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

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

During the review period, 35 bank employees provided 755 community development service hours to 27 different organizations.

FORT SMITH, ARKANSAS-OKLAHOMA MSA

(Limited-Scope Review)

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

The bank has designated the entireties of Crawford and Sebastian counties as the partial Fort Smith MSA assessment area, which represents both counties in the Arkansas portion of the Fort Smith, Arkansas-Oklahoma multistate MSA. The bank operates three full-service branches in the assessment area and did not open or close any branches during the review period. The tables below detail key demographics relating to the partial Fort Smith MSA assessment area.

Assessment Area Demographics by Geography Income Level						
Dataset	**Geography Income Level**					**TOTAL**
	Low-	**Moderate-**	**Middle-**	**Upper-**	**Unknown-**	
Census Tracts	0	10	21	15	0	**46**
	0.0%	21.7%	45.7%	32.6%	0.0%	**100%**
Family Population	0	10,650	22,920	17,297	0	**50,867**
	0.0%	20.9%	45.1%	34.0%	0.0%	**100%**
Household Population	0	17,307	32,750	26,034	0	**76,091**
	0.0%	22.8%	43.0%	34.2%	0.0%	**100%**
Business Institutions	0	1,689	2,155	2,041	0	**5,885**
	0.0%	28.7%	36.6%	34.7%	0.0%	**100%**
Agricultural Institutions	0	4	46	24	0	**74**
	0.0%	5.4%	62.2%	32.4%	0.0%	**100%**

Assessment Area Demographics by Population Income Level					
Demographic Type	**Population Income Level**				**TOTAL**
	Low-	**Moderate-**	**Middle-**	**Upper-**	
Family Population	9,797	8,837	10,560	21,673	**50,867**
	19.3%	17.4%	20.8%	42.6%	**100%**
Household Population	16,188	14,108	13,514	32,281	**76,091**
	21.3%	18.5%	17.8%	42.4%	**100%**

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE PARTIAL FORT SMITH MSA ASSESSMENT AREA

LENDING TEST

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

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

The bank made no community development loans in the assessment area during the review period.

INVESTMENT TEST

The bank's performance in this assessment area is consistent with the Investment Test performance in the state of Arkansas. The bank exhibited 23 qualified community development investments totaling $7.0 million, all of which were prior-period investments still in the bank's portfolio. In addition to these investments, the bank made 12 community development donations totaling $21,200.

SERVICE TEST

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

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

During the review period, nine bank employees provided 88 community development services hours to eight different organizations.

FLORIDA

CRA RATING FOR FLORIDA:	**SATISFACTORY**
The Lending Test is rated:	**High Satisfactory**
The Investment Test is rated:	**High Satisfactory**
The Service Test is rated:	**High Satisfactory**

The major factors supporting the bank's ratings for the state of Florida include the following:

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

SCOPE OF EXAMINATION

Scoping considerations applicable to the review of Florida assessment areas are consistent with the overall CRA examination scope as presented in the *Institution, Scope of Examination* section. Small farm lending was not assessed in any assessment areas due to the limited volume of originations.

The bank operates 12 assessment areas throughout Florida, located in ten MSAs 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 Florida. Consequently, six of the bank's Florida assessment areas (including the two reviewed under one

combined review area) were reviewed under full-scope procedures. When considering branch structure and loan/deposit activity, CRA performance in the Miami MSA assessment area and nonMSA Florida combined area carried the greatest weight when forming overall state conclusions.

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

DESCRIPTION OF INSTITUTION'S OPERATIONS IN FLORIDA

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

Distribution of Bank Branches/Deposits					
Review Area	**Branches**		**Deposits**		**Review Procedures**
Miami MSA	17	21.8%	$2,823,638	35.2%	Full-Scope
NonMSA Florida (combined)	16	20.5%	$2,073,753	25.8%	Full-Scope
Panama City MSA	5	6.4%	$332,001	4.1%	Full-Scope
Tallahassee MSA	8	10.3%	$504,246	6.3%	Full-Scope
Orlando MSA	5	6.4%	$108,367	1.4%	Full-Scope
Tampa MSA	10	12.8%	$968,715	12.1%	Limited-Scope
Partial Bradenton CSA	5	6.4%	$422,809	5.3%	Limited-Scope
Partial Cape Coral CSA	4	5.1%	$465,519	5.8%	Limited-Scope
Pensacola MSA	3	3.9%	$201,921	2.5%	Limited-Scope
Crestview MSA	3	3.9%	$94,712	1.2%	Limited-Scope
Lakeland MSA	2	2.6%	$35,323	0.4%	Limited-Scope
TOTAL	**78**	**100%**	**$8,031,004**	**100%**	**5 Full-Scope**

The bank operates 78 branches (35.9 percent of total branches) throughout the 12 CRA assessment areas in Florida. Total deposits in the state equal $8.0 billion, which represents 44.7 percent of total bank deposits. In addition to the branch locations shown in the table above, the bank also operates three LPOs in Florida; two are located in the Miami MSA assessment area and one is located in the Crestview MSA assessment area. The bank's operations in the state are most heavily concentrated in the Miami MSA assessment area and the nonMSA Florida combined area; therefore, these areas carried the greatest weight toward determining statewide ratings. During the review period, the bank neither closed nor opened any branches throughout the state but did close one LPO in the Miami MSA assessment area.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN FLORIDA

LENDING TEST

The bank's Lending Test rating in Florida is High Satisfactory, which reflects performance under the following criteria.

Lending Test Summary	
Lending Activity	Adequate
Borrower Distribution	Good
Geographic Distribution	Adequate
Community Development Loans	Leader
Product Innovation	Makes Use
LENDING TEST RATING	**HIGH SATISFACTORY**

Lending Activity

Overall, lending levels reflect adequate responsiveness to assessment area credit needs in Florida, based on loan activity reviewed under the Lending Test. The tables below display the bank's lending activity performance by assessment area.

Full-Scope Assessment Areas	Lending Activity
Miami MSA	Poor
NonMSA Florida (combined)	Adequate
Panama City MSA	Excellent
Tallahassee MSA	Poor
Orlando MSA	Good
OVERALL	**ADEQUATE**

Limited-Scope Assessment Areas	Lending Activity
Tampa MSA	Below
Partial Bradenton CSA	Consistent
Partial Cape Coral CSA	Below
Pensacola MSA	Exceeds
Crestview MSA	Consistent
Lakeland MSA	Consistent

While bank performance in both the Miami and Tallahassee MSA assessment areas was poor, performance was adequate or better in the majority of the assessment areas, including the nonMSA Florida combined area, which carries nearly the same weight as the Miami MSA.

Borrower and Geographic Distribution

Overall, despite the poor performance in the Miami MSA assessment area, as shown in the following tables, overall performance by borrower's income or revenue profile is good, the primary driver being the performance in the nonMSA Florida combined area along with the Panama City MSA and Tallahassee MSA assessment areas.

Full-Scope Assessment Areas	Loan Distribution by Borrower's Profile
Miami MSA	Poor
NonMSA Florida (combined)	Good
Panama City MSA	Good
Tallahassee MSA	Good
Orlando MSA	Adequate
OVERALL	**GOOD**

Limited-Scope Assessment Areas	Loan Distribution by Borrower's Profile
Tampa MSA	Consistent
Partial Bradenton CSA	Consistent
Partial Cape Coral CSA	Below
Pensacola MSA	Consistent
Crestview MSA	Consistent
Lakeland MSA	Consistent

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

Full-Scope Assessment Areas	Geographic Distribution of Loans
Miami MSA	Adequate
NonMSA Florida (combined)	Good
Panama City MSA	Adequate
Tallahassee MSA	Poor
Orlando MSA	Adequate
OVERALL	**ADEQUATE**

Limited-Scope Assessment Areas	Geographic Distribution of Loans
Tampa MSA	Consistent
Partial Bradenton CSA	Consistent
Partial Cape Coral CSA	Consistent
Pensacola MSA	Consistent
Crestview MSA	Consistent
Lakeland MSA	Consistent

Community Development Lending Activity

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

Full-Scope Assessment Areas	Community Development Lending
Miami MSA	Leader
NonMSA Florida (combined)	Leader
Panama City MSA	Low Level
Tallahassee MSA	Low Level
Orlando MSA	Few, If Any
OVERALL	**LEADER**

Limited-Scope Assessment Areas	Community Development Lending
Tampa MSA	Below
Partial Bradenton CSA	Below
Partial Cape Coral CSA	Below
Pensacola MSA	Below
Crestview MSA	Below
Lakeland MSA	Below

During the review period, the bank originated or renewed 32 community development loans inside its assessment areas, totaling $462.2 million, with the vast majority of these loans originated in the Miami MSA assessment area and nonMSA Florida combined area. As these two assessment areas represent a substantial portion of the bank's operations in Florida, primary emphasis was placed on the bank's performance in these areas when forming overall conclusions. Additionally, the magnitude of the bank's community development lending and the responsiveness of many of the loans made in these areas were taken into consideration in further support of the overall statewide conclusion for community development lending. In addition to meeting the needs of its assessment areas, the bank also originated one community development loan outside of its assessment areas in Florida for $1.0 million.

Product Innovation

The bank makes use of innovative and/or flexible lending practices in serving the credit needs of its Florida assessment areas, which are described below in order of impact.

Consumer Real Estate

- Centennial Bank's Dream Loan Program – The bank originated 57 loans totaling $16.4 million to eligible homebuyers in Florida during the review period.

- HELP – During the review period, the bank awarded two grants totaling $35,000 to LMI home loan applicants in Florida.

- FHA/VA Insured Loan Programs – During the review period, the bank originated 239 of these government-insured loans totaling over $60.4 million to eligible borrowers in Florida.
- USDA Mortgage Loan Program – The bank originated 18 USDA loans worth $3.9 million to borrowers in Florida during the review period.

Small Business Lending

- SBA Lending – The bank originated 37 different loans totaling $62.3 million to businesses within Florida.

INVESTMENT TEST

The bank's performance under the Investment Test is rated High Satisfactory, driven primarily by the performance in the nonMSA Florida combined area. Overall, the bank made a significant level of qualified community development investments and grants and is occasionally in a leadership position. The following tables display investment and grant activity performance for each assessment area.

Full-Scope Assessment Areas	Investment and Grant Activity
Miami MSA	Adequate Level
NonMSA Florida (combined)	Significant Level
Panama City MSA	Adequate Level
Tallahassee MSA	Significant Level
Orlando MSA	Excellent Level
OVERALL	**SIGNIFICANT LEVEL**

Limited-Scope Assessment Areas	Investment and Grant Activity
Tampa MSA	Consistent
Partial Bradenton CSA	Exceeds
Partial Cape Coral CSA	Exceeds
Pensacola MSA	Consistent
Crestview MSA	Exceeds
Lakeland MSA	Consistent

Current-period investments benefiting the bank's assessment areas included eight new investments for $17.2 million, and prior-period investments that remain in the bank's portfolio totaled $84.8 million. The bank also made 297 donations totaling $541,766 to community development organizations serving the Florida assessment areas.

SERVICE TEST

The bank's Service Test rating in Florida is High Satisfactory, which reflects performance under the following criteria.

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

Accessibility of Delivery Systems

As shown below, the bank's delivery systems are accessible to geographies and individuals of different income levels in its Florida assessment areas.

Full-Scope Assessment Areas	Accessibility of Delivery Systems
Miami MSA	Reasonably Accessible
NonMSA Florida (combined)	Readily Accessible
Panama City MSA	Reasonably Accessible
Tallahassee MSA	Readily Accessible
Orlando MSA	Readily Accessible
OVERALL	**ACCESSIBLE**

Limited-Scope Assessment Areas	Accessibility of Delivery Systems
Tampa MSA	Exceeds
Partial Bradenton CSA	Consistent
Partial Cape Coral CSA	Exceeds
Pensacola MSA	Consistent
Crestview MSA	Below
Lakeland MSA	Consistent

Changes in Branch Locations

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

Full-Scope Assessment Areas	Changes in Branch Locations
Miami MSA	Not Adversely Affected
NonMSA Florida (combined)	Not Adversely Affected
Panama City MSA	Not Adversely Affected
Tallahassee MSA	Not Adversely Affected
Orlando MSA	Not Adversely Affected
OVERALL	**NOT ADVERSELY AFFECTED**

Limited-Scope Assessment Areas	Changes in Branch Locations
Tampa MSA	Consistent
Partial Bradenton CSA	Consistent
Partial Cape Coral CSA	Consistent
Pensacola MSA	Consistent
Crestview MSA	Consistent
Lakeland MSA	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.

Full-Scope Assessment Areas	Reasonableness of Business Hours and Services
Miami MSA	Do Not Vary in a Way That Inconveniences
NonMSA Florida (combined)	Do Not Vary in a Way That Inconveniences
Panama City MSA	Do Not Vary in a Way That Inconveniences
Tallahassee MSA	Do Not Vary in a Way That Inconveniences
Orlando MSA	Do Not Vary in a Way That Inconveniences
OVERALL	**DO NOT VARY IN A WAY THAT INCONVENIENCES**

Limited-Scope Assessment Areas	Reasonableness of Business Hours and Services
Tampa MSA	Consistent
Partial Bradenton CSA	Consistent
Partial Cape Coral CSA	Consistent
Pensacola MSA	Consistent
Crestview MSA	Consistent
Lakeland MSA	Consistent

Community Development Services

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

Full-Scope Assessment Areas	Community Development Services
Miami MSA	Relatively High Level
NonMSA Florida (combined)	Leader
Panama City MSA	Leader
Tallahassee MSA	Adequate Level
Orlando MSA	Leader
OVERALL	**LEADER**

Limited-Scope Assessment Areas	Community Development Services
Tampa MSA	Consistent
Partial Bradenton CSA	Consistent
Partial Cape Coral CSA	Consistent
Pensacola MSA	Below
Crestview MSA	Below
Lakeland MSA	Below

In total, bank employees provided 5,858 community development service hours across the bank's Florida assessment areas to 173 different organizations.

MIAMI-FORT LAUDERDALE-WEST PALM BEACH, FLORIDA MSA

(Full-Scope Review)

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

Bank Structure

As shown in the table below, the bank operates 17 branches in this assessment area, which reflects 7.8 percent of the bank's total branches.

Branch Locations by Census Tract Income Level				
Low-Income	**Moderate-Income**	**Middle-Income**	**Upper-Income**	**Unknown-Income**
0	3	4	10	0

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

General Demographics

The bank's Miami MSA assessment area is composed of Broward, Miami-Dade, and Palm Beach counties in Florida. These counties comprise the entirety of the Miami-Fort Lauderdale-West Palm Beach, Florida MSA.

The largest of the three counties by population is Miami-Dade (2,701,767), followed by Broward County (1,944,375), then Palm Beach County (1,492,191). As this MSA is large and densely populated, it is further subdivided by county into three metropolitan divisions (MDs): Broward County comprises the Fort Lauderdale-Pompano Beach-Sunrise MD (Fort Lauderdale MD), Miami-Dade County comprises the Miami-Miami Beach-Kendall MD (Miami MD), and Palm Beach County comprises the West Palm Beach-Boca Raton-Delray Beach MD (West Palm Beach MD). These three MDs combine for a total population of 6,138,333.

The banking industry in the Miami assessment area is highly competitive, with 86 FDIC-insured depository institutions operating 1,333 branches throughout the area. Of these institutions, the bank ranks 23rd, with 0.8 percent of the deposit market share. Deposits held in the Miami MSA assessment area represent 15.7 percent of total bank deposits.

Competition for HMDA and CRA loans is significant. An analysis of 2024 HMDA-reportable loans shows that 973 institutions had loan activity in the assessment area, of which the bank ranked 183rd. The bank ranked 72nd out of 266 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, credit-building products, and small dollar consumer loans.

Income and Wealth Demographics

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

Assessment Area Demographics by Geography Income Level				
Income level	**Census Tracts**		**Family Population**	
Low	79	5.3%	62,841	4.4%
Moderate	394	26.3%	379,017	26.7%
Middle	456	30.5%	450,994	31.8%
Upper	512	34.2%	509,074	35.9%
Unknown	56	3.7%	16,889	1.2%
TOTAL	**1,497**	**100%**	**1,418,815**	**100%**

As shown in the table above, 31.6 percent of census tracts in the assessment area are designated as LMI, with 31.1 percent of assessment area families residing within those geographies.

Based on 2020 ACS data, the median family income for the assessment area was $68,719. At the same time, the median family income for Florida was $69,670. The following table details the more recently updated FFIEC estimates for the MDs in the bank's Miami MSA assessment area.

Median Family Income			
Metropolitan Division	**2022**	**2023**	**2024**
Fort Lauderdale	$82,100	$88,500	$89,100
Miami	$68,300	$74,700	$79,400
West Palm Beach	$90,300	$98,300	$104,000

The following table displays population percentages of assessment area families by income level compared to Florida.

Family Population by Income Level				
Income Category	**Assessment Area**		**Florida**	
Low	318,606	22.5%	1,070,510	20.9%
Moderate	250,355	17.6%	936,632	18.3%
Middle	255,631	18.0%	998,934	19.5%
Upper	594,223	41.9%	2,111,983	41.3%
TOTAL	**1,418,815**	**100%**	**5,118,059**	**100%**

When compared with the data in the first table in this section, a higher percentage of families in the assessment area are LMI (40.1 percent) than reside in LMI census tracts (31.1 percent). Overall, the distribution of families by income level in the assessment area is similar to the state of Florida as a whole. However, the percentage of families below the poverty level in the assessment area (10.6 percent) is slightly higher than in Florida (9.5 percent). Ultimately, though, considering both income levels and family demographics, the assessment area is similarly affluent to Florida.

Housing Demographics

The following table displays housing demographics for the assessment area as compared to Florida.

Housing Cost Burden Levels						
Area	**Cost Burden – Renters**			**Cost Burden – Owners**		
	Low-Income	**Moderate-Income**	**All Renters**	**Low-Income**	**Moderate-Income**	**All Owners**
Assessment Area	83.2%	71.8%	57.3%	70.3%	45.8%	31.5%
Florida	81.4%	68.2%	51.9%	63.8%	39.0%	24.2%

Based on income levels, rental costs, and home values, housing in the assessment area appears less affordable compared to Florida as a whole, especially for homeownership. While the percentage of cost-burdened renters in the assessment area is only slightly higher for LMI individuals when compared to the state, the level of cost-burdened LMI homeowners is much greater in the assessment area compared to the entirety of Florida. The difference is greatest in Broward County, where 73.2 percent of low-income homeowners are cost burdened and 47.2 percent of moderate-income homeowners are cost burdened. Based on this information and details provided by a community contact, obtaining affordable housing may be a challenge for LMI residents in the assessment area, both in regard to rental housing and homeownership. Consequently, affordable housing development and related programs that increase homeownership levels for LMI residents are a key community development need in the assessment area.

Industry and Employment Demographics

The assessment area supports a large and diverse business community. Furthermore, according to the BLS, there are 2,821,136 employees in the assessment area. By percentage of nongovernmental employees, the three largest job categories in the assessment area are healthcare and social assistance (15.0 percent), followed by retail trade (12.9 percent) and accommodation and food services (11.8 percent). The following table details BLS unemployment data (not seasonally adjusted) for the assessment area and the state of Florida.

Unemployment Levels			
Area	Time Period (Annual Average %)		
	2022	2023	2024
Assessment Area	2.8	2.5	2.9
Florida	3.0	3.0	3.4

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 highest in Palm Beach County, peaking in 2024 at 3.3 percent. Unemployment rates were lowest in Miami-Dade County, with a low of 1.9 percent in 2023.

Community Contact Information

Information from one community contact was used to help shape the performance context in which the bank's activities in this assessment area were evaluated. This interview was with an executive at a nonprofit agency that works in conjunction with local businesses, government agencies, and other nonprofit organizations to target financial security in the assessment area. The contact described the local economy as relatively strong, with growing legacy, as well as new industries. This has led to an increase in local employment, lower unemployment relative to nationwide levels, and some wage growth. These attractive economic conditions have led to an increase in population.

The increase in population, however, has strained the area housing market, according to the community contact. They described a significant shortage of affordable housing for area LMI individuals, with the greatest need being for rental units. The lack of rental units is believed to be leading to higher rental costs, impacting these individuals' ability to save for a down payment for home purchases. Additionally, there are other barriers to homeownership particular to LMI residents, including a lack of access to homebuyer education.

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

LENDING TEST

The following table displays the bank's Lending Test performance in the Miami MSA assessment area.

Lending Test Summary	
Lending Activity	Poor
Borrower Distribution	Poor
Geographic Distribution	Adequate
Community Development Loans	Leader in Making

Lending Activity

The following table displays the combined 2022, 2023, and 2024 lending volume by number and dollar volume.

Summary of Lending Activity				
Loan Type	**#**		**$ (000s)**	
Home Improvement	18	5.5%	$17,980	7.3%
Home Purchase	93	28.6%	$86,399	35.1%
Multifamily Housing	4	1.2%	$51,068	20.8%
Refinancing	27	8.3%	$28,868	11.7%
Other Purpose LOC	2	0.6%	$2,517	1.0%
Other Purpose Closed/Exempt	3	0.9%	$4,530	1.8%
Total HMDA	**147**	**45.2%**	**$191,362**	**77.8%**
Small Business	178	54.8%	$54,576	22.2%
Small Farm	0	0%	$0	0%
TOTAL LOANS	**325**	**100%**	**$245,938**	**100%**

Loans made in the Miami MSA assessment area represent 1.8 percent by number and 5.8 percent by dollar of total 2022, 2023, and 2024 HMDA and CRA loans made in the bank's combined assessment areas. This level of lending is below the percentage of total bank branches in the assessment area (7.8 percent) and the percentage of total bank deposits held in the assessment area (15.7 percent). Therefore, the bank's lending activity reflects poor 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 poor, based on performance from both loan categories reviewed, with primary emphasis placed on HMDA lending.

Home Mortgage Loans

Distribution of Home Mortgage Lending by Borrower Income Level									
Year	**Borrower Income Level**	**Bank Loans**		**Aggregate HMDA Data**	**Bank Loans**		**Aggregate HMDA Data**	**Families by Income**	**Performance Conclusion**
2022	Low	0	0.0%	3.1%	$0	0.0%	1.2%	22.5%	Poor
	Moderate	5	7.6%	9.2%	$828	0.7%	3.9%	17.6%	Adequate
2023	Low	0	0.0%	2.3%	$0	0.0%	0.7%	22.5%	Poor
	Moderate	2	4.5%	7.2%	$688	2.3%	2.5%	17.6%	Poor
2024	Low	0	0.0%	2.3%	$0	0.0%	0.8%	22.5%	Poor
	Moderate	3	8.1%	7.0%	$1,690	4.2%	2.5%	17.6%	Adequate

Overall, borrower distribution of HMDA loans reflects poor distribution throughout the assessment area. Based on the data in the preceding table, the bank's lending performance to low-income borrowers across the three-year review period consistently failed to meet aggregate and demographic comparison data. Performance to moderate-income borrowers, particularly in 2022 and 2024, was comparable to the performance of other lenders in the assessment area, reflecting adequate performance. Nevertheless, overall lending levels to LMI borrowers trailed comparison data throughout the review period, reflecting poor overall performance.

Small Business Loans

Distribution of Small Business Lending by Business Income Level									
Year	**Borrower Income Level**	**Bank Loans**		**Aggregate Data**	**Bank Loans**		**Aggregate Data**	**Businesses by Revenue**	**Performance Conclusion**
2022	< $1 Million	31	34.1%	52.4%	$10,815	34.2%	37.1%	93.5%	Poor
2023	< $1 Million	19	47.5%	54.5%	$4,359	44.8%	39.3%	93.3%	Adequate
2024	< $1 Million	19	40.4%	53.2%	$5,141	38.8%	38.2%	93.3%	Poor

The bank's lending to businesses of different sizes reflects poor performance within the assessment area. While the bank's lending levels were comparable to aggregate lending performance in 2023 and reflected adequate performance, lending in 2022 and 2024 was below both the aggregate and demographic figures, reflecting poor performance and driving the overall conclusion of poor.

Geographic Distribution of Loans

The bank's geographic distribution of loans is adequate overall based on both loan products reviewed, with primary emphasis placed on HMDA lending. As previously mentioned, the assessment area has 79 low-income census tracts and 394 moderate-income census tracts. Additionally, a dispersion analysis of assessment area loan activity did not reveal evidence of conspicuous lending gaps in LMI geographies. This dispersion was consistent with the bank's branch structure in the assessment area and supports the conclusion that the geographic distribution of loans is adequate overall.

Home Mortgage Loans

Distribution of Home Mortgage Lending by Income Level of Geography									
Year	**Census Tract Income Level**	**Bank Loans**		**Aggregate HMDA Data**	**Bank Loans**		**Aggregate HMDA Data**	**Owner-Occupied Units**	**Performance Conclusion**
2022	Low	2	3.0%	2.4%	$568	0.5%	1.7%	2.9%	Adequate
	Moderate	11	16.7%	20.4%	$50,533	41.9%	14.5%	21.8%	Adequate
2023	Low	0	0.0%	2.9%	$0	0.0%	2.0%	2.9%	Adequate
	Moderate	6	13.6%	21.8%	$2,014	6.7%	14.8%	21.8%	Poor
2024	Low	1	2.7%	2.9%	$440	1.1%	2.0%	2.9%	Adequate
	Moderate	8	21.6%	21.8%	$1,777	4.4%	15.6%	21.8%	Adequate

The bank's overall geographic distribution of HMDA loans reflects adequate distribution throughout the assessment area. Based on the data in the preceding table, opportunities for HMDA lending in low-income census tracts are limited given the low percentage of owner-occupied housing units available in these census tracts. Nevertheless, the bank's level of lending in low-income census tracts was generally in line with both the performance of aggregate lenders in the assessment area and the demographic figure across all three years, reflecting adequate performance. Performance in moderate-income census tracts was more varied by year, though the bank was in line with the aggregate lending levels in 2024 by number and greatly exceeded aggregate performance by dollar in 2022. The HMDA lending in 2022 in moderate-income geographies by dollar amount was primarily made for multifamily residential purposes, with greater levels of rental construction, a noted need in the area according to the community contact.

Small Business Loans

Distribution of Small Business Lending by Income Level of Geography									
Year	**Census Tract Income Level**	**Bank Loans**		**Aggregate Data**	**Bank Loans**		**Aggregate Data**	**Businesses**	**Performance Conclusion**
2022	Low	6	6.6%	2.9%	$2,775	8.8%	3.4%	3.0%	Excellent
	Moderate	20	22.0%	22.1%	$6,357	20.1%	23.0%	22.7%	Adequate
2023	Low	8	20.0%	2.8%	$2,375	24.4%	3.1%	3.0%	Excellent
	Moderate	10	25.0%	22.0%	$2,242	23.0%	22.7%	22.6%	Good
2024	Low	3	6.4%	2.8%	$1,750	13.2%	3.2%	2.8%	Adequate
	Moderate	15	31.9%	21.6%	$3,972	30.0%	22.7%	23.2%	Excellent

The bank's overall geographic distribution of small business loans reflects good distribution throughout the assessment area. While performance ranged across the years and geographies, bank lending consistently exceeded aggregate performance by number of loans originated. This was most pronounced in 2023, when bank lending levels in low-income census tracts (20.0 percent) significantly exceeded aggregate performance (2.8 percent).

Community Development Lending Activity

The bank is a leader in making community development loans in the Miami MSA assessment area. As detailed in the table below, the bank made eight community development loans totaling $396.9 million, the most impactful of which are discussed after the following table.

Community Development Loans										
	Affordable Housing		**Community Services**		**Revitalization/ Stabilization**		**Economic Development**		**Total**	
	#	**$ (000s)**	**#**	**$ (000s)**	**#**	**$ (000s)**	**#**	**$ (000s)**	**#**	**$ (000s)**
CD Loans	4	192,135	2	3,618	-	-	2	201,109	8	396,862

- The bank originated four community development loans financing affordable housing, totaling $192.1 million. These four loans provided funding for affordable multifamily housing developments. This is especially impactful given the significant need for affordable LMI housing options in the assessment area indicated by the community contact and assessment area housing demographics.

INVESTMENT TEST

The bank makes an adequate level of qualified community development investments and grants in the assessment area and is rarely in a leadership position. In total, the bank made $25.8 million in qualified investments, including $5.2 million in current-period investments. These investments were primarily made in MBS financing affordable housing for LMI residents, school bonds, and small business loan funds. Additionally, the bank made 66 separate donations totaling $133,661 spread across numerous organizations operating in the assessment area, with a significant portion qualifying as donations to community service organizations benefiting primarily LMI residents.

SERVICE TEST

The following table displays the bank's Service Test performance in the Miami MSA assessment area.

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

Accessibility of Delivery Systems

The bank operates 17 branches in the Miami MSA assessment area. The following table displays the location of the bank's branches by geography income level compared to the distribution of assessment area census tracts and households by geography income level.

Branch Distribution by Geography Income Level						
Dataset	**Geography Income Level**					**TOTAL**
	Low-	**Moderate-**	**Middle-**	**Upper-**	**Unknown-**	
Branches	0	3	4	10	0	**17**
	0.0%	17.6%	23.5%	58.8%	0.0%	**100%**
Census Tracts	5.3%	26.3%	30.5%	34.2%	3.7%	**100%**
Household Population	4.9%	28.1%	31.6%	34.1%	1.3%	**100%**

As shown in the previous table, none of the bank's offices are in low-income geographies, and three branches are located in moderate-income geographies. However, 12 of the bank's offices are located in close proximity to an LMI census tract and are easily accessible to residents of those tracts. Therefore, despite the percentage of bank branches (17.6 percent) in LMI census tracts being below both the percentage of LMI census tracts (31.6 percent) and the percentage of LMI households (33.0 percent) in the assessment area, the bank's service delivery systems are reasonably accessible to individuals and geographies of different income levels.

Changes in Branch Locations

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

Reasonableness of Business Hours and Services in Meeting Assessment Area Needs

Business hours and services do not vary in a way that inconveniences certain portions of the assessment area, particularly LMI geographies and individuals. The bank's branches in the assessment area offer relatively consistent operating hours Monday through Thursday during standard business hours. Many branch locations offer extended lobby hours on Friday or offer extended drive-through hours until 5:00 p.m. or 5:30 p.m., including in LMI areas. Lastly, while not all branch facilities have a loan officer on site, all branches are serviced by loan officers who cover multiple branch locations.

Community Development Services

The bank provides a relatively high level of community development services in the assessment area. During the review period, 41 bank employees provided 1,224 community development service hours to 45 different organizations in the assessment area. These community development services included the following noteworthy activities.

- The bank's employees provided 715 community development service hours to a constellation of community service organizations that provide financial literacy education programs to LMI individuals. These efforts are especially impactful given the needs of the area described by the community contact.

- Similarly, another group of employees provided 96 especially impactful community service hours providing financial literacy training to a separate group of LMI individuals through a different organization operating in the assessment area.

FLORIDA NONMETROPOLITAN STATEWIDE AREA

(Full-Scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE NONMSA FLORIDA COMBINED AREA

Bank Structure

As shown in the table below, the bank operates 16 branches in this combined area, which reflects 7.4 percent of the bank's total branches.

Branch Locations by Census Tract Income Level				
Low-Income	**Moderate-Income**	**Middle-Income**	**Upper-Income**	**Unknown-Income**
0	3	5	8	0

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

General Demographics

The nonMSA Florida combined area is composed of two noncontiguous assessment areas. The first includes four contiguous counties in northwestern Florida, while the second assessment area includes one county in the southwestern corner of the state. Given their similar demographic characteristics, economic conditions, and credit needs, both assessment areas are combined for analysis and presented as a single nonMSA Florida combined area.

Composition of the NonMSA Florida Assessment Areas	
Assessment Area	**Counties**
Northwestern Florida	Calhoun, Franklin, Gulf, Liberty
Southwestern Florida	Monroe

The combined area has a total population of 131,139; Monroe County is by far the most populous county in the combined area, with a population of 82,874. Gulf County is the next largest, with a population of only 14,192. Most of the combined area is rural; however, Key West, in Monroe County, serves as a hub for commercial and banking activity. The banking industry in the combined area entails 13 FDIC-insured depository institutions operating 51 branches throughout the combined area. Of these institutions, the bank ranked first of five banks in the Northwestern Florida assessment area with 78.0 percent of the deposit market share; in the Southwestern Florida assessment area, the bank ranked third of nine total banks with 20.1 percent of the deposit market share. Deposits held in branches in the combined area represent 11.8 percent of total bank deposits.

The combined area credit needs include a blend of consumer and commercial loan products. Additionally, a community contact in the Northwestern Florida assessment area pointed out a strong need for projects and related financing to develop workforce-suitable housing.

Income and Wealth Demographics

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

Combined Area Demographics by Geography Income Level				
Income level	**Census Tracts**		**Family Population**	
Low	0	0.0%	0	0.0%
Moderate	3	6.0%	1,900	6.2%
Middle	16	32.0%	10,933	35.6%
Upper	24	48.0%	17,897	58.2%
Unknown	7	14.0%	4	0.0%
TOTAL	**50**	**100%**	**30,734**	**100%**

As shown in the table above, 6.0 percent of census tracts in the combined area are designated as moderate-income, while 6.2 percent of combined area families reside within those geographies. Two of the moderate-income census tracts are located in Franklin County, and one is located in Liberty County.

Furthermore, some of these middle-income geographies were designated as distressed, underserved, or both in 2024.

- There are four census tracts designated as distressed due to poverty in Calhoun County.
- Two census tracts are designated as distressed due to poverty and underserved due to their remote and rural nature in Liberty County.

Based on 2020 ACS data, the median family income for the combined area was $73,312. At the same time, the median family income for nonMSA Florida was $54,246. More recently, the FFIEC estimates the 2022, 2023, and 2024 median family income for nonMSA Florida to be $60,700, $65,800, and $66,100, respectively. The following table displays population percentages of combined area families by income level compared to nonMSA Florida.

Family Population by Income Level				
Income Category	**Combined Area**		**NonMSA Florida**	
Low	4,134	13.5%	31,256	20.1%
Moderate	4,392	14.3%	30,030	19.3%
Middle	5,067	16.5%	29,774	19.1%
Upper	17,141	55.8%	64,301	41.4%
TOTAL	**30,734**	**100%**	**155,361**	**100%**

When compared with the data in the first table in this section, a higher percentage of families in the combined area are LMI (27.8 percent) than reside in the LMI census tracts (6.2 percent). Overall, the percentage of LMI families in the combined area is considerably lower than nonMSA Florida as a whole. Additionally, the percentage of families below the poverty level in the combined area (8.5 percent) is lower than in nonMSA Florida (13.9 percent). Therefore, considering income levels and family demographics, the combined area is more affluent than nonMSA Florida.

Housing Demographics

The following table displays housing demographics for the combined area as compared to nonMSA Florida.

Housing Cost Burden Levels						
Area	Cost Burden – Renters			Cost Burden – Owners		
	Low-Income	Moderate-Income	All Renters	Low-Income	Moderate-Income	All Owners
Combined Area	73.6%	62.8%	51.2%	57.0%	36.5%	25.7%
NonMSA Florida	68.3%	47.1%	42.1%	49.3%	24.4%	18.2%

Based on income levels, rental costs, and home values, housing in the combined area appears less affordable compared to nonMSA Florida. Based on the data in the table above, the level of cost-burdened renters in the combined area (51.2 percent) is above the level of cost-burdened renters in the nonMSA portion of the state as a whole (42.1 percent), and noticeably more moderate-income renters (62.8 percent) are cost burdened in the combined area than moderate-income renters in nonMSA Florida (47.1 percent). This is likely due to the fact that the median rent figure in the combined area ($1,529/month) is nearly double the comparable figure for nonMSA Florida ($827/month); the combined area rent figure is driven by the Monroe County median gross rent figure of $1,714/month.

Similarly, the median housing value in the combined area ($358,310) is over double the figure for nonMSA Florida ($120,163); in Monroe County the median housing value was $558,100. The percentage of cost-burdened homeowners in the combined area (25.7 percent) is greater than the figure for the nonMSA portion of the state as a whole (18.2 percent). Again, this is more pronounced for moderate-income homeowners, with 36.5 percent of moderate-income homeowners in the combined area cost burdened compared to only 24.4 percent in nonMSA Florida.

Industry and Employment Demographics

The combined area supports a concentrated business community driven by tourism. According to the BLS, there are 61,249 employees in the assessment area. By percentage of nongovernmental employees, the three largest job categories in the assessment area are accommodation and food services (37.4 percent), followed by retail trade (13.7 percent) and construction (8.6 percent). The following table details BLS unemployment data (not seasonally adjusted) for the combined area and nonMSA Florida.

Unemployment Levels			
Area	Time Period (Annual Average %)		
	2022	2023	2024
Combined Area	2.4	2.3	2.6
NonMSA Florida	3.3	3.3	3.7

As shown in the table above, unemployment rates in the combined area were significantly lower than statewide nonMSA figures over the review period. Unemployment rates were highest in Liberty County in 2024 at 3.9 percent. Conversely, Monroe County had the lowest unemployment rate in 2022 and 2023 at 2.1 percent.

Community Contact Information

Information from one community contact was used to help shape the performance context in which the bank's activities in this assessment area were evaluated. This interview was with an individual working for a nonprofit agency providing technical assistance across a wide geographic footprint of rural counties in the state. The contact described the local economy as lagging other areas in the state of Florida. This is despite the belief that there is a sufficient training pipeline for new employees to enter the workforce in the area. The overarching theme for what is holding the area back economically, as described by the contact, is affordable housing. The lack of affordable housing keeps prospective employees from moving to the area or staying to work in the area. This was specifically tied to recent natural disasters that necessitated significant rebuilding of the area's housing stock. The contact noted the majority of resources are being used to rebuild houses that are unaffordable for area LMI individuals, limiting the pool of workers able to live in the area, which contributed to the continuing slowdown in new housing being built.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE NONMSA FLORIDA COMBINED AREA

LENDING TEST

The following table displays the bank's Lending Test performance in the nonMSA Florida combined area.

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

Lending Activity

The following table displays the combined 2022, 2023, and 2024 lending volume by number and dollar volume.

Summary of Lending Activity				
Loan Type	**#**		**$ (000s)**	
Home Improvement	33	5.4%	$5,851	2.7%
Home Purchase	279	45.4%	$141,780	65.5%
Multifamily Housing	1	0.2%	$2,160	1.0%
Refinancing	38	6.2%	$13,977	6.5%
Other Purpose LOC	12	2.0%	$1,515	0.7%
Other Purpose Closed/Exempt	6	1.0%	$3,390	1.6%
Total HMDA	**369**	**60.0%**	**$168,673**	**78.0%**
Small Business	240	39.0%	$46,948	21.7%
Small Farm	6	1.0%	$774	0.4%
TOTAL LOANS	**615**	**100%**	**$216,395**	**100%**

Loans made in the nonMSA Florida combined area represent 3.4 percent by number and 5.1 percent by dollar of total 2022, 2023, and 2024 HMDA and CRA loans made in the bank's combined assessment areas. This level of lending is below the percentage of total bank branches in the assessment area (7.4 percent) and the percentage of total bank deposits held in the combined area (11.5 percent). However, the bank is a leading lender of home mortgage loans in the combined area. In all three years during the review period, the bank ranked no lower than fifth out of all HMDA-reporting lenders in home mortgage loans, with at least 390 lenders reporting HMDA activity in the combined area each year. Therefore, the bank's lending activity reflects adequate 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 good, based on performance from both loan categories reviewed.

Home Mortgage Loans

Distribution of Home Mortgage Lending by Borrower Income Level									
Year	Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Income	Performance Conclusion
2022	Low	3	1.8%	1.2%	$200	0.3%	0.6%	13.3%	Adequate
	Moderate	6	3.6%	3.2%	$762	1.0%	0.8%	14.2%	Good
2023	Low	0	0.0%	0.8%	$0	0.0%	0.3%	13.3%	Adequate
	Moderate	6	5.8%	3.7%	$515	1.2%	1.0%	14.2%	Good
2024	Low	1	1.0%	1.2%	$80	0.2%	0.6%	13.5%	Adequate
	Moderate	6	6.3%	3.0%	$558	1.2%	0.8%	14.3%	Good

Overall, borrower distribution of HMDA loans reflects good distribution throughout the combined area. Based on the data in the preceding table, the bank's lending performance to low-income borrowers across the three-year review period was in line with aggregate lending levels and was considered adequate. Lending performance to moderate-income borrowers exceeded aggregate lending levels in all three years, most so in 2024. This is notable given the limited affordable housing in the area described by the community contact.

Small Business Loans

Distribution of Small Business Lending by Business Income Level									
Year	Borrower Income Level	Bank Loans		Aggregate Data	Bank Loans		Aggregate Data	Businesses by Revenue	Performance Conclusion
2022	< $1 Million	50	58.1%	48.3%	$10,421	60.9%	44.1%	94.4%	Good
2023	< $1 Million	44	55.7%	51.8%	$8,918	57.6%	38.9%	94.1%	Good
2024	< $1 Million	40	53.3%	48.4%	$8,918	57.6%	38.9%	93.8%	Good

The bank's lending to businesses of different sizes reflects good performance within the combined area. The bank's lending levels to small businesses exceeded aggregate by both number and dollar all three years and were deemed good throughout the entire review period.

Geographic Distribution of Loans

The bank's geographic distribution of loans is good overall based on both loan products reviewed. As previously mentioned, the combined area has no low-income census tracts and three moderate-income census tracts. Therefore, performance is based on the bank's lending performance in moderate-income census tracts. Additionally, a dispersion analysis of loan activity in the combined area did not reveal evidence of conspicuous lending gaps in LMI geographies. In 2022, the bank had loan activity in 72.0 percent of all census tracts and 100.0 percent of all LMI geographies. In 2023, the bank had loan activity in 76.0 percent of all census tracts and 100.0 percent of all LMI geographies. In 2024, the bank had loan activity in 70.0 percent of all census tracts and 66.7 percent of all LMI geographies. 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.

Home Mortgage Loans

Distribution of Home Mortgage Lending by Income Level of Geography									
Year	**Census Tract Income Level**	**Bank Loans**		**Aggregate HMDA Data**	**Bank Loans**		**Aggregate HMDA Data**	**Owner-Occupied Units**	**Performance Conclusion**
2022	Low	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%	-
	Moderate	8	4.7%	3.7%	$1,382	1.8%	1.4%	6.6%	Good
2023	Low	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%	-
	Moderate	1	1.0%	4.7%	$508	1.2%	1.8%	6.6%	Poor
2024	Low	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%	-
	Moderate	5	5.2%	3.9%	$504	1.0%	1.3%	6.6%	Good

The bank's overall geographic distribution of HMDA loans reflects adequate distribution throughout the combined area. Performance in moderate-income census tracts varied by year, though the bank outperformed the aggregate lending level in both 2022 and 2024, reflecting good performance and driving the overall conclusion of good.

Small Business Loans

Distribution of Small Business Lending by Income Level of Geography									
Year	**Census Tract Income Level**	**Bank Loans**		**Aggregate Data**	**Bank Loans**		**Aggregate Data**	**Businesses**	**Performance Conclusion**
2022	Low	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%	-
	Moderate	12	14.0%	2.6%	$1,801	10.5%	2.6%	3.8%	Excellent
2023	Low	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%	-
	Moderate	10	12.7%	2.7%	$1,193	8.3%	3.5%	3.7%	Excellent
2024	Low	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%	-
	Moderate	9	12.0%	2.1%	$1,049	6.8%	2.0%	3.3%	Excellent

The bank's overall geographic distribution of small business loans reflects excellent distribution throughout the combined area's moderate-income census tracts. In each of the three years reviewed, bank performance exceeded aggregate performance by number and dollar, as well as demographic comparison data.

Community Development Lending Activity

The bank is a leader in making community development loans in the nonMSA Florida combined area. As detailed in the table below, the bank made 11 community development loans totaling $46.6 million, the most impactful of which are discussed after the following table.

Community Development Loans										
	Affordable Housing		**Community Services**		**Revitalization/ Stabilization**		**Economic Development**		**Total**	
	#	**$ (000s)**	**#**	**$ (000s)**	**#**	**$ (000s)**	**#**	**$ (000s)**	**#**	**$ (000s)**
CD Loans	-	-	10	26,581	1	20,000	-	-	11	46,582

- The bank originated four community development loans financing school districts in the combined area totaling $26.6 million. These loans provided funding for school districts that primarily educate students eligible for free or reduced-price lunch programs.

- The bank made one loan for $20.0 million which supported hurricane disaster relief efforts in the combined area, helping to revitalize and stabilize a federally designated disaster area.

INVESTMENT TEST

The bank makes a significant level of qualified community development investments and grants in the combined area and is occasionally in a leadership position. In total, the bank has $5.5 million in qualified prior-period investments that remain in the bank's portfolio. Additionally, the bank made 63 separate donations totaling $99,104. The most impactful of these activities are detailed below.

- The bank's entire $5.5 million community development qualified investment portfolio for the combined area is in MBS investments, which support affordable housing loans for LMI individuals in the combined area. These are considered impactful given the need described by the community contact.

- The bank made three large donations totaling $16,500 to an organization that provides home repair services to low-income elderly and disabled homeowners, a noted need in the combined area.

SERVICE TEST

The following table displays the bank's Service Test performance in the nonMSA Florida combined area.

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

Accessibility of Delivery Systems

The bank operates 16 branches in the nonMSA Florida combined area. The following table displays the location of the bank's branches by geography income level compared to the distribution of census tracts and households by geography income level.

Branch Distribution by Geography Income Level						
Dataset	**Geography Income Level**					**TOTAL**
	Low-	**Moderate-**	**Middle-**	**Upper-**	**Unknown-**	
Branches	0	3	5	8	0	**16**
	0.0%	18.8%	31.3%	50.0%	0.0%	**100%**
Census Tracts	0.0%	6.0%	32.0%	48.0%	14.0%	**100%**
Household Population	0.0%	5.5%	36.8%	57.6%	0.0%	**100%**

As shown in the previous table, three of the bank's offices are in moderate-income geographies. Additionally, one of the bank's offices is located in close proximity to a moderate-income census tract. Therefore, the bank's service delivery systems are readily accessible to individuals and geographies of different income levels.

Changes in Branch Locations

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

Reasonableness of Business Hours and Services in Meeting Assessment Area Needs

Business hours and services do not vary in a way that inconveniences certain portions of the combined area, particularly LMI geographies and individuals. The bank's branches in the assessment area offer relatively consistent lobby and drive-through hours Monday through Friday during standard business hours, with most locations offering extended drive-through hours past 5 p.m. on Fridays. Saturday drive-through hours are offered at three branches in the combined area, with a greater proportion of LMI branches having Saturday drive-through hours than branches located in middle- or upper-income census tracts. Lastly, although offices in the combined area with loan originators based on site are located solely in middle- and upper-income geographies, offices with loan officers on site are sufficiently near to meet the needs of the customers of the LMI branches.

Community Development Services

The bank is a leader in providing community development services in the combined area. During the review period, 30 bank employees provided 1,240 hours of community development services to 25 different organizations in the combined area. These community development services included the following noteworthy activities.

- One bank employee provided 423 community development service hours to a community service organization and schools in the combined area providing services targeted to area LMI residents. These efforts consisted of providing technical assistance and serving on the board for the organization across the review period.

- Numerous bank employees provided 188 hours of financial literacy education for area LMI individuals, including schoolchildren eligible for free or reduced-price lunch programs, through one local community development organization.

- Two bank employees participated in financial education events sponsored by an organization providing affordable housing in the area for a combined nine hours during the review period. This is especially impactful given the lack of affordable housing described by the community contact.

PANAMA CITY-PANAMA CITY BEACH, FLORIDA MSA

(Full-Scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE PANAMA CITY MSA ASSESSMENT AREA

Bank Structure

As shown in the table below, the bank operates five branches in this assessment area, which reflects 2.3 percent of the bank's total branches.

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

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

General Demographics

The bank's Panama City MSA assessment area is composed of Bay and Washington counties in Florida. These counties comprise the entirety of the Panama City-Panama City Beach, Florida MSA.

Bay County, with a population of 175,216, is substantially larger than Washington County, population 25,318, and includes Panama City. The banking industry in the Panama City MSA assessment area is competitive, with 19 FDIC-insured depository institutions operating 56 branches throughout the area. Of these institutions, the bank ranks seventh, with 6.0 percent of the deposit market share. Deposits held in the Panama City MSA assessment area represent 1.6 percent of total bank deposits.

Competition for HMDA and CRA loans is significant. An analysis of 2024 HMDA-reportable loans shows that 479 institutions had loan activity in the assessment area, of which the bank ranked 14th. The bank ranked 19th out of 82 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 and technical assistance for small business owners. The contact also noted that down payment/closing cost assistance, coupled with loan programs that help build credit history, are primary credit-related needs for consumers.

Income and Wealth Demographics

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

Assessment Area Demographics by Geography Income Level				
Income level	**Census Tracts**		**Family Population**	
Low	1	1.8%	888	1.7%
Moderate	14	24.6%	11,019	20.6%
Middle	27	47.4%	25,862	48.5%
Upper	14	24.6%	15,608	29.2%
Unknown	1	1.8%	0	0%
TOTAL	**57**	**100%**	**53,377**	**100%**

As shown in the table above, 26.4 percent of census tracts in the assessment area are designated as LMI, while 22.3 percent of assessment area families reside within those geographies. Furthermore, four of seven census tracts in Washington County are moderate income; however, the majority of the LMI census tracts are concentrated in Panama City, including the assessment area's only low-income census tracts.

Based on 2020 ACS data, the median family income for the assessment area was $65,995. At the same time, the median family income for the state of Florida was $69,670. More recently, the FFIEC estimates the 2022, 2023, and 2024 median family income for the Panama City MSA to be $78,100, $78,700, and $80,400, respectively. The following table displays population percentages of assessment area families by income level compared to the state of Florida.

Family Population by Income Level				
Income Category	**Assessment Area**		**Florida**	
Low	10,209	19.1%	1,070,510	20.9%
Moderate	9,806	18.4%	936,632	18.3%
Middle	11,648	21.8%	998,934	19.5%
Upper	21,714	40.7%	2,111,983	41.3%
TOTAL	**53,377**	**100%**	**5,118,059**	**100%**

When compared with the data in the first table in this section, a higher percentage of families in the assessment area are LMI (37.5 percent) than reside in LMI census tracts (22.3 percent). Overall, the distribution of families by income level in the assessment area is fairly aligned with the state as a whole. Additionally, the percentage of families below the poverty level in the assessment area (10.1 percent) is near the state level (9.5 percent). Therefore, considering income levels and family demographics, the assessment area is similarly affluent to Florida.

Housing Demographics

The following table displays housing demographics for the assessment area as compared to the state of Florida as a whole.

Housing Cost Burden Levels						
Area	Cost Burden – Renters			Cost Burden – Owners		
	Low-Income	Moderate-Income	All Renters	Low-Income	Moderate-Income	All Owners
Assessment Area	86.0%	67.0%	49.5%	58.4%	34.9%	20.8%
Florida	81.4%	68.2%	51.9%	63.8%	39.0%	24.2%

Based on income levels, rental costs, and home values, housing in the assessment area appears more affordable compared to the entire state of Florida, especially for homeowners. Based on the data in the table above, the level of cost-burdened renters in the assessment area (49.5 percent) is slightly below the level of cost-burdened renters in the state as a whole (51.9 percent), but with noticeably more low-income renters (86.0 percent) being cost burdened in the assessment area compared to the entire state (81.4 percent).

The percentage of cost-burdened homeowners in the assessment area (20.8 percent) is less than the figure for the state as a whole (24.2 percent). This disparity holds for both low- and moderate-income homeowners in the assessment area, with both groups less likely to be cost burdened than their statewide peers.

Industry and Employment Demographics

The assessment area supports a diverse business community. Furthermore, according to the BLS, there are 88,333 employees in the assessment area. By percentage of nongovernmental employees, the three largest job categories in the assessment area are accommodation and food services (17.5 percent), followed by retail trade (17.5 percent) and healthcare and social assistance (12.9 percent). The following table details BLS unemployment data (not seasonally adjusted) for the assessment area and the state of Florida as a whole.

Unemployment Levels			
Area	Time Period (Annual Average %)		
	2022	2023	2024
Assessment Area	2.9	3.0	3.4
Florida	3.0	3.0	3.4

As shown in the table above, unemployment rates in the assessment area nearly mirrored the statewide figures over the review period. Washington County consistently had higher unemployment figures than the state, however, peaking at 4.0 percent in 2024.

Community Contact Information

Information from one community contact was used to help shape the performance context in which the bank's activities in this assessment area were evaluated. This interview was with an individual specializing in affordable housing. The community contact categorized the economy as stable, with moderate growth. There have been some new employers that have recently entered the area, as well as some consolidation within the financial institution ecosystem over this same time period. This consolidation has left the area with a greater percentage of larger regional financial institutions, with local banks less prevalent in the community. Additionally, the contact believes that the local small business economy is partially constrained by limited availability of credit, with a need for greater technical assistance to help new business entrants access capital.

The community contact stated that the housing in the area is impacted by extreme weather events that have devastated numerous homes and multifamily residences. The rebuilding efforts directed toward this segment of housing stock have primarily benefited middle- and upper-income renters and homeowners and decreased the affordability of the area. Additionally, the majority of other new development in the area, as described by the contact, is targeted toward this same income group. There is a significant need in the area for closing cost and down payment assistance programs to help LMI individuals get onto the homeownership ladder. Additionally, flexible underwriting loan products would be beneficial, as many are locked out of traditional credit products based on a limited or poor credit history.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE PANAMA CITY MSA ASSESSMENT AREA

LENDING TEST

The following table displays the bank's Lending Test performance in the Panama City MSA assessment area.

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

Lending Activity

The following table displays the combined 2022, 2023, and 2024 lending volume by number and dollar volume.

Summary of Lending Activity				
Loan Type	**#**		**$ (000s)**	
Home Improvement	8	1.5%	$1,041	0.7%
Home Purchase	415	77.6%	$129,409	80.6%
Multifamily Housing	0	0.0%	$0	0.0%
Refinancing	16	3.0%	$6,061	3.8%
Other Purpose LOC	4	0.8%	$1,005	0.6%
Other Purpose Closed/Exempt	5	0.9%	$1,529	1.0%
Total HMDA	**448**	**83.7%**	**$139,045**	**86.6%**
Small Business	85	15.9%	$21,372	13.3%
Small Farm	2	0.4%	$80	0.1%
TOTAL LOANS	**535**	**100%**	**$160,497**	**100%**

Loans made in the Panama City MSA assessment area represent 3.1 percent by number and 3.9 percent by dollar of total 2022, 2023, and 2024 HMDA and CRA loans made in the bank's combined assessment areas. This level of lending is above the percentage of total bank branches in the assessment area (2.3 percent) and the percentage of total bank deposits held in the assessment area (1.9 percent). Additionally, the bank is a significant lender of home mortgage loans in the assessment area, ranking 14th out of 479 HMDA-reporting lenders in 2024 home mortgage loans. Therefore, the bank's lending activity reflects excellent responsiveness to the credit needs of the assessment area.

Loan Distribution by Borrower's Profile

Overall, the bank's loan distribution by borrower's profile is good, based primarily on performance of the HMDA lending product, which carried more weight in the analysis.

Home Mortgage Loans

Distribution of Home Mortgage Lending by Borrower Income Level									
Year	**Borrower Income Level**	**Bank Loans**		**Aggregate HMDA Data**	**Bank Loans**		**Aggregate HMDA Data**	**Families by Income**	**Performance Conclusion**
2022	Low	4	1.9%	4.6%	$474	0.8%	1.9%	18.3%	Poor
	Moderate	46	22.3%	12.8%	$8,100	12.9%	7.5%	19.3%	Excellent
2023	Low	3	2.3%	3.0%	$260	0.7%	1.0%	18.3%	Poor
	Moderate	25	19.5%	9.6%	$3,142	8.4%	4.7%	19.3%	Excellent
2024	Low	1	0.9%	2.8%	$115	0.3%	1.0%	19.1%	Poor
	Moderate	20	17.5%	11.0%	$3,468	8.9%	5.1%	18.4%	Excellent

Overall, the borrower distribution of HMDA loans reflects good distribution throughout the assessment area. Based on the data in the preceding table, the bank's lending performance to low-income borrowers across the three-year review period was considered poor. Bank performance to low-income borrowers did not meet either aggregate or demographic comparison data in any of the years reviewed. Bank performance to moderate-income borrowers, however, consistently exceeded aggregate performance in the assessment area and exceeded demographic data in two of the three years reviewed. This is especially notable given the housing constraints identified by the community contact and is considered excellent performance in all three years.

Small Business Loans

Distribution of Small Business Lending by Business Income Level									
Year	**Borrower Income Level**	**Bank Loans**		**Aggregate Data**	**Bank Loans**		**Aggregate Data**	**Businesses by Revenue**	**Performance Conclusion**
2022	< $1 Million	11	37.9%	48.7%	$2,920	36.7%	38.3%	94.4%	Poor
2023	< $1 Million	8	40.0%	49.5%	$1,174	23.6%	35.0%	93.9%	Adequate
2024	< $1 Million	20	55.6%	48.1%	$4,289	50.8%	37.8%	93.6%	Good

The bank's lending to businesses of different sizes reflects adequate performance within the assessment area. The bank's lending levels to small businesses improved in each year reviewed, culminating in good performance in 2024, when the bank exceeded aggregate comparison data by both number and dollar in the assessment area.

Geographic Distribution of Loans

The bank's geographic distribution of loans is adequate overall based on both loan products reviewed. As previously mentioned, the assessment area has one low-income census tract and 14 moderate-income census tracts. Therefore, primary emphasis is placed on the bank's lending performance in moderate-income census tracts. Additionally, a dispersion analysis of assessment area loan activity did not reveal evidence of conspicuous lending gaps in LMI geographies during the entirety of the review period. In 2022, the bank had loan activity in 86.0 percent of all assessment area census tracts and 84.6 percent of all LMI geographies. In 2023, the bank had loan activity in 78.0 percent of all assessment area census tracts, while lending in LMI geographies decreased to 53.8 percent of all LMI census tracts. In 2024, the bank had loan activity in 80.7 percent of all assessment area census tracts and 73.3 percent of all LMI geographies. This dispersion was consistent with the bank's branch structure in the assessment area and supports the conclusion that the geographic distribution of loans is adequate overall.

Home Mortgage Loans

Distribution of Home Mortgage Lending by Income Level of Geography									
Year	**Census Tract Income Level**	**Bank Loans**		**Aggregate HMDA Data**	**Bank Loans**		**Aggregate HMDA Data**	**Owner-Occupied Units**	**Performance Conclusion**
2022	Low	3	1.5%	0.8%	$1,495	2.4%	0.5%	1.6%	Adequate
	Moderate	37	18.0%	14.6%	$7,765	12.4%	14.7%	19.2%	Excellent
2023	Low	1	0.8%	0.8%	$243	0.6%	0.5%	1.6%	Adequate
	Moderate	12	9.4%	14.6%	$3,203	8.5%	12.3%	19.2%	Poor
2024	Low	1	0.9%	1.1%	$70	0.2%	0.6%	1.4%	Adequate
	Moderate	13	11.4%	15.1%	$3,226	8.3%	9.0%	20.9%	Poor

The bank's overall geographic distribution of HMDA loans reflects adequate distribution throughout the assessment area. Based on the data in the preceding table, opportunities for HMDA lending in low-income census tracts are limited given the low percentages of owner-occupied housing units available in these census tracts. Nevertheless, the bank's level of lending in low-income census tracts was in line with both the performance of aggregate lenders in the assessment area and the demographic figure across all three years, reflecting adequate performance. Performance in moderate-income census tracts varied by year, though the bank outperformed the aggregate lending level in 2022. Considering performance in both income categories across all three years in the review period, overall performance is adequate.

Small Business Loans

Distribution of Small Business Lending by Income Level of Geography									
Year	**Census Tract Income Level**	**Bank Loans**		**Aggregate Data**	**Bank Loans**		**Aggregate Data**	**Businesses**	**Performance Conclusion**
2022	Low	1	3.4%	1.8%	$663	8.3%	2.0%	2.4%	Adequate
	Moderate	8	27.6%	17.3%	$2,393	30.1%	17.8%	20.5%	Excellent
2023	Low	0	0.0%	2.0%	$0	0.0%	0.9%	2.5%	Adequate
	Moderate	2	10.0%	19.3%	$800	16.1%	20.9%	20.3%	Poor
2024	Low	1	2.8%	1.7%	$121	1.4%	1.3%	2.3%	Adequate
	Moderate	5	13.9%	16.9%	$1,750	20.7%	15.0%	19.8%	Adequate

The bank's overall geographic distribution of small business loans reflects adequate distribution throughout the assessment area. Throughout the review period, bank performance in LMI geographies ranged from poor to excellent, with consistently adequate performance in the sole low-income geography. Bank performance in the moderate-income census tracts in 2022 exceeded all comparison data, helping to offset weaker performance in moderate-income census tracts in 2023.

Community Development Lending Activity

The bank makes a low level of community development loans in the assessment area. During the review period, the bank made two community development loans totaling $260,000.

INVESTMENT TEST

The bank makes an adequate level of qualified community development investments and grants in the assessment area and is rarely in a leadership position. In total, the bank has $1.5 million in qualified prior-period investments that remain in the bank's portfolio. These investments were made in MBS financing affordable housing for LMI residents. Additionally, the bank made 22 separate donations totaling $45,731 spread across numerous organizations operating in the assessment area, with the vast majority of these qualifying as donations to community service organizations benefiting primarily LMI residents.

SERVICE TEST

The following table displays the bank's Service Test performance in the Panama City MSA assessment area.

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

Accessibility of Delivery Systems

The bank operates five branches in the Panama City MSA assessment area. The following table displays the location of the bank's branches by geography income level compared to the distribution of assessment area census tracts and households by geography income level.

Branch Distribution by Geography Income Level						
Dataset	**Geography Income Level**					**TOTAL**
	Low-	**Moderate-**	**Middle-**	**Upper-**	**Unknown-**	
Branches	0	0	2	3	0	**5**
	0.0%	0.0%	40.0%	60.0%	0.0%	**100%**
Census Tracts	1.8%	24.6%	47.4%	24.6%	1.8%	**100%**
Household Population	1.9%	22.4%	48.7%	27.0%	0.0%	**100%**

As shown in the previous table, none of the bank's offices are in LMI geographies. However, two of the bank's offices are located in close proximity to either a low- or moderate-income census tract. Therefore, the bank's service delivery systems are reasonably accessible to individuals and geographies of different income levels.

Changes in Branch Locations

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

Reasonableness of Business Hours and Services in Meeting Assessment Area Needs

Business hours and services do not vary in a way that inconveniences certain portions of the assessment area, particularly LMI geographies and individuals. The bank's branches in the assessment area offer relatively consistent lobby and drive-through hours Monday through Friday during standard business hours, with some locations offering extended drive-through hours on Fridays. Saturday drive-through hours are offered at two branches located in the assessment area. Lastly, all offices in the assessment area offer the same deposit and loan products, and branches with loan originators based on site are dispersed throughout the assessment area, including the two branches closest in proximity to LMI geographies.

Community Development Services

The bank is a leader in providing community development services in the assessment area. During the review period, 16 bank employees provided 494 community development services to 14 different organizations in the assessment area. These community development services included the following noteworthy activities.

- During the review period, one bank employee provided 196 hours of community service expertise to one organization as a board member and by providing financial literacy training to LMI individuals.

- Multiple bank employees provided their financial expertise for over 90 hours during the review period by leading homebuyer education courses and sitting on the board, among other activities, for an organization that primarily benefits area LMI individuals.

- Lastly, bank employees provided fraud prevention/financial literacy training for 14 hours at schools with a majority of students from LMI families.

TALLAHASSEE, FLORIDA MSA

(Full-Scope Review)

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

Bank Structure

As shown in the table below, the bank operates eight branches in this assessment area, which reflects 3.7 percent of the bank's total branches.

Branch Locations by Census Tract Income Level				
Low-Income	**Moderate-Income**	**Middle-Income**	**Upper-Income**	**Unknown-Income**
1	2	1	4	0

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

General Demographics

The bank's Tallahassee MSA assessment area is composed of Gadsden, Jefferson, Leon, and Wakulla counties in Florida. These counties comprise the entirety of the Tallahassee, Florida MSA.

The assessment area has a population of 384,298, with Leon County being by far the most populous county (292,198). Leon County is home to Tallahassee, the capital of Florida. The banking industry in the Tallahassee assessment area is competitive, with 19 FDIC-insured depository institutions operating 70 branches throughout the area. Of these institutions, the bank ranks eighth, with 5.7 percent of the deposit market share. Deposits held in the Tallahassee MSA assessment area represent 2.8 percent of total bank deposits.

Competition for HMDA and CRA loans is significant. An analysis of 2024 HMDA-reportable loans shows that 361 institutions had reported loan activity in the assessment area, of which the bank ranked 29th. The bank ranked 24th out of 91 institutions with reported CRA loan activity in the assessment area. The assessment area credit needs include a blend of consumer and commercial loan products.

Income and Wealth Demographics

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

Assessment Area Demographics by Geography Income Level				
Income level	**Census Tracts**		**Family Population**	
Low	14	13.5%	5,994	7.0%
Moderate	22	21.2%	17,132	20.1%
Middle	34	32.7%	33,045	38.7%
Upper	27	26.0%	29,019	34.0%
Unknown	7	6.7%	197	0.2%
TOTAL	**104**	**100%**	**85,387**	**100%**

As shown in the table above, 34.7 percent of census tracts in the assessment area are designated as LMI, while 27.1 percent of assessment area families reside within those geographies. The majority of these LMI census tracts are concentrated in the city of Tallahassee, along with a significant number of LMI tracts throughout Gadsden County.

Based on 2020 ACS data, the median family income for the assessment area was $72,943. At the same time, the median family income for the state of Florida was $69,670. More recently, the FFIEC estimates the 2022, 2023, and 2024 median family income for the Tallahassee MSA to be $81,400, $91,700, and $88,800, respectively. The following table displays population percentages of assessment area families by income level compared to Florida as a whole.

Family Population by Income Level				
Income Category	**Assessment Area**		**Florida**	
Low	18,956	22.2%	1,070,510	20.9%
Moderate	14,296	16.7%	936,632	18.3%
Middle	16,981	19.9%	998,934	19.5%
Upper	35,154	41.2%	2,111,983	41.3%
TOTAL	**85,387**	**100%**	**5,118,059**	**100%**

When compared with the data in the first table in this section, a higher percentage of families in the assessment area are LMI (38.9 percent) than reside in LMI census tracts (27.1 percent). Overall, the distribution of families by income level in the assessment area is similarly aligned with the state as a whole. The percentage of families below the poverty level in the assessment area (10.2 percent) is slightly higher, however, than the entirety of Florida (9.5 percent). Considering income levels and family demographics, the assessment area is similarly affluent to Florida.

Housing Demographics

The following table displays housing demographics for the assessment area as compared to Florida as a whole.

Housing Cost Burden Levels						
Area	Cost Burden – Renters			Cost Burden – Owners		
	Low-Income	Moderate-Income	All Renters	Low-Income	Moderate-Income	All Owners
Assessment Area	78.4%	56.0%	50.6%	56.6%	28.3%	16.9%
Florida	81.4%	68.2%	51.9%	63.8%	39.0%	24.2%

Based on income levels, rental costs, and home values, housing in the assessment area appears more affordable compared to Florida, especially for homeowners. Based on the data in the table above, the overall level of cost-burdened renters in the assessment area (50.6 percent) is near the level of cost-burdened renters in the state as a whole (51.9 percent), but significantly less moderate-income renters in the assessment area (56.0 percent) are cost burdened than moderate-income renters in the state of Florida as a whole (68.2 percent).

The percentage of cost-burdened homeowners in the assessment area (16.9 percent) is less than the figure for the state as a whole (24.2 percent). Additionally, it is noteworthy that there is an even larger difference between the percentage of cost-burdened moderate-income homeowners in the assessment area (28.3 percent) and the state as a whole (39.0 percent). This may be partially explained by the large difference in the median housing value in the assessment area ($187,356) compared to the entirety of Florida ($232,000).

Industry and Employment Demographics

The assessment area supports a large and diverse business community. Furthermore, according to the BLS, there are 191,725 employees in the assessment area. By percentage of nongovernmental employees, the three largest job categories in the assessment area are healthcare and social assistance (17.4 percent), followed by retail trade (13.7 percent) and accommodation and food services (13.6 percent). The following table details BLS unemployment data (not seasonally adjusted) for the assessment area and the state of Florida.

Unemployment Levels			
Area	Time Period (Annual Average %)		
	2022	2023	2024
Assessment Area	3.1	3.1	3.5
Florida	3.0	3.0	3.4

As shown in the table above, unemployment rates in the assessment area were nearly identical with the statewide figures over the review period. Unemployment rates were highest in Gadsden County in all three years of the review period, with a peak of 4.3 percent in 2022. Conversely, Wakulla County had the lowest unemployment rates in all three years of the review period, with a low of 2.5 percent in both 2022 and 2023.

Community Contact Information

Information from one community contact was used to help shape the performance context in which the bank's activities in this assessment area were evaluated. This interview was with an individual specializing in local economic development. The contact described the local economy as stable, with a considerable number of government jobs driving local employment. Other important sectors to the economy include the local universities and retail employment. Outside of the metropolitan area, however, there is greater difficulty in finding employment opportunities. The economy is buoyed by the abundance of financial institutions in the area, with the contact identifying a number of new credit unions entering or expanding in the market. Homeownership opportunities in the area are lacking for many residents in the middle of the income scale, according to the contact, with new builds focusing on rental units or housing priced for upper-income individuals.

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

LENDING TEST

The following table displays the bank's Lending Test performance in the Tallahassee MSA assessment area.

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

Lending Activity

The following table displays the combined 2022, 2023, and 2024 lending volume by number and dollar volume.

Summary of Lending Activity				
Loan Type	**#**		**$ (000s)**	
Home Improvement	6	2.0%	$465	0.9%
Home Purchase	200	66.0%	$36,698	67.6%
Multifamily Housing	0	0.0%	$0	0.0%
Refinancing	17	5.6%	$3,002	5.5%
Other Purpose LOC	1	0.3%	$140	0.3%
Other Purpose Closed/Exempt	6	2.0%	$767	1.4%
Total HMDA	**230**	**75.9%**	**$41,072**	**75.6%**
Small Business	73	24.1%	$13,238	24.4%
Small Farm	0	0.0%	$0	0.0%
TOTAL LOANS	**303**	**100%**	**$54,310**	**100%**

Loans made in the Tallahassee MSA assessment area represent 1.7 percent by number and 1.3 percent by dollar of total 2022, 2023, and 2024 HMDA and CRA loans made in the bank's combined assessment areas. This level of lending is below the percentage of total bank branches in the assessment area (3.7 percent) and the percentage of total bank deposits held in the assessment area (2.8 percent). Therefore, the bank's lending activity reflects poor responsiveness to the credit needs of the assessment area.

Loan Distribution by Borrower's Profile

Overall, the bank's loan distribution by borrower's profile is good, based on performance from both loan categories reviewed.

Home Mortgage Loans

Distribution of Home Mortgage Lending by Borrower Income Level									
Year	Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Income	Performance Conclusion
2022	Low	22	21.6%	7.3%	$2,026	11.9%	3.2%	22.2%	Excellent
	Moderate	32	31.4%	20.1%	$4,152	24.4%	11.9%	16.7%	Excellent
2023	Low	11	15.3%	6.3%	$985	7.0%	3.0%	22.2%	Good
	Moderate	23	31.9%	19.2%	$2,877	20.5%	12.9%	16.7%	Excellent
2024	Low	4	7.1%	5.1%	$308	3.1%	1.6%	22.2%	Good
	Moderate	20	35.7%	16.7%	$2,359	23.5%	7.3%	16.7%	Excellent

Overall, borrower distribution of HMDA loans reflects excellent penetration throughout the assessment area. Based on the data in the previous table, the bank's lending performance to LMI borrowers throughout the three-year review period consistently exceeded comparison data. This is most pronounced with moderate-income borrowers, where in all three years the bank significantly exceeded comparison data by both number and dollar.

Small Business Loans

Distribution of Small Business Lending by Business Income Level									
Year	Borrower Income Level	Bank Loans		Aggregate Data	Bank Loans		Aggregate Data	Businesses by Revenue	Performance Conclusion
2022	< $1 Million	14	46.7%	51.0%	$2,165	30.8%	35.5%	94.1%	Adequate
2023	< $1 Million	11	45.8%	53.1%	$896	31.2%	34.0%	93.8%	Adequate
2024	< $1 Million	9	47.4%	50.0%	$2,269	67.8%	33.0%	93.6%	Adequate

The bank's lending to businesses of different sizes reflects adequate performance within the assessment area. The bank's lending levels to small businesses were near aggregate all three years and were deemed adequate throughout the review period.

Geographic Distribution of Loans

The bank's geographic distribution of loans is poor overall based on both loan products reviewed, with greater emphasis placed on the bank's HMDA lending. As previously mentioned, the assessment area has 14 low-income census tracts and 22 moderate-income census tracts. Additionally, a dispersion analysis of assessment area loan activity did not reveal evidence of conspicuous lending gaps in LMI geographies. In 2022, the bank had loan activity in 55.8 percent of all assessment area census tracts and 55.6 percent of all LMI geographies. In 2023, the bank had loan activity in 37.5 percent of all assessment area census tracts and 25.0 percent of all LMI geographies. In 2024, the bank had loan activity in 37.5 percent of all assessment area census tracts and 22.2 percent of all LMI geographies. This dispersion was consistent with the bank's branch structure in the assessment area.

Home Mortgage Loans

Distribution of Home Mortgage Lending by Income Level of Geography									
Year	**Census Tract Income Level**	**Bank Loans**		**Aggregate HMDA Data**	**Bank Loans**		**Aggregate HMDA Data**	**Owner-Occupied Units**	**Performance Conclusion**
2022	Low	8	7.8%	4.9%	$567	3.3%	5.5%	4.4%	Excellent
	Moderate	17	16.7%	15.1%	$1,926	11.3%	15.7%	17.1%	Good
2023	Low	2	2.8%	5.4%	$286	2.0%	8.9%	4.4%	Poor
	Moderate	4	5.6%	15.5%	$411	2.9%	13.1%	17.1%	Poor
2024	Low	0	0.0%	5.3%	$0	0.0%	3.9%	4.4%	Poor
	Moderate	3	5.4%	16.7%	$617	6.2%	9.7%	17.1%	Poor

The bank's overall geographic distribution of HMDA loans reflects poor distribution throughout the assessment area. Bank performance in the assessment area in 2022 exceeded aggregate performance across both income designations, with lending to low-income borrowers in this year also significantly exceeding demographic data. Lending in LMI geographies in the following two years, however, failed to match either aggregate or demographic lending levels in the assessment area, leading to poor conclusions for both years overall.

Small Business Loans

Distribution of Small Business Lending by Income Level of Geography									
Year	**Census Tract Income Level**	**Bank Loans**		**Aggregate Data**	**Bank Loans**		**Aggregate Data**	**Businesses**	**Performance Conclusion**
2022	Low	3	10.0%	6.8%	$1,458	20.8%	6.5%	6.9%	Good
	Moderate	4	13.3%	15.5%	$1,340	19.1%	13.6%	15.5%	Adequate
2023	Low	3	12.5%	6.8%	$865	30.1%	6.7%	7.0%	Good
	Moderate	1	4.2%	14.4%	$100	3.5%	12.9%	15.3%	Poor
2024	Low	3	15.8%	6.2%	$379	11.3%	5.6%	7.0%	Good
	Moderate	2	10.5%	13.4%	$500	14.9%	11.3%	15.1%	Poor

The bank's overall geographic distribution of small business loans reflects adequate distribution throughout the assessment area. Lending in moderate-income geographies was consistently below demographic comparison data throughout the three-year review period. However, lending in low-income geographies was significantly above comparison data, although this was limited in the total number of originations.

Community Development Lending Activity

The bank makes a low level of community development loans in the assessment area. During the review period, the bank made two community development loans totaling $2.6 million.

INVESTMENT TEST

The bank makes a significant level of qualified community development investments and grants in the assessment area and is occasionally in a leadership position. In total, the bank has $6.4 million in qualified prior-period investments that remain in the bank's portfolio. Additionally, the bank made 44 separate donations totaling $56,778. The most impactful of these activities are detailed below.

- The bank's entire $6.4 million community development qualified investment portfolio for the assessment area is in MBS investments, which support affordable housing loans for LMI individuals in the assessment area. This is especially impactful given the need described by the community contact.

- The bank made three donations totaling $3,000 to an organization that provides mentoring for LMI children in the assessment area.

SERVICE TEST

The following table displays the bank's Service Test performance in the Tallahassee MSA assessment area.

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

Accessibility of Delivery Systems

The bank operates eight branches in the Tallahassee MSA assessment area. The following table displays the location of the bank's branches by geography income level compared to the distribution of assessment area census tracts and households by geography income level.

Branch Distribution by Geography Income Level						
Dataset	**Geography Income Level**					**TOTAL**
	Low-	**Moderate-**	**Middle-**	**Upper-**	**Unknown-**	
Branches	1	2	1	4	0	**8**
	12.5%	25.0%	12.5%	50.0%	0.0%	**100%**
Census Tracts	13.5%	21.2%	32.7%	26.0%	6.7%	**100%**
Household Population	12.4%	21.6%	37.6%	26.7%	1.6%	**100%**

As shown in the preceding table, three of the bank's offices are in LMI geographies. Additionally, two of the bank's offices are located in close proximity to either a low- or moderate-income census tract. Therefore, the bank's service delivery systems are readily accessible to individuals and geographies of different income levels.

Changes in Branch Locations

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

Reasonableness of Business Hours and Services in Meeting Assessment Area Needs

Business hours and services do not vary in a way that inconveniences certain portions of the assessment area, particularly LMI geographies and individuals. The bank's branches in the assessment area offer relatively consistent lobby and drive-through hours Monday through Friday during standard business hours, with most locations offering extended drive-through hours on Fridays. Saturday drive-through hours are offered at four branches in the assessment area. Additionally, all branches in the assessment area are serviced by loan officers.

Community Development Services

The bank provides an adequate level of community development services in the assessment area. During the review period, 12 bank employees provided 182 community development service hours to 18 different organizations in the assessment area. These community development services included the following noteworthy activities.

- Three bank employees provided 26 hours of financial expertise educating LMI homebuyers through a community organization operating in the assessment area.

- Bank employees provided 16 hours of their financial expertise to an organization targeting homeownership for area LMI residents as a member of their board.

ORLANDO-KISSIMMEE-SANFORD, FLORIDA MSA

(Full-Scope Review)

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

Bank Structure

As shown in the table below, the bank operates five branches in this assessment area, which reflects 2.3 percent of the bank's total branches.

Branch Locations by Census Tract Income Level				
Low-Income	**Moderate-Income**	**Middle-Income**	**Upper-Income**	**Unknown-Income**
0	2	1	2	0

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

General Demographics

The bank's Orlando assessment area is composed of Lake, Orange, Osceola, and Seminole counties in Florida. These counties comprise the entirety of the Orlando-Kissimmee-Sanford, Florida MSA.

The assessment area has a population of 2,673,376, with Orange County being by far the most populous (1,429,908), followed by Seminole County (470,856). Orange County is home to the city of Orlando. The banking industry in the Orlando assessment area is competitive, with 49 FDIC-insured depository institutions operating 464 branches throughout the area. Of these institutions, the bank ranks 33rd, with 0.2 percent of the deposit market share. Deposits held in the Orlando assessment area represent 0.6 percent of total bank deposits.

Competition for HMDA and CRA loans is considerable. An analysis of 2024 HMDA-reportable loans shows that 870 institutions had loan activity in the assessment area, of which the bank ranked 152nd. The bank ranked 69th out of 182 institutions with reported CRA loan activity in the assessment area.

The assessment area credit needs include a blend of consumer and commercial loan products. Additionally, community contacts familiar with the assessment area pointed to a need for home purchase lending products targeted to area LMI residents, as well as greater access to workforce development training programs and financial literacy education.

Income and Wealth Demographics

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

Assessment Area Demographics by Geography Income Level				
Income level	**Census Tracts**		**Family Population**	
Low	20	4.1%	16,915	2.8%
Moderate	141	28.8%	160,104	26.5%
Middle	172	35.1%	218,366	36.1%
Upper	151	30.8%	205,655	34.0%
Unknown	6	1.2%	3,853	0.6%
TOTAL	**490**	**100%**	**604,893**	**100%**

As shown in the table above, 32.9 percent of census tracts in the assessment area are designated as LMI, while 29.3 percent of assessment area families reside within those geographies. The majority of these LMI census tracts are concentrated in and around the city of Orlando, specifically areas to the south and west of the city.

Based on 2020 ACS data, the median family income for the assessment area was $70,774. At the same time, the median family income for the state of Florida as a whole was $69,670. More recently, the FFIEC estimates the 2022, 2023, and 2024 median family income for the Orlando MSA to be $80,100, $85,700, and $90,400. The following table displays population percentages of assessment area families by income level compared to Florida as a whole.

Family Population by Income Level				
Income Category	**Assessment Area**		**Florida**	
Low	128,704	21.3%	1,070,510	20.9%
Moderate	109,102	18.0%	936,632	18.3%
Middle	116,386	19.2%	998,934	19.5%
Upper	250,701	41.4%	2,111,983	41.3%
TOTAL	**604,893**	**100%**	**5,118,059**	**100%**

When compared with the data in the first table in this section, a higher percentage of families in the assessment area are LMI (39.3 percent) than reside in LMI census tracts (29.3 percent). Overall, the distribution of families by income level in the assessment area is closely aligned with the state. Similarly, the percentage of families below the poverty level in the assessment area (9.5 percent) is identical to the state (9.5 percent). Therefore, considering income levels and family demographics, the assessment area is similarly affluent to the entirety of Florida.

Housing Demographics

The following table displays housing demographics for the assessment area as compared to Florida as a whole.

Housing Cost Burden Levels						
Area	Cost Burden – Renters			Cost Burden – Owners		
	Low-Income	Moderate-Income	All Renters	Low-Income	Moderate-Income	All Owners
Assessment Area	84.8%	76.5%	52.5%	66.3%	42.9%	23.8%
Florida	81.4%	68.2%	51.9%	63.8%	39.0%	24.2%

Based on income levels, rental costs, and home values, housing in the assessment area appears similarly affordable compared to the state. Based on the data in the table above, the level of cost-burdened renters in the assessment area (52.5 percent) is in line with the level of cost-burdened renters in the state as a whole (51.9 percent), although there is a greater percentage of moderate-income cost-burdened renters in the assessment area (76.5 percent) than in the state as a whole (68.2 percent). The differences among cost-burdened LMI homeowners when compared to the state are smaller than similar comparisons for renters. The difference in the level of cost-burdened LMI homeowners in the assessment area is less than four percentage points for both groups when compared to their statewide counterparts.

Industry and Employment Demographics

The assessment area supports a large and diverse business community. Furthermore, according to the BLS, there are 1,397,783 employees in the assessment area (including 132,448 governmental employees). By percentage of nongovernmental employees, the three largest job categories in the assessment area are accommodation and food services (15.0 percent), followed by healthcare and social assistance (13.1 percent) and retail trade (11.8 percent). The following table details BLS unemployment data (not seasonally adjusted) for the assessment area and the state as a whole.

Unemployment Levels			
Area	Time Period (Annual Average %)		
	2022	2023	2024
Assessment Area	3.0	2.9	3.3
Florida	3.0	3.0	3.4

As shown in the table above, unemployment rates in the assessment area were nearly identical with the statewide figures over the review period. Unemployment rates were similar across the entire assessment area during the review period as well, with minimal differences in unemployment levels amongst the counties in the assessment area.

Community Contact Information

Information from two community contacts was used to help shape the performance context in which the bank's activities in this assessment area were evaluated. These interviews were conducted with an individual specializing in poverty reduction and an individual working in the affordable housing space in the area. Both contacts described the area as severely lacking in affordable housing. An increase in home prices over the previous few years has significantly limited the homebuying opportunities for the LMI residents of the assessment area, with areas in the immediate vicinity of the city of Orlando especially lacking in affordable housing development. One contact stated that these high housing costs have led to many LMI individuals residing in the counties further from the main metropolitan area of the assessment area, limiting population growth. There are opportunities for financial institutions to reach underbanked individuals through financial education classes, according to one contact, who stated that mistrust in the banking system is leading to many of their organization's clients lacking access to basic financial services.

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

LENDING TEST

The following table displays the bank's Lending Test performance in the Orlando MSA assessment area.

Lending Test Summary	
Lending Activity	Good
Borrower Distribution	Adequate
Geographic Distribution	Adequate
Community Development Loans	Few, If Any

Lending Activity

The following table displays the combined 2022, 2023, and 2024 lending volume by number and dollar volume.

Summary of Lending Activity				
Loan Type	**#**		**$ (000s)**	
Home Improvement	7	2.1%	$1,332	0.9%
Home Purchase	261	76.5%	$125,156	82.2%
Multifamily Housing	2	0.6%	$1,275	0.8%
Refinancing	13	3.8%	$6,203	4.1%
Other Purpose LOC	4	1.2%	$875	0.6%
Other Purpose Closed/Exempt	4	1.2%	$1,148	0.8%
Total HMDA	**291**	**85.3%**	**$135,989**	**89.3%**
Small Business	48	14.1%	$16,058	10.5%
Small Farm	2	0.6%	$275	0.2%
TOTAL LOANS	**341**	**100%**	**$152,322**	**100%**

Loans made in the Orlando MSA assessment area represent 1.9 percent by number and 3.6 percent by dollar of total 2022, 2023, and 2024 HMDA and CRA loans made in the bank's combined assessment areas. This level of lending is well above the percentage of total bank deposits held in the assessment area (0.6 percent), and the percentage of total bank branches in the assessment area (2.3 percent) is between these lending percentages. Therefore, the bank's lending activity reflects good 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 adequate, based on performance from both loan categories reviewed. While the bank's performance under the small business category is good, greater emphasis is placed on the HMDA loan category, given the bank's focus on HMDA lending and the significantly higher volume of HMDA loans made during the review period.

Home Mortgage Loans

Distribution of Home Mortgage Lending by Borrower Income Level									
Year	**Borrower Income Level**	**Bank Loans**		**Aggregate HMDA Data**	**Bank Loans**		**Aggregate HMDA Data**	**Families by Income**	**Performance Conclusion**
2022	Low	5	4.2%	4.1%	$452	0.9%	1.7%	21.3%	Good
	Moderate	12	10.0%	13.2%	$1,888	3.6%	7.7%	18.0%	Poor
2023	Low	0	0.0%	2.5%	$0	0.0%	0.9%	21.3%	Poor
	Moderate	15	12.1%	10.3%	$2,519	5.3%	5.3%	18.0%	Good
2024	Low	0	0.0%	2.9%	$0	0.0%	1.1%	21.3%	Poor
	Moderate	2	4.3%	10.2%	$486	1.4%	5.6%	18.0%	Poor

Overall, borrower distribution of HMDA loans reflects adequate penetration throughout the assessment area. Based on the data in the preceding table, the bank's lending performance to LMI borrowers over the three-year review period ranged from poor to good. The bank did not originate any loans to low-income borrowers in 2023 or 2024 and had limited originations in 2024 to moderate-income borrowers. The adequate performance was primarily driven by lending to moderate-income borrowers in 2023, when bank lending (12.1 percent) was greater than aggregate by number (10.3 percent) and matched aggregate performance by dollar (5.3 percent).

Small Business Loans

Distribution of Small Business Lending by Business Income Level									
Year	**Borrower Income Level**	**Bank Loans**		**Aggregate Data**	**Bank Loans**		**Aggregate Data**	**Businesses by Revenue**	**Performance Conclusion**
2022	< $1 Million	15	57.7%	52.7%	$4,075	48.5%	35.7%	94.5%	Good
2023	< $ Million	3	33.3%	55.2%	$1,084	28.7%	35.9%	94.3%	Poor
2024	< $1 Million	7	53.8%	54.1%	$1,731	44.5%	37.5%	94.1%	Adequate

The bank's lending to businesses of different sizes reflects adequate performance within the assessment area. Lending levels in two of the three years reviewed were near or above aggregate data levels but significantly below demographic data in the assessment area.

Geographic Distribution of Loans

The bank's geographic distribution of loans is adequate overall based on both loan products reviewed, with primary emphasis placed on HMDA lending. As previously mentioned, the assessment area has 20 low-income census tracts and 141 moderate-income census tracts. Additionally, a dispersion analysis of assessment area loan activity did not reveal evidence of conspicuous lending gaps in LMI geographies. In 2022, the bank had loan activity in 15.9 percent of all assessment area census tracts and 14.3 percent of all LMI geographies. In 2023, the bank had loan activity in 17.6 percent of all assessment area census tracts and 13.7 percent of all LMI geographies. In 2024, the bank had loan activity in 6.7 percent of all assessment area census tracts and 6.8 percent of all LMI geographies. This dispersion was consistent with the bank's branch structure in the assessment area and supports the conclusion that the geographic distribution of loans is adequate overall.

Home Mortgage Loans

Distribution of Home Mortgage Lending by Income Level of Geography									
Year	**Census Tract Income Level**	**Bank Loans**		**Aggregate HMDA Data**	**Bank Loans**		**Aggregate HMDA Data**	**Owner-Occupied Units**	**Performance Conclusion**
2022	Low	2	1.7%	1.3%	$445	0.8%	1.5%	1.5%	Adequate
	Moderate	24	20.0%	18.5%	$4,752	9.0%	16.3%	22.8%	Good
2023	Low	0	0.0%	1.7%	$0	0.0%	1.2%	1.5%	Adequate
	Moderate	25	20.2%	20.5%	$5,993	12.7%	17.3%	22.8%	Adequate
2024	Low	0	0.0%	1.3%	$0	0.0%	1.1%	1.5%	Adequate
	Moderate	7	14.9%	19.3%	$1,897	5.3%	15.5%	22.8%	Poor

The bank's overall geographic distribution of HMDA loans reflects adequate distribution throughout the assessment area. Based on the data in the preceding table, opportunities for HMDA lending in low-income census tracts are limited given the low percentage of owner-occupied housing units available in these census tracts. Therefore, despite the limited number of originations across the review period, the bank's level of lending in low-income census tracts was in line with both the performance of aggregate lenders in the assessment area and the demographic figure across all three years, reflecting adequate performance. Performance in moderate-income census tracts varied by year, ranging from good to poor performance.

Small Business Loans

Distribution of Small Business Lending by Income Level of Geography									
Year	**Census Tract Income Level**	**Bank Loans**		**Aggregate Data**	**Bank Loans**		**Aggregate Data**	**Businesses**	**Performance Conclusion**
2022	Low	1	3.8%	1.9%	$409	4.9%	1.9%	2.4%	Adequate
	Moderate	11	42.3%	25.0%	$2,481	29.5%	27.9%	26.3%	Excellent
2023	Low	0	0.0%	1.8%	$0	0.0%	1.8%	2.3%	Adequate
	Moderate	3	33.3%	24.5%	$691	18.3%	26.6%	26.2%	Excellent
2024	Low	1	7.7%	1.8%	$200	5.1%	1.8%	2.4%	Adequate
	Moderate	6	46.2%	24.0%	$1,663	42.8%	25.6%	26.7%	Excellent

The bank's overall geographic distribution of small business loans reflects good penetration throughout the assessment area. Percentagewise, lending in low-income census tracts was above comparison data in both 2022 and 2024; however, considering the low volume of loans made in low-income census tracts, this performance is considered adequate. The bank's lending levels in moderate-income census tracts significantly exceeded comparison data, reflecting excellent performance.

Community Development Lending Activity

The bank makes few, if any, community development loans in the assessment area. During the review period, the bank made no community development loans.

INVESTMENT TEST

The bank makes an excellent level of qualified community development investments and grants in the assessment area and is often in a leadership position. In total, the bank has $12.6 million in qualified investments that remain in the bank's portfolio, including $4.0 million in investments made during this review period. Additionally, the bank made three donations totaling $4,900. The most impactful of these activities are detailed below.

- The bank's entire $12.6 million community development qualified investment portfolio for the assessment area is in MBS investments, which support affordable housing loans for LMI individuals in the assessment area. This is especially impactful given the need described by the community contact.

- The bank made one donation totaling $2,400 to an organization that provides financial education classes to area LMI individuals. This donation is notable due to the need for greater access to financial education courses noted by the community contact.

SERVICE TEST

The following table displays the bank's Service Test performance in the Orlando MSA assessment area.

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

Accessibility of Delivery Systems

The bank operates five branches in the Orlando MSA assessment area. The following table displays the location of the bank's branches by geography income level compared to the distribution of assessment area census tracts and households by geography income level.

Branch Distribution by Geography Income Level						
Dataset	**Geography Income Level**					**TOTAL**
	Low-	**Moderate-**	**Middle-**	**Upper-**	**Unknown-**	
Branches	0	2	1	2	0	**5**
	0.0%	40.0%	20.0%	40.0%	0.0%	**100%**
Census Tracts	4.1%	28.8%	35.1%	30.8%	1.2%	**100%**
Household Population	3.2%	27.5%	36.2%	32.3%	0.8%	**100%**

As shown in the preceding table, two of the bank's offices are in moderate-income geographies. Additionally, one of the bank's offices is located in close proximity to an LMI census tract. Therefore, the bank's service delivery systems are readily accessible to individuals and geographies of different income levels.

Changes in Branch Locations

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

Reasonableness of Business Hours and Services in Meeting Assessment Area Needs

Business hours and services do not vary in a way that inconveniences certain portions of the assessment area, particularly LMI geographies and individuals. The bank's branches in the assessment area offer nearly identical lobby and drive-through hours Monday through Friday during standard business hours, with all locations offering extended drive-through hours on Fridays. Lastly, all offices in the assessment area offer the same deposit and loan products, and branches with loan originators based on site are dispersed throughout the assessment area, including in LMI areas.

Community Development Services

The bank is a leader in providing community development services in the assessment area. During the review period, seven bank employees provided 347 community development service hours to 23 different organizations in the assessment area. These community development services included the following noteworthy activities.

- Numerous bank employees provided 129 hours of financial literacy education for area LMI individuals, including schoolchildren eligible for free or reduced-price lunch programs, through numerous local community development organizations.

- Separately, two bank employees participated in homebuyer education events sponsored by multiple organizations providing affordable housing in the area for a combined 23 hours.

TAMPA-ST. PETERSBURG-CLEARWATER, FLORIDA MSA

(Limited-Scope Review)

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

The Tampa MSA assessment area consists of Hillsborough, Pinellas, Pasco, and Hernando counties, which comprise the entirety of the Tampa-St. Petersburg-Clearwater, Florida MSA. The bank operates ten full-service branches in the assessment area and did not open or close any branches during the review period. The tables below detail key demographic information related to the Tampa MSA assessment area.

Assessment Area Demographics by Geography Income Level						
Dataset	**Geography Income Level**					**TOTAL**
	Low-	**Moderate-**	**Middle-**	**Upper-**	**Unknown-**	
Census Tracts	36	225	285	217	25	**788**
	4.6%	28.6%	36.2%	27.5%	3.2%	**100%**
Family Population	21,349	199,930	276,336	260,600	4,395	**762,610**
	2.8%	26.2%	36.2%	34.2%	0.6%	**100%**
Household Population	43,537	344,790	457,456	380,591	12,975	**1,239,349**
	3.5%	27.8%	36.9%	30.7%	1.0%	**100%**
Business Institutions	5,591	43,124	64,043	68,439	2,612	**183,809**
	3.0%	23.5%	34.8%	37.2%	1.4%	**100%**
Agricultural Institutions	18	281	600	475	6	**1,380**
	1.3%	20.4%	43.5%	34.4%	0.4%	**100%**

Assessment Area Demographics by Population Income Level					
Demographic Type	**Population Income Level**				**TOTAL**
	Low-	**Moderate-**	**Middle-**	**Upper-**	
Family Population	159,952	138,883	146,962	316,813	**762,610**
	21.0%	18.2%	19.3%	41.5%	**100%**
Household Population	289,918	207,927	217,160	524,344	**1,239,349**
	23.4%	16.8%	17.5%	42.3%	**100%**

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

LENDING TEST

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

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

The bank made two community development loans totaling $6.7 million in the assessment area during the review period.

INVESTMENT TEST

The bank's performance in this assessment area is consistent with the Investment Test performance in the state of Florida. During the review period, the bank demonstrated 33 qualified community development investments totaling $16.4 million. Of these investments, $940,022 were made during the review period, and $15.5 million were prior-period investments still in the bank's portfolio. In addition to these investments, the bank made 24 community development donations totaling $62,582.

SERVICE TEST

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

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

During the review period, eight bank employees provided 865 community development service hours to 20 different organizations.

NORTH PORT-BRADENTON, FLORIDA CSA

(Limited-Scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE PARTIAL BRADENTON CSA ASSESSMENT AREA

The partial Bradenton CSA assessment area consists of Manatee, Sarasota, and Charlotte counties, which comprise three of the four counties of the North Port-Bradenton, Florida CSA. The bank operates five full-service branches in the assessment area and did not open or close any branches during the review period. The tables below detail key demographic information related to the partial Bradenton CSA assessment area.

Assessment Area Demographics by Geography Income Level						
Dataset	**Geography Income Level**					**TOTAL**
	Low-	**Moderate-**	**Middle-**	**Upper-**	**Unknown-**	
Census Tracts	5	56	128	71	4	**264**
	1.9%	21.2%	48.5%	26.9%	1.5%	**100%**
Family Population	3,742	52,194	130,595	80,752	422	**267,705**
	1.4%	19.5%	48.8%	30.2%	0.2%	**100%**
Household Population	6,411	86,992	207,742	117,721	496	**419,362**
	1.5%	20.7%	49.5%	28.1%	0.1%	**100%**
Business Institutions	505	10,133	33,373	20,140	123	**64,724**
	0.8%	15.8%	51.9%	31.3%	0.2%	**100%**
Agricultural Institutions	1	69	214	245	1	**530**
	0.2%	13.0%	40.4%	46.2%	0.2%	**100%**

Assessment Area Demographics by Population Income Level					
Demographic Type	**Population Income Level**				**TOTAL**
	Low-	**Moderate-**	**Middle-**	**Upper-**	
Family Population	49,270	52,962	55,854	109,619	**267,705**
	18.4%	19.8%	20.9%	40.9%	**100%**
Household Population	91,785	74,025	79,402	174,150	**419,362**
	21.9%	17.7%	18.9%	41.5%	**100%**

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE PARTIAL BRADENTON CSA ASSESSMENT AREA

LENDING TEST

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

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

The bank made one community development loan totaling $950,000 in the assessment area during the review period.

INVESTMENT TEST

The bank's performance in this assessment area exceeds the Investment Test performance in the state of Florida. During the review period, the bank maintained 32 qualified community development investments totaling $7.3 million, all of which were prior-period investments still in the bank's portfolio. In addition to these investments, the bank made 18 community development donations totaling $24,175.

SERVICE TEST

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

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

During the review period, ten bank employees provided 391 community development service hours to 16 different organizations.

CAPE CORAL-FORT MYERS-NAPLES, FLORIDA CSA

(Limited-Scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE PARTIAL CAPE CORAL CSA ASSESSMENT AREA

The bank has designated the entirety of Collier and Lee counties as its partial Cape Coral CSA assessment area, which represents two of the four counties in the Cape Coral-Fort Myers-Naples, Florida CSA. The bank operates four full-service branches in the assessment area and did not open or close any branches during the review period. The tables below detail key demographics relating to the partial Cape Coral CSA assessment area.

Assessment Area Demographics by Geography Income Level						
Dataset	**Geography Income Level**					**TOTAL**
	Low-	**Moderate-**	**Middle-**	**Upper-**	**Unknown-**	
Census Tracts	13	69	143	99	8	**332**
	3.9%	20.8%	43.1%	29.8%	2.4%	**100%**
Family Population	8,800	60,190	126,931	88,288	1,789	**285,998**
	3.1%	21.0%	44.4%	30.9%	0.6%	**100%**
Household Population	12,792	93,018	196,689	131,954	2,440	**436,893**
	2.9%	21.3%	45.0%	30.2%	0.6%	**100%**
Business Institutions	1,784	13,545	30,714	24,467	592	**71,102**
	2.5%	19.1%	43.2%	34.4%	0.8%	**100%**
Agricultural Institutions	48	74	181	174	1	**478**
	10.0%	15.5%	37.9%	36.4%	0.2%	**100%**

Assessment Area Demographics by Population Income Level					
Demographic Type	**Population Income Level**				**TOTAL**
	Low-	**Moderate-**	**Middle-**	**Upper-**	
Family Population	57,736	53,301	58,347	116,614	**285,998**
	20.2%	18.6%	20.4%	40.8%	**100%**
Household Population	99,680	74,052	80,605	182,556	**436,893**
	22.8%	17.0%	18.5%	41.8%	**100%**

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE PARTIAL CAPE CORAL CSA ASSESSMENT AREA

LENDING TEST

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

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

The bank made two community development loans totaling $4.6 million in the assessment area during the review period.

INVESTMENT TEST

The bank's performance in this assessment area exceeds the Investment Test performance in the state of Florida. During the review period, the bank maintained 12 qualified community development investments totaling $10.8 million; $7.1 million were made during the review period, and $3.7 million were prior-period investments still in the bank's portfolio. In addition to these investments, the bank made 13 community development donations totaling $19,703.

SERVICE TEST

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

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

During the review period, five bank employees provided 522 community development service hours to seven different organizations.

PENSACOLA-FERRY PASS-BRENT, FLORIDA MSA

(Limited-Scope Review)

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

The Pensacola MSA assessment area consists of Escambia and Santa Rosa counties, which comprise the entirety of the Pensacola-Ferry Pass-Brent, Florida MSA. The bank operates three full-service branches in the assessment area and did not open or close any branches during the review period. The tables below detail key demographic information related to the Pensacola MSA assessment area.

Assessment Area Demographics by Geography Income Level						
Dataset	**Geography Income Level**					**TOTAL**
	Low-	**Moderate-**	**Middle-**	**Upper-**	**Unknown-**	
Census Tracts	7	29	45	33	2	**116**
	6.0%	25.0%	38.8%	28.4%	1.7%	**100%**
Family Population	4,248	26,091	50,809	40,811	0	**121,959**
	3.5%	21.4%	41.7%	33.5%	0.0%	**100%**
Household Population	7,640	44,790	77,498	57,938	0	**187,866**
	4.1%	23.8%	41.3%	30.8%	0.0%	**100%**
Business Institutions	1,107	6,190	9,544	9,111	0	**25,952**
	4.3%	23.9%	36.8%	35.1%	0.0%	**100%**
Agricultural Institutions	3	24	168	64	0	**259**
	1.2%	9.3%	64.9%	24.7%	0.0%	**100%**

Assessment Area Demographics by Population Income Level					
Demographic Type	**Population Income Level**				**TOTAL**
	Low-	**Moderate-**	**Middle-**	**Upper-**	
Family Population	25,048	22,506	25,151	49,254	**121,959**
	20.5%	18.5%	20.6%	40.4%	**100%**
Household Population	42,714	32,585	34,643	77,924	**187,866**
	22.7%	17.3%	18.4%	41.5%	**100%**

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

LENDING TEST

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

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

The bank made two community development loans totaling $236,000 in the assessment area during the review period.

INVESTMENT TEST

The bank's performance in this assessment area was consistent with the Investment Test performance in the state of Florida. The bank maintained 25 qualified community development investments totaling $5.6 million, all of which were prior-period investments still in the bank's portfolio. In addition to these investments, the bank made 27 community development donations totaling $57,300.

SERVICE TEST

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

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

During the review period, six bank employees provided 190.5 community development service hours to five different organizations.

CRESTVIEW-FORT WALTON BEACH-DESTIN, FLORIDA MSA

(Limited-Scope Review)

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

The Crestview MSA assessment area consists of Okaloosa and Walton counties, which comprise the entirety of the Crestview-Fort Walton Beach-Destin, Florida MSA. The bank operates three full-service branches in the assessment area and did not open or close any branches during the review period. The tables below detail key demographic information related to the Crestview MSA assessment area.

Assessment Area Demographics by Geography Income Level						
Dataset	**Geography Income Level**					**TOTAL**
	Low-	**Moderate-**	**Middle-**	**Upper-**	**Unknown-**	
Census Tracts	4	13	30	20	3	**70**
	5.7%	18.6%	42.9%	28.6%	4.3%	**100%**
Family Population	2,458	14,073	32,067	23,155	0	**71,753**
	3.4%	19.6%	44.7%	32.3%	0.0%	**100%**
Household Population	4,488	22,752	47,771	32,859	0	**107,870**
	4.2%	21.1%	44.3%	30.5%	0.0%	**100%**
Business Institutions	870	2,627	6,722	6,149	0	**16,368**
	5.3%	16.0%	41.1%	37.6%	0.0	**100%**
Agricultural Institutions	5	26	88	44	0	**163**
	3.1%	16.0%	54.0%	27.0%	0.0%	**100%**

Assessment Area Demographics by Population Income Level					
Demographic Type	**Population Income Level**				**TOTAL**
	Low-	**Moderate-**	**Middle-**	**Upper-**	
Family Population	14,101	13,423	15,454	28,775	**71,753**
	19.7%	18.7%	21.5%	40.1%	**100%**
Household Population	24,628	18,055	20,233	44,954	**107,870**
	22.8%	16.7%	18.8%	41.7%	**100%**

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

LENDING TEST

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

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

The bank made one community development loan totaling $1.1 million in the assessment area during the review period.

INVESTMENT TEST

The bank's performance in this assessment area exceeds the Investment Test performance in the state of Florida. During the review period, the bank demonstrated 25 qualified community development investments totaling $4.7 million, all of which were prior-period investments still in the bank's portfolio. In addition to these investments, the bank made 15 community development donations totaling $28,000.

SERVICE TEST

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

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

During the review period, 11 bank employees provided 234.0 community development service hours to seven different organizations.

LAKELAND-WINTER HAVEN, FLORIDA MSA

(Limited-Scope Review)

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

The Lakeland MSA assessment area consists of Polk County, which comprises the entirety of the Lakeland-Winter Haven, Florida MSA. The bank operates two full-service branches in the assessment area and did not open or close any branches during the review period. The tables below detail key demographic information related to the Lakeland MSA assessment area.

Assessment Area Demographics by Geography Income Level						
Dataset	**Geography Income Level**					**TOTAL**
	Low-	**Moderate-**	**Middle-**	**Upper-**	**Unknown-**	
Census Tracts	2	42	83	43	4	**174**
	1.1%	24.1%	47.7%	24.7%	2.3%	**100%**
Family Population	1,872	36,590	78,855	46,476	1,390	**165,183**
	1.1%	22.2%	47.7%	28.1%	0.8%	**100%**
Household Population	2,622	56,672	115,337	63,960	2,288	**240,879**
	1.1%	23.5%	47.9%	26.6%	1.0%	**100%**
Business Institutions	241	7,719	13,759	9,016	185	**30,920**
	0.8%	25.0%	44.5%	29.2%	0.6%	**100%**
Agricultural Institutions	3	99	265	117	4	**488**
	0.6%	20.3%	54.3%	24.0%	0.8%	**100%**

Assessment Area Demographics by Population Income Level					
Demographic Type	**Population Income Level**				**TOTAL**
	Low-	**Moderate-**	**Middle-**	**Upper-**	
Family Population	32,235	31,910	33,755	67,283	**165,183**
	19.5%	19.3%	20.4%	40.7%	**100%**
Household Population	53,266	41,588	46,647	99,378	**240,879**
	22.1%	17.3%	19.4%	41.3%	**100%**

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

LENDING TEST

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

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

The bank made one community development loan totaling $2.4 million in the assessment area during the review period.

INVESTMENT TEST

The bank's performance in this assessment area is consistent with the Investment Test performance in the state of Florida. The bank maintained 23 qualified community development investments totaling $4.2 million, all of which were prior-period investments still in the bank's portfolio. In addition to these investments, the bank made two community development donations totaling $9,832.

SERVICE TEST

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

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

During the review period, four bank employees provided 169 community development service hours to four different organizations.

TEXAS

CRA RATING FOR TEXAS:	**SATISFACTORY**
The Lending Test is rated:	**High Satisfactory**
The Investment Test is rated:	**High Satisfactory**
The Service Test is rated:	**High Satisfactory**

The major factors supporting the bank's ratings for the state of Texas include the following:

- The bank's lending levels reflect excellent responsiveness to the credit needs in the state of Texas.
- The distribution of loans by borrower's income/revenue profile reflects good distribution among customers of different income levels and businesses of different sizes.
- The geographic distribution of loans reflects good distribution throughout Texas.
- The bank makes use of innovative and/or flexible lending practices in serving the credit needs within the Texas assessment areas.
- The bank makes a significant level of qualified community development investments and grants in the state of Texas and is occasionally in a leadership position.
- Service delivery systems are readily accessible to the bank's geographies and individuals of different income levels in Texas. The bank's record of opening and closing branches has not adversely affected the accessibility of its service delivery systems, and business hours and services do not vary in a way that inconveniences certain portions of the Texas assessment areas, particularly LMI geographies.
- The bank provides a relatively high level of community development services.

SCOPE OF EXAMINATION

Scoping considerations applicable to the review of Texas assessment areas are consistent with the overall CRA examination scope as presented in the *Institution, Scope of Examination* section. Small farm lending was assessed in all of the full-scope assessment areas but, due to limited origination volumes, was not analyzed in the bank's limited-scope assessment areas.

The bank operates ten assessment areas throughout Texas, located in six MSAs and three 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 Texas. Consequently, five of the bank's assessment areas (including the three reviewed under one combined review area) were reviewed under full-scope procedures. When considering branch structure and loan/deposit activity, CRA performance in the nonMSA Texas combined area carried the greatest weight when forming overall state conclusions.

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

DESCRIPTION OF INSTITUTION'S OPERATIONS IN TEXAS

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

Distribution of Bank Branches/Deposits					
Review Area	**Branches**		**Deposits**		**Review Procedures**
NonMSA Texas (combined)	27	45.8%	$1,765,198	43.2%	Full-Scope
Amarillo MSA	14	23.7%	$1,293,258	31.6%	Full-Scope
Lubbock MSA	7	11.9%	$512,252	12.5%	Full-Scope
Dallas MD	2	3.4%	$152,233	3.7%	Limited-Scope
Fort Worth MD	3	5.1%	$196,185	4.8%	Limited-Scope
Austin MSA	2	3.4%	$85,106	2.1%	Limited-Scope
San Antonio MSA	3	5.1%	$41,672	1.0%	Limited-Scope
Abilene MSA	1	1.7%	$42,074	1.0%	Limited-Scope
TOTAL	**59**	**100%**	**$4,087,978**	**100%**	**3 Full-Scope**

The bank operates 59 branches (27.2 percent of total branches) throughout the eight CRA review areas in Texas. Total deposits in the state equal $4.1 billion, which represents 22.7 percent of total bank deposits. In addition to the branch locations shown in the table above, the bank also operates one LPO in the Dallas MD. The bank's operations in the state are heavily concentrated in the nonMSA Texas combined area; therefore, this combined area carried the greatest weight toward determining statewide ratings. During the review period, the bank closed four branches and opened one branch throughout Texas.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN TEXAS

LENDING TEST

The bank's Lending Test rating in Texas is High Satisfactory, which reflects performance under the following criteria.

Lending Test Summary	
Lending Activity	Excellent
Borrower Distribution	Good
Geographic Distribution	Good
Community Development Loans	Low Level
Product Innovation	Makes Use
LENDING TEST RATING	**HIGH SATISFACTORY**

Lending Activity

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

Full-Scope Assessment Areas	Lending Activity
NonMSA Texas (combined)	Good
Amarillo MSA	Excellent
Lubbock MSA	Excellent
OVERALL	**EXCELLENT**

Limited-Scope Assessment Areas	Lending Activity
Dallas MD	Consistent
Fort Worth MD	Consistent
Austin MSA	Consistent
San Antonio MSA	Consistent
Abilene MSA	Below

While bank performance in the nonMSA combined area was good, overall performance was driven by performance in the Amarillo MSA and Lubbock MSA assessment areas, which was excellent. The combined amount of lending, by both number and dollar, in these two assessment areas exceeded the amount of lending in the nonMSA combined area.

Borrower and Geographic Distribution

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

Full-Scope Assessment Areas	Loan Distribution by Borrower's Profile
NonMSA Texas (combined)	Good
Amarillo MSA	Good
Lubbock MSA	Good
OVERALL	**GOOD**

Limited-Scope Assessment Areas	Loan Distribution by Borrower's Profile
Dallas MD	Consistent
Fort Worth MD	Consistent
Austin MSA	Below
San Antonio MSA	Below
Abilene MSA	Consistent

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

Full-Scope Assessment Areas	Geographic Distribution of Loans
NonMSA Texas (combined)	Excellent
Amarillo MSA	Adequate
Lubbock MSA	Good
OVERALL	**GOOD**

Limited-Scope Assessment Areas	Geographic Distribution of Loans
Dallas MD	Consistent
Fort Worth MD	Exceeds
Austin MSA	Consistent
San Antonio MSA	Consistent
Abilene MSA	Consistent

Community Development Lending Activity

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

Full-Scope Assessment Areas	Community Development Lending
NonMSA Texas (combined)	Low Level
Amarillo MSA	Low Level
Lubbock MSA	Low Level
OVERALL	**LOW LEVEL**

Limited-Scope Assessment Areas	Community Development Lending
Dallas MD	Consistent
Fort Worth MD	Exceeds
Austin MSA	Exceeds
San Antonio MSA	Consistent
Abilene MSA	Consistent

During the review period, the bank originated or renewed 24 community development loans inside its Texas assessment areas, totaling $99.0 million, with the vast majority of the loan volume by dollar originated in the Fort Worth MD and Austin MSA assessment areas.

Product Innovation

The bank makes use of innovative and/or flexible lending practices in serving the credit needs of its Texas assessment areas, which are described below in order of impact.

Consumer Real Estate

- Centennial Bank's Happy Homebuyer Program – The bank originated 328 loans totaling $73.7 million to eligible homebuyers in Texas during the review period.

- HELP – During the review period, the bank awarded 39 grants totaling $836,050 to LMI home loan applicants in Texas.

- FHA/VA Insured Loan Programs – During the review period, the bank originated 236 of these government-insured loans totaling over $56.6 million to eligible borrowers in Texas.

- USDA Mortgage Loan Program – The bank originated one USDA loan worth $252,525 to a borrower in Texas during the review period.

Small Business Lending

- SBA Lending – The bank originated 23 different loans totaling $25.8 million to businesses within Texas.

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 and is occasionally in a leadership position. The following tables display investment and grant activity performance for each assessment area.

Full-Scope Assessment Areas	Investment and Grant Activity
NonMSA Texas (combined)	Significant Level
Amarillo MSA	Significant Level
Lubbock MSA	Significant Level
OVERALL	**SIGNIFICANT LEVEL**

Limited-Scope Assessment Areas	Investment and Grant Activity
Dallas MD	Exceeds
Fort Worth MD	Exceeds
Austin MSA	Exceeds
San Antonio MSA	Consistent
Abilene MSA	Exceeds

Current-period investments benefiting the bank's assessment areas included 30 new investments for $34.7 million, and prior-period investments that remain in the bank's portfolio totaled $132.9 million. The bank also made 193 donations totaling $961,464 to community development organizations serving the bank's assessment areas. In addition to making a significant level of community development investments in its assessment areas, the bank also had eight prior-period investments totaling $9.5 million benefiting the broader statewide area.

SERVICE TEST

The bank's Service Test rating in Texas is High Satisfactory, which reflects performance under the following criteria.

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

Accessibility of Delivery Systems

As shown below, the bank's delivery systems are readily accessible to geographies and individuals of different income levels in its Texas assessment areas.

Full-Scope Assessment Areas	Accessibility of Delivery Systems
NonMSA Texas (combined)	Readily Accessible
Amarillo MSA	Readily Accessible
Lubbock MSA	Readily Accessible
OVERALL	**READILY ACCESSIBLE**

Limited-Scope Assessment Areas	Accessibility of Delivery Systems
Dallas MD	Consistent
Fort Worth MD	Below
Austin MSA	Consistent
San Antonio MSA	Below
Abilene MSA	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 in Texas, particularly to LMI geographies and individuals.

Full-Scope Assessment Areas	Changes in Branch Locations
NonMSA Texas (combined)	Generally Not Adversely Affected
Amarillo MSA	Not Adversely Affected
Lubbock MSA	Not Adversely Affected
OVERALL	**NOT ADVERSELY AFFECTED**

Limited-Scope Assessment Areas	Changes in Branch Locations
Dallas MD	Consistent
Fort Worth MD	Consistent
Austin MSA	Consistent
San Antonio MSA	Exceeds
Abilene MSA	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.

Full-Scope Assessment Areas	Reasonableness of Business Hours and Services
NonMSA Texas (combined)	Do Not Vary in a Way That Inconveniences
Amarillo MSA	Do Not Vary in a Way That Inconveniences
Lubbock MSA	Do Not Vary in a Way That Inconveniences
OVERALL	**DO NOT VARY IN A WAY THAT INCONVENIENCES**

Limited-Scope Assessment Areas	Reasonableness of Business Hours and Services
Dallas MD	Consistent
Fort Worth MD	Consistent
Austin MSA	Consistent
San Antonio MSA	Consistent
Abilene MSA	Consistent

Community Development Services

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

Full-Scope Assessment Areas	Community Development Services
NonMSA Texas (combined)	Relatively High Level
Amarillo MSA	Relatively High Level
Lubbock MSA	Adequate Level
OVERALL	**RELATIVELY HIGH LEVEL**

Limited-Scope Assessment Areas	Community Development Services
Dallas MD	Consistent
Fort Worth MD	Consistent
Austin MSA	Consistent
San Antonio MSA	Consistent
Abilene MSA	Below

In total, bank employees provided 2,849 community development service hours across the bank's Texas assessment areas to 130 different organizations.

TEXAS NONMETROPOLITAN STATEWIDE AREA

(Full-Scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE NONMSA TEXAS COMBINED AREA

Bank Structure

As shown in the table below, the bank operates 27 branches in this combined area, which reflects 12.4 percent of the bank's total branches.

Branch Locations by Census Tract Income Level				
Low-Income	**Moderate-Income**	**Middle-Income**	**Upper-Income**	**Unknown-Income**
0	6	16	5	0

During this review period, the bank closed four branches in the combined area and did not open any branches.

General Demographics

The nonMSA Texas combined area is composed of three noncontiguous assessment areas. The first includes 12 contiguous counties in northwestern Texas. The second assessment area includes 11 counties in the north central portion of Texas. Lastly, the third assessment area consists of two counties near the southern tip of the state. Given their similar demographic characteristics, economic conditions, and credit needs, these three assessment areas are combined for analysis and presented as a single nonMSA Texas combined area.

Composition of the NonMSA Texas Assessment Areas	
Assessment Area	**Counties**
Northwestern Texas	Dallam, Gray, Hansford, Hartley, Hemphill, Hutchinson, Lipscomb, Moore, Ochiltree, Roberts, Sherman, Wheeler
North Central Texas	Bailey, Briscoe, Castro, Deaf Smith, Floyd, Hale, Hall, Lamb, Motley, Parmer, Swisher
South Texas	Gillespie, Kerr

The combined area has a total population of 291,352, with significant disparities in the population sizes among the counties in the combined area. Kerr and Hale counties are the most populous counties in the combined area, with populations of 52,598 and 32,522, respectively. Roberts County is the smallest, with a population of 827. While the combined area is rural, certain cities such as Kerrville in Kerr County and Plainview in Hale County serve as hubs for commercial and banking activity in the surrounding counties. There are 50 FDIC-insured depository institutions operating 134 branches throughout the combined area. Of these institutions, the bank ranks first with 17.7 percent of the deposit market share. Deposits held in branches in the assessment area represent 9.8 percent of total bank deposits.

Competition for HMDA and CRA loans is considerable. An analysis of 2024 HMDA-reportable loans shows that 297 institutions had loan activity in the combined area, of which the bank ranked ninth. The bank ranked fourth out of 113 institutions with reported CRA loan activity in the combined area.

The combined area credit needs include a blend of consumer, commercial, and agricultural loan products. However, a community contact familiar with the combined area pointed to a need for greater access to commercial lending from local financial institutions.

Income and Wealth Demographics

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

Combined Area Demographics by Geography Income Level				
Income level	**Census Tracts**		**Family Population**	
Low	1	1.1%	405	0.5%
Moderate	15	16.7%	10,258	13.9%
Middle	53	58.9%	42,789	57.9%
Upper	21	23.3%	20,387	27.6%
Unknown	0	0.0%	0	0.0%
TOTAL	**90**	**100%**	**73,839**	**100%**

As shown in the table above, 17.8 percent of census tracts in the combined area are designated as LMI, while only 14.4 percent of families reside within those geographies. These LMI census tracts are spread across the combined area.

Furthermore, most of the combined area census tracts are middle income. However, many of these middle-income geographies were designated as distressed, underserved, or both in 2024.

- There are two census tracts designated as distressed due to population loss and underserved due to their remote and rural location in Briscoe and Motley counties.

- There are two census tracts in Dallam County, one census tract in Hartley County, two census tracts in Lipscomb County, two census tracts in Ochiltree County, one census tract in Roberts County, one census tract in Sherman County, and one census tract in Wheeler County that are designated as underserved due to their remote and rural location.

- Floyd County contains two census tracts that are considered distressed due to both poverty and population loss.

- Hale County contains seven distressed middle-income census tracts due to poverty.

Based on 2020 ACS data, the median family income for the combined area was $63,741. At the same time, the median family income for nonMSA Texas was $61,809. More recently, the FFIEC estimates the 2022, 2023, and 2024 median family income for nonMSA Texas to be $68,800, $73,200, and $75,500, respectively. The following table displays population percentages of families in the combined area by income level compared to nonMSA Texas as a whole.

Family Population by Income Level				
Income Category	**Combined Area**		**NonMSA Texas**	
Low	14,094	19.1%	156,358	21.6%
Moderate	13,142	17.8%	126,749	17.5%
Middle	15,083	20.4%	141,265	19.5%
Upper	31,520	42.7%	299,114	41.3%
TOTAL	**73,839**	**100%**	**723,486**	**100%**

When compared with the data in the first table in this section, a higher percentage of families in the combined area are LMI (36.9 percent) than reside in LMI census tracts (14.4 percent). Overall, the distribution of families by income level in the combined area is closely aligned with nonMSA Texas for moderate- and middle-income families. However, there are fewer low-income and more upper-income families in the combined area. Additionally, the percentage of families below the poverty level in the combined area (10.7 percent) is slightly lower than in nonMSA Texas (12.3 percent). Therefore, considering income levels and family demographics, the combined area is slightly more affluent than nonMSA Texas as a whole.

Housing Demographics

The following table displays housing demographics for the combined area as compared to nonMSA Texas.

Housing Cost Burden Levels						
Area	**Cost Burden – Renters**			**Cost Burden – Owners**		
	Low-Income	**Moderate-Income**	**All Renters**	**Low-Income**	**Moderate-Income**	**All Owners**
Combined Area	69.2%	33.3%	33.4%	48.8%	24.4%	16.4%
NonMSA Texas	66.8%	37.8%	37.6%	50.7%	21.2%	16.7%

Based on income levels, rental costs, and home values, housing in the combined area overall appears similarly affordable to nonMSA Texas. While housing affordability for renters and homeowners varies somewhat at the county level in the combined area, the overall level of cost-burdened renters and homeowners in the combined area is comparable to the statewide nonMSA figures.

Industry and Employment Demographics

The assessment area supports a diverse business community. According to the BLS, there are 117,429 employees in the assessment area. By percentage of nongovernmental employees, the three largest job categories in the assessment area are manufacturing (15.3 percent), followed by retail trade (13.0 percent) and accommodation and food services (9.4 percent). The following table details BLS unemployment data (not seasonally adjusted) for the assessment area and nonMSA Texas.

Unemployment Levels			
Area	Time Period (Annual Average %)		
	2022	2023	2024
Combined Area	3.4	3.4	3.5
NonMSA Texas	4.3	4.2	4.3

As shown in the table above, unemployment rates in the combined area were consistently lower than the nonMSA statewide figures over the review period. Unemployment rates varied at the individual county level and were highest in Swisher County in 2023 at 4.8 percent and lowest in Sherman County in 2022 at 2.4 percent.

Community Contact Information

Information from one community contact was used to help shape the performance context in which the bank's activities in this assessment area were evaluated. This interview was with an individual specializing in economic development across a broad geographic area in nonMSA Texas. The broader area economy was categorized as concentrated in a limited number of industries, but with ongoing attempts to diversify the employment options for residents. There has been a decline in population, according to the contact, that is partly attributable to the area's lack of sufficient new housing stock. Indeed, housing demographics for the combined area show that the median age of housing stock is 54 years, which is considerably higher than the same figure for nonMSA Texas as a whole (35 years). This supports the contact's statement about the lack of new housing development and also potentially indicates a need for home improvement financing to maintain available housing stock in the combined area. This is also true of the commercial buildings in many of the local towns, which now see considerable repair costs being an impediment to business creation.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE NONMSA TEXAS COMBINED AREA

LENDING TEST

The following table displays the bank's Lending Test performance in the nonMSA Texas combined area.

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

Lending Activity

The following table displays the combined 2022, 2023, and 2024 lending volume by number and dollar volume.

Summary of Lending Activity				
Loan Type	**#**		**$ (000s)**	
Home Improvement	26	1.3%	$2,168	0.7%
Home Purchase	258	13.0%	$54,439	18.7%
Multifamily Housing	12	0.6%	$6,952	2.4%
Refinancing	53	2.7%	$11,713	4.0%
Other Purpose LOC	0	0.0%	$0	0.0%
Other Purpose Closed/Exempt	8	0.4%	$758	0.3%
Total HMDA	**357**	**18.0%**	**$76,030**	**26.1%**
Small Business	855	43.2%	$108,245	37.2%
Small Farm	767	38.8%	$107,085	36.8%
TOTAL LOANS	**1,979**	**100%**	**$291,360**	**100%**

Loans made in the nonMSA Texas combined area represent 11.0 percent by number and 6.9 percent by dollar of total 2022, 2023, and 2024 HMDA and CRA loans made in the bank's combined assessment areas. This level of lending is in between the percentage of total bank branches in the combined area (12.4 percent) and the percentage of total bank deposits held in the combined area (9.8 percent). The bank, however, is a leading lender of home mortgage loans and CRA loans in the combined area. In 2024, the bank ranked ninth out of 297 HMDA-reporting lenders in home mortgage loans and fourth out of 113 CRA-reporting lenders in small business and small farm loans. Therefore, the bank's lending activity reflects good 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 good, based on performance from all three loan categories reviewed.

Home Mortgage Loans

Distribution of Home Mortgage Lending by Borrower Income Level									
Year	Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Income	Performance Conclusion
2022	Low	11	6.0%	3.1%	$582	1.5%	1.1%	19.1%	Excellent
	Moderate	35	19.0%	14.2%	$3,785	9.5%	7.2%	17.8%	Excellent
2023	Low	1	1.3%	3.0%	$48	0.4%	1.2%	19.1%	Poor
	Moderate	11	14.7%	12.2%	$1,161	8.5%	6.7%	17.8%	Good
2024	Low	8	8.2%	3.1%	$423	1.9%	1.1%	19.1%	Excellent
	Moderate	21	21.4%	12.6%	$2,401	10.8%	6.9%	17.8%	Excellent

Overall, borrower distribution of HMDA loans reflects good distribution throughout the combined area. Based on the data in the preceding table, the bank's lending performance to LMI borrowers across the three-year review period ranged from poor to excellent. Lending levels for low-income borrowers in 2023 were less than aggregate comparison levels and significantly below demographic figures. However, bank performance across both income designations in 2022 and 2024 significantly exceeded aggregate lending levels and exceeded demographic figures for moderate-income borrowers.

Small Business Loans

Distribution of Small Business Lending by Business Income Level									
Year	Borrower Income Level	Bank Loans		Aggregate Data	Bank Loans		Aggregate Data	Businesses by Revenue	Performance Conclusion
2022	< $1 Million	235	61.4%	48.7%	$20,562	42.7%	38.2%	93.1%	Good
2023	< $1 Million	136	54.0%	51.1%	$10,696	36.5%	38.1%	91.0%	Good
2024	< $1 Million	119	54.1%	48.6%	$9,654	31.4%	35.8%	91.1%	Good

The bank's lending to businesses of different sizes reflects good performance within the combined area. The bank's lending levels to small businesses exceeded aggregate in all three years of the review period.

Small Farm Loans

Distribution of Small Farm Lending by Farm Income Level									
Year	**Borrower Income Level**	**Bank Loans**		**Aggregate Data**	**Bank Loans**		**Aggregate Data**	**Farms by Revenue**	**Performance Conclusion**
2022	< $1 Million	277	86.0%	53.1%	$38,186	84.1%	63.4%	94.2%	Excellent
2023	< $1 Million	183	83.6%	50.1%	$22,523	75.8%	60.8%	94.3%	Good
2024	< $1 Million	176	77.9%	51.9%	$21,989	68.8%	54.7%	94.2%	Good

The bank's lending to farms of different sizes reflects good performance within the combined area. As shown in the above table, while the bank's lending levels to small farms decreased during the review period, the bank still exceeded aggregate lending performance in all three years by both number and dollar.

Geographic Distribution of Loans

The bank's geographic distribution of loans is excellent overall based on all three loan products reviewed. As previously mentioned, the combined area has one low-income census tract and 15 moderate-income census tracts. Therefore, primary emphasis is placed on the bank's lending performance in moderate-income census tracts. Additionally, a dispersion analysis of loan activity in the combined area did not reveal evidence of conspicuous lending gaps in LMI geographies. In 2022, the bank had loan activity in 94.4 percent of all combined area census tracts and 93.8 percent of all LMI geographies. In 2023, the bank had loan activity in 87.8 percent of all combined area census tracts and 93.8 percent of all LMI geographies. In 2024, the bank had loan activity in 91.1 percent of all combined area census tracts and 93.8 percent of all LMI geographies 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 excellent overall.

Home Mortgage Loans

Distribution of Home Mortgage Lending by Income Level of Geography									
Year	**Census Tract Income Level**	**Bank Loans**		**Aggregate HMDA Data**	**Bank Loans**		**Aggregate HMDA Data**	**Owner-Occupied Units**	**Performance Conclusion**
2022	Low	0	0.0%	0.2%	$0	0.0%	0.0%	0.5%	Adequate
	Moderate	36	19.6%	8.6%	$4,673	11.7%	6.4%	12.9%	Excellent
2023	Low	0	0.0%	0.2%	$0	0.0%	0.1%	0.5%	Adequate
	Moderate	11	14.7%	9.8%	$1,414	10.3%	6.4%	12.9%	Excellent
2024	Low	0	0.0%	0.2%	$0	0.0%	0.1%	0.5%	Adequate
	Moderate	18	18.4%	8.9%	$1,959	8.8%	6.4%	12.9%	Excellent

The bank's overall geographic distribution of HMDA loans reflects excellent distribution throughout the combined area. Based on the data in the preceding table, opportunities for HMDA lending in low-income census tracts are extremely limited given the low percentage of owner-occupied housing units available in the only low-income census tract in the combined area. Given these constraints, the bank's performance across all three years is considered adequate. Performance in moderate-income census tracts was consistently excellent, with the bank exceeding both aggregate and demographic data throughout the review period. With primary emphasis placed on performance in moderate-income census tracts, the overall distribution of HMDA loans is considered excellent.

Small Business Loans

Distribution of Small Business Lending by Income Level of Geography									
Year	**Census Tract Income Level**	**Bank Loans**		**Aggregate Data**	**Bank Loans**		**Aggregate Data**	**Businesses**	**Performance Conclusion**
2022	Low	4	1.0%	0.4%	$363	0.8%	0.4%	0.4%	Good
	Moderate	63	16.4%	10.4%	$6,357	13.2%	10.4%	12.6%	Excellent
2023	Low	1	0.4%	0.2%	$25	0.1%	0.1%	0.4%	Adequate
	Moderate	42	16.7%	10.3%	$4,440	15.1%	9.1%	12.4%	Excellent
2024	Low	2	0.9%	0.5%	$250	0.8%	0.4%	0.4%	Adequate
	Moderate	36	16.4%	10.8%	$3,228	10.5%	9.9%	12.3%	Excellent

The bank's overall geographic distribution of small business loans reflects excellent distribution throughout the combined area. This overall performance conclusion is primarily attributed to performance in the moderate-income census tracts, where the bank's level of small business lending consistently exceeded aggregate and demographic data across all three years of the review period.

Small Farm Loans

Distribution of Small Farm Lending by Income Level of Geography									
Year	**Census Tract Income Level**	**Bank Loans**		**Aggregate Data**	**Bank Loans**		**Aggregate Data**	**Farms**	**Performance Conclusion**
2022	Low	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%	Adequate
	Moderate	61	18.9%	10.6%	$8,342	18.4%	12.0%	9.9%	Excellent
2023	Low	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%	Adequate
	Moderate	37	16.9%	10.2%	$3,186	10.7%	10.1%	9.9%	Excellent
2024	Low	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%	Adequate
	Moderate	37	16.4%	10.6%	$4,379	13.7%	9.4%	10.0%	Excellent

The bank's overall geographic distribution of small farm loans reflects excellent distribution throughout the combined area. Based on the data in the previous table, opportunities for small farm lending in the low-income census tract are nonexistent given the lack of small farms in this census tract. Therefore, the overall performance conclusion is attributed to performance in the moderate-income census tracts, where the bank's level of small farm lending consistently exceeded aggregate and demographic data across all three years of the review period.

Community Development Lending Activity

The bank makes a low level of community development loans in the combined area. During the review period, the bank made five community development loans totaling $705,448.

INVESTMENT TEST

The bank makes a significant level of qualified community development investments and grants in the combined area and is occasionally in a leadership position. In total, the bank has $8.7 million in qualified investments, which includes $111,550 made during this review period. Additionally, the bank made 41 separate donations totaling $316,970. The most impactful of these activities are detailed below.

- The bank made one new investment during the review period totaling $111,550. This investment supported affordable housing financing in the combined area through the purchase of an MBS, which is considered impactful given the insufficient housing stock available described by the community contact.

- A majority of the bank's prior-period investments, totaling $7.4 million, were made in school bonds at schools in the combined area that educate primarily students eligible for free or reduced-price lunch programs.

- The bank made one especially large donation totaling $250,000 to an organization that provided targeted relief to assist with flood disaster recovery efforts throughout a regional footprint within the combined area.

SERVICE TEST

The following table displays the bank's Service Test performance in the nonMSA Texas combined area.

Service Test Summary	
Accessibility of Delivery Systems	Readily Accessible
Changes in Branch Locations	Generally 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 27 branches in the nonMSA Texas 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.

Branch Distribution by Geography Income Level						
Dataset	**Geography Income Level**					**TOTAL**
	Low-	**Moderate-**	**Middle-**	**Upper-**	**Unknown-**	
Branches	0	6	16	5	0	**27**
	0.0%	22.2%	59.3%	18.5%	0.0%	**100%**
Census Tracts	1.1%	16.7%	58.9%	23.3%	0.0%	**100%**
Household Population	0.6%	14.8%	57.1%	27.4%	0.0%	**100%**

As shown in the previous table, six of the bank's offices are in LMI geographies. Additionally, five of the bank's offices are located in close proximity to a low or moderate-income census tract and are accessible to residents of those tracts. Therefore, the bank's service delivery systems are readily accessible to individuals and geographies of different income levels.

Changes in Branch Locations

During the review period, the bank closed four branches in the combined area and did not open any branches. Of the closed branches, only one is located in a moderate-income census tract, and three are located in middle-income geographies. Consequently, the bank's record of opening and closing branches in the combined area has generally not adversely affected the accessibility of its service delivery systems, particularly to LMI individuals and geographies.

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 varied lobby and drive-through hours; however, these differences are not detrimental primarily to LMI areas or individuals. Extended lobby hours are available at some combined area branches, with a smaller grouping of branches also offering Saturday drive-through hours. Lastly, all offices in the combined area offer the same deposit and loan products, and branches with loan originators based on site are dispersed throughout the combined area, including a significant number of branches in LMI areas.

Community Development Services

The bank provides a relatively high level of community development services in the combined area. During the review period, 35 bank employees provided 359 hours of community development services to 36 different organizations in the combined area. These community development services included the following noteworthy activities.

- Employees provided 32 hours of community development service hours to an organization providing affordable housing for area LMI residents. This is especially impactful given the need described by the community contact.

- One employee served on the board of and provided financial expertise to an organization providing economic development assistance to an area declared in a FEMA disaster area for 72 hours during the review period.

AMARILLO, TEXAS MSA

(Full-Scope Review)

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

Bank Structure

As shown in the table below, the bank operates 14 branches in this assessment area, which reflects 6.5 percent of the bank's total branches.

Branch Locations by Census Tract Income Level				
Low-Income	**Moderate-Income**	**Middle-Income**	**Upper-Income**	**Unknown-Income**
1	3	5	5	0

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

General Demographics

The bank's Amarillo MSA assessment area is composed of Armstrong, Carson, Oldham, Potter, and Randall counties in Texas. These counties comprise the entirety of the Amarillo, Texas MSA.

The assessment area has a population of 268,691. The largest of the counties by population is Randall County (140,753), followed closely by Potter County (118,525), while Armstrong, Carson, and Oldham counties have substantially smaller populations. The banking industry in the Amarillo assessment area is concentrated, with 21 FDIC-insured depository institutions operating 65 branches throughout the area. Of these institutions, the bank ranks second, with 11.8 percent of the deposit market share; however, the financial institution with the largest share of the area's deposits commands 61.0 percent of the overall market. Deposits held in the Amarillo assessment area represent 7.2 percent of total bank deposits.

Competition for HMDA and CRA loans is significant. An analysis of 2024 HMDA-reportable loans shows that 256 institutions had loan activity in the assessment area, of which the bank ranked 15th. The bank ranked fifth out of 83 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, commercial, and agricultural loan and deposit products. Particular needs noted by the community contact include workforce development training.

Income and Wealth Demographics

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

Assessment Area Demographics by Geography Income Level				
Income level	**Census Tracts**		**Family Population**	
Low	6	8.3%	3,175	4.9%
Moderate	18	25.0%	16,250	24.8%
Middle	22	30.6%	19,213	29.4%
Upper	25	34.7%	26,817	41.0%
Unknown	1	1.4%	0	0.0%
TOTAL	**72**	**100%**	**65,455**	**100%**

As shown in the table above, 33.3 percent of census tracts in the assessment area are designated as LMI, while 29.7 percent of assessment area families reside within those geographies. These LMI census tracts are concentrated in and around the city of Amarillo, primarily in Potter County.

Based on 2020 ACS data, the median family income for the assessment area was $69,716. At the same time, the median family income for the state of Texas as a whole was $76,073. More recently, the FFIEC estimates the 2022, 2023, and 2024 median family income for the Amarillo MSA to be $77,200, $87,300, and $87,600, respectively. The following table displays population percentages of assessment area families by income level compared to Texas as a whole.

Family Population by Income Level				
Income Category	**Assessment Area**		**Texas**	
Low	14,210	21.7%	1,532,671	22.4%
Moderate	11,201	17.1%	1,171,749	17.1%
Middle	12,871	19.7%	1,295,699	19.0%
Upper	27,173	41.5%	2,838,781	41.5%
TOTAL	**65,455**	**100%**	**6,838,900**	**100%**

When compared with the data in the first table in this section, a higher percentage of families in the assessment area are LMI (38.8 percent) than reside in LMI census tracts (29.7 percent). Overall, the distribution of families by income level in the assessment area is closely aligned with Texas as a whole. Similarly, the percentage of families below the poverty level in the assessment area (10.9 percent) matches the state of Texas (10.9 percent). Therefore, considering income levels and family demographics, the assessment area is similarly affluent to Texas.

Housing Demographics

The following table displays housing demographics for the assessment area as compared to Texas as a whole.

Housing Cost Burden Levels						
Area	Cost Burden – Renters			Cost Burden – Owners		
	Low-Income	Moderate-Income	All Renters	Low-Income	Moderate-Income	All Owners
Assessment Area	77.8%	38.0%	39.9%	56.2%	30.4%	18.4%
Texas	80.2%	51.9%	44.5%	59.6%	33.4%	19.9%

Based on income levels, rental costs, and home values, housing in the assessment area appears slightly more affordable compared to the state of Texas. Based on the data in the table above, the level of cost-burdened renters in the assessment area (39.9 percent) is below the level of cost-burdened renters in the state as a whole (44.5 percent), and noticeably less moderate-income renters (38.0 percent) are cost burdened than moderate-income renters in the state as a whole (51.9 percent).

The percentage of cost-burdened homeowners in the assessment area (18.4 percent) is comparable to the figure for the state as a whole (19.9 percent). There are slightly larger differences in the percentages of cost-burdened LMI homeowners in the assessment area compared to the state than when comparing all homeowners. Differences are most pronounced for low-income homeowners in Carson County, where only 45.5 percent of low-income homeowners are cost burdened, and Oldham County, where only 5.3 percent of moderate-income homeowners are cost burdened.

Industry and Employment Demographics

The assessment area supports a large and diverse business community. Furthermore, according to the BLS, there are 122,932 employees in the assessment area. By percentage of nongovernmental employees, the three largest job categories in the assessment area are healthcare and social assistance (16.3 percent), followed by retail trade (14.7 percent) and accommodation and food services (13.0 percent). The following table details BLS unemployment data (not seasonally adjusted) for the assessment area and the state of Texas.

Unemployment Levels			
Area	Time Period (Annual Average %)		
	2022	2023	2024
Assessment Area	3.1	3.1	3.1
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 in the assessment area were highest in Armstrong County in 2023, peaking at 3.6 percent. Conversely, Carson and Randall counties both had the lowest unemployment levels in the assessment area, at a rate of 2.9 percent at various points during the review period.

Community Contact Information

Information from one community contact was used to help shape the performance context in which the bank's activities in this assessment area were evaluated. This interview was with an individual specializing in economic development in the Amarillo MSA. The local economy was described as strong, with a very diverse set of industries powering the recent growth. This has led to consistent improvements, without a boom-and-bust cycle that other areas more reliant on a single industry may experience. Throughout the review period, there have been no major employers that have left the region, with increased hiring at local employers being broad based. This is partly attributed to the strong banking sector in the region, with high levels of competition, and a mixture of financial institutions of different sizes and specialties. Some hurdles impacting the local economy, as described by the contact, include a mismatch in the growth rates for the population and the area housing stock, with associated infrastructure also needing to catch up with the number of new residents.

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

LENDING TEST

The following table displays the bank's Lending Test performance in the Amarillo MSA assessment area.

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

Lending Activity

The following table displays the combined 2022, 2023, and 2024 lending volume by number and dollar volume.

Summary of Lending Activity				
Loan Type	**#**		**$ (000s)**	
Home Improvement	39	2.1%	$4,745	1.3%
Home Purchase	481	26.3%	$111,052	29.7%
Multifamily Housing	22	1.2%	$24,134	6.5%
Refinancing	33	1.8%	$8,857	2.4%
Other Purpose LOC	0	0.0%	$0	0.0%
Other Purpose Closed/Exempt	8	0.4%	$1,183	0.3%
Total HMDA	**583**	**31.9%**	**$149,971**	**40.1%**
Small Business	979	53.5%	$183,146	49.0%
Small Farm	268	14.6%	$40,773	10.9%
TOTAL LOANS	**1,830**	**100%**	**$373,890**	**100%**

Loans made in the Amarillo MSA assessment area represent 10.2 percent by number and 8.8 percent by dollar of total 2022, 2023, and 2024 HMDA and CRA loans made in the bank's combined assessment areas. This level of lending is above both the percentage of total bank branches in the assessment area (6.5 percent) and the percentage of total bank deposits held in the assessment area (7.2 percent). Additionally, the bank is a leading lender of CRA loans in the assessment area; as previously mentioned, in 2024, the bank ranked fifth out of 83 CRA-reporting lenders in small business and small farm loans. Therefore, the bank's lending activity reflects excellent responsiveness to the credit needs of the assessment area.

Loan Distribution by Borrower's Profile

Overall, the bank's loan distribution by borrower's profile is good, based on performance from all three loan categories reviewed.

Home Mortgage Loans

Distribution of Home Mortgage Lending by Borrower Income Level									
Year	**Borrower Income Level**	**Bank Loans**		**Aggregate HMDA Data**	**Bank Loans**		**Aggregate HMDA Data**	**Families by Income**	**Performance Conclusion**
2022	Low	16	4.6%	4.9%	$1,751	1.8%	1.9%	21.7%	Adequate
	Moderate	60	17.3%	14.7%	$9,128	9.6%	8.8%	17.1%	Good
2023	Low	6	5.4%	5.1%	$538	2.2%	2.2%	21.7%	Good
	Moderate	16	14.4%	15.1%	$2,430	9.8%	10.1%	17.1%	Adequate
2024	Low	7	5.6%	4.9%	$765	2.6%	2.1%	21.7%	Good
	Moderate	29	23.2%	14.8%	$3,727	12.6%	9.4%	17.1%	Excellent

Overall, borrower distribution of HMDA loans reflects good penetration throughout the assessment area. Bank performance across all three years and both income designations was near or exceeded aggregate performance. Additionally, lending levels to moderate-income borrowers in 2024 significantly exceeded demographic data, resulting in excellent performance, which is especially impactful given the limited availability of affordable housing described by the community contact.

Small Business Loans

Distribution of Small Business Lending by Business Income Level									
Year	**Borrower Income Level**	**Bank Loans**		**Aggregate Data**	**Bank Loans**		**Aggregate Data**	**Businesses by Revenue**	**Performance Conclusion**
2022	< $1 Million	230	54.9%	45.9%	$35,226	47.6%	33.1%	92.0%	Good
2023	< $1 Million	153	59.8%	46.6%	$24,320	50.2%	36.0%	92.0%	Good
2024	< $1 Million	172	56.6%	46.4%	$28,512	47.0%	35.2%	92.0%	Good

The bank's lending to businesses of different sizes reflects good performance within the assessment area. The bank's lending levels to small businesses exceeded aggregate all three years by both number and dollar amount.

Small Farm Loans

Distribution of Small Farm Lending by Farm Income Level									
Year	**Borrower Income Level**	**Bank Loans**		**Aggregate Data**	**Bank Loans**		**Aggregate Data**	**Farms by Revenue**	**Performance Conclusion**
2022	< $1 Million	99	85.3%	57.4%	$15,059	86.7%	68.1%	94.8%	Excellent
2023	< $1 Million	61	84.7%	62.7%	$9,804	93.2%	72.4%	95.1%	Good
2024	< $1 Million	61	76.3%	58.5%	$10,566	82.0%	68.2%	95.1%	Good

The bank's lending to farms of different sizes reflects good performance within the assessment area. As shown in the above table, while the bank's lending levels fell each year during the review period, they still comfortably exceeded aggregate lending performance by both number and dollar in all three years.

Geographic Distribution of Loans

The bank's geographic distribution of loans is adequate overall based on all three loan products reviewed. As previously mentioned, the assessment area has six low-income census tracts and 18 moderate-income census tracts. Additionally, a dispersion analysis of assessment area loan activity did not reveal evidence of conspicuous lending gaps in LMI geographies. In 2022, the bank had loan activity in 97.2 percent of all assessment area census tracts and 95.8 percent of all LMI geographies. In 2023, the bank had loan activity in 94.4 percent of all assessment area census tracts and 95.8 percent of all LMI geographies. In 2024, the bank had loan activity in 93.1 percent of all assessment area census tracts and 91.7 percent of all LMI geographies. This dispersion was consistent with the bank's branch structure in the assessment area and supports the conclusion that the geographic distribution of loans is adequate overall.

Home Mortgage Loans

Distribution of Home Mortgage Lending by Income Level of Geography									
Year	**Census Tract Income Level**	**Bank Loans**		**Aggregate HMDA Data**	**Bank Loans**		**Aggregate HMDA Data**	**Owner-Occupied Units**	**Performance Conclusion**
2022	Low	11	3.2%	2.0%	$1,832	1.9%	2.2%	3.2%	Excellent
	Moderate	56	16.1%	14.3%	$9,132	9.6%	8.5%	20.8%	Good
2023	Low	3	2.7%	2.4%	$278	1.1%	1.7%	3.2%	Adequate
	Moderate	24	21.6%	16.1%	$3,280	13.2%	9.3%	20.8%	Excellent
2024	Low	5	4.0%	2.2%	$1,155	3.9%	1.5%	3.2%	Excellent
	Moderate	26	20.8%	14.7%	$3,070	10.4%	10.6%	20.8%	Excellent

The bank's overall geographic distribution of HMDA loans reflects good distribution throughout the assessment area. Bank performance regularly outperformed aggregate data by a significant margin throughout the review period and occasionally exceeded demographic data.

Small Business Loans

Distribution of Small Business Lending by Income Level of Geography									
Year	**Census Tract Income Level**	**Bank Loans**		**Aggregate Data**	**Bank Loans**		**Aggregate Data**	**Businesses**	**Performance Conclusion**
2022	Low	22	5.3%	6.9%	$2,784	3.8%	6.9%	7.9%	Poor
	Moderate	85	20.3%	20.8%	$16,588	22.4%	24.4%	23.7%	Adequate
2023	Low	11	4.3%	6.9%	$2,334	4.8%	6.9%	7.9%	Poor
	Moderate	51	19.9%	19.9%	$12,489	25.8%	23.5%	24.1%	Good
2024	Low	19	6.3%	6.4%	$3,355	5.5%	7.2%	8.4%	Adequate
	Moderate	51	16.8%	19.2%	$16,491	27.2%	25.9%	24.5%	Adequate

The bank's overall geographic distribution of small business loans reflects adequate penetration throughout the assessment area. Generally, the bank's lending performance was in line with or nearing the aggregate lending levels throughout much of the review period but was unable to match the demographic comparison data.

Small Farm Loans

Distribution of Small Farm Lending by Income Level of Geography									
Year	**Census Tract Income Level**	**Bank Loans**		**Aggregate Data**	**Bank Loans**		**Aggregate Data**	**Farms**	**Performance Conclusion**
2022	Low	1	0.9%	0.7%	$46	0.3%	0.3%	2.3%	Adequate
	Moderate	5	4.3%	5.4%	$542	3.1%	5.6%	11.1%	Adequate
2023	Low	0	0.0%	0.6%	$0	0.0%	0.3%	1.9%	Adequate
	Moderate	1	1.4%	4.1%	$175	1.7%	4.1%	11.9%	Poor
2024	Low	0	0.0%	0.5%	$0	0.0%	0.4%	1.7%	Adequate
	Moderate	1	1.3%	4.6%	$175	1.4%	4.4%	11.5%	Poor

The bank's overall geographic distribution of small farm loans reflects adequate penetration throughout the assessment area. Based on the data in the preceding table, opportunities for small farm lending in low-income census tracts are limited given the low percentage of small farms located in these census tracts. Therefore, despite limited loan originations in these tracts, performance is considered adequate. Performance in moderate-income census tracts varied by year, though the bank was in line with the aggregate lending level in 2022.

Community Development Lending Activity

The bank makes a low level of community development loans in the assessment area. During the review period, the bank made two community development loans totaling $2.1 million.

INVESTMENT TEST

The bank makes a significant level of qualified community development investments and grants in the assessment area and is occasionally in a leadership position. In total, the bank has $16.3 million in qualified investments, which includes $143,232 made during this review period. Additionally, the bank made 72 separate donations totaling $291,300. The most impactful of these activities are detailed below.

- The bank made one new investment during the review period totaling $143,232. This investment supported affordable housing financing in the assessment area through the purchase of an MBS, which is considered impactful given the insufficient housing stock available described by the community contact.

- A significant portion of the bank's prior-period investments, totaling $9.7 million, was in bonds supporting schools with a majority of LMI students.

- The bank made four donations totaling $30,000 to an organization that provides community services to LMI schoolchildren.

SERVICE TEST

The following table displays the bank's Service Test performance in the Amarillo MSA assessment area.

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

Accessibility of Delivery Systems

The bank operates 14 branches in the Amarillo MSA assessment area. The following table displays the location of the bank's branches by geography income level compared to the distribution of assessment area census tracts and households by geography income level.

Branch Distribution by Geography Income Level						
Dataset	**Geography Income Level**					**TOTAL**
	Low-	**Moderate-**	**Middle-**	**Upper-**	**Unknown-**	
Branches	1	3	5	5	0	**14**
	7.1%	21.4%	35.7%	35.7%	0.0%	**100%**
Census Tracts	8.3%	25.0%	30.6%	34.7%	1.4%	**100%**
Household Population	6.2%	24.8%	30.7%	38.4%	0.0%	**100%**

As shown in the preceding table, four of the bank's offices are in LMI geographies. Additionally, seven of the bank's offices are located in close proximity to a low- or moderate-income census tract and are accessible to residents of those tracts. Therefore, the bank's service delivery systems are readily accessible to individuals and geographies of different income levels.

Changes in Branch Locations

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

Reasonableness of Business Hours and Services in Meeting Assessment Area Needs

Business hours and services do not vary in a way that inconveniences certain portions of the assessment area, particularly LMI geographies and individuals. The bank's branches in the assessment area offer varied lobby and drive-through hours Monday through Friday, but with most locations offering extended drive-through hours on Fridays. Saturday drive-through hours are offered at half of the branches located in the assessment area. Lastly, all offices in the assessment area offer the same deposit and loan products, and all branches have loan originators based on site.

Community Development Services

The bank provides a relatively high level of community development services in the assessment area. During the review period, 47 bank employees provided 1,035 community development services to 43 different organizations in the assessment area. These community development services included the following noteworthy activities.

- Employees provided 141 hours of community development service to three community service organizations in the assessment area that specialize in providing financial literacy training. These efforts consisted primarily of bank employees providing financial literacy education efforts to school-age children in predominantly LMI areas.

- Three employees provided financial expertise in various capacities, including as representatives on the board, for 116 hours over the review period to an organization that provides services primarily targeting LMI families in the assessment area.

LUBBOCK, TEXAS MSA

(Full-Scope Review)

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

Bank Structure

As shown in the table below, the bank operates seven branches in this assessment area, which reflects 3.2 percent of the bank's total branches.

Branch Locations by Census Tract Income Level				
Low-Income	**Moderate-Income**	**Middle-Income**	**Upper-Income**	**Unknown-Income**
1	1	3	2	0

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

General Demographics

The bank's Lubbock MSA assessment area is composed of Cochran, Crosby, Garza, Hockley, Lubbock, and Lynn counties in Texas. These counties comprise the entirety of the Lubbock, Texas MSA.

The assessment area has a population of 351,268. The largest county by population is by far Lubbock County (310,639), which contains the city of Lubbock, with the remaining counties all being substantially smaller in population size. The banking industry in the Lubbock assessment area is competitive, with 30 FDIC-insured depository institutions operating 121 branches throughout the area. Of these institutions, the bank ranks ninth, with 4.0 percent of the deposit market share. Deposits held in the Lubbock assessment area represent 2.8 percent of total bank deposits.

Competition for HMDA and CRA loans is significant. An analysis of 2024 HMDA-reportable loans shows that 356 institutions had loan activity in the assessment area, of which the bank ranked 31st. The bank ranked 11th out of 103 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 considerable credit needs in the assessment area, in addition to the standard blend of consumer, commercial, and agricultural loan and deposit products. Particular needs noted by the community contact include greater access to financing for small businesses.

Income and Wealth Demographics

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

Assessment Area Demographics by Geography Income Level				
Income level	**Census Tracts**		**Family Population**	
Low	7	5.7%	3,900	4.8%
Moderate	28	22.8%	19,530	24.2%
Middle	53	43.1%	33,717	41.7%
Upper	27	22.0%	22,633	28.0%
Unknown	8	6.5%	1,081	1.3%
TOTAL	**123**	**100%**	**80,861**	**100%**

As shown in the table above, 28.5 percent of census tracts in the assessment area are designated as LMI, with 29.0 percent of assessment area families residing within those geographies. All of the low-income census tracts are concentrated in the city of Lubbock, whereas the moderate-income census tracts are spread more throughout the assessment area.

Based on 2020 ACS data, the median family income for the assessment area was $68,989. At the same time, the median family income for Texas was $76,073. More recently, the FFIEC estimates the 2022, 2023, and 2024 median family income for the Lubbock MSA to be $80,500, $84,300, and $83,700, respectively. The following table displays population percentages of assessment area families by income level compared to Texas as a whole.

Family Population by Income Level				
Income Category	**Assessment Area**		**Texas**	
Low	18,223	22.5%	1,532,671	22.4%
Moderate	13,608	16.8%	1,171,749	17.1%
Middle	15,502	19.2%	1,295,699	19.0%
Upper	33,528	41.5%	2,838,781	41.5%
TOTAL	**80,861**	**100%**	**6,838,900**	**100%**

When compared with the data in the first table in this section, a higher percentage of families in the assessment area are LMI (39.3 percent) than reside in LMI census tracts (29.0 percent). Overall, the distribution of families by income level in the assessment area is nearly identical with the state as a whole. Additionally, the percentage of families below the poverty level in the assessment area (11.6 percent) is near the Texas statewide level (10.9 percent). Therefore, considering income levels and family demographics, the assessment area is similarly affluent to Texas as a whole.

Housing Demographics

The following table displays housing demographics for the assessment area as compared to Texas as a whole.

Housing Cost Burden Levels						
Area	Cost Burden – Renters			Cost Burden – Owners		
	Low-Income	Moderate-Income	All Renters	Low-Income	Moderate-Income	All Owners
Assessment Area	80.0%	46.0%	46.2%	59.4%	27.0%	18.0%
Texas	80.2%	51.9%	44.5%	59.6%	33.4%	19.9%

Based on income levels, rental costs, and home values, housing in the assessment area appears similarly affordable to the state of Texas. Based on the data in the table above, the level of cost-burdened renters in the assessment area (46.2 percent) is near the level of cost-burdened renters in the state as a whole (44.5 percent). Similarly, the percentage of cost-burdened homeowners in the assessment area (18.0 percent) is comparable to the figure for the state as a whole (19.9 percent); however, it is noteworthy that there is a smaller percentage of cost-burdened moderate-income homeowners in the assessment area (27.0 percent) than in the state as a whole (33.4 percent).

Industry and Employment Demographics

The assessment area supports a large and diverse business community. According to the BLS, there are 166,070 employees in the assessment area. By percentage of nongovernmental employees, the three largest job categories in the assessment area are healthcare and social assistance (17.5 percent), followed by retail trade (16.2 percent) and accommodation and food services (15.5 percent). The following table details BLS unemployment data (not seasonally adjusted) for the assessment area and Texas as a whole.

Unemployment Levels			
Area	Time Period (Annual Average %)		
	2022	2023	2024
Assessment Area	3.5	3.4	3.5
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 highest in Cochran County in 2022, peaking at 4.6 percent. Conversely, Garza County had the lowest unemployment rate in 2023, at 3.3 percent.

Community Contact Information

Information from one community contact was used to help shape the performance context in which the bank's activities in this assessment area were evaluated. This interview was with an individual specializing in economic development in Lubbock County. The contact described the local economy as seeing significant improvements in recent years, with strong economic growth and new job creation centered around the city of Lubbock. This improvement was partly attributed to increased levels of tourism in the area, which has led to spillover benefits in the local retail and hospitality sectors. Many of the businesses in the immediate area are family owned and, without larger financial backing, have been reliant on current revenue for ongoing investment. The contact stated that there are opportunities for faster growth in the area if additional sources of financing were more prevalent for these smaller businesses.

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

LENDING TEST

The following table displays the bank's Lending Test performance in the Lubbock MSA assessment area.

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

Lending Activity

The following table displays the combined 2022, 2023, and 2024 lending volume by number and dollar volume.

Summary of Lending Activity				
Loan Type	**#**		**$ (000s)**	
Home Improvement	5	0.7%	$553	0.4%
Home Purchase	161	22.3%	$34,294	25.7%
Multifamily Housing	8	1.1%	$6,870	5.2%
Refinancing	18	2.5%	$3,187	2.4%
Other Purpose LOC	0	0.0%	$0	0.0%
Other Purpose Closed/Exempt	4	0.6%	$793	0.6%
Total HMDA	**196**	**27.1%**	**$45,697**	**34.3%**
Small Business	383	53.0%	$66,511	49.9%
Small Farm	144	19.9%	$21,121	15.8%
TOTAL LOANS	**723**	**100%**	**$133,329**	**100%**

Loans made in the Lubbock MSA assessment area represent 4.3 percent by number and 3.3 percent by dollar of total 2022, 2023, and 2024 HMDA and CRA loans made in the bank's combined assessment areas. This level of lending is above both the percentage of total bank branches in the assessment area (3.2 percent) and the percentage of total bank deposits held in the assessment area (2.8 percent). Therefore, the bank's lending activity reflects excellent responsiveness to the credit needs of the assessment area.

Loan Distribution by Borrower's Profile

Overall, the bank's loan distribution by borrower's profile is good, based on performance from all loan categories reviewed. While the bank's HMDA loan distribution by borrower's profile is adequate, good performance in both small business and small farm lending was considered when determining overall conclusions.

Home Mortgage Loans

Distribution of Home Mortgage Lending by Borrower Income Level									
Year	**Borrower Income Level**	**Bank Loans**		**Aggregate HMDA Data**	**Bank Loans**		**Aggregate HMDA Data**	**Families by Income**	**Performance Conclusion**
2022	Low	1	1.0%	4.1%	$135	0.6%	1.7%	23.0%	Poor
	Moderate	7	6.7%	11.9%	$1,222	5.3%	6.9%	16.4%	Poor
2023	Low	2	5.7%	3.5%	$326	3.5%	1.6%	23.0%	Adequate
	Moderate	3	8.6%	11.8%	$534	5.8%	7.8%	16.4%	Poor
2024	Low	7	12.5%	2.6%	$580	4.4%	1.2%	22.5%	Excellent
	Moderate	12	21.4%	10.9%	$1,637	12.3%	7.0%	16.8%	Excellent

Overall, borrower distribution of HMDA loans reflects adequate distribution throughout the assessment area. Based on the data in the preceding table, the bank's lending performance to LMI borrowers across the three-year review period ranged from poor to excellent. Performance improved throughout the review period. Bank lending levels failed to meet comparison data points in 2022; however, the bank's lending levels exceeded aggregate performance to low-income borrowers in 2023 and significantly exceeded both low- and moderate-income aggregate performance in 2024.

Small Business Loans

Distribution of Small Business Lending by Business Income Level									
Year	**Borrower Income Level**	**Bank Loans**		**Aggregate Data**	**Bank Loans**		**Aggregate Data**	**Businesses by Revenue**	**Performance Conclusion**
2022	< $1 Million	80	60.2%	47.0%	$10,367	49.0%	36.7%	93.1%	Good
2023	< $1 Million	78	62.9%	48.7%	$12,509	56.4%	34.0%	93.1%	Good
2024	< $1 Million	86	68.3%	47.4%	$13,810	59.5%	36.3%	92.2%	Good

The bank's lending to businesses of different sizes reflects good performance within the assessment area. The bank's lending levels to small businesses exceeded aggregate by both number and dollar all three years during the review period. This outperformance of aggregate by dollar amount is especially impactful given the need for greater access to small business lending described by the community contact.

Small Farm Loans

Distribution of Small Farm Lending by Farm Income Level									
Year	**Borrower Income Level**	**Bank Loans**		**Aggregate Data**	**Bank Loans**		**Aggregate Data**	**Farms by Revenue**	**Performance Conclusion**
2022	< $1 Million	40	88.9%	49.8%	$5,479	89.7%	68.0%	96.5%	Excellent
2023	< $1 Million	40	80.0%	46.5%	$5,552	83.0%	63.3%	96.3%	Good
2024	< $1 Million	36	73.5%	44.8%	$5,287	63.5%	61.4%	96.0%	Good

The bank's lending to farms of different sizes reflects good performance within the assessment area. As shown in the table above, despite the drop in small farm lending during the review period, the bank comfortably exceeded aggregate lending performance in 2022, 2023, and 2024.

Geographic Distribution of Loans

The bank's geographic distribution of loans is good overall based on all three loan products reviewed, with primary emphasis placed on HMDA lending. As previously mentioned, the assessment area has seven low-income census tracts and 28 moderate-income census tracts. Therefore, primary emphasis is placed on the bank's lending performance in moderate-income census tracts. Additionally, a dispersion analysis of assessment area loan activity did not reveal evidence of conspicuous lending gaps in LMI geographies. In 2022, the bank had loan activity in 74.1 percent of all assessment area census tracts and 78.1 percent of all LMI geographies. In 2023, the penetration rates dipped considerably across both comparison groups, as the bank had loan activity in 59.8 percent of all assessment area census tracts and only 34.4 percent of all LMI geographies. In 2024, the bank's lending activity across different geographies rebounded with loan activity in 62.6 percent of all assessment area census tracts and 57.1 percent of all LMI geographies. This dispersion was consistent with the bank's branch structure in the assessment area and supports the conclusion that the geographic distribution of loans is good overall.

Home Mortgage Loans

Distribution of Home Mortgage Lending by Income Level of Geography									
Year	**Census Tract Income Level**	**Bank Loans**		**Aggregate HMDA Data**	**Bank Loans**		**Aggregate HMDA Data**	**Owner-Occupied Units**	**Performance Conclusion**
2022	Low	10	9.5%	2.6%	$1,089	4.7%	2.4%	4.4%	Excellent
	Moderate	24	22.9%	12.8%	$3,114	13.4%	7.8%	18.2%	Excellent
2023	Low	0	0.0%	2.1%	$0	0.0%	3.6%	4.4%	Poor
	Moderate	3	8.6%	15.2%	$506	5.5%	11.0%	18.2%	Poor
2024	Low	4	7.1%	1.8%	$480	3.6%	1.2%	3.3%	Excellent
	Moderate	18	32.1%	15.6%	$2,418	18.2%	10.4%	20.4%	Excellent

The bank's overall geographic distribution of HMDA loans reflects good distribution throughout the assessment area. Based on the data in the preceding table, HMDA lending dipped significantly in 2023, with much greater lending volumes in LMI census tracts in 2022 and 2024. This greater volume led to excellent performance conclusions across both income designations, as the bank's lending levels exceeded aggregate and demographic performance significantly in 2022 and 2024.

Small Business Loans

Distribution of Small Business Lending by Income Level of Geography									
Year	**Census Tract Income Level**	**Bank Loans**		**Aggregate Data**	**Bank Loans**		**Aggregate Data**	**Businesses**	**Performance Conclusion**
2022	Low	3	2.3%	3.3%	$503	2.4%	3.7%	4.0%	Adequate
	Moderate	18	13.5%	15.4%	$1,918	9.1%	15.9%	17.9%	Adequate
2023	Low	0	0.0%	3.5%	$0	0.0%	3.7%	4.1%	Poor
	Moderate	17	13.7%	14.0%	$5,266	23.8%	17.1%	18.0%	Adequate
2024	Low	2	1.6%	2.8%	$69	0.3%	2.6%	3.4%	Adequate
	Moderate	15	11.9%	14.3%	$3,035	13.1%	15.5%	22.1%	Adequate

The bank's overall geographic distribution of small business loans reflects adequate distribution throughout the assessment area. With the exception of the bank's level of lending in low-income census tracts in 2023, the bank's performance in both low- and moderate-income census tracts was consistent with the performance of peer institutions in the assessment area and reflected adequate performance.

Small Farm Loans

Distribution of Small Farm Lending by Income Level of Geography									
Year	**Census Tract Income Level**	**Bank Loans**		**Aggregate Data**	**Bank Loans**		**Aggregate Data**	**Farms**	**Performance Conclusion**
2022	Low	0	0.0%	0.2%	$0	0.0%	0.6%	1.0%	Adequate
	Moderate	13	28.9%	16.5%	$1,385	22.7%	11.4%	13.7%	Excellent
2023	Low	0	0.0%	0.4%	$0	0.0%	0.6%	1.0%	Adequate
	Moderate	16	32.0%	14.2%	$1,424	21.3%	11.2%	13.7%	Excellent
2024	Low	0	0.0%	0.3%	$0	0.0%	0.2%	0.7%	Adequate
	Moderate	11	22.4%	16.8%	$1,783	21.4%	17.2%	17.3%	Excellent

The bank's overall geographic distribution of small farm loans reflects excellent distribution throughout the assessment area. Based on the data in the previous table, opportunities for small farm loans in low-income census tracts are limited given the low percentage of farms in these census tracts. Therefore, greater emphasis was placed on the bank's level of lending to farms in moderate-income census tracts. As the bank's performance in these geographies significantly exceeded both the aggregate and demographic figures in each year during the review period, overall performance is considered excellent.

Community Development Lending Activity

The bank makes a low level of community development loans in the assessment area. During the review period, the bank made five community development loans totaling $3.1 million.

INVESTMENT TEST

The bank makes a significant level of qualified community development investments and grants in the assessment area and is occasionally in a leadership position. In total, the bank has $9.3 million in qualified investments, which includes $5.1 million made during this review period. Additionally, the bank made 13 separate donations totaling $35,923. The most impactful of these activities are detailed below.

- The bank's $5.1 million in community development investments made during this review period was made in school bonds at schools in the assessment area that educate primarily students eligible for free or reduced-price lunch programs.

- One of the bank's prior-period investments, totaling $1.0 million, was in an MBS providing financing for LMI homeownership in the assessment area.

- The bank made two donations totaling $8,000 to an organization that provided community services to predominantly LMI area schoolchildren.

SERVICE TEST

The following table displays the bank's Service Test performance in the Lubbock MSA assessment area.

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

Accessibility of Delivery Systems

The bank operates seven branches in the Lubbock MSA assessment area. The following table displays the location of the bank's branches by geography income level compared to the distribution of assessment area census tracts and households by geography income level.

Branch Distribution by Geography Income Level						
Dataset	**Geography Income Level**					**TOTAL**
	Low-	**Moderate-**	**Middle-**	**Upper-**	**Unknown-**	
Branches	1	1	3	2	0	**7**
	14.3%	14.3%	42.9%	28.6%	0.0%	**100%**
Census Tracts	5.7%	22.8%	43.1%	22.0%	6.5%	**100%**
Household Population	6.1%	24.9%	42.0%	24.7%	2.4%	**100%**

As shown in the preceding table, two of the bank's offices are in LMI geographies. Additionally, three of the bank's offices are located in close proximity to a low- or moderate-income census tract and are accessible to residents of those tracts. Therefore, the bank's service delivery systems are readily accessible to individuals and geographies of different income levels.

Changes in Branch Locations

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

Reasonableness of Business Hours and Services in Meeting Assessment Area Needs

Business hours and services do not vary in a way that inconveniences certain portions of the assessment area, particularly LMI geographies and individuals. The bank's branches in the assessment area offer relatively consistent lobby hours Monday through Friday during standard business hours, with both LMI locations offering extended drive-through hours past 5 p.m. on

Fridays. Saturday drive-through hours are offered at three branches located in the assessment area. Lastly, all offices in the assessment area offer the same deposit and loan products and have loan originators based on site.

Community Development Services

The bank provides an adequate level of community development services in the assessment area. During the review period, 23 bank employees provided 313 hours of community development services to 11 different organizations in the assessment area.

DALLAS-PLANO-IRVING, TEXAS MD

(Limited-Scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE DALLAS MD ASSESSMENT AREA

The Dallas MD assessment area consists of Collin, Dallas, Denton, Ellis, Hunt, Kaufman, and Rockwall counties, which comprise all counties located in the Dallas-Plano-Irving, Texas MD of the Dallas-Fort Worth-Arlington, Texas MSA. The Fort Worth-Arlington-Grapevine, Texas MD of this MSA has been designated as a separate assessment area by the bank and is discussed in the next section. The bank operates two full-service branches in the assessment area and did not open or close any branches during the review period. The tables below detail key demographics relating to the Dallas MD assessment area.

Assessment Area Demographics by Geography Income Level						
Dataset	**Geography Income Level**					**TOTAL**
	Low-	**Moderate-**	**Middle-**	**Upper-**	**Unknown-**	
Census Tracts	118	294	338	402	19	**1,171**
	10.1%	25.1%	28.9%	34.3%	1.6%	**100%**
Family Population	108,302	284,491	359,294	452,237	6,000	**1,210,324**
	8.9%	23.5%	29.7%	37.4%	0.5%	**100%**
Household Population	179,402	429,873	530,329	610,291	16,866	**1,766,761**
	10.2%	24.3%	30.0%	34.5%	1.0%	**100%**
Business Institutions	14,936	49,228	81,568	110,087	2,291	**258,110**
	5.8%	19.1%	31.6%	42.7%	0.9%	**100%**
Agricultural Institutions	63	316	903	1,011	11	**2,304**
	2.7%	13.7%	39.2%	43.9%	0.5%	**100%**

Assessment Area Demographics by Population Income Level					
Demographic Type	**Population Income Level**				**TOTAL**
	Low-	**Moderate-**	**Middle-**	**Upper-**	
Family Population	272,167	208,060	228,134	501,963	**1,210,324**
	22.5%	17.2%	18.8%	41.5%	**100%**
Household Population	410,249	299,453	310,843	746,216	**1,766,761**
	23.2%	17.0%	17.6%	42.2%	**100%**

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE DALLAS MD ASSESSMENT AREA

LENDING TEST

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

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

The bank made four community development loans totaling $815,034 in the assessment area during the review period.

INVESTMENT TEST

The bank's performance in this assessment area exceeded the Investment Test performance in the state of Texas. During the review period, the bank made 20 qualified community development investments totaling $37.0 million; of these investments, $7.2 million were made during the review period, and $29.8 million were prior-period investments still in the bank's portfolio. In addition to these investments, the bank made 17 community development donations totaling $146,111.

SERVICE TEST

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

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

During the review period, 21 bank employees provided 560 hours of community development services to 11 different organizations.

FORT WORTH-ARLINGTON-GRAPEVINE, TEXAS MD

(Limited-Scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE FORT WORTH MD ASSESSMENT AREA

The Fort Worth MD assessment area consists of Johnson, Parker, Tarrant, and Wise counties, which comprise all counties in the Fort Worth-Arlington-Grapevine, Texas MD of the Dallas-Fort Worth-Arlington, Texas MSA. The bank operates three full-service branches in the assessment area and did not open or close any branches during the review period. The tables below detail key demographic information related to the Fort Worth MD assessment area.

Assessment Area Demographics by Geography Income Level						
Dataset	**Geography Income Level**					**TOTAL**
	Low-	**Moderate-**	**Middle-**	**Upper-**	**Unknown-**	
Census Tracts	36	151	184	157	5	**533**
	6.8%	28.3%	34.5%	29.5%	1.0%	**100%**
Family Population	27,849	150,025	222,357	195,803	2,236	**598,270**
	4.7%	25.1%	37.2%	32.7%	0.4%	**100%**
Household Population	46,929	224,084	315,195	259,196	3,414	**848,818**
	5.5%	26.4%	37.1%	30.5%	0.4%	**100%**
Business Institutions	4,416	25,826	37,397	43,640	582	**111,861**
	3.9%	23.1%	33.4%	39.0%	0.5%	**100%**
Agricultural Institutions	6	151	460	512	6	**1,135**
	0.5%	13.3%	40.5%	45.1%	0.5%	**100%**

Assessment Area Demographics by Population Income Level					
Demographic Type	**Population Income Level**				**TOTAL**
	Low-	**Moderate-**	**Middle-**	**Upper-**	
Family Population	125,881	106,745	121,422	244,222	**598,270**
	21.0%	17.8%	20.3%	40.8%	**100%**
Household Population	191,025	143,099	159,379	355,315	**848,818**
	22.5%	16.9%	18.8%	41.9%	**100%**

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE FORT WORTH MD ASSESSMENT AREA

LENDING TEST

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

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

The bank made two community development loans totaling $31.1 million in the assessment area during the review period.

INVESTMENT TEST

The bank's performance in this assessment area exceeded the Investment Test performance in the state of Texas. During the review period, the bank made 23 qualified community development investments totaling $50.4 million; of these investments, $6.7 million were made during the review period, and $43.6 million were prior-period investments still in the bank's portfolio. In addition to these investments, the bank made 31 community development donations totaling $102,438.

SERVICE TEST

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

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

During the review period, nine bank employees provided 277 hours of community development services to 15 different organizations.

AUSTIN-ROUND ROCK-SAN MARCOS, TEXAS MSA

(Limited-Scope Review)

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

The Austin MSA assessment area consists of Bastrop, Caldwell, Hays, Travis, and Williamson counties, which comprise the entirety of the Austin-Round Rock-San Marcos, Texas MSA. The bank operates two full-service branches in the assessment area and did not open or close any branches during the review period. The tables below detail key demographic information related to the Austin MSA assessment area.

Assessment Area Demographics by Geography Income Level						
Dataset	**Geography Income Level**					**TOTAL**
	Low-	**Moderate-**	**Middle-**	**Upper-**	**Unknown-**	
Census Tracts	33	128	175	149	18	**503**
	6.6%	25.4%	34.8%	29.6%	3.6%	**100%**
Family Population	26,065	115,687	184,457	166,049	3,732	**495,990**
	5.3%	23.3%	37.2%	33.5%	0.8%	**100%**
Household Population	51,243	197,556	291,538	243,766	12,212	**796,315**
	6.4%	24.8%	36.6%	30.6%	1.5%	**100%**
Business Institutions	4,086	20,871	34,181	47,603	2,285	**109,026**
	3.7%	19.1%	31.4%	43.7%	2.1%	**100%**
Agricultural Institutions	28	280	492	534	9	**1,343**
	2.1%	20.8%	36.6%	39.8%	0.7%	**100%**

Assessment Area Demographics by Population Income Level					
Demographic Type	**Population Income Level**				**TOTAL**
	Low-	**Moderate-**	**Middle-**	**Upper-**	
Family Population	105,174	87,639	104,907	198,270	**495,990**
	21.2%	17.7%	21.2%	40.0%	**100%**
Household Population	181,743	134,694	147,238	332,640	**796,315**
	22.8%	16.9%	18.5%	41.8%	**100%**

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

LENDING TEST

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

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

The bank made three community development loans totaling $59.3 million in the assessment area during the review period.

INVESTMENT TEST

The bank's performance in this assessment area exceeds the Investment Test performance in the state of Texas. During the review period, the bank made nine qualified community development investments totaling $22.8 million. Of these investments, $9.6 million were made during the review period, and $13.2 million were prior-period investments still in the bank's portfolio. In addition to these investments, the bank made ten community development donations totaling $36,673.

SERVICE TEST

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

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

During the review period, 12 bank employees provided 205 hours of community development services to ten different organizations.

SAN ANTONIO-NEW BRAUNFELS, TEXAS MSA

(Limited-Scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE SAN ANTONIO MSA ASSESSMENT AREA

The San Antonio MSA assessment area consists of Atascosa, Bandera, Bexar, Comal, Guadalupe, Kendall, Medina, and Wilson counties, which comprise the entirety of the San Antonio-New Braunfels, Texas MSA. The bank operates three full-service branches in the assessment area. The bank opened one new branch in the assessment area during the review period. The tables below detail key demographic information related to the San Antonio MSA.

Assessment Area Demographics by Geography Income Level						
Dataset	**Geography Income Level**					**TOTAL**
	Low-	**Moderate-**	**Middle-**	**Upper-**	**Unknown-**	
Census Tracts	36	152	161	146	6	**501**
	7.2%	30.3%	32.1%	29.1%	1.2%	**100%**
Family Population	29,789	154,504	181,370	190,372	2,397	**558,432**
	5.3%	27.7%	32.5%	34.1%	0.4%	**100%**
Household Population	48,532	246,149	266,438	260,966	4,009	**826,094**
	5.9%	29.8%	32.3%	31.6%	0.5%	**100%**
Business Institutions	5,250	24,166	29,319	41,428	522	**100,685**
	5.2%	24.0%	29.1%	41.1%	0.5%	**100%**
Agricultural Institutions	13	218	543	759	7	**1,540**
	0.8%	14.2%	35.3%	49.3%	0.5%	**100%**

Assessment Area Demographics by Population Income Level					
Demographic Type	**Population Income Level**				**TOTAL**
	Low-	**Moderate-**	**Middle-**	**Upper-**	
Family Population	122,471	96,316	109,101	230,544	**558,432**
	22.0%	17.2%	19.5%	41.3%	**100%**
Household Population	198,257	131,167	152,332	344,338	**826,094**
	24.0%	15.9%	18.4%	41.7%	**100%**

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE SAN ANTONIO MSA ASSESSMENT AREA

LENDING TEST

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

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

The bank made three community development loans totaling $1.9 million in the assessment area during the review period.

INVESTMENT TEST

The bank's performance in this assessment area was consistent with the Investment Test performance in the state of Texas. During the review period, the bank made 13 qualified community development investments totaling $9.7 million; of these investments, $3.3 million were made during the review period, and $6.5 million were prior-period investments still in the bank's portfolio. In addition to these investments, the bank made nine community development donations totaling $32,050.

SERVICE TEST

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

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

During the review period, four bank employees provided 101 hours of community development services to 11 different organizations.

ABILENE, TEXAS MSA

(Limited-Scope Review)

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

The Abilene MSA assessment area consists of Callahan, Jones, and Taylor counties, which comprise the entirety of the Abilene, Texas MSA. The bank operates one full-service branch in the assessment area and did not open or close any branches during the review period. The tables below detail key demographic information related to the Abilene MSA assessment area.

Assessment Area Demographics by Geography Income Level						
Dataset	**Geography Income Level**					**TOTAL**
	Low-	**Moderate-**	**Middle-**	**Upper-**	**Unknown-**	
Census Tracts	3	13	21	10	3	**50**
	6.0%	26.0%	42.0%	20.0%	6.0%	**100%**
Family Population	1,439	9,387	18,153	11,957	12	**40,948**
	3.5%	22.9%	44.3%	29.2%	0.0%	**100%**
Household Population	2,144	15,241	28,413	15,604	12	**61,414**
	3.5%	24.8%	46.3%	25.4%	0.0%	**100%**
Business Institutions	326	1,660	3,016	1,876	10	**6,888**
	4.7%	24.1%	43.8%	27.2%	0.1%	**100%**
Agricultural Institutions	2	16	163	81	0	**262**
	0.8%	6.1%	62.2%	30.9%	0.0%	**100%**

Assessment Area Demographics by Population Income Level					
Demographic Type	**Population Income Level**				**TOTAL**
	Low-	**Moderate-**	**Middle-**	**Upper-**	
Family Population	7,992	7,898	8,646	16,412	**40,948**
	19.5%	19.3%	21.1%	40.1%	**100%**
Household Population	14,278	10,129	11,266	25,741	**61,414**
	23.3%	16.5%	18.3%	41.9%	**100%**

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

LENDING TEST

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

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

The bank made no community development loans in the assessment area during the review period.

INVESTMENT TEST

The bank's performance in this assessment area exceeds the Investment Test performance in the state of Texas. During the review period, the bank made seven qualified community development investments totaling $13.3 million; of these investments, $2.5 million were made during the review period, and $10.8 million were prior-period investments still in the bank's portfolio.

SERVICE TEST

The bank's performance in this assessment area was below the Service Test performance in the state of Texas, as detailed in the following table.

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

During the review period, a bank employee provided one hour of community development service to an organization.

ALABAMA

CRA RATING FOR ALABAMA:	**SATISFACTORY**
The Lending Test is rated:	**Low Satisfactory**
The Investment Test is rated:	**Outstanding**
The Service Test is rated:	**High Satisfactory**

The major factors supporting the bank's ratings for the state of Alabama include the following:

- The bank's lending levels reflect adequate responsiveness to the credit needs in the state of Alabama.
- The distribution of loans by borrower's income/revenue profile reflects adequate distribution among customers of different income levels and businesses of different sizes.
- The geographic distribution of loans reflects adequate distribution throughout Alabama.
- The bank makes limited use of innovative and/or flexible lending practices in serving the Alabama assessment area credit needs.
- The bank makes an excellent level of qualified community development investments and grants in the state of Alabama and is often in a leadership position.
- Service delivery systems are readily accessible to the bank's geographies and individuals of different income levels in Alabama, and the bank's record of opening and closing branches has not adversely affected the accessibility of its service delivery systems. Business hours and banking services do not vary in a way that inconveniences certain portions of the assessment area, particularly LMI geographies.
- The bank provides a relatively high level of community development services.

SCOPE OF EXAMINATION

Scoping considerations applicable to the review of the Alabama assessment area are consistent with the overall CRA examination scope as presented in the *Institution, Scope of Examination* section. The bank has a single assessment area in the state of Alabama, composed of the Daphne-Fairhope-Foley, Alabama MSA (Daphne MSA), which was evaluated using full-scope review procedures; consequently, the bank's ratings in the state of Alabama are a reflection of the performance in this assessment area.

To augment the evaluation of the full-scope review assessment area in Alabama, one community contact interview was conducted. 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.

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

Bank Structure

As shown in the table below, the bank operates five branches in the Daphne MSA assessment area, which reflects 2.3 percent of its total branches.

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

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

General Demographics

The bank's Daphne MSA assessment area is composed of Baldwin County in Alabama. This county comprises the entirety of the Daphne-Fairhope-Foley, Alabama MSA.

The assessment area has a population of 231,767. The banking industry in the Daphne MSA assessment area is competitive, with 27 FDIC-insured depository institutions operating 85 branches throughout the area. Of these institutions, the bank ranks fifth, with 6.4 percent of the deposit market share. Deposits held in the Daphne MSA assessment area represent 2.4 percent of total bank deposits.

Competition for HMDA and CRA loans is significant. An analysis of 2024 HMDA-reportable loans shows that 461 institutions had loan activity in the assessment area, of which the bank ranked 60th. The bank ranked 28th out of 99 institutions with reported CRA loan activity in the assessment area.

The assessment area covers a metropolitan area. Credit needs in the assessment area include a standard blend of consumer and commercial loan and deposit products. Other particular needs noted by the community contact include greater levels of infrastructure investments in the area.

Income and Wealth Demographics

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

Assessment Area Demographics by Geography Income Level				
Income level	**Census Tracts**		**Family Population**	
Low	0	0.0%	0	0.0%
Moderate	9	20.5%	9,697	17.3%
Middle	24	54.5%	32,680	58.3%
Upper	9	20.5%	13,233	23.6%
Unknown	2	4.5%	482	0.9%
TOTAL	**44**	**100%**	**56,092**	**100%**

As shown in the table above, there are no low-income geographies in the assessment area; however, 20.5 percent of census tracts in the assessment area are designated as moderate-income, with 17.3 percent of assessment area families residing within those geographies. These moderate-income census tracts are spread throughout the county.

Based on 2020 ACS data, the median family income for the assessment area was $79,907. At the same time, the median family income for the state of Alabama was $66,772. More recently, the FFIEC estimates the 2022, 2023, and 2024 median family income for the Daphne MSA to be $85,500, $93,000, and $89,100, respectively. The following table displays population percentages of assessment area families by income level compared to Alabama as a whole.

Family Population by Income Level				
Income Category	**Assessment Area**		**Alabama**	
Low	11,001	19.6%	275,919	22.4%
Moderate	10,719	19.1%	211,838	17.2%
Middle	11,815	21.1%	240,348	19.5%
Upper	22,557	40.2%	506,447	41.0%
TOTAL	**56,092**	**100%**	**1,234,552**	**100%**

When compared with the data in the first table in this section, a higher percentage of families in the assessment area are LMI (38.7 percent) than reside in LMI census tracts (17.3 percent). Overall, the distribution of families by income level in the assessment area is mostly aligned with Alabama as a whole. However, the percentage of families below the poverty level in the assessment area (6.3 percent) is considerably lower than in the entire state of Alabama (11.6 percent). Therefore, considering income levels and family demographics, the assessment area is more affluent than Alabama.

Housing Demographics

The following table displays housing demographics for the assessment area as compared to Alabama as a whole.

Housing Cost Burden Levels						
Area	Cost Burden – Renters			Cost Burden – Owners		
	Low-Income	Moderate-Income	All Renters	Low-Income	Moderate-Income	All Owners
Assessment Area	73.5%	44.8%	42.2%	57.2%	30.7%	18.7%
Alabama	69.4%	37.5%	40.3%	53.5%	24.7%	16.2%

Based on income levels, rental costs, and home values, housing in the assessment area appears slightly less affordable compared to Alabama as a whole, particularly for moderate-income individuals. Based on the data in the table above, the overall level of cost-burdened renters in the assessment area (42.2 percent) is similar to the level of cost-burdened renters in the state as a whole (40.3 percent); however, noticeably more moderate-income renters (44.8 percent) are cost burdened than moderate-income renters in Alabama as a whole (37.5 percent). This dynamic is similar for homeowners across the two areas. The level of cost-burdened homeowners in the assessment area (18.7 percent) is slightly higher than the level of cost-burdened homeowners in the state as a whole (16.2 percent); however, there is a notable disparity between the percentage of moderate-income cost-burdened homeowners (30.7 percent) in the assessment area and the state as a whole (24.7 percent).

Industry and Employment Demographics

The assessment area supports a diverse business community. Furthermore, according to the BLS, there are 85,358 employees in the assessment area. By percentage of nongovernmental employees, the three largest job categories in the assessment area are retail trade (20.1 percent), followed by accommodation and food services (19.1 percent) and healthcare and social assistance (15.3 percent). The following table details BLS unemployment data (not seasonally adjusted) for the assessment area and Alabama as a whole.

Unemployment Levels			
Area	Time Period (Annual Average %)		
	2022	2023	2024
Assessment Area	2.2	2.2	2.7
Alabama	2.5	2.5	3.1

As shown in the table above, unemployment rates in the assessment area were consistently lower than statewide figures over the review period. Unemployment rates in the two areas did follow the same trajectory, however, with the levels remaining flat between 2022 and 2023 before increasing in 2024.

Community Contact Information

Information from one community contact was used to help shape the performance context in which the bank's activities in this assessment area were evaluated. This interview was with an individual specializing in economic development, working in conjunction with both private and public entities in the area. This individual described an economy that was experiencing significant growth, with a number of new employers entering the region, many of which are offering salaries above the current median wage. The area's location in the middle of a corridor between major metropolitan areas was seen as a strength, helping to increase the area's appeal for new employers and employees. The nearness to these population centers is also beneficial to the tourism industry, a significant economic driver of the assessment area. Lastly, the financial industry in the area was described as being competitive by the contact.

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

LENDING TEST

The following table displays the bank's Lending Test performance in the Daphne MSA assessment area.

Lending Test Summary	
Lending Activity	Adequate
Borrower Distribution	Adequate
Geographic Distribution	Adequate
Community Development Loans	Low Level
Product Innovation	Makes Limited Use
LENDING TEST RATING	**LOW SATISFACTORY**

Lending Activity

The following table displays the combined 2022, 2023, and 2024 lending volume by number and dollar volume.

Summary of Lending Activity				
Loan Type	**#**		**$ (000s)**	
Home Improvement	9	4.2%	$1,032	1.3%
Home Purchase	37	17.1%	$13,457	17.3%
Multifamily Housing	0	0.0%	$0	0.0%
Refinancing	11	5.1%	$4,520	5.8%
Other Purpose LOC	10	4.6%	$1,781	2.3%
Other Purpose Closed/Exempt	2	0.9%	$1,225	1.6%
Total HMDA	**69**	**31.8%**	**$22,015**	**28.4%**
Small Business	146	67.3%	$54,857	70.7%
Small Farm	2	0.9%	$716	0.9%
TOTAL LOANS	**217**	**100%**	**$77,588**	**100%**

Loans made in the Daphne MSA assessment area represent 1.2 percent by number and 1.8 percent by dollar of total 2022, 2023, and 2024 HMDA and CRA loans made in the bank's combined assessment areas. This level of lending by percentage of total dollar amount is near the percentage of total bank branches in the assessment area (2.3 percent) and the percentage of total bank deposits held in the assessment area (2.4 percent). Therefore, the bank's lending activity reflects 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 adequate, based on performance from both loan categories reviewed.

Home Mortgage Loans

Distribution of Home Mortgage Lending by Borrower Income Level									
Year	**Borrower Income Level**	**Bank Loans**		**Aggregate HMDA Data**	**Bank Loans**		**Aggregate HMDA Data**	**Families by Income**	**Performance Conclusion**
2022	Low	1	3.6%	6.1%	$105	1.2%	2.8%	19.6%	Poor
	Moderate	6	21.4%	16.9%	$1,076	12.0%	11.0%	19.1%	Excellent
2023	Low	1	4.8%	5.3%	$40	0.6%	2.4%	19.6%	Adequate
	Moderate	2	9.5%	16.2%	$245	3.8%	10.5%	19.1%	Poor
2024	Low	3	15.0%	3.7%	$347	5.3%	1.6%	19.6%	Good
	Moderate	2	10.0%	13.9%	$230	3.5%	8.7%	19.1%	Poor

Overall, borrower distribution of HMDA loans reflects adequate distribution throughout the assessment area. Based on the data in the previous table, the bank's lending performance to LMI borrowers across the three-year review period ranged from poor to excellent. Lending levels varied significantly throughout the review period, with performance to low-income borrowers in 2022 and to moderate-income borrowers in 2023 and 2024 failing to meet aggregate and demographic figures. Conversely, lending levels with moderate-income borrowers in 2022 exceeded aggregate performance by both number and dollar and the demographic figure.

Small Business Loans

Distribution of Small Business Lending by Business Income Level									
Year	**Borrower Income Level**	**Bank Loans**		**Aggregate Data**	**Bank Loans**		**Aggregate Data**	**Businesses by Revenue**	**Performance Conclusion**
2022	< $1 Million	30	39.0%	45.5%	$14,380	45.3%	37.7%	92.9%	Adequate
2023	< $1 Million	22	64.7%	45.9%	$6,241	58.9%	34.1%	93.1%	Good
2024	< $1 Million	16	45.7%	47.5%	$5,453	43.7%	32.8%	93.1%	Adequate

The bank's lending to businesses of different sizes reflects adequate performance within the assessment area. The bank's lending levels to small businesses exceeded aggregate figures by dollar amount in all three years and were deemed either adequate or good throughout the review period.

Geographic Distribution of Loans

The bank's geographic distribution of loans is adequate overall based on both loan products reviewed. As previously mentioned, the assessment area has no low-income census tracts and nine moderate-income census tracts. Therefore, conclusions are based on the bank's lending performance in moderate-income census tracts. Additionally, a dispersion analysis of assessment area loan activity did not reveal evidence of conspicuous lending gaps in LMI geographies, despite decreased lending performance in moderate-income geographies in 2024. In 2022, the bank had loan activity in 65.9 percent of all assessment area census tracts and 66.7 percent of all LMI geographies. In 2023, the bank had loan activity in 65.9 percent of all assessment area census tracts and 55.6 percent of all LMI geographies. In 2024, the bank had loan activity in 54.5 percent of all assessment area census tracts but only 22.2 percent of all LMI geographies. This dispersion was consistent with the bank's branch structure in the assessment area and supports the conclusion that the geographic distribution of loans is adequate overall.

Home Mortgage Loans

Distribution of Home Mortgage Lending by Income Level of Geography									
Year	**Census Tract Income Level**	**Bank Loans**		**Aggregate HMDA Data**	**Bank Loans**		**Aggregate HMDA Data**	**Owner-Occupied Units**	**Performance Conclusion**
2022	Low	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%	-
	Moderate	6	21.4%	13.8%	$1,817	20.2%	10.5%	17.4%	Excellent
2023	Low	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%	-
	Moderate	4	19.0%	14.2%	$1,669	25.7%	11.4%	17.4%	Excellent
2024	Low	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%	-
	Moderate	1	5.0%	15.7%	$155	2.4%	12.8%	17.4%	Poor

The bank's overall geographic distribution of HMDA loans reflects good penetration throughout the assessment area. Bank performance in the moderate-income census tracts in 2024 was poor and did not meet either aggregate performance or demographic data. This contrasts with the outperformance of both 2022 and 2023 aggregate and demographic data.

Small Business Loans

Distribution of Small Business Lending by Income Level of Geography									
Year	**Census Tract Income Level**	**Bank Loans**		**Aggregate Data**	**Bank Loans**		**Aggregate Data**	**Businesses**	**Performance Conclusion**
2022	Low	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%	-
	Moderate	5	6.5%	13.7%	$711	2.2%	10.8%	14.5%	Poor
2023	Low	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%	-
	Moderate	2	5.9%	14.3%	$698	6.6%	11.0%	14.3%	Poor
2024	Low	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%	-
	Moderate	2	5.7%	14.2%	$363	2.9%	13.2%	14.5%	Poor

The bank's overall geographic distribution of small business loans reflects poor penetration throughout the assessment area's moderate-income census tracts. Bank lending levels consistently failed to meet either the aggregate or demographic comparison data levels during the review period.

Community Development Lending Activity

The bank makes a low level of community development loans in the assessment area. During the review period, the bank made one community development loan totaling $89,930.

Product Innovation

The bank makes limited use of innovative and/or flexible lending practices in serving the credit needs of its Alabama assessment area, which entailed nine loans made under federal government-insured loan programs.

INVESTMENT TEST

The bank makes an excellent level of qualified community development investments and grants in the assessment area and is often in a leadership position. In total, the bank has $13.9 million in qualified investments, which includes $3.0 million made during this review period. Additionally, the bank made 41 separate donations totaling $73,552. The most impactful of these activities are detailed below.

- The vast majority of the bank's community development investment portfolio in the assessment area, including the entirety of the $3.0 million in investments made during this review period, is in MBS benefiting LMI homeowners.

- The bank made three donations totaling $9,832 to an organization that provided financial education courses in the assessment area to predominantly LMI residents.

SERVICE TEST

The following table displays the bank's Service Test performance in the Daphne MSA assessment area.

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

Accessibility of Delivery Systems

The bank operates five branches in the Daphne MSA assessment area. The following table displays the location of the bank's branches by geography income level compared to the distribution of assessment area census tracts and households by geography income level.

Branch Distribution by Geography Income Level						
Dataset	**Geography Income Level**					**TOTAL**
	Low-	**Moderate-**	**Middle-**	**Upper-**	**Unknown-**	
Branches	0	1	3	1	0	**5**
	0.0%	20.0%	60.0%	20.0%	0.0%	**100%**
Census Tracts	0.0%	20.5%	54.5%	20.5%	4.5%	**100%**
Household Population	0.0%	18.4%	59.1%	21.7%	0.8%	**100%**

As shown in the preceding table, one of the bank's offices is in a moderate-income census tract. Additionally, another of the bank's offices is located in close proximity to a moderate-income census tract. Therefore, the bank's service delivery systems are readily accessible to individuals and geographies of different income levels.

Changes in Branch Locations

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

Reasonableness of Business Hours and Services in Meeting Assessment Area Needs

Business hours and services do not vary in a way that inconveniences certain portions of the assessment area, particularly LMI geographies and individuals. The bank's branches in the assessment area offer the same lobby and drive-through hours Monday through Friday during standard business hours, with all locations offering extended drive-through hours past 5 p.m. on Fridays. Lastly, all offices in the assessment area offer the same deposit and loan products, and branches with loan originators based on site are dispersed throughout the assessment area, including at the sole branch located in a moderate-income census tract.

Community Development Services

The bank provides a relatively high level of community development services in the assessment area. During the review period, 14 bank employees provided 355 hours of community development services to 13 different organizations in the assessment area. These community development services included the following noteworthy activities.

- Employees provided 255 community development service hours to schools in the assessment area. These efforts consisted of bank employees providing financial literacy education courses to primarily students that are eligible for free or reduced-price lunches.

- Five employees provided 52 hours of community development service hours to one organization operating in the assessment area primarily targeting LMI individuals. They used their financial expertise while serving on the board of the organization as well as through financial literacy education courses.

NEW YORK

CRA RATING FOR NEW YORK:	**SATISFACTORY**
The Lending Test is rated:	**Low Satisfactory**
The Investment Test is rated:	**Outstanding**
The Service Test is rated:	**Low Satisfactory**

The major factors supporting the bank's ratings for the state of New York include the following:

- The bank is a leader in making community development loans in the New York assessment area.
- The bank makes an excellent level of qualified community development investments and grants in the state of New York and is often in a leadership position.
- Service delivery systems are reasonably accessible to the bank's geographies and individuals of different income levels in New York, 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.

SCOPE OF EXAMINATION

The bank has one assessment area in the state of New York, which was reviewed using full-scope CRA examination procedures. Consequently, the bank's rating in the state of New York is based solely on performance in this assessment area. Scoping considerations applicable to the review of the New York assessment area vary from those applicable to the rest of the bank's retail operations, particularly under the Lending Test. In light of the bank's targeted business strategy applicable to its only branch in this state, which is discussed in more detail in the following section, there were only three HMDA loans made in this assessment area during the review period, and no small business or small farm loans were originated. Considering this lack of retail lending activity available for analysis, performance under the Lending Test was considered primarily on the evaluation of the bank's level of community development lending.

To augment the evaluation of the full-scope review assessment area in New York, one community contact interview was utilized 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.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE PARTIAL NEW YORK MD ASSESSMENT AREA

Bank Structure

The bank operates one branch in this assessment area, which is solely tailored to meet the loan and deposit needs of large commercial customers. This branch reflects 0.5 percent of the bank's total branches. During the review period, the bank did not open or close any branches in this assessment area.

General Demographics

The bank's New York assessment area is composed of Bronx, Kings, New York, and Queens counties in New York. These four counties are a part of the 11-county New York-Jersey City-White Plains, New York-New Jersey metropolitan division (New York MD), itself a subsection of the larger New York-Newark-Jersey City, New York-New Jersey MSA.

The total population of the assessment area is 8,308,443, with the largest of the four counties by population being Kings County (2,736,074), followed closely by Queens County (2,405,464). The banking industry in the New York assessment area is extremely competitive, with 103 FDIC-insured depository institutions operating 1,315 branches throughout the area. Of these institutions, the bank ranks 82nd, with less than 0.1 percent of the deposit market share. Deposits held in the New York assessment area represent 0.8 percent of total bank deposits.

Competition for HMDA and CRA loans is substantial. An analysis of 2024 HMDA-reportable loans shows that 360 institutions had loan activity in the assessment area, of which the bank ranked 128th. The bank did not originate any CRA-reportable loans, and there were 231 institutions with reported CRA loan activity in the assessment area.

The assessment area covers an extremely dense metropolitan area with a diverse population and demographic composition. As such, there are numerous and complex 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 greater access to small business lending, as well as providing technical support throughout the business planning process for entrepreneurs.

Income and Wealth Demographics

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

Assessment Area Demographics by Geography Income Level				
Income level	**Census Tracts**		**Family Population**	
Low	282	12.8%	294,832	16.6%
Moderate	557	25.3%	490,169	27.5%
Middle	685	31.1%	539,297	30.3%
Upper	535	24.3%	437,241	24.6%
Unknown	142	6.5%	18,065	1.0%
TOTAL	**2,201**	**100%**	**1,779,604**	**100%**

As shown in the table above, 38.1 percent of census tracts in the assessment area are designated as LMI, while 44.1 percent of assessment area families reside within those geographies. The LMI census tracts are spread throughout the assessment area.

Based on 2020 ACS data, the median family income for the assessment area was $74,021. At the same time, the median family income for New York as a whole was $87,270. More recently, the FFIEC estimates the 2022, 2023, and 2024 median family income for the New York MD to be $99,000, $99,300, and $101,900, respectively. The following table displays population percentages of assessment area families by income level compared to New York as a whole.

Family Population by Income Level				
Income Category	**Assessment Area**		**New York**	
Low	545,093	30.6%	1,129,240	24.2%
Moderate	286,655	16.1%	767,958	16.4%
Middle	287,719	16.2%	874,926	18.7%
Upper	660,137	37.1%	1,898,029	40.6%
TOTAL	**1,779,604**	**100%**	**4,670,153**	**100%**

When compared with the data in the first table in this section, a higher percentage of families in the assessment area are LMI (46.7 percent) than reside in LMI census tracts (44.1 percent). Overall, the distribution of families by income level in the assessment area differs from the state overall, primarily with a greater percentage of low-income families and a lower percentage of upper-income families. Additionally, the percentage of families below the poverty level in the assessment area (14.3 percent) is higher than in New York state as a whole (10.0 percent). Therefore, considering income levels and family demographics, the assessment area is less affluent than New York state.

Housing Demographics

The following table displays housing demographics for the assessment area as compared to New York as a whole.

Housing Cost Burden Levels						
Area	Cost Burden – Renters			Cost Burden – Owners		
	Low-Income	Moderate-Income	All Renters	Low-Income	Moderate-Income	All Owners
Assessment Area	76.1%	45.1%	47.5%	72.3%	47.5%	32.9%
New York	76.1%	42.7%	46.8%	70.5%	40.7%	25.6%

Based on income levels, rental costs, and home values, housing in the assessment area appears less affordable compared to New York state for homeowners. Based on the data in the table above, the level of cost-burdened renters in the assessment area (47.5 percent) is similar to the level of cost-burdened renters in the state as a whole (46.8 percent), without major differences between the two for LMI renters. The percentage of cost-burdened homeowners in the assessment area (32.9 percent) is greater than the figure for the state as a whole (25.6 percent), with this disparity between the assessment area and the state as a whole being significantly more pronounced for moderate-income homeowners than low-income homeowners.

Industry and Employment Demographics

The assessment area supports an extremely large and diverse business community. Furthermore, according to the BLS, there are 4,521,715 employees in the assessment area. By percentage of nongovernmental employees, the three largest job categories in the assessment area are healthcare and social assistance (25.0 percent), followed by professional and technical services (10.7 percent) and finance and insurance (8.9 percent). The following table details BLS unemployment data (not seasonally adjusted) for the assessment area and New York as a whole.

Unemployment Levels			
Area	Time Period (Annual Average %)		
	2022	2023	2024
Assessment Area	5.7	5.0	5.3
New York	4.3	4.1	4.3

As shown in the table above, unemployment rates in the assessment area were consistently above statewide figures over the review period. Unemployment rates were highest in Bronx County in all three years during the review period, peaking at 8.0 percent in 2022. Conversely, New York and Queens counties had the lowest unemployment rates over the same time period, with each reaching a low of 4.5 percent in 2023.

Community Contact Information

Information from one community contact interview was used to help shape the performance context in which the bank's activities in this assessment area were evaluated. This interview was with two individuals specializing in economic development through small business development. The contacts believed that the local economy, and specifically the small businesses in the area, was still recovering from heightened inflationary pressures from the recent past. This has caused a greater increase in day-to-day costs, while business revenues have stayed flat. Businesses have been relying on numerous alternative avenues of credit instead of traditional financial institutions to help manage their cash flow. The contacts believed that this has negatively impacted the small businesses they work with through an increased cost of capital. Opportunities for traditional financial institutions operating in the area include heightened customer service with small businesses, simplification of loan application processes, and broader small business loan product offerings.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE PARTIAL NEW YORK MD ASSESSMENT AREA

LENDING TEST

The bank's Lending Test performance in the state of New York is rated low satisfactory. While lending levels reflect poor responsiveness to assessment area credit needs, the bank is a leader in making community development loans in the assessment area.

Lending Test Summary	
Lending Activity	Poor
Borrower Distribution	N/A
Geographic Distribution	N/A
Community Development Loans	Leader in Making
LENDING TEST RATING	**LOW SATISFACTORY**

Lending Activity

The following table displays the combined 2022, 2023, and 2024 lending volume by number and dollar volume.

Summary of Lending Activity				
Loan Type	**#**		**$ (000s)**	
Home Improvement	0	0.0%	$0	0.0%
Home Purchase	2	66.7%	$1,059	77.2%
Multifamily Housing	0	0.0%	$0	0.0%
Refinancing	0	0.0%	$0	0.0%
Other Purpose LOC	0	0.0%	$0	0.0%
Other Purpose Closed/Exempt	1	33.3%	$312	22.8%
Total HMDA	**3**	**100%**	**$1,371**	**100%**
Small Business	0	0.0%	$0	0.0%
Small Farm	0	0.0%	$0	0.0%
TOTAL LOANS	**3**	**100%**	**$1,371**	**100%**

Loans made in the New York assessment area represent less than 0.1 percent by number and dollar of total 2022, 2023, and 2024 HMDA and CRA loans made in the bank's combined assessment areas. This level of lending is below the percentage of total bank branches in the assessment area (0.5 percent) and the percentage of total bank deposits held in the assessment area (0.8 percent). Therefore, the bank's lending activity reflects poor responsiveness to the credit needs of the assessment area.

Borrower and Geographic Distribution

Due to a lack of HMDA and CRA loan activity during the review period, meaningful analyses by geographic and borrower's profile distribution were unable to be completed.

Community Development Lending Activity

The bank is a leader in making community development loans in the New York assessment area. As detailed in the table below, the bank made six community development loans totaling $317.8 million, the most impactful of which are discussed after the following table.

Community Development Loans										
	Affordable Housing		Community Services		Revitalization/ Stabilization		Economic Development		Total	
	#	$ (000s)	#	$ (000s)	#	$ (000s)	#	$ (000s)	#	$ (000s)
CD Loans	4	257,175	2	60,613	-	-	-	-	6	317,788

- The bank originated four community development loans financing affordable housing, totaling $257.2 million. These loans provided funding for affordable multifamily housing developments.

- The bank originated two community development loans targeting community services predominantly benefiting area LMI individuals for $60.6 million over the review period. One loan benefited an organization developing a shelter for those experiencing homelessness; the other loan helped a school expand that serves a majority of students from LMI families.

Product Innovation

The bank makes little use of innovative and/or flexible lending practices in serving the credit needs of its New York assessment area.

INVESTMENT TEST

The bank makes an excellent level of qualified community development investments and grants in the assessment area and is often in a leadership position. In total, the bank has $20.1 million in qualified investments, which includes $3.8 million made during this review period. Additionally, the bank made 18 separate donations totaling $502,832. The most impactful of these activities are detailed below.

- The entirety of the bank's community development investment portfolio in the assessment area, including the $3.8 million in investments made during this review period, is in MBS benefiting LMI homeowners.

- The bank made six donations totaling $253,000 to an organization that provided community services targeting individuals in the assessment area and their children experiencing homelessness.

SERVICE TEST

The bank's Service Test rating in New York is Low Satisfactory, which reflects performance under the following criteria.

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

Accessibility of Delivery Systems

The bank operates one branch in the New York assessment area. The following table displays the location of the bank's branches by geography income level compared to the distribution of assessment area census tracts and households by geography income level.

Branch Distribution by Geography Income Level						
Dataset	**Geography Income Level**					**TOTAL**
	Low-	**Moderate-**	**Middle-**	**Upper-**	**Unknown-**	
Branches	0	0	0	0	1	**1**
	0.0%	0.0%	0.0%	0.0%	100.0%	**100%**
Census Tracts	12.8%	25.3%	31.1%	24.3%	6.5%	**100%**
Household Population	15.8%	25.7%	27.8%	29.4%	1.3%	**100%**

As shown in the table above, none of the bank's offices are in LMI geographies. However, the bank's sole branch in the assessment area is located in close proximity to LMI census tracts. Therefore, the bank's service delivery systems are reasonably accessible to individuals and geographies of different income levels.

Changes in Branch Locations

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

Reasonableness of Business Hours and Services in Meeting Assessment Area Needs

Business hours and services for the bank's only branch in this state vary from the rest of the bank's service/product delivery systems in a way that inconveniences the New York assessment area, particularly LMI individuals. As previously mentioned, the bank only offers products and services in this assessment that are tailored to the needs of large commercial customers. Consequently, customers in this assessment area cannot obtain home mortgage loans or small business loans that are offered throughout the bank's network of delivery systems in other states.

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 435 hours of community development service to four different organizations in the assessment area. These community development services included the following noteworthy activities.

- Employees provided 231 community development service hours to one community service organization in the assessment area during the review period. These efforts consisted of bank employees providing financial literacy education to primarily LMI residents.

- Through a different organization, six separate employees provided 124 community development service hours primarily benefiting LMI residents of the assessment area. These activities included both financial literacy education courses and attending board meetings.

SCOPE OF EXAMINATION TABLES

Scope of Examination		
TIME PERIOD REVIEWED	January 1, 2022 – December 31, 2024, for HMDA, small business, and small farm lending. April 3, 2023 – April 26, 2026, for community development loans, investments, and service activities.	
FINANCIAL INSTITUTION Centennial Bank Conway, Arkansas	**PRODUCTS REVIEWED** HMDA Small Business Small Farm	
AFFILIATE(S)	**AFFILIATE RELATIONSHIP**	**PRODUCTS REVIEWED**
N/A	N/A	N/A

Examination Scope Details				
Assessment Area	**Rated Area**	**# of Offices**	**Branches Visited[4]**	**CRA Review Procedures**
Little Rock MSA	Arkansas	31	1	Full-Scope
NonMSA Arkansas (combined)	Arkansas	25	0	Full-Scope
Fayetteville MSA	Arkansas	8	0	Limited-Scope
Jonesboro MSA	Arkansas	7	0	Limited-Scope
Partial Fort Smith MSA	Arkansas	3	0	Limited-Scope
Miami MSA	Florida	17	0	Full-Scope
NonMSA Florida (combined)	Florida	16	0	Full-Scope
Panama City MSA	Florida	5	0	Full-Scope
Tallahassee MSA	Florida	8	0	Full-Scope
Orlando MSA	Florida	5	0	Full-Scope
Tampa MSA	Florida	10	0	Limited-Scope
Partial Bradenton CSA	Florida	5	0	Limited-Scope
Partial Cape Coral CSA	Florida	4	0	Limited-Scope
Pensacola MSA	Florida	3	0	Limited-Scope
Crestview MSA	Florida	3	0	Limited-Scope
Lakeland MSA	Florida	2	0	Limited-Scope
NonMSA Texas (combined)	Texas	27	0	Full-Scope
Amarillo MSA	Texas	14	0	Full-Scope
Lubbock MSA	Texas	7	0	Full-Scope
Dallas MD	Texas	2	0	Limited-Scope
Fort Worth MD	Texas	3	0	Limited-Scope
Austin MSA	Texas	2	0	Limited-Scope
San Antonio MSA	Texas	3	0	Limited-Scope
Abilene MSA	Texas	1	0	Limited-Scope
Daphne MSA	Alabama	5	0	Full-Scope
Partial New York MD	New York	1	0	Full-Scope
OVERALL		**217**	**1**	**12 Full-Scope**

[4] "Branches Visited" indicates where technical compliance with the CRA (signs, public file, etc.) was confirmed. The evaluation of the institution's CRA performance takes into consideration activity from all branch locations, as described in the "Scope of Examination."

SUMMARY OF STATE RATINGS

Rated Area	Lending Test Rating	Investment Test Rating	Service Test Rating	Overall Rating
Arkansas	High Satisfactory	High Satisfactory	Outstanding	**Satisfactory**
Florida	High Satisfactory	High Satisfactory	High Satisfactory	**Satisfactory**
Texas	High Satisfactory	High Satisfactory	High Satisfactory	**Satisfactory**
Alabama	Low Satisfactory	Outstanding	High Satisfactory	**Satisfactory**
New York	Low Satisfactory	Outstanding	Low Satisfactory	**Satisfactory**

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 Large Institution CRA Examination Procedures.

Rated Area	Lending Test Rating	Investment Test Rating	Service Test Rating	Total Points	Overall Rating
Arkansas	9	4	6	19	**Satisfactory**
Florida	9	4	4	17	**Satisfactory**
Texas	9	4	4	17	**Satisfactory**
Alabama	6	6	4	16	**Satisfactory**
New York	6	6	3	15	**Satisfactory**

LENDING PERFORMANCE TABLES

ARKANSAS

Little Rock MSA

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	**Bank and Aggregate Loans**						**Families by Family Income %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**# %**	**$ (000s)**	**$ %**	**$ %**	
Low	74	11.6%	6.3%	$6,765	4.1%	2.8%	22.8%
Moderate	148	23.2%	17.5%	$21,620	13.0%	11.0%	16.5%
Middle	134	21.0%	19.2%	$25,157	15.2%	14.8%	19.5%
Upper	218	34.1%	33.1%	$58,481	35.3%	35.9%	41.2%
Unknown	65	10.2%	23.9%	$53,800	32.4%	35.5%	0.0%
TOTAL	**639**	**100.0%**	**100.0%**	**$165,823**	**100.0%**	**100.0%**	**100.0%**

Source: 2022 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 and Aggregate Loans**						**Families by Family Income %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**# %**	**$ (000s)**	**$ %**	**$ %**	
Low	25	5.1%	5.2%	$2,339	2.3%	2.4%	22.8%
Moderate	99	20.2%	16.7%	$13,815	13.8%	10.9%	16.5%
Middle	121	24.7%	19.0%	$19,777	19.7%	15.4%	19.5%
Upper	175	35.8%	33.4%	$47,377	47.2%	40.4%	41.2%
Unknown	69	14.1%	25.7%	$16,974	16.9%	30.9%	0.0%
TOTAL	**489**	**100.0%**	**100.0%**	**$100,282**	**100.0%**	**100.0%**	**100.0%**

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 Borrower Income Level							
Borrower Income Level	**Bank and Aggregate Loans**						**Families by Family Income %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**# %**	**$ (000s)**	**$ %**	**$ %**	
Low	21	5.2%	5.2%	$2,065	2.4%	2.4%	22.8%
Moderate	99	24.4%	14.8%	$14,278	16.3%	9.5%	16.5%
Middle	82	20.2%	17.2%	$14,284	16.3%	13.2%	19.5%
Upper	155	38.2%	29.6%	$44,953	51.2%	33.6%	41.2%
Unknown	49	12.1%	33.1%	$12,217	13.9%	41.4%	0.0%
TOTAL	**406**	**100.0%**	**100.0%**	**$87,797**	**100.0%**	**100.0%**	**100.0%**

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 2022 Small Business Lending By Borrower Income Level							
	Bank and Aggregate Loans						Total Businesses
	Bank		Agg	Bank		Agg	
	#	%	%	$ (000s)	$ %	$ %	%
By Revenue							
$1 Million or Less	327	51.4%	52.2%	$47,072	41.6%	40.8%	91.3%
Over $1 Million/Unknown	309	48.6%		$66,068	58.4%		8.7%
TOTAL	**636**	**100.0%**		**$113,140**	**100.0%**		**100.0%**
By Loan Size							
$100,000 or Less	378	59.4%	90.7%	$15,669	13.8%	31.7%	
$100,001–$250,000	117	18.4%	4.8%	$20,138	17.8%	17.6%	
$250,001–$1 Million	141	22.2%	4.4%	$77,333	68.4%	50.7%	
TOTAL	**636**	**100.0%**	**100.0%**	**$113,140**	**100.0%**	**100.0%**	
By Loan Size and Revenue $1 Million or Less							
$100,000 or Less	213	65.1%		$8,308	17.6%		
$100,001–$250,000	55	16.8%		$8,737	18.6%		
$250,001–$1 Million	59	18.0%		$30,027	63.8%		
TOTAL	**327**	**100.0%**		**$47,072**	**100.0%**		

Source: 2022 FFIEC Census Data
2022 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 Business Lending By Borrower Income Level							
	Bank and Aggregate Loans						Total Businesses
	Bank		Agg	Bank		Agg	
	#	%	%	$ (000s)	$ %	$ %	%
By Revenue							
$1 Million or Less	252	49.9%	51.9%	$35,436	43.6%	37.8%	91.3%
Over $1 Million/Unknown	253	50.1%		$45,874	56.4%		8.7%
TOTAL	**505**	**100.0%**		**$81,310**	**100.0%**		**100.0%**
By Loan Size							
$100,000 or Less	316	62.6%	92.0%	$14,495	17.8%	35.9%	
$100,001–$250,000	101	20.0%	4.4%	$18,105	22.3%	18.0%	
$250,001–$1 Million	88	17.4%	3.6%	$48,710	59.9%	46.1%	
TOTAL	**505**	**100.0%**	**100.0%**	**$81,310**	**100.0%**	**100.0%**	
By Loan Size and Revenue $1 Million or Less							
$100,000 or Less	158	62.7%		$7,081	20.0%		
$100,001–$250,000	60	23.8%		$10,261	29.0%		
$250,001–$1 Million	34	13.5%		$18,094	51.1%		
TOTAL	**252**	**100.0%**		**$35,436**	**100.0%**		

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 Borrower Income Level							
	Bank and Aggregate Loans						Total Businesses
	Bank		Agg	Bank		Agg	
	#	%	%	$ (000s)	$ %	$ %	%
By Revenue							
$1 Million or Less	257	43.6%	50.4%	$32,870	31.8%	38.8%	91.2%
Over $1 Million/Unknown	332	56.4%		$70,398	68.2%		8.8%
TOTAL	**589**	**100.0%**		**$103,268**	**100.0%**		**100.0%**
By Loan Size							
$100,000 or Less	352	59.8%	91.1%	$13,848	13.4%	34.5%	
$100,001–$250,000	108	18.3%	5.0%	$18,259	17.7%	19.1%	
$250,001–$1 Million	129	21.9%	3.9%	$71,161	68.9%	46.4%	
TOTAL	**589**	**100.0%**	**100.0%**	**$103,268**	**100.0%**	**100.0%**	
By Loan Size and Revenue $1 Million or Less							
$100,000 or Less	175	68.1%		$6,276	19.1%		
$100,001–$250,000	43	16.7%		$6,927	21.1%		
$250,001–$1 Million	39	15.2%		$19,667	59.8%		
TOTAL	**257**	**100.0%**		**$32,870**	**100.0%**		

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 2022 Small Farm Lending By Borrower Income Level							
	Bank and Aggregate Loans						Total Farms
	Bank		Agg	Bank		Agg	
	#	%	%	$ (000s)	$ %	$ %	%
By Revenue							
$1 Million or Less	50	66.7%	61.1%	$5,919	71.7%	66.2%	97.3%
Over $1 Million/Unknown	25	33.3%		$2,339	28.3%		2.7%
TOTAL	**75**	**100.0%**		**$8,258**	**100.0%**		**100.0%**
By Loan Size							
$100,000 or Less	46	61.3%	74.1%	$2,120	25.7%	24.7%	
$100,001–$250,000	21	28.0%	15.7%	$3,682	44.6%	33.2%	
$250,001–$500,000	8	10.7%	10.2%	$2,456	29.7%	42.1%	
TOTAL	**75**	**100.0%**	**100.0%**	**$8,258**	**100.0%**	**100.0%**	
By Loan Size and Revenue $1 Million or Less							
$100,000 or Less	28	56.0%		$1,245	21.0%		
$100,001–$250,000	17	34.0%		$3,079	52.0%		
$250,001–$500,000	5	10.0%		$1,595	26.9%		
TOTAL	**50**	**100.0%**		**$5,919**	**100.0%**		

Source: 2022 FFIEC Census Data
2022 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							
	Bank and Aggregate Loans						Total Farms
	Bank		Agg	Bank		Agg	
	#	%	%	$ (000s)	$ %	$ %	%
By Revenue							
$1 Million or Less	47	62.7%	64.6%	$5,379	63.2%	73.0%	97.2%
Over $1 Million/Unknown	28	37.3%		$3,131	36.8%		2.8%
TOTAL	**75**	**100.0%**		**$8,510**	**100.0%**		**100.0%**
By Loan Size							
$100,000 or Less	49	65.3%	77.8%	$2,078	24.4%	31.2%	
$100,001–$250,000	16	21.3%	15.8%	$2,886	33.9%	36.3%	
$250,001–$500,000	10	13.3%	6.5%	$3,546	41.7%	32.5%	
TOTAL	**75**	**100.0%**	**100.0%**	**$8,510**	**100.0%**	**100.0%**	
By Loan Size and Revenue $1 Million or Less							
$100,000 or Less	32	68.1%		$1,400	26.0%		
$100,001–$250,000	8	17.0%		$1,303	24.2%		
$250,001–$500,000	7	14.9%		$2,676	49.7%		
TOTAL	**47**	**100.0%**		**$5,379**	**100.0%**		

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 Farm Lending By Borrower Income Level							
	Bank and Aggregate Loans						Total Farms
	Bank		Agg	Bank		Agg	
	#	%	%	$ (000s)	$ %	$ %	%
By Revenue							
$1 Million or Less	53	64.6%	63.4%	$6,904	76.6%	67.3%	97.0%
Over $1 Million/Unknown	29	35.4%		$2,107	23.4%		3.0%
TOTAL	**82**	**100.0%**		**$9,011**	**100.0%**		**100.0%**
By Loan Size							
$100,000 or Less	49	59.8%	73.6%	$1,919	21.3%	24.1%	
$100,001–$250,000	24	29.3%	15.9%	$4,173	46.3%	31.6%	
$250,001–$500,000	9	11.0%	10.5%	$2,919	32.4%	44.3%	
TOTAL	**82**	**100.0%**	**100.0%**	**$9,011**	**100.0%**	**100.0%**	
By Loan Size and Revenue $1 Million or Less							
$100,000 or Less	27	50.9%		$1,193	17.3%		
$100,001–$250,000	20	37.7%		$3,596	52.1%		
$250,001–$500,000	6	11.3%		$2,115	30.6%		
TOTAL	**53**	**100.0%**		**$6,904**	**100.0%**		

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 2022 Home Mortgage Lending By Income Level of Geography							
Geographic Income Level	**Bank and Aggregate Loans**						**Owner-Occupied Units %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	24	3.8%	3.4%	$3,270	2.0%	3.8%	3.4%
Moderate	86	13.5%	13.0%	$39,159	23.6%	10.8%	15.9%
Middle	341	53.4%	49.1%	$74,740	45.1%	44.0%	47.4%
Upper	188	29.4%	34.5%	$48,654	29.3%	41.4%	33.3%
Unknown	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
TOTAL	**639**	**100.0%**	**100.0%**	**$165,823**	**100.0%**	**100.0%**	**100.0%**

Source: 2022 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 Income Level of Geography							
Geographic Income Level	**Bank and Aggregate Loans**						**Owner-Occupied Units %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	23	4.7%	4.0%	$3,970	4.0%	2.5%	3.4%
Moderate	76	15.5%	13.9%	$12,237	12.2%	10.6%	15.9%
Middle	236	48.3%	49.6%	$45,768	45.6%	47.5%	47.4%
Upper	154	31.5%	32.5%	$38,307	38.2%	39.4%	33.3%
Unknown	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
TOTAL	**489**	**100.0%**	**100.0%**	**$100,282**	**100.0%**	**100.0%**	**100.0%**

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							
Geographic Income Level	**Bank and Aggregate Loans**						**Owner-Occupied Units %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	13	3.2%	3.4%	$1,895	2.2%	2.6%	3.4%
Moderate	68	16.7%	13.9%	$13,463	15.3%	11.0%	15.9%
Middle	215	53.0%	50.2%	$40,722	46.4%	46.9%	47.4%
Upper	110	27.1%	32.6%	$31,717	36.1%	39.5%	33.3%
Unknown	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
TOTAL	**406**	**100.0%**	**100.0%**	**$87,797**	**100.0%**	**100.0%**	**100.0%**

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 2022 Small Business Lending By Income Level of Geography							
Geographic Income Level	**Bank and Aggregate Loans**						**Total Business %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	56	8.8%	6.0%	$11,672	10.3%	8.9%	6.9%
Moderate	93	14.6%	18.4%	$14,698	13.0%	20.6%	20.6%
Middle	321	50.5%	41.0%	$66,036	58.4%	37.9%	39.3%
Upper	166	26.1%	33.9%	$20,734	18.3%	32.3%	32.8%
Unknown	0	0.0%	0.7%	$0	0.0%	0.3%	0.3%
TOTAL	**636**	**100.0%**	**100.0%**	**$113,140**	**100.0%**	**100.0%**	**100.0%**

Source: 2022 FFIEC Census Data
2022 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 Business Lending By Income Level of Geography							
Geographic Income Level	**Bank and Aggregate Loans**						**Total Business %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	28	5.5%	5.6%	$7,004	8.6%	7.2%	7.0%
Moderate	82	16.2%	18.0%	$12,721	15.6%	20.0%	20.6%
Middle	248	49.1%	41.6%	$42,960	52.8%	35.7%	39.4%
Upper	147	29.1%	34.3%	$18,625	22.9%	36.9%	32.8%
Unknown	0	0.0%	0.6%	$0	0.0%	0.1%	0.3%
TOTAL	**505**	**100.0%**	**100.0%**	**$81,310**	**100.0%**	**100.0%**	**100.0%**

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							
Geographic Income Level	**Bank and Aggregate Loans**						**Total Business %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	39	6.6%	5.9%	$12,034	11.7%	8.8%	7.1%
Moderate	95	16.1%	17.2%	$14,267	13.8%	19.9%	20.6%
Middle	302	51.3%	40.6%	$57,067	55.3%	36.8%	39.6%
Upper	153	26.0%	35.6%	$19,900	19.3%	34.4%	32.4%
Unknown	0	0.0%	0.7%	$0	0.0%	0.2%	0.3%
TOTAL	**589**	**100.0%**	**100.0%**	**$103,268**	**100.0%**	**100.0%**	**100.0%**

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 2022 Small Farm Lending By Income Level of Geography							
Geographic Income Level	**Bank and Aggregate Loans**						**Total Farms %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	0	0.0%	1.1%	$0	0.0%	1.6%	1.1%
Moderate	16	21.3%	25.2%	$1,605	19.4%	23.7%	22.0%
Middle	47	62.7%	48.0%	$5,343	64.7%	51.0%	47.5%
Upper	12	16.0%	24.8%	$1,310	15.9%	23.6%	29.3%
Unknown	0	0.0%	0.9%	$0	0.0%	0.1%	0.1%
TOTAL	**75**	**100.0%**	**100.0%**	**$8,258**	**100.0%**	**100.0%**	**100.0%**

Source: 2022 FFIEC Census Data
2022 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 Income Level of Geography							
Geographic Income Level	**Bank and Aggregate Loans**						**Total Farms %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	0	0.0%	1.3%	$0	0.0%	1.8%	1.0%
Moderate	13	17.3%	24.8%	$2,460	28.9%	25.8%	22.2%
Middle	47	62.7%	49.1%	$4,963	58.3%	47.7%	48.0%
Upper	15	20.0%	24.3%	$1,087	12.8%	24.7%	28.6%
Unknown	0	0.0%	0.5%	$0	0.0%	0.1%	0.1%
TOTAL	**75**	**100.0%**	**100.0%**	**$8,510**	**100.0%**	**100.0%**	**100.0%**

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 Farm Lending By Income Level of Geography							
Geographic Income Level	**Bank and Aggregate Loans**						**Total Farms %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	0	0.0%	0.7%	$0	0.0%	0.2%	1.2%
Moderate	15	18.3%	23.5%	$1,834	20.4%	27.2%	22.9%
Middle	57	69.5%	52.0%	$6,282	69.7%	49.7%	47.9%
Upper	10	12.2%	22.8%	$895	9.9%	22.8%	27.8%
Unknown	0	0.0%	1.0%	$0	0.0%	0.1%	0.2%
TOTAL	**82**	**100.0%**	**100.0%**	**$9,011**	**100.0%**	**100.0%**	**100.0%**

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.

NonMSA Arkansas

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	**Bank and Aggregate Loans**						**Families by Family Income %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**# %**	**$ (000s)**	**$ %**	**$ %**	
Low	30	9.0%	6.2%	$2,575	5.1%	3.0%	18.5%
Moderate	64	19.1%	15.9%	$6,659	13.3%	10.6%	19.8%
Middle	79	23.6%	19.3%	$10,993	21.9%	16.0%	20.7%
Upper	132	39.4%	36.9%	$25,333	50.4%	43.1%	41.0%
Unknown	30	9.0%	21.7%	$4,673	9.3%	27.3%	0.0%
TOTAL	**335**	**100.0%**	**100.0%**	**$50,233**	**100.0%**	**100.0%**	**100.0%**

Source: 2022 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 and Aggregate Loans**						**Families by Family Income %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**# %**	**$ (000s)**	**$ %**	**$ %**	
Low	16	6.3%	4.9%	$1,332	4.2%	2.2%	18.5%
Moderate	44	17.4%	15.2%	$4,046	12.7%	9.6%	19.8%
Middle	54	21.3%	20.4%	$5,864	18.5%	17.2%	20.7%
Upper	113	44.7%	36.7%	$16,652	52.4%	44.2%	41.0%
Unknown	26	10.3%	22.8%	$3,885	12.2%	26.8%	0.0%
TOTAL	**253**	**100.0%**	**100.0%**	**$31,779**	**100.0%**	**100.0%**	**100.0%**

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 Borrower Income Level							
Borrower Income Level	**Bank and Aggregate Loans**						**Families by Family Income %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**# %**	**$ (000s)**	**$ %**	**$ %**	
Low	12	4.8%	4.2%	$1,035	3.0%	1.8%	18.4%
Moderate	51	20.6%	12.9%	$4,864	13.9%	8.0%	19.7%
Middle	65	26.2%	19.8%	$8,047	23.0%	15.5%	20.7%
Upper	94	37.9%	36.5%	$17,392	49.6%	42.9%	41.1%
Unknown	26	10.5%	26.7%	$3,719	10.6%	31.8%	0.0%
TOTAL	**248**	**100.0%**	**100.0%**	**$35,057**	**100.0%**	**100.0%**	**100.0%**

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 2022 Small Business Lending By Borrower Income Level							
	Bank and Aggregate Loans						Total Businesses
	Bank		Agg	Bank		Agg	
	#	%	%	$ (000s)	$ %	$ %	%
By Revenue							
$1 Million or Less	354	58.9%	59.2%	$38,728	56.4%	50.2%	90.5%
Over $1 Million/Unknown	247	41.1%		$29,946	43.6%		9.5%
TOTAL	**601**	**100.0%**		**$68,674**	**100.0%**		**100.0%**
By Loan Size							
$100,000 or Less	423	70.4%	89.4%	$15,486	22.6%	32.7%	
$100,001–$250,000	107	17.8%	5.9%	$18,399	26.8%	20.4%	
$250,001–$1 Million	71	11.8%	4.7%	$34,789	50.7%	46.9%	
TOTAL	**601**	**100.0%**	**100.0%**	**$68,674**	**100.0%**	**100.0%**	
By Loan Size and Revenue $1 Million or Less							
$100,000 or Less	247	69.8%		$9,228	23.8%		
$100,001–$250,000	67	18.9%		$11,434	29.5%		
$250,001–$1 Million	40	11.3%		$18,066	46.6%		
TOTAL	**354**	**100.0%**		**$38,728**	**100.0%**		

Source: 2022 FFIEC Census Data
2022 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 Business Lending By Borrower Income Level							
	Bank and Aggregate Loans						Total Businesses
	Bank		Agg	Bank		Agg	
	#	%	%	$ (000s)	$ %	$ %	%
By Revenue							
$1 Million or Less	288	56.0%	61.4%	$27,980	50.7%	48.4%	90.7%
Over $1 Million/Unknown	226	44.0%		$27,199	49.3%		9.3%
TOTAL	**514**	**100.0%**		**$55,179**	**100.0%**		**100.0%**
By Loan Size							
$100,000 or Less	363	70.6%	89.6%	$13,569	24.6%	34.4%	
$100,001–$250,000	93	18.1%	6.2%	$14,974	27.1%	22.5%	
$250,001–$1 Million	58	11.3%	4.2%	$26,636	48.3%	43.0%	
TOTAL	**514**	**100.0%**	**100.0%**	**$55,179**	**100.0%**	**100.0%**	
By Loan Size and Revenue $1 Million or Less							
$100,000 or Less	209	72.6%		$7,686	27.5%		
$100,001–$250,000	53	18.4%		$8,555	30.6%		
$250,001–$1 Million	26	9.0%		$11,739	42.0%		
TOTAL	**288**	**100.0%**		**$27,980**	**100.0%**		

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 Borrower Income Level							
	Bank and Aggregate Loans						Total Businesses
	Bank		Agg	Bank		Agg	
	#	%	%	$ (000s)	$ %	$ %	%
By Revenue							
$1 Million or Less	268	51.4%	57.8%	$27,610	47.6%	45.8%	90.7%
Over $1 Million/Unknown	253	48.6%		$30,446	52.4%		9.3%
TOTAL	**521**	**100.0%**		**$58,056**	**100.0%**		**100.0%**
By Loan Size							
$100,000 or Less	378	72.6%	90.3%	$13,789	23.8%	35.2%	
$100,001–$250,000	88	16.9%	5.6%	$15,358	26.5%	20.6%	
$250,001–$1 Million	55	10.6%	4.0%	$28,909	49.8%	44.2%	
TOTAL	**521**	**100.0%**	**100.0%**	**$58,056**	**100.0%**	**100.0%**	
By Loan Size and Revenue $1 Million or Less							
$100,000 or Less	196	73.1%		$7,037	25.5%		
$100,001–$250,000	47	17.5%		$7,951	28.8%		
$250,001–$1 Million	25	9.3%		$12,622	45.7%		
TOTAL	**268**	**100.0%**		**$27,610**	**100.0%**		

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 2022 Small Farm Lending By Borrower Income Level							
	Bank and Aggregate Loans						Total Farms
	Bank		Agg	Bank		Agg	
	#	%	%	$ (000s)	$ %	$ %	%
By Revenue							
$1 Million or Less	141	64.1%	69.9%	$14,293	69.1%	74.8%	97.7%
Over $1 Million/Unknown	79	35.9%		$6,399	30.9%		2.3%
TOTAL	**220**	**100.0%**		**$20,692**	**100.0%**		**100.0%**
By Loan Size							
$100,000 or Less	157	71.4%	77.7%	$6,401	30.9%	31.5%	
$100,001–$250,000	45	20.5%	14.8%	$7,939	38.4%	32.5%	
$250,001–$500,000	18	8.2%	7.5%	$6,352	30.7%	36.0%	
TOTAL	**220**	**100.0%**	**100.0%**	**$20,692**	**100.0%**	**100.0%**	
By Loan Size and Revenue $1 Million or Less							
$100,000 or Less	97	68.8%		$4,207	29.4%		
$100,001–$250,000	31	22.0%		$5,511	38.6%		
$250,001–$500,000	13	9.2%		$4,575	32.0%		
TOTAL	**141**	**100.0%**		**$14,293**	**100.0%**		

Source: 2022 FFIEC Census Data
2022 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							
	Bank and Aggregate Loans						Total Farms
	Bank		Agg	Bank		Agg	
	#	%	%	$ (000s)	$ %	$ %	%
By Revenue							
$1 Million or Less	123	63.7%	68.7%	$9,670	67.0%	68.6%	97.7%
Over $1 Million/Unknown	70	36.3%		$4,771	33.0%		2.3%
TOTAL	**193**	**100.0%**		**$14,441**	**100.0%**		**100.0%**
By Loan Size							
$100,000 or Less	148	76.7%	80.2%	$5,499	38.1%	34.2%	
$100,001–$250,000	37	19.2%	13.6%	$6,100	42.2%	33.0%	
$250,001–$500,000	8	4.1%	6.2%	$2,842	19.7%	32.8%	
TOTAL	**193**	**100.0%**	**100.0%**	**$14,441**	**100.0%**	**100.0%**	
By Loan Size and Revenue $1 Million or Less							
$100,000 or Less	96	78.0%		$3,679	38.0%		
$100,001–$250,000	20	16.3%		$3,433	35.5%		
$250,001–$500,000	7	5.7%		$2,558	26.5%		
TOTAL	**123**	**100.0%**		**$9,670**	**100.0%**		

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 Farm Lending By Borrower Income Level							
	Bank and Aggregate Loans						Total Farms
	Bank		Agg	Bank		Agg	
	#	%	%	$ (000s)	$ %	$ %	%
By Revenue							
$1 Million or Less	109	63.7%	70.1%	$9,741	70.8%	72.0%	97.7%
Over $1 Million/Unknown	62	36.3%		$4,025	29.2%		2.3%
TOTAL	**171**	**100.0%**		**$13,766**	**100.0%**		**100.0%**
By Loan Size							
$100,000 or Less	134	78.4%	78.7%	$5,383	39.1%	31.0%	
$100,001–$250,000	26	15.2%	13.7%	$4,367	31.7%	30.1%	
$250,001–$500,000	11	6.4%	7.6%	$4,016	29.2%	38.9%	
TOTAL	**171**	**100.0%**	**100.0%**	**$13,766**	**100.0%**	**100.0%**	
By Loan Size and Revenue $1 Million or Less							
$100,000 or Less	82	75.2%		$3,522	36.2%		
$100,001–$250,000	19	17.4%		$3,186	32.7%		
$250,001–$500,000	8	7.3%		$3,033	31.1%		
TOTAL	**109**	**100.0%**		**$9,741**	**100.0%**		

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 2022 Home Mortgage Lending By Income Level of Geography							
Geographic Income Level	**Bank and Aggregate Loans**						**Owner-Occupied Units %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
Moderate	23	6.9%	8.6%	$3,485	6.9%	8.8%	9.3%
Middle	225	67.2%	63.8%	$31,912	63.5%	60.9%	68.0%
Upper	86	25.7%	27.3%	$14,459	28.8%	30.0%	22.4%
Unknown	1	0.3%	0.3%	$377	0.8%	0.3%	0.3%
TOTAL	**335**	**100.0%**	**100.0%**	**$50,233**	**100.0%**	**100.0%**	**100.0%**

Source: 2022 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 Income Level of Geography							
Geographic Income Level	**Bank and Aggregate Loans**						**Owner-Occupied Units %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
Moderate	22	8.7%	8.7%	$2,371	7.5%	6.9%	9.3%
Middle	159	62.8%	65.5%	$19,928	62.7%	64.1%	68.0%
Upper	72	28.5%	25.7%	$9,480	29.8%	28.9%	22.4%
Unknown	0	0.0%	0.2%	$0	0.0%	0.1%	0.3%
TOTAL	**253**	**100.0%**	**100.0%**	**$31,779**	**100.0%**	**100.0%**	**100.0%**

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							
Geographic Income Level	**Bank and Aggregate Loans**						**Owner-Occupied Units %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
Moderate	19	7.7%	9.2%	$1,572	4.5%	7.9%	9.3%
Middle	169	68.1%	64.0%	$22,181	63.3%	62.8%	68.0%
Upper	60	24.2%	26.5%	$11,304	32.2%	29.2%	22.4%
Unknown	0	0.0%	0.2%	$0	0.0%	0.2%	0.3%
TOTAL	**248**	**100.0%**	**100.0%**	**$35,057**	**100.0%**	**100.0%**	**100.0%**

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 2022 Small Business Lending By Income Level of Geography							
Geographic Income Level	**Bank and Aggregate Loans**						**Total Business %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
Moderate	78	13.0%	12.2%	$10,822	15.8%	15.6%	14.4%
Middle	390	64.9%	60.6%	$43,669	63.6%	57.5%	60.2%
Upper	130	21.6%	25.7%	$13,808	20.1%	26.4%	25.2%
Unknown	3	0.5%	1.5%	$375	0.5%	0.4%	0.3%
TOTAL	**601**	**100.0%**	**100.0%**	**$68,674**	**100.0%**	**100.0%**	**100.0%**

Source: 2022 FFIEC Census Data
2022 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 Business Lending By Income Level of Geography							
Geographic Income Level	**Bank and Aggregate Loans**						**Total Business %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
Moderate	47	9.1%	11.6%	$7,760	14.1%	16.3%	14.3%
Middle	356	69.3%	61.6%	$36,582	66.3%	57.1%	60.1%
Upper	106	20.6%	25.9%	$10,422	18.9%	26.4%	25.4%
Unknown	5	1.0%	0.8%	$415	0.8%	0.3%	0.2%
TOTAL	**514**	**100.0%**	**100.0%**	**$55,179**	**100.0%**	**100.0%**	**100.0%**

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							
Geographic Income Level	**Bank and Aggregate Loans**						**Total Business %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
Moderate	49	9.4%	12.8%	$8,912	15.4%	17.0%	14.7%
Middle	347	66.6%	59.3%	$36,520	62.9%	55.2%	60.0%
Upper	124	23.8%	27.0%	$12,603	21.7%	27.7%	25.0%
Unknown	1	0.2%	0.8%	$21	0.0%	0.2%	0.2%
TOTAL	**521**	**100.0%**	**100.0%**	**$58,056**	**100.0%**	**100.0%**	**100.0%**

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 2022 Small Farm Lending By Income Level of Geography							
Geographic Income Level	**Bank and Aggregate Loans**						**Total Farms %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
Moderate	12	5.5%	7.7%	$1,550	7.5%	8.5%	10.3%
Middle	177	80.5%	74.8%	$15,137	73.2%	71.5%	66.8%
Upper	30	13.6%	17.1%	$3,855	18.6%	19.8%	22.5%
Unknown	1	0.5%	0.4%	$150	0.7%	0.2%	0.5%
TOTAL	**220**	**100.0%**	**100.0%**	**$20,692**	**100.0%**	**100.0%**	**100.0%**

Source: 2022 FFIEC Census Data
2022 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 Income Level of Geography							
Geographic Income Level	**Bank and Aggregate Loans**						**Total Farms %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
Moderate	9	4.7%	10.5%	$812	5.6%	12.0%	10.1%
Middle	160	82.9%	72.4%	$11,420	79.1%	70.8%	66.5%
Upper	23	11.9%	16.8%	$2,179	15.1%	17.0%	22.9%
Unknown	1	0.5%	0.3%	$30	0.2%	0.1%	0.5%
TOTAL	**193**	**100.0%**	**100.0%**	**$14,441**	**100.0%**	**100.0%**	**100.0%**

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 Farm Lending By Income Level of Geography							
Geographic Income Level	**Bank and Aggregate Loans**						**Total Farms %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
Moderate	6	3.5%	9.3%	$890	6.5%	11.8%	10.0%
Middle	141	82.5%	70.0%	$10,917	79.3%	67.0%	66.5%
Upper	23	13.5%	20.4%	$1,944	14.1%	21.2%	23.0%
Unknown	1	0.6%	0.2%	$15	0.1%	0.0%	0.5%
TOTAL	**171**	**100.0%**	**100.0%**	**$13,766**	**100.0%**	**100.0%**	**100.0%**

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.

Fayetteville MSA

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	**Bank and Aggregate Loans**						**Families by Family Income %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**# %**	**$ (000s)**	**$ %**	**$ %**	
Low	21	7.7%	5.7%	$2,697	4.1%	2.5%	20.9%
Moderate	62	22.6%	14.2%	$12,783	19.5%	9.1%	18.1%
Middle	79	28.8%	20.3%	$18,659	28.5%	16.1%	20.4%
Upper	106	38.7%	40.4%	$29,891	45.7%	46.0%	40.6%
Unknown	6	2.2%	19.4%	$1,432	2.2%	26.2%	0.0%
TOTAL	**274**	**100.0%**	**100.0%**	**$65,462**	**100.0%**	**100.0%**	**100.0%**

Source: 2022 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 and Aggregate Loans**						**Families by Family Income %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**# %**	**$ (000s)**	**$ %**	**$ %**	
Low	13	3.3%	4.9%	$1,619	1.4%	1.8%	20.9%
Moderate	82	21.0%	14.1%	$16,538	14.4%	7.9%	18.1%
Middle	102	26.1%	20.3%	$25,558	22.3%	13.8%	20.4%
Upper	187	47.8%	40.3%	$67,117	58.6%	41.1%	40.6%
Unknown	7	1.8%	20.4%	$3,726	3.3%	35.4%	0.0%
TOTAL	**391**	**100.0%**	**100.0%**	**$114,558**	**100.0%**	**100.0%**	**100.0%**

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 Borrower Income Level							
Borrower Income Level	**Bank and Aggregate Loans**						**Families by Family Income %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**# %**	**$ (000s)**	**$ %**	**$ %**	
Low	24	4.8%	4.2%	$3,791	2.3%	1.7%	20.9%
Moderate	72	14.3%	13.6%	$15,510	9.5%	8.1%	18.1%
Middle	126	25.0%	18.1%	$34,421	21.1%	13.3%	20.4%
Upper	261	51.9%	37.7%	$104,232	63.8%	41.8%	40.6%
Unknown	20	4.0%	26.3%	$5,433	3.3%	35.1%	0.0%
TOTAL	**503**	**100.0%**	**100.0%**	**$163,387**	**100.0%**	**100.0%**	**100.0%**

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 2022 Small Business Lending By Borrower Income Level							
	Bank and Aggregate Loans						Total Businesses
	Bank		Agg	Bank		Agg	
	#	%	%	$ (000s)	$ %	$ %	%
By Revenue							
$1 Million or Less	34	53.1%	51.9%	$5,096	41.6%	41.8%	91.7%
Over $1 Million/Unknown	30	46.9%		$7,142	58.4%		8.3%
TOTAL	**64**	**100.0%**		**$12,238**	**100.0%**		**100.0%**
By Loan Size							
$100,000 or Less	38	59.4%	90.4%	$1,393	11.4%	34.3%	
$100,001–$250,000	13	20.3%	5.1%	$2,254	18.4%	18.3%	
$250,001–$1 Million	13	20.3%	4.5%	$8,591	70.2%	47.5%	
TOTAL	**64**	**100.0%**	**100.0%**	**$12,238**	**100.0%**	**100.0%**	
By Loan Size and Revenue $1 Million or Less							
$100,000 or Less	20	58.8%		$709	13.9%		
$100,001–$250,000	9	26.5%		$1,589	31.2%		
$250,001–$1 Million	5	14.7%		$2,798	54.9%		
TOTAL	**34**	**100.0%**		**$5,096**	**100.0%**		

Source: 2022 FFIEC Census Data
2022 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 Business Lending By Borrower Income Level							
	Bank and Aggregate Loans						Total Businesses
	Bank		Agg	Bank		Agg	
	#	%	%	$ (000s)	$ %	$ %	%
By Revenue							
$1 Million or Less	38	55.9%	54.4%	$3,258	27.3%	41.4%	91.7%
Over $1 Million/Unknown	30	44.1%		$8,691	72.7%		8.3%
TOTAL	**68**	**100.0%**		**$11,949**	**100.0%**		**100.0%**
By Loan Size							
$100,000 or Less	39	57.4%	91.3%	$1,849	15.5%	35.6%	
$100,001–$250,000	17	25.0%	4.7%	$3,065	25.7%	17.7%	
$250,001–$1 Million	12	17.6%	4.0%	$7,035	58.9%	46.6%	
TOTAL	**68**	**100.0%**	**100.0%**	**$11,949**	**100.0%**	**100.0%**	
By Loan Size and Revenue $1 Million or Less							
$100,000 or Less	28	73.7%		$1,264	38.8%		
$100,001–$250,000	8	21.1%		$1,344	41.3%		
$250,001–$1 Million	2	5.3%		$650	20.0%		
TOTAL	**38**	**100.0%**		**$3,258**	**100.0%**		

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 Borrower Income Level							
	Bank and Aggregate Loans						Total Businesses
	Bank		Agg	Bank		Agg	
	#	%	%	$ (000s)	$ %	$ %	%
By Revenue							
$1 Million or Less	44	57.9%	52.1%	$6,128	47.7%	40.1%	91.8%
Over $1 Million/Unknown	32	42.1%		$6,709	52.3%		8.2%
TOTAL	**76**	**100.0%**		**$12,837**	**100.0%**		**100.0%**
By Loan Size							
$100,000 or Less	44	57.9%	91.4%	$1,682	13.1%	35.2%	
$100,001–$250,000	15	19.7%	4.6%	$2,652	20.7%	17.0%	
$250,001–$1 Million	17	22.4%	4.0%	$8,503	66.2%	47.8%	
TOTAL	**76**	**100.0%**	**100.0%**	**$12,837**	**100.0%**	**100.0%**	
By Loan Size and Revenue $1 Million or Less							
$100,000 or Less	27	61.4%		$1,180	19.3%		
$100,001–$250,000	8	18.2%		$1,570	25.6%		
$250,001–$1 Million	9	20.5%		$3,378	55.1%		
TOTAL	**44**	**100.0%**		**$6,128**	**100.0%**		

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 2022 Small Farm Lending By Borrower Income Level							
	Bank and Aggregate Loans						Total Farms
	Bank		Agg	Bank		Agg	
	#	%	%	$ (000s)	$ %	$ %	%
By Revenue							
$1 Million or Less	8	100.0%	83.3%	$449	100.0%	84.9%	97.6%
Over $1 Million/Unknown	0	0.0%		$0	0.0%		2.4%
TOTAL	**8**	**100.0%**		**$449**	**100.0%**		**100.0%**
By Loan Size							
$100,000 or Less	7	87.5%	83.6%	$345	76.8%	41.7%	
$100,001–$250,000	1	12.5%	12.2%	$104	23.2%	32.9%	
$250,001–$500,000	0	0.0%	4.2%	$0	0.0%	25.4%	
TOTAL	**8**	**100.0%**	**100.0%**	**$449**	**100.0%**	**100.0%**	
By Loan Size and Revenue $1 Million or Less							
$100,000 or Less	7	87.5%		$345	76.8%		
$100,001–$250,000	1	12.5%		$104	23.2%		
$250,001–$500,000	0	0.0%		$0	0.0%		
TOTAL	**8**	**100.0%**		**$449**	**100.0%**		

Source: 2022 FFIEC Census Data
2022 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							
	Bank and Aggregate Loans						Total Farms
	Bank		Agg	Bank		Agg	
	#	%	%	$ (000s)	$ %	$ %	%
By Revenue							
$1 Million or Less	10	76.9%	80.7%	$1,228	88.5%	83.3%	97.9%
Over $1 Million/Unknown	3	23.1%		$160	11.5%		2.1%
TOTAL	**13**	**100.0%**		**$1,388**	**100.0%**		**100.0%**
By Loan Size							
$100,000 or Less	11	84.6%	86.2%	$539	38.8%	45.1%	
$100,001–$250,000	0	0.0%	9.5%	$0	0.0%	27.6%	
$250,001–$500,000	2	15.4%	4.2%	$849	61.2%	27.3%	
TOTAL	**13**	**100.0%**	**100.0%**	**$1,388**	**100.0%**	**100.0%**	
By Loan Size and Revenue $1 Million or Less							
$100,000 or Less	8	80.0%		$379	30.9%		
$100,001–$250,000	0	0.0%		$0	0.0%		
$250,001–$500,000	2	20.0%		$849	69.1%		
TOTAL	**10**	**100.0%**		**$1,228**	**100.0%**		

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 Farm Lending By Borrower Income Level							
	Bank and Aggregate Loans						Total Farms
	Bank		Agg	Bank		Agg	
	#	%	%	$ (000s)	$ %	$ %	%
By Revenue							
$1 Million or Less	6	66.7%	80.6%	$544	61.9%	82.1%	98.0%
Over $1 Million/Unknown	3	33.3%		$335	38.1%		2.0%
TOTAL	**9**	**100.0%**		**$879**	**100.0%**		**100.0%**
By Loan Size							
$100,000 or Less	6	66.7%	82.5%	$172	19.6%	41.7%	
$100,001–$250,000	2	22.2%	13.3%	$307	34.9%	34.7%	
$250,001–$500,000	1	11.1%	4.2%	$400	45.5%	23.6%	
TOTAL	**9**	**100.0%**	**100.0%**	**$879**	**100.0%**	**100.0%**	
By Loan Size and Revenue $1 Million or Less							
$100,000 or Less	5	83.3%		$144	26.5%		
$100,001–$250,000	0	0.0%		$0	0.0%		
$250,001–$500,000	1	16.7%		$400	73.5%		
TOTAL	**6**	**100.0%**		**$544**	**100.0%**		

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 2022 Home Mortgage Lending By Income Level of Geography							
Geographic Income Level	**Bank and Aggregate Loans**						**Owner-Occupied Units %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	5	1.8%	1.4%	$917	1.4%	1.8%	1.2%
Moderate	46	16.8%	14.3%	$8,514	13.0%	10.7%	19.0%
Middle	144	52.6%	45.5%	$33,578	51.3%	42.9%	46.1%
Upper	79	28.8%	38.5%	$22,453	34.3%	44.2%	33.4%
Unknown	0	0.0%	0.3%	$0	0.0%	0.4%	0.2%
TOTAL	**274**	**100.0%**	**100.0%**	**$65,462**	**100.0%**	**100.0%**	**100.0%**

Source: 2022 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 Income Level of Geography							
Geographic Income Level	**Bank and Aggregate Loans**						**Owner-Occupied Units %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	4	1.0%	1.0%	$836	0.7%	1.1%	1.2%
Moderate	47	12.0%	14.3%	$9,324	8.1%	11.4%	19.0%
Middle	174	44.5%	44.7%	$44,432	38.8%	39.5%	46.1%
Upper	166	42.5%	39.7%	$59,966	52.3%	47.8%	33.4%
Unknown	0	0.0%	0.2%	$0	0.0%	0.3%	0.2%
TOTAL	**391**	**100.0%**	**100.0%**	**$114,558**	**100.0%**	**100.0%**	**100.0%**

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							
Geographic Income Level	**Bank and Aggregate Loans**						**Owner-Occupied Units %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	4	0.8%	1.1%	$749	0.5%	1.5%	1.2%
Moderate	57	11.3%	14.3%	$12,018	7.4%	13.4%	19.0%
Middle	256	50.9%	46.8%	$77,074	47.2%	43.4%	46.1%
Upper	185	36.8%	37.6%	$73,130	44.8%	41.4%	33.4%
Unknown	1	0.2%	0.2%	$416	0.3%	0.2%	0.2%
TOTAL	**503**	**100.0%**	**100.0%**	**$163,387**	**100.0%**	**100.0%**	**100.0%**

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 2022 Small Business Lending By Income Level of Geography							
Geographic Income Level	**Bank and Aggregate Loans**						**Total Business %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	3	4.7%	2.8%	$217	1.8%	4.2%	3.4%
Moderate	13	20.3%	18.4%	$4,332	35.4%	19.1%	21.2%
Middle	29	45.3%	41.7%	$4,538	37.1%	42.1%	40.5%
Upper	15	23.4%	34.2%	$2,499	20.4%	31.7%	32.0%
Unknown	4	6.3%	2.9%	$652	5.3%	3.0%	3.0%
TOTAL	**64**	**100.0%**	**100.0%**	**$12,238**	**100.0%**	**100.0%**	**100.0%**

Source: 2022 FFIEC Census Data
2022 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 Business Lending By Income Level of Geography							
Geographic Income Level	**Bank and Aggregate Loans**						**Total Business %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	2	2.9%	2.3%	$164	1.4%	2.8%	3.4%
Moderate	21	30.9%	18.4%	$5,352	44.8%	21.5%	21.2%
Middle	27	39.7%	41.3%	$4,681	39.2%	42.0%	40.4%
Upper	17	25.0%	35.6%	$1,552	13.0%	30.1%	32.3%
Unknown	1	1.5%	2.4%	$200	1.7%	3.6%	2.8%
TOTAL	**68**	**100.0%**	**100.0%**	**$11,949**	**100.0%**	**100.0%**	**100.0%**

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							
Geographic Income Level	**Bank and Aggregate Loans**						**Total Business %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	1	1.3%	2.3%	$30	0.2%	3.5%	3.4%
Moderate	26	34.2%	17.9%	$5,490	42.8%	21.4%	21.2%
Middle	26	34.2%	41.0%	$4,903	38.2%	38.1%	40.6%
Upper	20	26.3%	36.5%	$1,892	14.7%	34.3%	32.2%
Unknown	3	3.9%	2.3%	$522	4.1%	2.8%	2.5%
TOTAL	**76**	**100.0%**	**100.0%**	**$12,837**	**100.0%**	**100.0%**	**100.0%**

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 2022 Small Farm Lending By Income Level of Geography							
Geographic Income Level	**Bank and Aggregate Loans**						**Total Farms %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	0	0.0%	0.2%	$0	0.0%	0.1%	2.4%
Moderate	3	37.5%	47.2%	$143	31.8%	44.8%	28.9%
Middle	5	62.5%	45.4%	$306	68.2%	47.4%	50.5%
Upper	0	0.0%	7.0%	$0	0.0%	7.7%	18.2%
Unknown	0	0.0%	0.2%	$0	0.0%	0.0%	0.0%
TOTAL	**8**	**100.0%**	**100.0%**	**$449**	**100.0%**	**100.0%**	**100.0%**

Source: 2022 FFIEC Census Data
2022 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 Income Level of Geography							
Geographic Income Level	**Bank and Aggregate Loans**						**Total Farms %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	0	0.0%	0.2%	$0	0.0%	0.0%	2.4%
Moderate	7	53.8%	47.9%	$743	53.5%	47.4%	29.0%
Middle	6	46.2%	44.2%	$645	46.5%	42.4%	50.4%
Upper	0	0.0%	7.7%	$0	0.0%	10.2%	18.2%
Unknown	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
TOTAL	**13**	**100.0%**	**100.0%**	**$1,388**	**100.0%**	**100.0%**	**100.0%**

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 Farm Lending By Income Level of Geography							
Geographic Income Level	**Bank and Aggregate Loans**						**Total Farms %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	0	0.0%	0.2%	$0	0.0%	0.3%	2.0%
Moderate	5	55.6%	45.1%	$255	29.0%	42.2%	30.2%
Middle	3	33.3%	46.1%	$449	51.1%	46.8%	49.9%
Upper	1	11.1%	8.3%	$175	19.9%	10.7%	17.9%
Unknown	0	0.0%	0.2%	$0	0.0%	0.0%	0.0%
TOTAL	**9**	**100.0%**	**100.0%**	**$879**	**100.0%**	**100.0%**	**100.0%**

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.

Jonesboro MSA

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	**Bank and Aggregate Loans**						**Families by Family Income %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**# %**	**$ (000s)**	**$ %**	**$ %**	
Low	13	16.3%	5.8%	$1,517	10.8%	2.6%	21.7%
Moderate	20	25.0%	15.0%	$2,683	19.1%	9.6%	17.0%
Middle	17	21.3%	18.7%	$2,162	15.4%	14.0%	20.5%
Upper	25	31.3%	33.9%	$6,303	44.9%	38.9%	40.8%
Unknown	5	6.3%	26.6%	$1,366	9.7%	35.0%	0.0%
TOTAL	**80**	**100.0%**	**100.0%**	**$14,031**	**100.0%**	**100.0%**	**100.0%**

Source: 2022 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 and Aggregate Loans**						**Families by Family Income %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**# %**	**$ (000s)**	**$ %**	**$ %**	
Low	8	10.7%	4.9%	$662	4.5%	2.1%	21.7%
Moderate	20	26.7%	13.3%	$2,643	17.8%	8.9%	17.0%
Middle	14	18.7%	18.3%	$2,276	15.4%	15.5%	20.5%
Upper	26	34.7%	34.3%	$5,448	36.8%	41.3%	40.8%
Unknown	7	9.3%	29.3%	$3,788	25.6%	32.1%	0.0%
TOTAL	**75**	**100.0%**	**100.0%**	**$14,817**	**100.0%**	**100.0%**	**100.0%**

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 Borrower Income Level							
Borrower Income Level	**Bank and Aggregate Loans**						**Families by Family Income %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**# %**	**$ (000s)**	**$ %**	**$ %**	
Low	8	11.0%	6.0%	$570	5.3%	3.0%	21.7%
Moderate	21	28.8%	16.7%	$2,598	24.0%	11.5%	17.0%
Middle	22	30.1%	16.3%	$3,644	33.7%	14.1%	20.5%
Upper	15	20.5%	28.0%	$2,914	26.9%	33.5%	40.8%
Unknown	7	9.6%	33.0%	$1,096	10.1%	37.9%	0.0%
TOTAL	**73**	**100.0%**	**100.0%**	**$10,822**	**100.0%**	**100.0%**	**100.0%**

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 2022 Small Business Lending By Borrower Income Level							
	Bank and Aggregate Loans						Total Businesses
	Bank		Agg	Bank		Agg	
	#	%	%	$ (000s)	$ %	$ %	%
By Revenue							
$1 Million or Less	38	53.5%	54.8%	$5,205	42.0%	52.0%	89.6%
Over $1 Million/Unknown	33	46.5%		$7,181	58.0%		10.4%
TOTAL	**71**	**100.0%**		**$12,386**	**100.0%**		**100.0%**
By Loan Size							
$100,000 or Less	41	57.7%	88.6%	$1,962	15.8%	34.3%	
$100,001–$250,000	18	25.4%	6.9%	$3,340	27.0%	21.7%	
$250,001–$1 Million	12	16.9%	4.5%	$7,084	57.2%	44.0%	
TOTAL	**71**	**100.0%**	**100.0%**	**$12,386**	**100.0%**	**100.0%**	
By Loan Size and Revenue $1 Million or Less							
$100,000 or Less	25	65.8%		$1,093	21.0%		
$100,001–$250,000	9	23.7%		$1,578	30.3%		
$250,001–$1 Million	4	10.5%		$2,534	48.7%		
TOTAL	**38**	**100.0%**		**$5,205**	**100.0%**		

Source: 2022 FFIEC Census Data
2022 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 Business Lending By Borrower Income Level							
	Bank and Aggregate Loans						Total Businesses
	Bank		Agg	Bank		Agg	
	#	%	%	$ (000s)	$ %	$ %	%
By Revenue							
$1 Million or Less	38	63.3%	59.2%	$2,260	30.9%	50.7%	89.7%
Over $1 Million/Unknown	22	36.7%		$5,052	69.1%		10.3%
TOTAL	**60**	**100.0%**		**$7,312**	**100.0%**		**100.0%**
By Loan Size							
$100,000 or Less	42	70.0%	89.4%	$1,434	19.6%	37.0%	
$100,001–$250,000	12	20.0%	6.3%	$1,882	25.7%	20.2%	
$250,001–$1 Million	6	10.0%	4.3%	$3,996	54.6%	42.8%	
TOTAL	**60**	**100.0%**	**100.0%**	**$7,312**	**100.0%**	**100.0%**	
By Loan Size and Revenue $1 Million or Less							
$100,000 or Less	29	76.3%		$903	40.0%		
$100,001–$250,000	9	23.7%		$1,357	60.0%		
$250,001–$1 Million	0	0.0%		$0	0.0%		
TOTAL	**38**	**100.0%**		**$2,260**	**100.0%**		

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 Borrower Income Level							
	Bank and Aggregate Loans						Total Businesses
	Bank		Agg	Bank		Agg	
	#	%	%	$ (000s)	$ %	$ %	%
By Revenue							
$1 Million or Less	32	47.1%	56.6%	$3,781	27.9%	47.9%	89.7%
Over $1 Million/Unknown	36	52.9%		$9,777	72.1%		10.3%
TOTAL	**68**	**100.0%**		**$13,558**	**100.0%**		**100.0%**
By Loan Size							
$100,000 or Less	36	52.9%	88.1%	$1,815	13.4%	33.1%	
$100,001–$250,000	16	23.5%	6.7%	$3,011	22.2%	20.9%	
$250,001–$1 Million	16	23.5%	5.2%	$8,732	64.4%	46.0%	
TOTAL	**68**	**100.0%**	**100.0%**	**$13,558**	**100.0%**	**100.0%**	
By Loan Size and Revenue $1 Million or Less							
$100,000 or Less	20	62.5%		$953	25.2%		
$100,001–$250,000	9	28.1%		$1,486	39.3%		
$250,001–$1 Million	3	9.4%		$1,342	35.5%		
TOTAL	**32**	**100.0%**		**$3,781**	**100.0%**		

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 2022 Small Farm Lending By Borrower Income Level							
	Bank and Aggregate Loans						Total Farms
	Bank		Agg	Bank		Agg	
	#	%	%	$ (000s)	$ %	$ %	%
By Revenue							
$1 Million or Less	19	82.6%	50.4%	$2,674	92.0%	60.1%	96.8%
Over $1 Million/Unknown	4	17.4%		$234	8.0%		3.2%
TOTAL	**23**	**100.0%**		**$2,908**	**100.0%**		**100.0%**
By Loan Size							
$100,000 or Less	14	60.9%	65.1%	$671	23.1%	18.0%	
$100,001–$250,000	4	17.4%	20.8%	$494	17.0%	32.7%	
$250,001–$500,000	5	21.7%	14.1%	$1,743	59.9%	49.3%	
TOTAL	**23**	**100.0%**	**100.0%**	**$2,908**	**100.0%**	**100.0%**	
By Loan Size and Revenue $1 Million or Less							
$100,000 or Less	10	52.6%		$437	16.3%		
$100,001–$250,000	4	21.1%		$494	18.5%		
$250,001–$500,000	5	26.3%		$1,743	65.2%		
TOTAL	**19**	**100.0%**		**$2,674**	**100.0%**		

Source: 2022 FFIEC Census Data
2022 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							
	Bank and Aggregate Loans						Total Farms
	Bank		Agg	Bank		Agg	
	#	%	%	$ (000s)	$ %	$ %	%
By Revenue							
$1 Million or Less	8	66.7%	49.1%	$1,191	74.8%	56.2%	96.8%
Over $1 Million/Unknown	4	33.3%		$402	25.2%		3.2%
TOTAL	**12**	**100.0%**		**$1,593**	**100.0%**		**100.0%**
By Loan Size							
$100,000 or Less	7	58.3%	68.3%	$260	16.3%	19.0%	
$100,001–$250,000	2	16.7%	17.2%	$251	15.8%	29.9%	
$250,001–$500,000	3	25.0%	14.4%	$1,082	67.9%	51.1%	
TOTAL	**12**	**100.0%**	**100.0%**	**$1,593**	**100.0%**	**100.0%**	
By Loan Size and Revenue $1 Million or Less							
$100,000 or Less	4	50.0%		$125	10.5%		
$100,001–$250,000	2	25.0%		$251	21.1%		
$250,001–$500,000	2	25.0%		$815	68.4%		
TOTAL	**8**	**100.0%**		**$1,191**	**100.0%**		

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 Farm Lending By Borrower Income Level							
	Bank and Aggregate Loans						Total Farms
	Bank		Agg	Bank		Agg	
	#	%	%	$ (000s)	$ %	$ %	%
By Revenue							
$1 Million or Less	11	84.6%	51.7%	$1,351	95.5%	54.0%	96.8%
Over $1 Million/Unknown	2	15.4%		$64	4.5%		3.2%
TOTAL	**13**	**100.0%**		**$1,415**	**100.0%**		**100.0%**
By Loan Size							
$100,000 or Less	10	76.9%	62.5%	$374	26.4%	18.5%	
$100,001–$250,000	1	7.7%	24.2%	$142	10.0%	37.3%	
$250,001–$500,000	2	15.4%	13.4%	$899	63.5%	44.2%	
TOTAL	**13**	**100.0%**	**100.0%**	**$1,415**	**100.0%**	**100.0%**	
By Loan Size and Revenue $1 Million or Less							
$100,000 or Less	8	72.7%		$310	22.9%		
$100,001–$250,000	1	9.1%		$142	10.5%		
$250,001–$500,000	2	18.2%		$899	66.5%		
TOTAL	**11**	**100.0%**		**$1,351**	**100.0%**		

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 2022 Home Mortgage Lending By Income Level of Geography							
Geographic Income Level	**Bank and Aggregate Loans**						**Owner-Occupied Units %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	0	0.0%	0.8%	$0	0.0%	2.1%	0.4%
Moderate	22	27.5%	18.8%	$3,040	21.7%	20.7%	20.7%
Middle	26	32.5%	39.3%	$4,033	28.7%	32.1%	44.0%
Upper	32	40.0%	41.0%	$6,958	49.6%	45.1%	34.9%
Unknown	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
TOTAL	**80**	**100.0%**	**100.0%**	**$14,031**	**100.0%**	**100.0%**	**100.0%**

Source: 2022 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 Income Level of Geography							
Geographic Income Level	**Bank and Aggregate Loans**						**Owner-Occupied Units %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	0	0.0%	0.6%	$0	0.0%	0.5%	0.4%
Moderate	17	22.7%	21.4%	$5,200	35.1%	18.3%	20.7%
Middle	31	41.3%	41.8%	$4,010	27.1%	37.5%	44.0%
Upper	27	36.0%	36.2%	$5,607	37.8%	43.5%	34.9%
Unknown	0	0.0%	0.0%	$0	0.0%	0.2%	0.0%
TOTAL	**75**	**100.0%**	**100.0%**	**$14,817**	**100.0%**	**100.0%**	**100.0%**

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							
Geographic Income Level	**Bank and Aggregate Loans**						**Owner-Occupied Units %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	3	4.1%	0.6%	$250	2.3%	0.6%	0.4%
Moderate	17	23.3%	20.2%	$2,006	18.5%	16.4%	20.7%
Middle	20	27.4%	42.3%	$2,462	22.7%	36.9%	44.0%
Upper	33	45.2%	36.9%	$6,104	56.4%	46.1%	34.9%
Unknown	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
TOTAL	**73**	**100.0%**	**100.0%**	**$10,822**	**100.0%**	**100.0%**	**100.0%**

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 2022 Small Business Lending By Income Level of Geography							
Geographic Income Level	**Bank and Aggregate Loans**						**Total Business %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	0	0.0%	1.2%	$0	0.0%	1.9%	2.1%
Moderate	31	43.7%	25.9%	$5,471	44.2%	28.7%	28.4%
Middle	25	35.2%	40.9%	$5,047	40.7%	43.6%	42.0%
Upper	15	21.1%	30.8%	$1,868	15.1%	25.3%	27.6%
Unknown	0	0.0%	1.1%	$0	0.0%	0.4%	0.0%
TOTAL	**71**	**100.0%**	**100.0%**	**$12,386**	**100.0%**	**100.0%**	**100.0%**

Source: 2022 FFIEC Census Data
2022 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 Business Lending By Income Level of Geography							
Geographic Income Level	**Bank and Aggregate Loans**						**Total Business %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	1	1.7%	0.7%	$20	0.3%	0.3%	2.1%
Moderate	16	26.7%	26.1%	$2,157	29.5%	27.1%	28.0%
Middle	26	43.3%	41.8%	$3,554	48.6%	39.7%	42.3%
Upper	17	28.3%	30.8%	$1,581	21.6%	32.8%	27.6%
Unknown	0	0.0%	0.5%	$0	0.0%	0.1%	0.0%
TOTAL	**60**	**100.0%**	**100.0%**	**$7,312**	**100.0%**	**100.0%**	**100.0%**

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							
Geographic Income Level	**Bank and Aggregate Loans**						**Total Business %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	1	1.5%	1.0%	$234	1.7%	1.5%	2.0%
Moderate	24	35.3%	25.1%	$4,971	36.7%	26.3%	27.9%
Middle	29	42.6%	42.3%	$5,289	39.0%	40.9%	42.5%
Upper	14	20.6%	31.1%	$3,064	22.6%	31.3%	27.6%
Unknown	0	0.0%	0.4%	$0	0.0%	0.1%	0.0%
TOTAL	**68**	**100.0%**	**100.0%**	**$13,558**	**100.0%**	**100.0%**	**100.0%**

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 2022 Small Farm Lending By Income Level of Geography							
Geographic Income Level	**Bank and Aggregate Loans**						**Total Farms %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	0	0.0%	0.0%	$0	0.0%	0.0%	0.2%
Moderate	0	0.0%	24.2%	$0	0.0%	27.3%	26.8%
Middle	17	73.9%	49.2%	$2,338	80.4%	49.9%	50.6%
Upper	6	26.1%	26.4%	$570	19.6%	22.8%	22.3%
Unknown	0	0.0%	0.2%	$0	0.0%	0.0%	0.0%
TOTAL	**23**	**100.0%**	**100.0%**	**$2,908**	**100.0%**	**100.0%**	**100.0%**

Source: 2022 FFIEC Census Data
2022 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 Income Level of Geography							
Geographic Income Level	**Bank and Aggregate Loans**						**Total Farms %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	0	0.0%	0.0%	$0	0.0%	0.0%	0.2%
Moderate	2	16.7%	21.9%	$123	7.7%	29.4%	27.1%
Middle	9	75.0%	49.8%	$1,448	90.9%	47.5%	50.8%
Upper	1	8.3%	27.8%	$22	1.4%	23.0%	21.9%
Unknown	0	0.0%	0.6%	$0	0.0%	0.0%	0.0%
TOTAL	**12**	**100.0%**	**100.0%**	**$1,593**	**100.0%**	**100.0%**	**100.0%**

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 Farm Lending By Income Level of Geography							
Geographic Income Level	**Bank and Aggregate Loans**						**Total Farms %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	0	0.0%	0.0%	$0	0.0%	0.0%	0.2%
Moderate	1	7.7%	19.4%	$75	5.3%	27.2%	27.1%
Middle	9	69.2%	53.7%	$1,251	88.4%	47.7%	51.5%
Upper	3	23.1%	26.9%	$89	6.3%	25.1%	21.1%
Unknown	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
TOTAL	**13**	**100.0%**	**100.0%**	**$1,415**	**100.0%**	**100.0%**	**100.0%**

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.

Partial Fort Smith MSA

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	**Bank and Aggregate Loans**						**Families by Family Income %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**# %**	**$ (000s)**	**$ %**	**$ %**	
Low	3	6.7%	5.3%	$311	4.6%	2.1%	19.2%
Moderate	9	20.0%	14.4%	$1,003	14.9%	8.2%	17.4%
Middle	17	37.8%	20.2%	$2,309	34.2%	14.5%	20.8%
Upper	14	31.1%	38.5%	$2,880	42.7%	41.0%	42.7%
Unknown	2	4.4%	21.6%	$246	3.6%	34.1%	0.0%
TOTAL	**45**	**100.0%**	**100.0%**	**$6,749**	**100.0%**	**100.0%**	**100.0%**

Source: 2022 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 and Aggregate Loans**						**Families by Family Income %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**# %**	**$ (000s)**	**$ %**	**$ %**	
Low	2	4.2%	3.4%	$182	2.2%	1.4%	19.2%
Moderate	15	31.3%	14.4%	$1,913	22.6%	8.9%	17.4%
Middle	13	27.1%	19.3%	$1,523	18.0%	15.4%	20.8%
Upper	16	33.3%	38.9%	$4,536	53.7%	45.0%	42.7%
Unknown	2	4.2%	24.0%	$300	3.5%	29.3%	0.0%
TOTAL	**48**	**100.0%**	**100.0%**	**$8,454**	**100.0%**	**100.0%**	**100.0%**

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 Borrower Income Level							
Borrower Income Level	**Bank and Aggregate Loans**						**Families by Family Income %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**# %**	**$ (000s)**	**$ %**	**$ %**	
Low	2	11.8%	4.5%	$183	6.5%	2.1%	19.3%
Moderate	3	17.6%	14.4%	$402	14.4%	8.8%	17.4%
Middle	5	29.4%	18.6%	$919	32.9%	14.0%	20.8%
Upper	7	41.2%	35.2%	$1,291	46.2%	39.9%	42.6%
Unknown	0	0.0%	27.3%	$0	0.0%	35.1%	0.0%
TOTAL	**17**	**100.0%**	**100.0%**	**$2,795**	**100.0%**	**100.0%**	**100.0%**

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 2022 Small Business Lending By Borrower Income Level							
	Bank and Aggregate Loans						Total Businesses
	Bank		Agg	Bank		Agg	
	#	%	%	$ (000s)	$ %	$ %	%
By Revenue							
$1 Million or Less	7	70.0%	46.6%	$982	75.6%	28.3%	88.0%
Over $1 Million/Unknown	3	30.0%		$317	24.4%		12.0%
TOTAL	**10**	**100.0%**		**$1,299**	**100.0%**		**100.0%**
By Loan Size							
$100,000 or Less	8	80.0%	88.3%	$368	28.3%	28.0%	
$100,001–$250,000	0	0.0%	6.3%	$0	0.0%	19.4%	
$250,001–$1 Million	2	20.0%	5.5%	$931	71.7%	52.6%	
TOTAL	**10**	**100.0%**	**100.0%**	**$1,299**	**100.0%**	**100.0%**	
By Loan Size and Revenue $1 Million or Less							
$100,000 or Less	6	85.7%		$302	30.8%		
$100,001–$250,000	0	0.0%		$0	0.0%		
$250,001–$1 Million	1	14.3%		$680	69.2%		
TOTAL	**7**	**100.0%**		**$982**	**100.0%**		

Source: 2022 FFIEC Census Data
2022 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 Business Lending By Borrower Income Level							
	Bank and Aggregate Loans						Total Businesses
	Bank		Agg	Bank		Agg	
	#	%	%	$ (000s)	$ %	$ %	%
By Revenue							
$1 Million or Less	10	90.9%	52.6%	$1,002	80.0%	30.2%	88.2%
Over $1 Million/Unknown	1	9.1%		$251	20.0%		11.8%
TOTAL	**11**	**100.0%**		**$1,253**	**100.0%**		**100.0%**
By Loan Size							
$100,000 or Less	8	72.7%	89.5%	$437	34.9%	30.5%	
$100,001–$250,000	1	9.1%	5.5%	$170	13.6%	18.9%	
$250,001–$1 Million	2	18.2%	5.0%	$646	51.6%	50.6%	
TOTAL	**11**	**100.0%**	**100.0%**	**$1,253**	**100.0%**	**100.0%**	
By Loan Size and Revenue $1 Million or Less							
$100,000 or Less	8	80.0%		$437	43.6%		
$100,001–$250,000	1	10.0%		$170	17.0%		
$250,001–$1 Million	1	10.0%		$395	39.4%		
TOTAL	**10**	**100.0%**		**$1,002**	**100.0%**		

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 Borrower Income Level							
	Bank and Aggregate Loans						Total Businesses
	Bank		Agg	Bank		Agg	
	#	%	%	$ (000s)	$ %	$ %	%
By Revenue							
$1 Million or Less	2	66.7%	48.4%	$414	83.5%	29.4%	88.1%
Over $1 Million/Unknown	1	33.3%		$82	16.5%		11.9%
TOTAL	**3**	**100.0%**		**$496**	**100.0%**		**100.0%**
By Loan Size							
$100,000 or Less	2	66.7%	91.1%	$182	36.7%	34.5%	
$100,001–$250,000	0	0.0%	4.6%	$0	0.0%	16.4%	
$250,001–$1 Million	1	33.3%	4.4%	$314	63.3%	49.2%	
TOTAL	**3**	**100.0%**	**100.0%**	**$496**	**100.0%**	**100.0%**	
By Loan Size and Revenue $1 Million or Less							
$100,000 or Less	1	50.0%		$100	24.2%		
$100,001–$250,000	0	0.0%		$0	0.0%		
$250,001–$1 Million	1	50.0%		$314	75.8%		
TOTAL	**2**	**100.0%**		**$414**	**100.0%**		

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 2022 Home Mortgage Lending By Income Level of Geography							
Geographic Income Level	**Bank and Aggregate Loans**						**Owner-Occupied Units %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
Moderate	15	33.3%	15.3%	$1,653	24.5%	13.1%	14.7%
Middle	19	42.2%	47.3%	$3,414	50.6%	47.5%	48.4%
Upper	11	24.4%	37.4%	$1,682	24.9%	39.4%	36.9%
Unknown	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
TOTAL	**45**	**100.0%**	**100.0%**	**$6,749**	**100.0%**	**100.0%**	**100.0%**

Source: 2022 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 Income Level of Geography							
Geographic Income Level	**Bank and Aggregate Loans**						**Owner-Occupied Units %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
Moderate	11	22.9%	15.5%	$1,296	15.3%	12.4%	14.7%
Middle	23	47.9%	48.0%	$5,365	63.5%	48.2%	48.4%
Upper	14	29.2%	36.5%	$1,793	21.2%	39.3%	36.9%
Unknown	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
TOTAL	**48**	**100.0%**	**100.0%**	**$8,454**	**100.0%**	**100.0%**	**100.0%**

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							
Geographic Income Level	**Bank and Aggregate Loans**						**Owner-Occupied Units %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
Moderate	3	17.6%	15.6%	$369	13.2%	11.7%	14.7%
Middle	10	58.8%	49.0%	$1,740	62.3%	48.9%	48.4%
Upper	4	23.5%	35.3%	$686	24.5%	39.4%	36.9%
Unknown	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
TOTAL	**17**	**100.0%**	**100.0%**	**$2,795**	**100.0%**	**100.0%**	**100.0%**

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 2022 Small Business Lending By Income Level of Geography							
Geographic Income Level	**Bank and Aggregate Loans**						**Total Business %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
Moderate	2	20.0%	21.3%	$97	7.5%	21.3%	27.4%
Middle	5	50.0%	41.3%	$846	65.1%	43.2%	37.3%
Upper	3	30.0%	36.2%	$356	27.4%	35.2%	35.2%
Unknown	0	0.0%	1.2%	$0	0.0%	0.3%	0.0%
TOTAL	**10**	**100.0%**	**100.0%**	**$1,299**	**100.0%**	**100.0%**	**100.0%**

Source: 2022 FFIEC Census Data
2022 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 Business Lending By Income Level of Geography							
Geographic Income Level	**Bank and Aggregate Loans**						**Total Business %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
Moderate	5	45.5%	22.2%	$729	58.2%	24.4%	27.6%
Middle	3	27.3%	41.4%	$133	10.6%	44.5%	37.3%
Upper	3	27.3%	36.0%	$391	31.2%	31.0%	35.1%
Unknown	0	0.0%	0.4%	$0	0.0%	0.1%	0.0%
TOTAL	**11**	**100.0%**	**100.0%**	**$1,253**	**100.0%**	**100.0%**	**100.0%**

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							
Geographic Income Level	**Bank and Aggregate Loans**						**Total Business %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	22.6%	$0	0.0%	22.8%	28.7%
Middle	1	33.3%	39.0%	$314	63.3%	46.2%	36.6%
Upper	2	66.7%	37.6%	$182	36.7%	30.9%	34.7%
Unknown	0	0.0%	0.8%	$0	0.0%	0.1%	0.0%
TOTAL	**3**	**100.0%**	**100.0%**	**$496**	**100.0%**	**100.0%**	**100.0%**

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.

FLORIDA

Miami MSA

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	**Bank and Aggregate Loans**						**Families by Family Income %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**# %**	**$ (000s)**	**$ %**	**$ %**	
Low	0	0.0%	3.1%	$0	0.0%	1.2%	22.5%
Moderate	5	7.6%	9.2%	$828	0.7%	3.9%	17.6%
Middle	6	9.1%	16.6%	$2,430	2.0%	9.5%	18.0%
Upper	43	65.2%	53.6%	$46,611	38.6%	59.8%	41.9%
Unknown	12	18.2%	17.5%	$70,757	58.7%	25.7%	0.0%
TOTAL	**66**	**100.0%**	**100.0%**	**$120,626**	**100.0%**	**100.0%**	**100.0%**

Source: 2022 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 and Aggregate Loans**						**Families by Family Income %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**# %**	**$ (000s)**	**$ %**	**$ %**	
Low	0	0.0%	2.3%	$0	0.0%	0.7%	22.5%
Moderate	2	4.5%	7.2%	$688	2.3%	2.5%	17.6%
Middle	5	11.4%	14.9%	$1,223	4.1%	7.3%	18.0%
Upper	34	77.3%	51.8%	$24,778	82.5%	48.8%	41.9%
Unknown	3	6.8%	23.9%	$3,340	11.1%	40.7%	0.0%
TOTAL	**44**	**100.0%**	**100.0%**	**$30,029**	**100.0%**	**100.0%**	**100.0%**

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 Borrower Income Level							
Borrower Income Level	**Bank and Aggregate Loans**						**Families by Family Income %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**# %**	**$ (000s)**	**$ %**	**$ %**	
Low	0	0.0%	2.3%	$0	0.0%	0.8%	22.5%
Moderate	3	8.1%	7.0%	$1,690	4.2%	2.5%	17.6%
Middle	1	2.7%	14.4%	$331	0.8%	7.4%	18.0%
Upper	30	81.1%	52.8%	$27,022	66.4%	53.5%	41.9%
Unknown	3	8.1%	23.5%	$11,664	28.7%	35.7%	0.0%
TOTAL	**37**	**100.0%**	**100.0%**	**$40,707**	**100.0%**	**100.0%**	**100.0%**

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 2022 Small Business Lending By Borrower Income Level							
	Bank and Aggregate Loans						Total Businesses
	Bank		Agg	Bank		Agg	
	#	%	%	$ (000s)	$ %	$ %	%
By Revenue							
$1 Million or Less	31	34.1%	52.4%	$10,815	34.2%	37.1%	93.5%
Over $1 Million/Unknown	60	65.9%		$20,782	65.8%		6.5%
TOTAL	**91**	**100.0%**		**$31,597**	**100.0%**		**100.0%**
By Loan Size							
$100,000 or Less	33	36.3%	96.1%	$2,037	6.4%	53.2%	
$100,001–$250,000	11	12.1%	2.4%	$2,125	6.7%	15.6%	
$250,001–$1 Million	47	51.6%	1.5%	$27,435	86.8%	31.3%	
TOTAL	**91**	**100.0%**	**100.0%**	**$31,597**	**100.0%**	**100.0%**	
By Loan Size and Revenue $1 Million or Less							
$100,000 or Less	13	41.9%		$757	7.0%		
$100,001–$250,000	2	6.5%		$405	3.7%		
$250,001–$1 Million	16	51.6%		$9,653	89.3%		
TOTAL	**31**	**100.0%**		**$10,815**	**100.0%**		

Source: 2022 FFIEC Census Data
2022 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 Business Lending By Borrower Income Level							
	Bank and Aggregate Loans						Total Businesses
	Bank		Agg	Bank		Agg	
	#	%	%	$ (000s)	$ %	$ %	%
By Revenue							
$1 Million or Less	19	47.5%	54.5%	$4,359	44.8%	39.3%	93.3%
Over $1 Million/Unknown	21	52.5%		$5,381	55.2%		6.7%
TOTAL	**40**	**100.0%**		**$9,740**	**100.0%**		**100.0%**
By Loan Size							
$100,000 or Less	17	42.5%	95.9%	$603	6.2%	51.7%	
$100,001–$250,000	9	22.5%	2.5%	$1,623	16.7%	16.1%	
$250,001–$1 Million	14	35.0%	1.6%	$7,514	77.1%	32.2%	
TOTAL	**40**	**100.0%**	**100.0%**	**$9,740**	**100.0%**	**100.0%**	
By Loan Size and Revenue $1 Million or Less							
$100,000 or Less	9	47.4%		$268	6.1%		
$100,001–$250,000	4	21.1%		$737	16.9%		
$250,001–$1 Million	6	31.6%		$3,354	76.9%		
TOTAL	**19**	**100.0%**		**$4,359**	**100.0%**		

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 Borrower Income Level							
	Bank and Aggregate Loans						Total Businesses
	Bank		Agg	Bank		Agg	
	#	%	%	$ (000s)	$ %	$ %	%
By Revenue							
$1 Million or Less	19	40.4%	53.2%	$5,141	38.8%	38.2%	93.3%
Over $1 Million/Unknown	28	59.6%		$8,098	61.2%		6.7%
TOTAL	**47**	**100.0%**		**$13,239**	**100.0%**		**100.0%**
By Loan Size							
$100,000 or Less	13	27.7%	95.9%	$813	6.1%	52.4%	
$100,001–$250,000	15	31.9%	2.6%	$2,521	19.0%	16.2%	
$250,001–$1 Million	19	40.4%	1.6%	$9,905	74.8%	31.3%	
TOTAL	**47**	**100.0%**	**100.0%**	**$13,239**	**100.0%**	**100.0%**	
By Loan Size and Revenue $1 Million or Less							
$100,000 or Less	7	36.8%		$426	8.3%		
$100,001–$250,000	2	10.5%		$296	5.8%		
$250,001–$1 Million	10	52.6%		$4,419	86.0%		
TOTAL	**19**	**100.0%**		**$5,141**	**100.0%**		

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 2022 Home Mortgage Lending By Income Level of Geography							
Geographic Income Level	**Bank and Aggregate Loans**						**Owner-Occupied Units %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	2	3.0%	2.4%	$568	0.5%	1.7%	2.9%
Moderate	11	16.7%	20.4%	$50,533	41.9%	14.5%	21.8%
Middle	6	9.1%	31.9%	$2,067	1.7%	25.4%	32.1%
Upper	46	69.7%	44.1%	$66,018	54.7%	56.0%	42.2%
Unknown	1	1.5%	1.1%	$1,440	1.2%	2.3%	1.0%
TOTAL	**66**	**100.0%**	**100.0%**	**$120,626**	**100.0%**	**100.0%**	**100.0%**

Source: 2022 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 Income Level of Geography							
Geographic Income Level	**Bank and Aggregate Loans**						**Owner-Occupied Units %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	0	0.0%	2.9%	$0	0.0%	2.0%	2.9%
Moderate	6	13.6%	21.8%	$2,014	6.7%	14.8%	21.8%
Middle	14	31.8%	32.8%	$6,619	22.0%	26.6%	32.1%
Upper	24	54.5%	41.5%	$21,396	71.3%	54.0%	42.2%
Unknown	0	0.0%	1.0%	$0	0.0%	2.5%	1.0%
TOTAL	**44**	**100.0%**	**100.0%**	**$30,029**	**100.0%**	**100.0%**	**100.0%**

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							
Geographic Income Level	**Bank and Aggregate Loans**						**Owner-Occupied Units %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	1	2.7%	2.9%	$440	1.1%	2.0%	2.9%
Moderate	8	21.6%	21.8%	$1,777	4.4%	15.6%	21.8%
Middle	10	27.0%	33.8%	$13,807	33.9%	30.4%	32.1%
Upper	17	45.9%	40.7%	$24,483	60.1%	50.5%	42.2%
Unknown	1	2.7%	0.9%	$200	0.5%	1.5%	1.0%
TOTAL	**37**	**100.0%**	**100.0%**	**$40,707**	**100.0%**	**100.0%**	**100.0%**

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 2022 Small Business Lending By Income Level of Geography							
Geographic Income Level	**Bank and Aggregate Loans**						**Total Business %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	6	6.6%	2.9%	$2,775	8.8%	3.4%	3.0%
Moderate	20	22.0%	22.1%	$6,357	20.1%	23.0%	22.7%
Middle	22	24.2%	29.5%	$10,501	33.2%	26.9%	29.4%
Upper	43	47.3%	42.9%	$11,964	37.9%	42.8%	42.4%
Unknown	0	0.0%	2.7%	$0	0.0%	3.9%	2.4%
TOTAL	**91**	**100.0%**	**100.0%**	**$31,597**	**100.0%**	**100.0%**	**100.0%**

Source: 2022 FFIEC Census Data
2022 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 Business Lending By Income Level of Geography							
Geographic Income Level	**Bank and Aggregate Loans**						**Total Business %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	8	20.0%	2.8%	$2,375	24.4%	3.1%	3.0%
Moderate	10	25.0%	22.0%	$2,242	23.0%	22.7%	22.6%
Middle	6	15.0%	29.1%	$730	7.5%	26.7%	29.2%
Upper	16	40.0%	43.3%	$4,393	45.1%	43.8%	42.7%
Unknown	0	0.0%	2.8%	$0	0.0%	3.8%	2.5%
TOTAL	**40**	**100.0%**	**100.0%**	**$9,740**	**100.0%**	**100.0%**	**100.0%**

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							
Geographic Income Level	**Bank and Aggregate Loans**						**Total Business %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	3	6.4%	2.8%	$1,750	13.2%	3.2%	2.8%
Moderate	15	31.9%	21.6%	$3,972	30.0%	22.7%	23.2%
Middle	15	31.9%	29.2%	$4,394	33.2%	27.2%	28.6%
Upper	14	29.8%	43.6%	$3,123	23.6%	43.2%	43.2%
Unknown	0	0.0%	2.8%	$0	0.0%	3.8%	2.2%
TOTAL	**47**	**100.0%**	**100.0%**	**$13,239**	**100.0%**	**100.0%**	**100.0%**

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.

NonMSA Florida

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	**Bank and Aggregate Loans**						**Families by Family Income %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**# %**	**$ (000s)**	**$ %**	**$ %**	
Low	3	1.8%	1.2%	$200	0.3%	0.6%	13.3%
Moderate	6	3.6%	3.2%	$762	1.0%	0.8%	14.2%
Middle	26	15.4%	7.0%	$5,643	7.3%	2.6%	16.4%
Upper	132	78.1%	71.1%	$69,927	90.7%	73.1%	56.1%
Unknown	2	1.2%	17.6%	$544	0.7%	23.0%	0.0%
TOTAL	**169**	**100.0%**	**100.0%**	**$77,076**	**100.0%**	**100.0%**	**100.0%**

Source: 2022 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 and Aggregate Loans**						**Families by Family Income %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**# %**	**$ (000s)**	**$ %**	**$ %**	
Low	0	0.0%	0.8%	$0	0.0%	0.3%	13.3%
Moderate	6	5.8%	3.7%	$515	1.2%	1.0%	14.2%
Middle	18	17.3%	6.2%	$2,497	5.8%	1.7%	16.4%
Upper	77	74.0%	68.2%	$39,709	91.7%	64.8%	56.1%
Unknown	3	2.9%	21.1%	$571	1.3%	32.2%	0.0%
TOTAL	**104**	**100.0%**	**100.0%**	**$43,292**	**100.0%**	**100.0%**	**100.0%**

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 Borrower Income Level							
Borrower Income Level	**Bank and Aggregate Loans**						**Families by Family Income %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**# %**	**$ (000s)**	**$ %**	**$ %**	
Low	1	1.0%	1.2%	$80	0.2%	0.6%	13.5%
Moderate	6	6.3%	3.0%	$558	1.2%	0.8%	14.3%
Middle	8	8.3%	6.4%	$1,087	2.3%	2.1%	16.5%
Upper	78	81.3%	65.9%	$43,615	90.3%	68.6%	55.8%
Unknown	3	3.1%	23.5%	$2,965	6.1%	27.9%	0.0%
TOTAL	**96**	**100.0%**	**100.0%**	**$48,305**	**100.0%**	**100.0%**	**100.0%**

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 2022 Small Business Lending By Borrower Income Level							
	Bank and Aggregate Loans						Total Businesses
	Bank		Agg	Bank		Agg	
	#	%	%	$ (000s)	$ %	$ %	%
By Revenue							
$1 Million or Less	50	58.1%	48.3%	$10,421	60.9%	44.1%	94.4%
Over $1 Million/Unknown	36	41.9%		$6,689	39.1%		5.6%
TOTAL	**86**	**100.0%**		**$17,110**	**100.0%**		**100.0%**
By Loan Size							
$100,000 or Less	48	55.8%	95.5%	$2,648	15.5%	48.2%	
$100,001–$250,000	14	16.3%	2.5%	$2,585	15.1%	14.0%	
$250,001–$1 Million	24	27.9%	2.0%	$11,877	69.4%	37.8%	
TOTAL	**86**	**100.0%**	**100.0%**	**$17,110**	**100.0%**	**100.0%**	
By Loan Size and Revenue $1 Million or Less							
$100,000 or Less	27	54.0%		$1,533	14.7%		
$100,001–$250,000	7	14.0%		$1,419	13.6%		
$250,001–$1 Million	16	32.0%		$7,469	71.7%		
TOTAL	**50**	**100.0%**		**$10,421**	**100.0%**		

Source: 2022 FFIEC Census Data
2022 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 Business Lending By Borrower Income Level							
	Bank and Aggregate Loans						Total Businesses
	Bank		Agg	Bank		Agg	
	#	%	%	$ (000s)	$ %	$ %	%
By Revenue							
$1 Million or Less	44	55.7%	51.8%	$9,119	63.5%	45.9%	94.1%
Over $1 Million/Unknown	35	44.3%		$5,247	36.5%		5.9%
TOTAL	**79**	**100.0%**		**$14,366**	**100.0%**		**100.0%**
By Loan Size							
$100,000 or Less	46	58.2%	95.5%	$2,621	18.2%	49.7%	
$100,001–$250,000	18	22.8%	2.8%	$3,226	22.5%	17.5%	
$250,001–$1 Million	15	19.0%	1.7%	$8,519	59.3%	32.8%	
TOTAL	**79**	**100.0%**	**100.0%**	**$14,366**	**100.0%**	**100.0%**	
By Loan Size and Revenue $1 Million or Less							
$100,000 or Less	26	59.1%		$1,449	15.9%		
$100,001–$250,000	8	18.2%		$1,502	16.5%		
$250,001–$1 Million	10	22.7%		$6,168	67.6%		
TOTAL	**44**	**100.0%**		**$9,119**	**100.0%**		

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 Borrower Income Level							
	Bank and Aggregate Loans						Total Businesses
	Bank		Agg	Bank		Agg	
	#	%	%	$ (000s)	$ %	$ %	%
By Revenue							
$1 Million or Less	40	53.3%	48.4%	$8,918	57.6%	38.9%	93.8%
Over $1 Million/Unknown	35	46.7%		$6,554	42.4%		6.2%
TOTAL	**75**	**100.0%**		**$15,472**	**100.0%**		**100.0%**
By Loan Size							
$100,000 or Less	31	41.3%	95.2%	$1,423	9.2%	48.9%	
$100,001–$250,000	24	32.0%	3.0%	$4,363	28.2%	18.4%	
$250,001–$1 Million	20	26.7%	1.8%	$9,686	62.6%	32.6%	
TOTAL	**75**	**100.0%**	**100.0%**	**$15,472**	**100.0%**	**100.0%**	
By Loan Size and Revenue $1 Million or Less							
$100,000 or Less	20	50.0%		$946	10.6%		
$100,001–$250,000	7	17.5%		$1,233	13.8%		
$250,001–$1 Million	13	32.5%		$6,739	75.6%		
TOTAL	**40**	**100.0%**		**$8,918**	**100.0%**		

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 2022 Home Mortgage Lending By Income Level of Geography							
Geographic Income Level	**Bank and Aggregate Loans**						**Owner-Occupied Units %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
Moderate	8	4.7%	3.7%	$1,382	1.8%	1.4%	6.6%
Middle	50	29.6%	26.9%	$17,001	22.1%	18.7%	37.2%
Upper	111	65.7%	69.3%	$58,693	76.1%	79.9%	56.1%
Unknown	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
TOTAL	**169**	**100.0%**	**100.0%**	**$77,076**	**100.0%**	**100.0%**	**100.0%**

Source: 2022 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 Income Level of Geography							
Geographic Income Level	**Bank and Aggregate Loans**						**Owner-Occupied Units %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
Moderate	1	1.0%	4.7%	$508	1.2%	1.8%	6.6%
Middle	43	41.3%	32.9%	$11,188	25.8%	30.4%	37.2%
Upper	60	57.7%	62.4%	$31,596	73.0%	67.8%	56.1%
Unknown	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
TOTAL	**104**	**100.0%**	**100.0%**	**$43,292**	**100.0%**	**100.0%**	**100.0%**

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							
Geographic Income Level	**Bank and Aggregate Loans**						**Owner-Occupied Units %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
Moderate	5	5.2%	3.9%	$504	1.0%	1.3%	6.6%
Middle	38	39.6%	31.3%	$12,821	26.5%	21.1%	37.2%
Upper	53	55.2%	64.7%	$34,980	72.4%	77.6%	56.1%
Unknown	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
TOTAL	**96**	**100.0%**	**100.0%**	**$48,305**	**100.0%**	**100.0%**	**100.0%**

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 2022 Small Business Lending By Income Level of Geography							
Geographic Income Level	**Bank and Aggregate Loans**						**Total Business %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
Moderate	12	14.0%	2.6%	$1,801	10.5%	2.6%	3.8%
Middle	31	36.0%	30.1%	$5,348	31.3%	32.0%	29.6%
Upper	43	50.0%	66.6%	$9,961	58.2%	65.2%	66.5%
Unknown	0	0.0%	0.7%	$0	0.0%	0.2%	0.1%
TOTAL	**86**	**100.0%**	**100.0%**	**$17,110**	**100.0%**	**100.0%**	**100.0%**

Source: 2022 FFIEC Census Data
2022 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 Business Lending By Income Level of Geography							
Geographic Income Level	**Bank and Aggregate Loans**						**Total Business %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
Moderate	10	12.7%	2.7%	$1,193	8.3%	3.5%	3.7%
Middle	33	41.8%	27.9%	$5,432	37.8%	30.2%	29.1%
Upper	36	45.6%	68.4%	$7,741	53.9%	65.9%	67.2%
Unknown	0	0.0%	1.0%	$0	0.0%	0.4%	0.1%
TOTAL	**79**	**100.0%**	**100.0%**	**$14,366**	**100.0%**	**100.0%**	**100.0%**

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							
Geographic Income Level	**Bank and Aggregate Loans**						**Total Business %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
Moderate	9	12.0%	2.1%	$1,049	6.8%	2.0%	3.3%
Middle	34	45.3%	28.6%	$5,961	38.5%	31.2%	29.0%
Upper	32	42.7%	68.8%	$8,462	54.7%	66.6%	67.6%
Unknown	0	0.0%	0.5%	$0	0.0%	0.2%	0.1%
TOTAL	**75**	**100.0%**	**100.0%**	**$15,472**	**100.0%**	**100.0%**	**100.0%**

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.

Panama City MSA

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	**Bank and Aggregate Loans**						**Families by Family Income %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**# %**	**$ (000s)**	**$ %**	**$ %**	
Low	4	1.9%	4.6%	$474	0.8%	1.9%	18.3%
Moderate	46	22.3%	12.8%	$8,100	12.9%	7.5%	19.3%
Middle	51	24.8%	19.7%	$12,024	19.2%	15.2%	21.9%
Upper	101	49.0%	45.6%	$40,552	64.7%	51.4%	40.5%
Unknown	4	1.9%	17.3%	$1,567	2.5%	24.0%	0.0%
TOTAL	**206**	**100.0%**	**100.0%**	**$62,717**	**100.0%**	**100.0%**	**100.0%**

Source: 2022 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 and Aggregate Loans**						**Families by Family Income %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**# %**	**$ (000s)**	**$ %**	**$ %**	
Low	3	2.3%	3.0%	$260	0.7%	1.0%	18.3%
Moderate	25	19.5%	9.6%	$3,142	8.4%	4.7%	19.3%
Middle	33	25.8%	20.3%	$6,174	16.5%	13.7%	21.9%
Upper	67	52.3%	45.9%	$27,900	74.4%	47.9%	40.5%
Unknown	0	0.0%	21.2%	$0	0.0%	32.7%	0.0%
TOTAL	**128**	**100.0%**	**100.0%**	**$37,476**	**100.0%**	**100.0%**	**100.0%**

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 Borrower Income Level							
Borrower Income Level	**Bank and Aggregate Loans**						**Families by Family Income %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**# %**	**$ (000s)**	**$ %**	**$ %**	
Low	1	0.9%	2.8%	$115	0.3%	1.0%	19.1%
Moderate	20	17.5%	11.0%	$3,468	8.9%	5.1%	18.4%
Middle	26	22.8%	19.7%	$5,827	15.0%	12.5%	21.8%
Upper	65	57.0%	42.9%	$29,302	75.4%	40.8%	40.7%
Unknown	2	1.8%	23.7%	$140	0.4%	40.6%	0.0%
TOTAL	**114**	**100.0%**	**100.0%**	**$38,852**	**100.0%**	**100.0%**	**100.0%**

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 2022 Small Business Lending By Borrower Income Level							
	Bank and Aggregate Loans						Total Businesses
	Bank		Agg	Bank		Agg	
	#	%	%	$ (000s)	$ %	$ %	%
By Revenue							
$1 Million or Less	11	37.9%	48.7%	$2,920	36.7%	38.3%	94.4%
Over $1 Million/Unknown	18	62.1%		$5,031	63.3%		5.6%
TOTAL	**29**	**100.0%**		**$7,951**	**100.0%**		**100.0%**
By Loan Size							
$100,000 or Less	12	41.4%	93.2%	$670	8.4%	35.2%	
$100,001–$250,000	4	13.8%	3.3%	$678	8.5%	15.7%	
$250,001–$1 Million	13	44.8%	3.5%	$6,603	83.0%	49.1%	
TOTAL	**29**	**100.0%**	**100.0%**	**$7,951**	**100.0%**	**100.0%**	
By Loan Size and Revenue $1 Million or Less							
$100,000 or Less	4	36.4%		$170	5.8%		
$100,001–$250,000	1	9.1%		$215	7.4%		
$250,001–$1 Million	6	54.5%		$2,535	86.8%		
TOTAL	**11**	**100.0%**		**$2,920**	**100.0%**		

Source: 2022 FFIEC Census Data
2022 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 Business Lending By Borrower Income Level							
	Bank and Aggregate Loans						Total Businesses
	Bank		Agg	Bank		Agg	
	#	%	%	$ (000s)	$ %	$ %	%
By Revenue							
$1 Million or Less	8	40.0%	49.5%	$1,174	23.6%	35.0%	93.9%
Over $1 Million/Unknown	12	60.0%		$3,803	76.4%		6.1%
TOTAL	**20**	**100.0%**		**$4,977**	**100.0%**		**100.0%**
By Loan Size							
$100,000 or Less	9	45.0%	93.5%	$469	9.4%	37.3%	
$100,001–$250,000	4	20.0%	3.5%	$789	15.9%	17.9%	
$250,001–$1 Million	7	35.0%	3.0%	$3,719	74.7%	44.8%	
TOTAL	**20**	**100.0%**	**100.0%**	**$4,977**	**100.0%**	**100.0%**	
By Loan Size and Revenue $1 Million or Less							
$100,000 or Less	5	62.5%		$285	24.3%		
$100,001–$250,000	1	12.5%		$200	17.0%		
$250,001–$1 Million	2	25.0%		$689	58.7%		
TOTAL	**8**	**100.0%**		**$1,174**	**100.0%**		

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 Borrower Income Level							
	Bank and Aggregate Loans						Total Businesses
	Bank		Agg	Bank		Agg	
	#	%	%	$ (000s)	$ %	$ %	%
By Revenue							
$1 Million or Less	20	55.6%	48.1%	$4,289	50.8%	37.8%	93.6%
Over $1 Million/Unknown	16	44.4%		$4,155	49.2%		6.4%
TOTAL	**36**	**100.0%**		**$8,444**	**100.0%**		**100.0%**
By Loan Size							
$100,000 or Less	14	38.9%	93.7%	$771	9.1%	39.6%	
$100,001–$250,000	11	30.6%	3.4%	$1,836	21.7%	16.4%	
$250,001–$1 Million	11	30.6%	2.9%	$5,837	69.1%	44.0%	
TOTAL	**36**	**100.0%**	**100.0%**	**$8,444**	**100.0%**	**100.0%**	
By Loan Size and Revenue $1 Million or Less							
$100,000 or Less	8	40.0%		$430	10.0%		
$100,001–$250,000	7	35.0%		$1,166	27.2%		
$250,001–$1 Million	5	25.0%		$2,693	62.8%		
TOTAL	**20**	**100.0%**		**$4,289**	**100.0%**		

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 2022 Home Mortgage Lending By Income Level of Geography							
Geographic Income Level	**Bank and Aggregate Loans**						**Owner-Occupied Units %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	3	1.5%	0.8%	$1,495	2.4%	0.5%	1.6%
Moderate	37	18.0%	14.6%	$7,765	12.4%	14.7%	19.2%
Middle	118	57.3%	56.8%	$36,898	58.8%	55.9%	48.7%
Upper	48	23.3%	27.7%	$16,559	26.4%	28.9%	30.5%
Unknown	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
TOTAL	**206**	**100.0%**	**100.0%**	**$62,717**	**100.0%**	**100.0%**	**100.0%**

Source: 2022 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 Income Level of Geography							
Geographic Income Level	**Bank and Aggregate Loans**						**Owner-Occupied Units %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	1	0.8%	0.8%	$243	0.6%	0.5%	1.6%
Moderate	12	9.4%	14.6%	$3,203	8.5%	12.3%	19.2%
Middle	71	55.5%	56.8%	$18,910	50.5%	51.3%	48.7%
Upper	44	34.4%	27.8%	$15,120	40.3%	35.9%	30.5%
Unknown	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
TOTAL	**128**	**100.0%**	**100.0%**	**$37,476**	**100.0%**	**100.0%**	**100.0%**

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							
Geographic Income Level	**Bank and Aggregate Loans**						**Owner-Occupied Units %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	1	0.9%	1.1%	$70	0.2%	0.6%	1.6%
Moderate	13	11.4%	15.1%	$3,226	8.3%	9.0%	19.2%
Middle	61	53.5%	54.6%	$20,219	52.0%	49.1%	48.7%
Upper	39	34.2%	29.2%	$15,337	39.5%	41.2%	30.5%
Unknown	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
TOTAL	**114**	**100.0%**	**100.0%**	**$38,852**	**100.0%**	**100.0%**	**100.0%**

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 2022 Small Business Lending By Income Level of Geography							
Geographic Income Level	**Bank and Aggregate Loans**						**Total Business %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	1	3.4%	1.8%	$663	8.3%	2.0%	2.4%
Moderate	8	27.6%	17.3%	$2,393	30.1%	17.8%	20.5%
Middle	13	44.8%	53.8%	$3,340	42.0%	58.1%	50.6%
Upper	7	24.1%	26.5%	$1,555	19.6%	22.0%	26.5%
Unknown	0	0.0%	0.6%	$0	0.0%	0.1%	0.0%
TOTAL	**29**	**100.0%**	**100.0%**	**$7,951**	**100.0%**	**100.0%**	**100.0%**

Source: 2022 FFIEC Census Data
2022 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 Business Lending By Income Level of Geography							
Geographic Income Level	**Bank and Aggregate Loans**						**Total Business %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	0	0.0%	2.0%	$0	0.0%	0.9%	2.5%
Moderate	2	10.0%	19.3%	$800	16.1%	20.9%	20.3%
Middle	12	60.0%	52.1%	$3,338	67.1%	51.7%	50.4%
Upper	6	30.0%	26.3%	$839	16.9%	26.4%	26.8%
Unknown	0	0.0%	0.4%	$0	0.0%	0.1%	0.0%
TOTAL	**20**	**100.0%**	**100.0%**	**$4,977**	**100.0%**	**100.0%**	**100.0%**

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							
Geographic Income Level	**Bank and Aggregate Loans**						**Total Business %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	1	2.8%	1.7%	$121	1.4%	1.3%	2.3%
Moderate	5	13.9%	16.9%	$1,750	20.7%	15.0%	19.8%
Middle	22	61.1%	53.3%	$5,118	60.6%	56.7%	50.8%
Upper	8	22.2%	27.6%	$1,455	17.2%	27.0%	27.2%
Unknown	0	0.0%	0.5%	$0	0.0%	0.1%	0.0%
TOTAL	**36**	**100.0%**	**100.0%**	**$8,444**	**100.0%**	**100.0%**	**100.0%**

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.

Tallahassee MSA

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	**Bank and Aggregate Loans**						**Families by Family Income %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**# %**	**$ (000s)**	**$ %**	**$ %**	
Low	22	21.6%	7.3%	$2,026	11.9%	3.2%	22.2%
Moderate	32	31.4%	20.1%	$4,152	24.4%	11.9%	16.7%
Middle	18	17.6%	20.9%	$3,100	18.2%	16.2%	19.9%
Upper	29	28.4%	35.3%	$7,515	44.2%	37.8%	41.2%
Unknown	1	1.0%	16.4%	$206	1.2%	30.9%	0.0%
TOTAL	**102**	**100.0%**	**100.0%**	**$16,999**	**100.0%**	**100.0%**	**100.0%**

Source: 2022 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 and Aggregate Loans**						**Families by Family Income %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**# %**	**$ (000s)**	**$ %**	**$ %**	
Low	11	15.3%	6.3%	$985	7.0%	3.0%	22.2%
Moderate	23	31.9%	19.2%	$2,877	20.5%	12.9%	16.7%
Middle	18	25.0%	20.1%	$3,778	26.9%	17.4%	19.9%
Upper	18	25.0%	29.3%	$5,694	40.5%	37.1%	41.2%
Unknown	2	2.8%	25.1%	$717	5.1%	29.6%	0.0%
TOTAL	**72**	**100.0%**	**100.0%**	**$14,051**	**100.0%**	**100.0%**	**100.0%**

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 Borrower Income Level							
Borrower Income Level	**Bank and Aggregate Loans**						**Families by Family Income %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**# %**	**$ (000s)**	**$ %**	**$ %**	
Low	4	7.1%	5.1%	$308	3.1%	1.6%	22.2%
Moderate	20	35.7%	16.7%	$2,359	23.5%	7.3%	16.7%
Middle	12	21.4%	18.5%	$2,532	25.3%	10.5%	19.9%
Upper	20	35.7%	32.2%	$4,823	48.1%	26.8%	41.2%
Unknown	0	0.0%	27.5%	$0	0.0%	53.9%	0.0%
TOTAL	**56**	**100.0%**	**100.0%**	**$10,022**	**100.0%**	**100.0%**	**100.0%**

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 2022 Small Business Lending By Borrower Income Level							
	Bank and Aggregate Loans						Total Businesses
	Bank		Agg	Bank		Agg	
	#	%	%	$ (000s)	$ %	$ %	%
By Revenue							
$1 Million or Less	14	46.7%	51.0%	$2,165	30.8%	35.5%	94.1%
Over $1 Million/Unknown	16	53.3%		$4,855	69.2%		5.9%
TOTAL	**30**	**100.0%**		**$7,020**	**100.0%**		**100.0%**
By Loan Size							
$100,000 or Less	13	43.3%	94.9%	$676	9.6%	40.4%	
$100,001–$250,000	7	23.3%	2.7%	$1,391	19.8%	15.3%	
$250,001–$1 Million	10	33.3%	2.5%	$4,953	70.6%	44.4%	
TOTAL	**30**	**100.0%**	**100.0%**	**$7,020**	**100.0%**	**100.0%**	
By Loan Size and Revenue $1 Million or Less							
$100,000 or Less	10	71.4%		$486	22.4%		
$100,001–$250,000	1	7.1%		$179	8.3%		
$250,001–$1 Million	3	21.4%		$1,500	69.3%		
TOTAL	**14**	**100.0%**		**$2,165**	**100.0%**		

Source: 2022 FFIEC Census Data
2022 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 Business Lending By Borrower Income Level							
	Bank and Aggregate Loans						Total Businesses
	Bank		Agg	Bank		Agg	
	#	%	%	$ (000s)	$ %	$ %	%
By Revenue							
$1 Million or Less	11	45.8%	53.1%	$896	31.2%	34.0%	93.8%
Over $1 Million/Unknown	13	54.2%		$1,974	68.8%		6.2%
TOTAL	**24**	**100.0%**		**$2,870**	**100.0%**		**100.0%**
By Loan Size							
$100,000 or Less	17	70.8%	95.3%	$785	27.4%	45.7%	
$100,001–$250,000	3	12.5%	2.6%	$402	14.0%	16.6%	
$250,001–$1 Million	4	16.7%	2.0%	$1,683	58.6%	37.7%	
TOTAL	**24**	**100.0%**	**100.0%**	**$2,870**	**100.0%**	**100.0%**	
By Loan Size and Revenue $1 Million or Less							
$100,000 or Less	10	90.9%		$356	39.7%		
$100,001–$250,000	0	0.0%		$0	0.0%		
$250,001–$1 Million	1	9.1%		$540	60.3%		
TOTAL	**11**	**100.0%**		**$896**	**100.0%**		

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 Borrower Income Level							
	Bank and Aggregate Loans						Total Businesses
	Bank		Agg	Bank		Agg	
	#	%	%	$ (000s)	$ %	$ %	%
By Revenue							
$1 Million or Less	9	47.4%	50.0%	$2,269	67.8%	33.0%	93.6%
Over $1 Million/Unknown	10	52.6%		$1,079	32.2%		6.4%
TOTAL	**19**	**100.0%**		**$3,348**	**100.0%**		**100.0%**
By Loan Size							
$100,000 or Less	12	63.2%	94.5%	$399	11.9%	42.0%	
$100,001–$250,000	1	5.3%	3.2%	$250	7.5%	17.6%	
$250,001–$1 Million	6	31.6%	2.4%	$2,699	80.6%	40.4%	
TOTAL	**19**	**100.0%**	**100.0%**	**$3,348**	**100.0%**	**100.0%**	
By Loan Size and Revenue $1 Million or Less							
$100,000 or Less	5	55.6%		$134	5.9%		
$100,001–$250,000	0	0.0%		$0	0.0%		
$250,001–$1 Million	4	44.4%		$2,135	94.1%		
TOTAL	**9**	**100.0%**		**$2,269**	**100.0%**		

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 2022 Home Mortgage Lending By Income Level of Geography							
Geographic Income Level	**Bank and Aggregate Loans**						**Owner-Occupied Units %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	8	7.8%	4.9%	$567	3.3%	5.5%	4.4%
Moderate	17	16.7%	15.1%	$1,926	11.3%	15.7%	17.1%
Middle	51	50.0%	43.9%	$8,859	52.1%	36.1%	40.5%
Upper	26	25.5%	35.8%	$5,647	33.2%	40.6%	38.0%
Unknown	0	0.0%	0.3%	$0	0.0%	2.1%	0.0%
TOTAL	**102**	**100.0%**	**100.0%**	**$16,999**	**100.0%**	**100.0%**	**100.0%**

Source: 2022 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 Income Level of Geography							
Geographic Income Level	**Bank and Aggregate Loans**						**Owner-Occupied Units %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	2	2.8%	5.4%	$286	2.0%	8.9%	4.4%
Moderate	4	5.6%	15.5%	$411	2.9%	13.1%	17.1%
Middle	45	62.5%	45.9%	$7,636	54.3%	40.0%	40.5%
Upper	21	29.2%	32.9%	$5,718	40.7%	37.7%	38.0%
Unknown	0	0.0%	0.3%	$0	0.0%	0.3%	0.0%
TOTAL	**72**	**100.0%**	**100.0%**	**$14,051**	**100.0%**	**100.0%**	**100.0%**

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							
Geographic Income Level	**Bank and Aggregate Loans**						**Owner-Occupied Units %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	0	0.0%	5.3%	$0	0.0%	3.9%	4.4%
Moderate	3	5.4%	16.7%	$617	6.2%	9.7%	17.1%
Middle	41	73.2%	42.8%	$6,452	64.4%	24.9%	40.5%
Upper	12	21.4%	35.0%	$2,953	29.5%	27.9%	38.0%
Unknown	0	0.0%	0.2%	$0	0.0%	33.5%	0.0%
TOTAL	**56**	**100.0%**	**100.0%**	**$10,022**	**100.0%**	**100.0%**	**100.0%**

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 2022 Small Business Lending By Income Level of Geography							
Geographic Income Level	**Bank and Aggregate Loans**						**Total Business %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	3	10.0%	6.8%	$1,458	20.8%	6.5%	6.9%
Moderate	4	13.3%	15.5%	$1,340	19.1%	13.6%	15.5%
Middle	16	53.3%	44.8%	$3,121	44.5%	51.3%	45.0%
Upper	7	23.3%	31.2%	$1,101	15.7%	27.5%	31.2%
Unknown	0	0.0%	1.7%	$0	0.0%	1.1%	1.4%
TOTAL	**30**	**100.0%**	**100.0%**	**$7,020**	**100.0%**	**100.0%**	**100.0%**

Source: 2022 FFIEC Census Data
2022 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 Business Lending By Income Level of Geography							
Geographic Income Level	**Bank and Aggregate Loans**						**Total Business %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	3	12.5%	6.8%	$865	30.1%	6.7%	7.0%
Moderate	1	4.2%	14.4%	$100	3.5%	12.9%	15.3%
Middle	13	54.2%	44.2%	$1,159	40.4%	49.0%	45.1%
Upper	7	29.2%	32.5%	$746	26.0%	29.5%	31.3%
Unknown	0	0.0%	2.2%	$0	0.0%	1.9%	1.4%
TOTAL	**24**	**100.0%**	**100.0%**	**$2,870**	**100.0%**	**100.0%**	**100.0%**

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							
Geographic Income Level	**Bank and Aggregate Loans**						**Total Business %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	3	15.8%	6.2%	$379	11.3%	5.6%	7.0%
Moderate	2	10.5%	13.4%	$500	14.9%	11.3%	15.1%
Middle	7	36.8%	43.7%	$2,048	61.2%	52.9%	46.0%
Upper	7	36.8%	34.7%	$421	12.6%	29.1%	30.4%
Unknown	0	0.0%	1.9%	$0	0.0%	1.1%	1.4%
TOTAL	**19**	**100.0%**	**100.0%**	**$3,348**	**100.0%**	**100.0%**	**100.0%**

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.

Orlando MSA

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	**Bank and Aggregate Loans**						**Families by Family Income %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**# %**	**$ (000s)**	**$ %**	**$ %**	
Low	5	4.2%	4.1%	$452	0.9%	1.7%	21.3%
Moderate	12	10.0%	13.2%	$1,888	3.6%	7.7%	18.0%
Middle	20	16.7%	21.5%	$5,954	11.2%	16.4%	19.2%
Upper	78	65.0%	44.1%	$42,774	80.7%	47.9%	41.4%
Unknown	5	4.2%	17.1%	$1,909	3.6%	26.3%	0.0%
TOTAL	**120**	**100.0%**	**100.0%**	**$52,977**	**100.0%**	**100.0%**	**100.0%**

Source: 2022 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 and Aggregate Loans**						**Families by Family Income %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**# %**	**$ (000s)**	**$ %**	**$ %**	
Low	0	0.0%	2.5%	$0	0.0%	0.9%	21.3%
Moderate	15	12.1%	10.3%	$2,519	5.3%	5.3%	18.0%
Middle	26	21.0%	20.5%	$6,403	13.6%	15.0%	19.2%
Upper	82	66.1%	43.7%	$36,671	77.8%	46.2%	41.4%
Unknown	1	0.8%	23.0%	$1,540	3.3%	32.6%	0.0%
TOTAL	**124**	**100.0%**	**100.0%**	**$47,133**	**100.0%**	**100.0%**	**100.0%**

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 Borrower Income Level							
Borrower Income Level	**Bank and Aggregate Loans**						**Families by Family Income %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**# %**	**$ (000s)**	**$ %**	**$ %**	
Low	0	0.0%	2.9%	$0	0.0%	1.1%	21.3%
Moderate	2	4.3%	10.2%	$486	1.4%	5.6%	18.0%
Middle	12	25.5%	20.0%	$3,851	10.7%	15.3%	19.2%
Upper	31	66.0%	40.8%	$30,176	84.1%	45.8%	41.4%
Unknown	2	4.3%	26.2%	$1,366	3.8%	32.2%	0.0%
TOTAL	**47**	**100.0%**	**100.0%**	**$35,879**	**100.0%**	**100.0%**	**100.0%**

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 2022 Small Business Lending By Borrower Income Level							
	Bank and Aggregate Loans						Total Businesses
	Bank		Agg	Bank		Agg	
	#	%	%	$ (000s)	$ %	$ %	%
By Revenue							
$1 Million or Less	15	57.7%	52.7%	$4,075	48.5%	35.7%	94.5%
Over $1 Million/Unknown	11	42.3%		$4,322	51.5%		5.5%
TOTAL	**26**	**100.0%**		**$8,397**	**100.0%**		**100.0%**
By Loan Size							
$100,000 or Less	8	30.8%	96.5%	$418	5.0%	54.2%	
$100,001–$250,000	3	11.5%	2.1%	$627	7.5%	14.9%	
$250,001–$1 Million	15	57.7%	1.4%	$7,352	87.6%	30.9%	
TOTAL	**26**	**100.0%**	**100.0%**	**$8,397**	**100.0%**	**100.0%**	
By Loan Size and Revenue $1 Million or Less							
$100,000 or Less	5	33.3%		$253	6.2%		
$100,001–$250,000	1	6.7%		$220	5.4%		
$250,001–$1 Million	9	60.0%		$3,602	88.4%		
TOTAL	**15**	**100.0%**		**$4,075**	**100.0%**		

Source: 2022 FFIEC Census Data
2022 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 Business Lending By Borrower Income Level							
	Bank and Aggregate Loans						Total Businesses
	Bank		Agg	Bank		Agg	
	#	%	%	$ (000s)	$ %	$ %	%
By Revenue							
$1 Million or Less	3	33.3%	55.2%	$1,084	28.7%	35.9%	94.3%
Over $1 Million/Unknown	6	66.7%		$2,691	71.3%		5.7%
TOTAL	**9**	**100.0%**		**$3,775**	**100.0%**		**100.0%**
By Loan Size							
$100,000 or Less	2	22.2%	96.5%	$191	5.1%	53.3%	
$100,001–$250,000	0	0.0%	2.1%	$0	0.0%	14.5%	
$250,001–$1 Million	7	77.8%	1.5%	$3,584	94.9%	32.1%	
TOTAL	**9**	**100.0%**	**100.0%**	**$3,775**	**100.0%**	**100.0%**	
By Loan Size and 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	3	100.0%		$1,084	100.0%		
TOTAL	**3**	**100.0%**		**$1,084**	**100.0%**		

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 Borrower Income Level							
	Bank and Aggregate Loans						Total Businesses
	Bank		Agg	Bank		Agg	
	#	%	%	$ (000s)	$ %	$ %	%
By Revenue							
$1 Million or Less	7	53.8%	54.1%	$1,731	44.5%	37.5%	94.1%
Over $1 Million/Unknown	6	46.2%		$2,155	55.5%		5.9%
TOTAL	**13**	**100.0%**		**$3,886**	**100.0%**		**100.0%**
By Loan Size							
$100,000 or Less	5	38.5%	96.4%	$225	5.8%	55.3%	
$100,001–$250,000	2	15.4%	2.2%	$420	10.8%	15.4%	
$250,001–$1 Million	6	46.2%	1.3%	$3,241	83.4%	29.3%	
TOTAL	**13**	**100.0%**	**100.0%**	**$3,886**	**100.0%**	**100.0%**	
By Loan Size and Revenue $1 Million or Less							
$100,000 or Less	2	28.6%		$70	4.0%		
$100,001–$250,000	2	28.6%		$420	24.3%		
$250,001–$1 Million	3	42.9%		$1,241	71.7%		
TOTAL	**7**	**100.0%**		**$1,731**	**100.0%**		

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 2022 Home Mortgage Lending By Income Level of Geography							
Geographic Income Level	**Bank and Aggregate Loans**						**Owner-Occupied Units %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	2	1.7%	1.3%	$445	0.8%	1.5%	1.5%
Moderate	24	20.0%	18.5%	$4,752	9.0%	16.3%	22.8%
Middle	54	45.0%	41.2%	$22,733	42.9%	39.0%	37.7%
Upper	40	33.3%	38.8%	$25,047	47.3%	43.0%	37.8%
Unknown	0	0.0%	0.2%	$0	0.0%	0.2%	0.2%
TOTAL	**120**	**100.0%**	**100.0%**	**$52,977**	**100.0%**	**100.0%**	**100.0%**

Source: 2022 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 Income Level of Geography							
Geographic Income Level	**Bank and Aggregate Loans**						**Owner-Occupied Units %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	0	0.0%	1.7%	$0	0.0%	1.2%	1.5%
Moderate	25	20.2%	20.5%	$5,993	12.7%	17.3%	22.8%
Middle	60	48.4%	41.3%	$22,890	48.6%	37.5%	37.7%
Upper	39	31.5%	36.3%	$18,250	38.7%	43.7%	37.8%
Unknown	0	0.0%	0.2%	$0	0.0%	0.3%	0.2%
TOTAL	**124**	**100.0%**	**100.0%**	**$47,133**	**100.0%**	**100.0%**	**100.0%**

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							
Geographic Income Level	**Bank and Aggregate Loans**						**Owner-Occupied Units %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	0	0.0%	1.3%	$0	0.0%	1.1%	1.5%
Moderate	7	14.9%	19.3%	$1,897	5.3%	15.5%	22.8%
Middle	28	59.6%	41.9%	$20,275	56.5%	39.4%	37.7%
Upper	12	25.5%	37.3%	$13,707	38.2%	43.8%	37.8%
Unknown	0	0.0%	0.1%	$0	0.0%	0.2%	0.2%
TOTAL	**47**	**100.0%**	**100.0%**	**$35,879**	**100.0%**	**100.0%**	**100.0%**

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 2022 Small Business Lending By Income Level of Geography							
Geographic Income Level	**Bank and Aggregate Loans**						**Total Business %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	1	3.8%	1.9%	$409	4.9%	1.9%	2.4%
Moderate	11	42.3%	25.0%	$2,481	29.5%	27.9%	26.3%
Middle	5	19.2%	33.5%	$1,951	23.2%	31.7%	34.0%
Upper	9	34.6%	38.2%	$3,556	42.3%	37.1%	36.3%
Unknown	0	0.0%	1.4%	$0	0.0%	1.4%	1.0%
TOTAL	**26**	**100.0%**	**100.0%**	**$8,397**	**100.0%**	**100.0%**	**100.0%**

Source: 2022 FFIEC Census Data
2022 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 Business Lending By Income Level of Geography							
Geographic Income Level	**Bank and Aggregate Loans**						**Total Business %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	0	0.0%	1.8%	$0	0.0%	1.8%	2.3%
Moderate	3	33.3%	24.5%	$691	18.3%	26.6%	26.2%
Middle	1	11.1%	33.2%	$300	7.9%	33.1%	33.8%
Upper	5	55.6%	39.2%	$2,784	73.7%	37.3%	36.7%
Unknown	0	0.0%	1.2%	$0	0.0%	1.2%	1.0%
TOTAL	**9**	**100.0%**	**100.0%**	**$3,775**	**100.0%**	**100.0%**	**100.0%**

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							
Geographic Income Level	**Bank and Aggregate Loans**						**Total Business %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	1	7.7%	1.8%	$200	5.1%	1.8%	2.4%
Moderate	6	46.2%	24.0%	$1,663	42.8%	25.6%	26.7%
Middle	2	15.4%	33.2%	$963	24.8%	32.4%	33.6%
Upper	3	23.1%	39.9%	$1,050	27.0%	38.8%	36.4%
Unknown	1	7.7%	1.2%	$10	0.3%	1.3%	0.9%
TOTAL	**13**	**100.0%**	**100.0%**	**$3,886**	**100.0%**	**100.0%**	**100.0%**

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.

Tampa MSA

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	**Bank and Aggregate Loans**						**Families by Family Income %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**# %**	**$ (000s)**	**$ %**	**$ %**	
Low	3	7.5%	5.4%	$356	2.0%	2.2%	21.1%
Moderate	5	12.5%	15.0%	$752	4.3%	9.0%	18.3%
Middle	4	10.0%	21.3%	$1,113	6.3%	16.6%	19.2%
Upper	26	65.0%	42.4%	$13,901	78.7%	49.4%	41.4%
Unknown	2	5.0%	15.9%	$1,550	8.8%	22.8%	0.0%
TOTAL	**40**	**100.0%**	**100.0%**	**$17,672**	**100.0%**	**100.0%**	**100.0%**

Source: 2022 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 and Aggregate Loans**						**Families by Family Income %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**# %**	**$ (000s)**	**$ %**	**$ %**	
Low	2	5.7%	3.8%	$185	0.9%	1.4%	21.1%
Moderate	4	11.4%	13.3%	$715	3.5%	7.2%	18.3%
Middle	4	11.4%	21.5%	$965	4.7%	15.7%	19.2%
Upper	23	65.7%	40.2%	$17,985	87.4%	45.8%	41.4%
Unknown	2	5.7%	21.2%	$737	3.6%	29.9%	0.0%
TOTAL	**35**	**100.0%**	**100.0%**	**$20,587**	**100.0%**	**100.0%**	**100.0%**

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 Borrower Income Level							
Borrower Income Level	**Bank and Aggregate Loans**						**Families by Family Income %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**# %**	**$ (000s)**	**$ %**	**$ %**	
Low	1	3.6%	3.5%	$45	0.3%	1.4%	21.0%
Moderate	4	14.3%	12.5%	$715	5.5%	6.9%	18.2%
Middle	10	35.7%	20.3%	$2,981	22.9%	15.1%	19.3%
Upper	10	35.7%	40.3%	$5,746	44.1%	47.2%	41.5%
Unknown	3	10.7%	23.4%	$3,532	27.1%	29.4%	0.0%
TOTAL	**28**	**100.0%**	**100.0%**	**$13,019**	**100.0%**	**100.0%**	**100.0%**

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 2022 Small Business Lending By Borrower Income Level							
	Bank and Aggregate Loans						Total Businesses
	Bank		Agg	Bank		Agg	
	#	%	%	$ (000s)	$ %	$ %	%
By Revenue							
$1 Million or Less	41	54.7%	52.9%	$8,917	48.5%	35.3%	93.9%
Over $1 Million/Unknown	34	45.3%		$9,469	51.5%		6.1%
TOTAL	**75**	**100.0%**		**$18,386**	**100.0%**		**100.0%**
By Loan Size							
$100,000 or Less	35	46.7%	96.0%	$2,243	12.2%	49.4%	
$100,001–$250,000	12	16.0%	2.3%	$2,211	12.0%	14.8%	
$250,001–$1 Million	28	37.3%	1.7%	$13,932	75.8%	35.9%	
TOTAL	**75**	**100.0%**	**100.0%**	**$18,386**	**100.0%**	**100.0%**	
By Loan Size and Revenue $1 Million or Less							
$100,000 or Less	21	51.2%		$1,298	14.6%		
$100,001–$250,000	8	19.5%		$1,490	16.7%		
$250,001–$1 Million	12	29.3%		$6,129	68.7%		
TOTAL	**41**	**100.0%**		**$8,917**	**100.0%**		

Source: 2022 FFIEC Census Data
2022 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 Business Lending By Borrower Income Level							
	Bank and Aggregate Loans						Total Businesses
	Bank		Agg	Bank		Agg	
	#	%	%	$ (000s)	$ %	$ %	%
By Revenue							
$1 Million or Less	30	45.5%	55.6%	$6,889	39.5%	36.4%	93.8%
Over $1 Million/Unknown	36	54.5%		$10,570	60.5%		6.2%
TOTAL	**66**	**100.0%**		**$17,459**	**100.0%**		**100.0%**
By Loan Size							
$100,000 or Less	28	42.4%	96.1%	$1,821	10.4%	50.7%	
$100,001–$250,000	16	24.2%	2.2%	$3,335	19.1%	14.7%	
$250,001–$1 Million	22	33.3%	1.6%	$12,303	70.5%	34.6%	
TOTAL	**66**	**100.0%**	**100.0%**	**$17,459**	**100.0%**	**100.0%**	
By Loan Size and Revenue $1 Million or Less							
$100,000 or Less	11	36.7%		$751	10.9%		
$100,001–$250,000	10	33.3%		$1,945	28.2%		
$250,001–$1 Million	9	30.0%		$4,193	60.9%		
TOTAL	**30**	**100.0%**		**$6,889**	**100.0%**		

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 Borrower Income Level							
	Bank and Aggregate Loans						Total Businesses
	Bank		Agg	Bank		Agg	
	#	%	%	$ (000s)	$ %	$ %	%
By Revenue							
$1 Million or Less	15	28.8%	53.5%	$2,465	20.1%	35.5%	93.7%
Over $1 Million/Unknown	37	71.2%		$9,827	79.9%		6.3%
TOTAL	**52**	**100.0%**		**$12,292**	**100.0%**		**100.0%**
By Loan Size							
$100,000 or Less	24	46.2%	96.0%	$1,358	11.0%	52.3%	
$100,001–$250,000	12	23.1%	2.5%	$2,225	18.1%	16.3%	
$250,001–$1 Million	16	30.8%	1.5%	$8,709	70.9%	31.4%	
TOTAL	**52**	**100.0%**	**100.0%**	**$12,292**	**100.0%**	**100.0%**	
By Loan Size and Revenue $1 Million or Less							
$100,000 or Less	8	53.3%		$518	21.0%		
$100,001–$250,000	4	26.7%		$745	30.2%		
$250,001–$1 Million	3	20.0%		$1,202	48.8%		
TOTAL	**15**	**100.0%**		**$2,465**	**100.0%**		

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 2022 Home Mortgage Lending By Income Level of Geography							
Geographic Income Level	**Bank and Aggregate Loans**						**Owner-Occupied Units %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	1	2.5%	1.8%	$225	1.3%	1.8%	1.7%
Moderate	10	25.0%	22.3%	$2,993	16.9%	18.0%	24.4%
Middle	11	27.5%	37.5%	$3,943	22.3%	32.8%	38.7%
Upper	18	45.0%	38.1%	$10,511	59.5%	46.8%	34.8%
Unknown	0	0.0%	0.4%	$0	0.0%	0.7%	0.5%
TOTAL	**40**	**100.0%**	**100.0%**	**$17,672**	**100.0%**	**100.0%**	**100.0%**

Source: 2022 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 Income Level of Geography							
Geographic Income Level	**Bank and Aggregate Loans**						**Owner-Occupied Units %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	0	0.0%	1.9%	$0	0.0%	2.0%	1.7%
Moderate	4	11.4%	25.0%	$481	2.3%	19.6%	24.4%
Middle	13	37.1%	36.1%	$6,144	29.8%	32.4%	38.7%
Upper	17	48.6%	36.7%	$13,334	64.8%	45.5%	34.8%
Unknown	1	2.9%	0.4%	$628	3.1%	0.6%	0.5%
TOTAL	**35**	**100.0%**	**100.0%**	**$20,587**	**100.0%**	**100.0%**	**100.0%**

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							
Geographic Income Level	**Bank and Aggregate Loans**						**Owner-Occupied Units %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	0	0.0%	1.7%	$0	0.0%	1.4%	1.7%
Moderate	8	28.6%	26.7%	$2,516	19.3%	21.8%	24.4%
Middle	9	32.1%	33.5%	$2,952	22.7%	30.6%	38.7%
Upper	11	39.3%	37.7%	$7,551	58.0%	45.6%	34.8%
Unknown	0	0.0%	0.4%	$0	0.0%	0.6%	0.5%
TOTAL	**28**	**100.0%**	**100.0%**	**$13,019**	**100.0%**	**100.0%**	**100.0%**

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 2022 Small Business Lending By Income Level of Geography							
Geographic Income Level	**Bank and Aggregate Loans**						**Total Business %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	5	6.7%	3.2%	$1,345	7.3%	4.7%	3.3%
Moderate	22	29.3%	21.7%	$5,181	28.2%	22.9%	23.2%
Middle	37	49.3%	34.1%	$8,800	47.9%	32.8%	35.4%
Upper	11	14.7%	38.9%	$3,060	16.6%	36.3%	36.5%
Unknown	0	0.0%	2.1%	$0	0.0%	3.3%	1.7%
TOTAL	**75**	**100.0%**	**100.0%**	**$18,386**	**100.0%**	**100.0%**	**100.0%**

Source: 2022 FFIEC Census Data
2022 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 Business Lending By Income Level of Geography							
Geographic Income Level	**Bank and Aggregate Loans**						**Total Business %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	2	3.0%	3.0%	$878	5.0%	4.6%	3.3%
Moderate	18	27.3%	20.7%	$6,129	35.1%	22.2%	23.0%
Middle	33	50.0%	33.8%	$6,123	35.1%	32.8%	35.3%
Upper	13	19.7%	40.5%	$4,329	24.8%	37.6%	36.8%
Unknown	0	0.0%	2.0%	$0	0.0%	2.8%	1.7%
TOTAL	**66**	**100.0%**	**100.0%**	**$17,459**	**100.0%**	**100.0%**	**100.0%**

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							
Geographic Income Level	**Bank and Aggregate Loans**						**Total Business %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	3	5.8%	2.5%	$1,545	12.6%	3.4%	3.0%
Moderate	19	36.5%	20.6%	$3,285	26.7%	22.3%	23.5%
Middle	20	38.5%	32.6%	$4,950	40.3%	33.3%	34.8%
Upper	10	19.2%	42.2%	$2,512	20.4%	38.3%	37.2%
Unknown	0	0.0%	2.0%	$0	0.0%	2.7%	1.4%
TOTAL	**52**	**100.0%**	**100.0%**	**$12,292**	**100.0%**	**100.0%**	**100.0%**

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.

Partial Bradenton CSA

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	**Bank and Aggregate Loans**						**Families by Family Income %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**# %**	**$ (000s)**	**$ %**	**$ %**	
Low	4	4.3%	5.4%	$892	2.2%	2.4%	18.4%
Moderate	12	12.8%	15.0%	$2,738	6.9%	8.8%	19.8%
Middle	12	12.8%	20.9%	$3,202	8.0%	15.3%	20.9%
Upper	64	68.1%	44.8%	$32,364	81.0%	53.4%	40.9%
Unknown	2	2.1%	13.9%	$747	1.9%	20.1%	0.0%
TOTAL	**94**	**100.0%**	**100.0%**	**$39,943**	**100.0%**	**100.0%**	**100.0%**

Source: 2022 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 and Aggregate Loans**						**Families by Family Income %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**# %**	**$ (000s)**	**$ %**	**$ %**	
Low	5	8.9%	3.3%	$469	1.8%	1.2%	18.4%
Moderate	4	7.1%	11.9%	$790	3.0%	6.1%	19.8%
Middle	12	21.4%	19.7%	$2,628	10.0%	13.5%	20.9%
Upper	34	60.7%	43.4%	$21,978	84.0%	47.9%	40.9%
Unknown	1	1.8%	21.7%	$288	1.1%	31.3%	0.0%
TOTAL	**56**	**100.0%**	**100.0%**	**$26,153**	**100.0%**	**100.0%**	**100.0%**

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 Borrower Income Level							
Borrower Income Level	**Bank and Aggregate Loans**						**Families by Family Income %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**# %**	**$ (000s)**	**$ %**	**$ %**	
Low	0	0.0%	2.8%	$0	0.0%	1.1%	18.4%
Moderate	5	20.8%	11.0%	$1,226	8.9%	5.7%	19.8%
Middle	7	29.2%	18.9%	$1,954	14.1%	13.0%	20.9%
Upper	12	50.0%	43.4%	$10,670	77.0%	47.9%	40.9%
Unknown	0	0.0%	23.8%	$0	0.0%	32.3%	0.0%
TOTAL	**24**	**100.0%**	**100.0%**	**$13,850**	**100.0%**	**100.0%**	**100.0%**

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 2022 Small Business Lending By Borrower Income Level							
	Bank and Aggregate Loans						Total Businesses
	Bank		Agg	Bank		Agg	
	#	%	%	$ (000s)	$ %	$ %	%
By Revenue							
$1 Million or Less	10	43.5%	54.1%	$4,547	55.6%	36.8%	94.5%
Over $1 Million/Unknown	13	56.5%		$3,637	44.4%		5.5%
TOTAL	**23**	**100.0%**		**$8,184**	**100.0%**		**100.0%**
By Loan Size							
$100,000 or Less	10	43.5%	95.9%	$704	8.6%	49.3%	
$100,001–$250,000	2	8.7%	2.2%	$362	4.4%	13.5%	
$250,001–$1 Million	11	47.8%	1.9%	$7,118	87.0%	37.2%	
TOTAL	**23**	**100.0%**	**100.0%**	**$8,184**	**100.0%**	**100.0%**	
By Loan Size and Revenue $1 Million or Less							
$100,000 or Less	4	40.0%		$254	5.6%		
$100,001–$250,000	0	0.0%		$0	0.0%		
$250,001–$1 Million	6	60.0%		$4,293	94.4%		
TOTAL	**10**	**100.0%**		**$4,547**	**100.0%**		

Source: 2022 FFIEC Census Data
2022 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 Business Lending By Borrower Income Level							
	Bank and Aggregate Loans						Total Businesses
	Bank		Agg	Bank		Agg	
	#	%	%	$ (000s)	$ %	$ %	%
By Revenue							
$1 Million or Less	5	29.4%	56.0%	$1,483	25.8%	37.1%	94.3%
Over $1 Million/Unknown	12	70.6%		$4,255	74.2%		5.7%
TOTAL	**17**	**100.0%**		**$5,738**	**100.0%**		**100.0%**
By Loan Size							
$100,000 or Less	6	35.3%	95.6%	$242	4.2%	49.9%	
$100,001–$250,000	3	17.6%	2.5%	$615	10.7%	15.4%	
$250,001–$1 Million	8	47.1%	1.8%	$4,881	85.1%	34.7%	
TOTAL	**17**	**100.0%**	**100.0%**	**$5,738**	**100.0%**	**100.0%**	
By Loan Size and Revenue $1 Million or Less							
$100,000 or Less	2	40.0%		$47	3.2%		
$100,001–$250,000	0	0.0%		$0	0.0%		
$250,001–$1 Million	3	60.0%		$1,436	96.8%		
TOTAL	**5**	**100.0%**		**$1,483**	**100.0%**		

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 Borrower Income Level							
	Bank and Aggregate Loans						Total Businesses
	Bank		Agg	Bank		Agg	
	#	%	%	$ (000s)	$ %	$ %	%
By Revenue							
$1 Million or Less	5	50.0%	54.7%	$1,380	41.7%	35.5%	94.2%
Over $1 Million/Unknown	5	50.0%		$1,929	58.3%		5.8%
TOTAL	**10**	**100.0%**		**$3,309**	**100.0%**		**100.0%**
By Loan Size							
$100,000 or Less	0	0.0%	95.6%	$0	0.0%	49.6%	
$100,001–$250,000	5	50.0%	2.5%	$896	27.1%	15.0%	
$250,001–$1 Million	5	50.0%	1.9%	$2,413	72.9%	35.4%	
TOTAL	**10**	**100.0%**	**100.0%**	**$3,309**	**100.0%**	**100.0%**	
By Loan Size and Revenue $1 Million or Less							
$100,000 or Less	0	0.0%		$0	0.0%		
$100,001–$250,000	4	80.0%		$742	53.8%		
$250,001–$1 Million	1	20.0%		$638	46.2%		
TOTAL	**5**	**100.0%**		**$1,380**	**100.0%**		

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 2022 Home Mortgage Lending By Income Level of Geography							
Geographic Income Level	**Bank and Aggregate Loans**						**Owner-Occupied Units %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	1	1.1%	0.4%	$56	0.1%	0.3%	1.0%
Moderate	16	17.0%	14.4%	$4,877	12.2%	11.5%	17.4%
Middle	52	55.3%	47.5%	$17,355	43.4%	40.8%	50.9%
Upper	25	26.6%	37.2%	$17,655	44.2%	46.6%	30.6%
Unknown	0	0.0%	0.6%	$0	0.0%	0.8%	0.1%
TOTAL	**94**	**100.0%**	**100.0%**	**$39,943**	**100.0%**	**100.0%**	**100.0%**

Source: 2022 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 Income Level of Geography							
Geographic Income Level	**Bank and Aggregate Loans**						**Owner-Occupied Units %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	0	0.0%	0.4%	$0	0.0%	0.2%	1.0%
Moderate	6	10.7%	14.0%	$2,639	10.1%	10.0%	17.4%
Middle	34	60.7%	46.1%	$15,765	60.3%	40.4%	50.9%
Upper	15	26.8%	38.4%	$7,577	29.0%	48.0%	30.6%
Unknown	1	1.8%	1.1%	$172	0.7%	1.3%	0.1%
TOTAL	**56**	**100.0%**	**100.0%**	**$26,153**	**100.0%**	**100.0%**	**100.0%**

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							
Geographic Income Level	**Bank and Aggregate Loans**						**Owner-Occupied Units %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	1	4.2%	0.5%	$345	2.5%	0.3%	1.0%
Moderate	6	25.0%	13.8%	$1,842	13.3%	10.2%	17.4%
Middle	11	45.8%	45.9%	$3,578	25.8%	41.1%	50.9%
Upper	6	25.0%	37.9%	$8,085	58.4%	46.3%	30.6%
Unknown	0	0.0%	1.9%	$0	0.0%	2.1%	0.1%
TOTAL	**24**	**100.0%**	**100.0%**	**$13,850**	**100.0%**	**100.0%**	**100.0%**

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 2022 Small Business Lending By Income Level of Geography							
Geographic Income Level	**Bank and Aggregate Loans**						**Total Business %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	1	4.3%	0.9%	$294	3.6%	1.2%	1.0%
Moderate	3	13.0%	14.7%	$1,100	13.4%	13.0%	15.7%
Middle	12	52.2%	47.9%	$4,084	49.9%	48.8%	51.1%
Upper	7	30.4%	35.9%	$2,706	33.1%	36.5%	32.0%
Unknown	0	0.0%	0.6%	$0	0.0%	0.4%	0.2%
TOTAL	**23**	**100.0%**	**100.0%**	**$8,184**	**100.0%**	**100.0%**	**100.0%**

Source: 2022 FFIEC Census Data
2022 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 Business Lending By Income Level of Geography							
Geographic Income Level	**Bank and Aggregate Loans**						**Total Business %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	1	5.9%	0.8%	$500	8.7%	0.8%	1.0%
Moderate	4	23.5%	14.3%	$1,250	21.8%	13.1%	15.5%
Middle	6	35.3%	47.9%	$2,178	38.0%	47.6%	51.0%
Upper	6	35.3%	36.3%	$1,810	31.5%	37.9%	32.3%
Unknown	0	0.0%	0.7%	$0	0.0%	0.6%	0.2%
TOTAL	**17**	**100.0%**	**100.0%**	**$5,738**	**100.0%**	**100.0%**	**100.0%**

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							
Geographic Income Level	**Bank and Aggregate Loans**						**Total Business %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	0	0.0%	0.8%	$0	0.0%	1.3%	0.8%
Moderate	0	0.0%	14.5%	$0	0.0%	14.1%	15.8%
Middle	7	70.0%	47.0%	$2,017	61.0%	46.1%	51.9%
Upper	3	30.0%	37.0%	$1,292	39.0%	38.2%	31.3%
Unknown	0	0.0%	0.7%	$0	0.0%	0.3%	0.2%
TOTAL	**10**	**100.0%**	**100.0%**	**$3,309**	**100.0%**	**100.0%**	**100.0%**

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.

Partial Cape Coral CSA

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	**Bank and Aggregate Loans**						**Families by Family Income %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**# %**	**$ (000s)**	**$ %**	**$ %**	
Low	0	0.0%	4.5%	$0	0.0%	2.0%	20.2%
Moderate	3	10.3%	14.7%	$486	2.8%	8.0%	18.6%
Middle	6	20.7%	20.7%	$1,997	11.4%	14.2%	20.4%
Upper	18	62.1%	45.9%	$14,269	81.8%	56.8%	40.8%
Unknown	2	6.9%	14.3%	$696	4.0%	18.9%	0.0%
TOTAL	**29**	**100.0%**	**100.0%**	**$17,448**	**100.0%**	**100.0%**	**100.0%**

Source: 2022 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 and Aggregate Loans**						**Families by Family Income %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**# %**	**$ (000s)**	**$ %**	**$ %**	
Low	0	0.0%	2.4%	$0	0.0%	0.9%	20.2%
Moderate	0	0.0%	10.2%	$0	0.0%	4.7%	18.6%
Middle	7	26.9%	20.8%	$1,855	15.5%	13.3%	20.4%
Upper	19	73.1%	44.7%	$10,117	84.5%	48.9%	40.8%
Unknown	0	0.0%	21.9%	$0	0.0%	32.2%	0.0%
TOTAL	**26**	**100.0%**	**100.0%**	**$11,972**	**100.0%**	**100.0%**	**100.0%**

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 Borrower Income Level							
Borrower Income Level	**Bank and Aggregate Loans**						**Families by Family Income %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**# %**	**$ (000s)**	**$ %**	**$ %**	
Low	1	3.8%	2.4%	$124	1.3%	1.1%	20.2%
Moderate	1	3.8%	10.5%	$344	3.5%	5.6%	18.6%
Middle	10	38.5%	20.5%	$3,172	32.2%	14.9%	20.4%
Upper	13	50.0%	42.9%	$5,961	60.6%	52.5%	40.8%
Unknown	1	3.8%	23.7%	$240	2.4%	25.9%	0.0%
TOTAL	**26**	**100.0%**	**100.0%**	**$9,841**	**100.0%**	**100.0%**	**100.0%**

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 2022 Small Business Lending By Borrower Income Level							
	Bank and Aggregate Loans						Total Businesses
	Bank		Agg	Bank		Agg	
	#	%	%	$ (000s)	$ %	$ %	%
By Revenue							
$1 Million or Less	15	50.0%	52.7%	$3,940	43.6%	34.9%	94.5%
Over $1 Million/Unknown	15	50.0%		$5,089	56.4%		5.5%
TOTAL	**30**	**100.0%**		**$9,029**	**100.0%**		**100.0%**
By Loan Size							
$100,000 or Less	11	36.7%	95.9%	$439	4.9%	51.7%	
$100,001–$250,000	5	16.7%	2.4%	$1,097	12.1%	14.3%	
$250,001–$1 Million	14	46.7%	1.7%	$7,493	83.0%	34.0%	
TOTAL	**30**	**100.0%**	**100.0%**	**$9,029**	**100.0%**	**100.0%**	
By Loan Size and Revenue $1 Million or Less							
$100,000 or Less	7	46.7%		$282	7.2%		
$100,001–$250,000	2	13.3%		$447	11.3%		
$250,001–$1 Million	6	40.0%		$3,211	81.5%		
TOTAL	**15**	**100.0%**		**$3,940**	**100.0%**		

Source: 2022 FFIEC Census Data
2022 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 Business Lending By Borrower Income Level							
	Bank and Aggregate Loans						Total Businesses
	Bank		Agg	Bank		Agg	
	#	%	%	$ (000s)	$ %	$ %	%
By Revenue							
$1 Million or Less	4	44.4%	54.5%	$690	36.3%	35.5%	94.4%
Over $1 Million/Unknown	5	55.6%		$1,209	63.7%		5.6%
TOTAL	**9**	**100.0%**		**$1,899**	**100.0%**		**100.0%**
By Loan Size							
$100,000 or Less	3	33.3%	95.7%	$33	1.7%	51.8%	
$100,001–$250,000	4	44.4%	2.6%	$900	47.4%	15.5%	
$250,001–$1 Million	2	22.2%	1.7%	$966	50.9%	32.7%	
TOTAL	**9**	**100.0%**	**100.0%**	**$1,899**	**100.0%**	**100.0%**	
By Loan Size and Revenue $1 Million or Less							
$100,000 or Less	2	50.0%		$24	3.5%		
$100,001–$250,000	1	25.0%		$200	29.0%		
$250,001–$1 Million	1	25.0%		$466	67.5%		
TOTAL	**4**	**100.0%**		**$690**	**100.0%**		

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 Borrower Income Level							
	Bank and Aggregate Loans						Total Businesses
	Bank		Agg	Bank		Agg	
	#	%	%	$ (000s)	$ %	$ %	%
By Revenue							
$1 Million or Less	2	25.0%	53.0%	$526	32.5%	35.2%	94.0%
Over $1 Million/Unknown	6	75.0%		$1,094	67.5%		6.0%
TOTAL	**8**	**100.0%**		**$1,620**	**100.0%**		**100.0%**
By Loan Size							
$100,000 or Less	5	62.5%	95.7%	$154	9.5%	52.4%	
$100,001–$250,000	0	0.0%	2.6%	$0	0.0%	15.8%	
$250,001–$1 Million	3	37.5%	1.7%	$1,466	90.5%	31.8%	
TOTAL	**8**	**100.0%**	**100.0%**	**$1,620**	**100.0%**	**100.0%**	
By Loan Size and Revenue $1 Million or Less							
$100,000 or Less	1	50.0%		$60	11.4%		
$100,001–$250,000	0	0.0%		$0	0.0%		
$250,001–$1 Million	1	50.0%		$466	88.6%		
TOTAL	**2**	**100.0%**		**$526**	**100.0%**		

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 2022 Home Mortgage Lending By Income Level of Geography							
Geographic Income Level	**Bank and Aggregate Loans**						**Owner-Occupied Units %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	0	0.0%	1.0%	$0	0.0%	0.7%	1.4%
Moderate	5	17.2%	18.2%	$1,582	9.1%	13.7%	17.2%
Middle	12	41.4%	48.4%	$4,529	26.0%	41.5%	46.5%
Upper	12	41.4%	31.6%	$11,337	65.0%	42.9%	34.3%
Unknown	0	0.0%	0.8%	$0	0.0%	1.3%	0.6%
TOTAL	**29**	**100.0%**	**100.0%**	**$17,448**	**100.0%**	**100.0%**	**100.0%**

Source: 2022 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 Income Level of Geography							
Geographic Income Level	**Bank and Aggregate Loans**						**Owner-Occupied Units %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	0	0.0%	1.0%	$0	0.0%	0.9%	1.4%
Moderate	6	23.1%	21.6%	$1,806	15.1%	16.2%	17.2%
Middle	10	38.5%	48.7%	$4,811	40.2%	42.9%	46.5%
Upper	10	38.5%	28.3%	$5,355	44.7%	39.3%	34.3%
Unknown	0	0.0%	0.5%	$0	0.0%	0.6%	0.6%
TOTAL	**26**	**100.0%**	**100.0%**	**$11,972**	**100.0%**	**100.0%**	**100.0%**

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							
Geographic Income Level	**Bank and Aggregate Loans**						**Owner-Occupied Units %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	0	0.0%	0.9%	$0	0.0%	0.7%	1.4%
Moderate	8	30.8%	23.0%	$2,877	29.2%	18.5%	17.2%
Middle	14	53.8%	49.2%	$5,631	57.2%	45.2%	46.5%
Upper	4	15.4%	26.5%	$1,333	13.5%	34.9%	34.3%
Unknown	0	0.0%	0.4%	$0	0.0%	0.6%	0.6%
TOTAL	**26**	**100.0%**	**100.0%**	**$9,841**	**100.0%**	**100.0%**	**100.0%**

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 2022 Small Business Lending By Income Level of Geography							
Geographic Income Level	**Bank and Aggregate Loans**						**Total Business %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	0	0.0%	2.0%	$0	0.0%	2.8%	2.4%
Moderate	5	16.7%	19.7%	$2,248	24.9%	20.3%	18.9%
Middle	13	43.3%	46.3%	$3,236	35.8%	42.3%	45.5%
Upper	7	23.3%	31.0%	$2,760	30.6%	34.0%	32.4%
Unknown	5	16.7%	0.9%	$785	8.7%	0.6%	0.9%
TOTAL	**30**	**100.0%**	**100.0%**	**$9,029**	**100.0%**	**100.0%**	**100.0%**

Source: 2022 FFIEC Census Data
2022 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 Business Lending By Income Level of Geography							
Geographic Income Level	**Bank and Aggregate Loans**						**Total Business %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	0	0.0%	1.9%	$0	0.0%	2.4%	2.4%
Moderate	3	33.3%	20.2%	$671	35.3%	18.7%	18.8%
Middle	4	44.4%	46.8%	$478	25.2%	43.0%	45.3%
Upper	2	22.2%	30.3%	$750	39.5%	35.2%	32.7%
Unknown	0	0.0%	0.8%	$0	0.0%	0.6%	0.9%
TOTAL	**9**	**100.0%**	**100.0%**	**$1,899**	**100.0%**	**100.0%**	**100.0%**

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							
Geographic Income Level	**Bank and Aggregate Loans**						**Total Business %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	0	0.0%	1.7%	$0	0.0%	2.2%	2.5%
Moderate	1	12.5%	20.1%	$466	28.8%	18.6%	19.1%
Middle	4	50.0%	46.6%	$123	7.6%	43.1%	43.2%
Upper	3	37.5%	30.8%	$1,031	63.6%	35.5%	34.4%
Unknown	0	0.0%	0.8%	$0	0.0%	0.6%	0.8%
TOTAL	**8**	**100.0%**	**100.0%**	**$1,620**	**100.0%**	**100.0%**	**100.0%**

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.

Pensacola MSA

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	**Bank and Aggregate Loans**						**Families by Family Income %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**# %**	**$ (000s)**	**$ %**	**$ %**	
Low	2	2.4%	5.1%	$98	0.4%	2.3%	20.5%
Moderate	3	3.5%	15.9%	$358	1.3%	10.3%	18.5%
Middle	18	21.2%	22.5%	$3,838	14.2%	19.3%	20.6%
Upper	47	55.3%	36.5%	$18,492	68.6%	44.2%	40.4%
Unknown	15	17.6%	20.0%	$4,163	15.4%	23.9%	0.0%
TOTAL	**85**	**100.0%**	**100.0%**	**$26,949**	**100.0%**	**100.0%**	**100.0%**

Source: 2022 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 and Aggregate Loans**						**Families by Family Income %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**# %**	**$ (000s)**	**$ %**	**$ %**	
Low	5	8.1%	3.5%	$584	3.4%	1.4%	20.5%
Moderate	8	12.9%	14.5%	$1,233	7.2%	9.6%	18.5%
Middle	14	22.6%	22.2%	$3,122	18.3%	19.0%	20.6%
Upper	30	48.4%	35.0%	$10,717	62.8%	42.7%	40.4%
Unknown	5	8.1%	24.7%	$1,422	8.3%	27.2%	0.0%
TOTAL	**62**	**100.0%**	**100.0%**	**$17,078**	**100.0%**	**100.0%**	**100.0%**

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 Borrower Income Level							
Borrower Income Level	**Bank and Aggregate Loans**						**Families by Family Income %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**# %**	**$ (000s)**	**$ %**	**$ %**	
Low	2	4.3%	5.1%	$150	1.1%	2.2%	20.5%
Moderate	14	29.8%	15.3%	$2,613	18.7%	10.5%	18.5%
Middle	3	6.4%	20.6%	$807	5.8%	17.6%	20.6%
Upper	23	48.9%	30.3%	$8,634	61.8%	37.4%	40.4%
Unknown	5	10.6%	28.6%	$1,761	12.6%	32.3%	0.0%
TOTAL	**47**	**100.0%**	**100.0%**	**$13,965**	**100.0%**	**100.0%**	**100.0%**

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 2022 Small Business Lending By Borrower Income Level							
	Bank and Aggregate Loans						Total Businesses
	Bank		Agg	Bank		Agg	
	#	%	%	$ (000s)	$ %	$ %	%
By Revenue							
$1 Million or Less	18	46.2%	48.7%	$6,253	49.6%	31.6%	95.0%
Over $1 Million/Unknown	21	53.8%		$6,366	50.4%		5.0%
TOTAL	**39**	**100.0%**		**$12,619**	**100.0%**		**100.0%**
By Loan Size							
$100,000 or Less	11	28.2%	93.1%	$789	6.3%	36.0%	
$100,001–$250,000	11	28.2%	3.7%	$2,185	17.3%	17.5%	
$250,001–$1 Million	17	43.6%	3.2%	$9,645	76.4%	46.4%	
TOTAL	**39**	**100.0%**	**100.0%**	**$12,619**	**100.0%**	**100.0%**	
By Loan Size and Revenue $1 Million or Less							
$100,000 or Less	3	16.7%		$107	1.7%		
$100,001–$250,000	7	38.9%		$1,335	21.3%		
$250,001–$1 Million	8	44.4%		$4,811	76.9%		
TOTAL	**18**	**100.0%**		**$6,253**	**100.0%**		

Source: 2022 FFIEC Census Data
2022 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 Business Lending By Borrower Income Level							
	Bank and Aggregate Loans						Total Businesses
	Bank		Agg	Bank		Agg	
	#	%	%	$ (000s)	$ %	$ %	%
By Revenue							
$1 Million or Less	30	53.6%	50.1%	$6,217	47.7%	32.6%	94.8%
Over $1 Million/Unknown	26	46.4%		$6,826	52.3%		5.2%
TOTAL	**56**	**100.0%**		**$13,043**	**100.0%**		**100.0%**
By Loan Size							
$100,000 or Less	20	35.7%	93.0%	$1,275	9.8%	34.7%	
$100,001–$250,000	17	30.4%	3.6%	$2,835	21.7%	16.5%	
$250,001–$1 Million	19	33.9%	3.4%	$8,933	68.5%	48.8%	
TOTAL	**56**	**100.0%**	**100.0%**	**$13,043**	**100.0%**	**100.0%**	
By Loan Size and Revenue $1 Million or Less							
$100,000 or Less	12	40.0%		$567	9.1%		
$100,001–$250,000	9	30.0%		$1,493	24.0%		
$250,001–$1 Million	9	30.0%		$4,157	66.9%		
TOTAL	**30**	**100.0%**		**$6,217**	**100.0%**		

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 Borrower Income Level							
	Bank and Aggregate Loans						Total Businesses
	Bank		Agg	Bank		Agg	
	#	%	%	$ (000s)	$ %	$ %	%
By Revenue							
$1 Million or Less	24	51.1%	49.7%	$5,457	45.1%	33.5%	94.7%
Over $1 Million/Unknown	23	48.9%		$6,638	54.9%		5.3%
TOTAL	**47**	**100.0%**		**$12,095**	**100.0%**		**100.0%**
By Loan Size							
$100,000 or Less	17	36.2%	92.5%	$926	7.7%	34.0%	
$100,001–$250,000	12	25.5%	3.9%	$2,087	17.3%	16.9%	
$250,001–$1 Million	18	38.3%	3.7%	$9,082	75.1%	49.1%	
TOTAL	**47**	**100.0%**	**100.0%**	**$12,095**	**100.0%**	**100.0%**	
By Loan Size and Revenue $1 Million or Less							
$100,000 or Less	10	41.7%		$472	8.6%		
$100,001–$250,000	8	33.3%		$1,267	23.2%		
$250,001–$1 Million	6	25.0%		$3,718	68.1%		
TOTAL	**24**	**100.0%**		**$5,457**	**100.0%**		

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 2022 Home Mortgage Lending By Income Level of Geography							
Geographic Income Level	**Bank and Aggregate Loans**						**Owner-Occupied Units %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	0	0.0%	1.5%	$0	0.0%	0.9%	2.8%
Moderate	17	20.0%	17.7%	$3,121	11.6%	13.7%	19.6%
Middle	26	30.6%	40.8%	$7,221	26.8%	37.6%	40.9%
Upper	42	49.4%	40.0%	$16,607	61.6%	47.8%	36.7%
Unknown	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
TOTAL	**85**	**100.0%**	**100.0%**	**$26,949**	**100.0%**	**100.0%**	**100.0%**

Source: 2022 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 Income Level of Geography							
Geographic Income Level	**Bank and Aggregate Loans**						**Owner-Occupied Units %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	1	1.6%	2.1%	$135	0.8%	1.8%	2.8%
Moderate	13	21.0%	17.6%	$3,488	20.4%	14.5%	19.6%
Middle	17	27.4%	41.5%	$4,220	24.7%	37.5%	40.9%
Upper	31	50.0%	38.8%	$9,235	54.1%	46.2%	36.7%
Unknown	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
TOTAL	**62**	**100.0%**	**100.0%**	**$17,078**	**100.0%**	**100.0%**	**100.0%**

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							
Geographic Income Level	**Bank and Aggregate Loans**						**Owner-Occupied Units %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	1	2.1%	2.2%	$152	1.1%	1.4%	2.8%
Moderate	12	25.5%	17.0%	$3,231	23.1%	13.4%	19.6%
Middle	15	31.9%	42.7%	$3,763	26.9%	38.7%	40.9%
Upper	19	40.4%	38.1%	$6,819	48.8%	46.4%	36.7%
Unknown	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
TOTAL	**47**	**100.0%**	**100.0%**	**$13,965**	**100.0%**	**100.0%**	**100.0%**

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 2022 Small Business Lending By Income Level of Geography							
Geographic Income Level	**Bank and Aggregate Loans**						**Total Business %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	6	15.4%	3.6%	$2,141	17.0%	5.3%	3.9%
Moderate	11	28.2%	22.0%	$3,797	30.1%	22.8%	23.1%
Middle	8	20.5%	34.1%	$3,018	23.9%	29.8%	36.1%
Upper	14	35.9%	40.0%	$3,663	29.0%	42.0%	36.8%
Unknown	0	0.0%	0.3%	$0	0.0%	0.1%	0.0%
TOTAL	**39**	**100.0%**	**100.0%**	**$12,619**	**100.0%**	**100.0%**	**100.0%**

Source: 2022 FFIEC Census Data
2022 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 Business Lending By Income Level of Geography							
Geographic Income Level	**Bank and Aggregate Loans**						**Total Business %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	5	8.9%	3.4%	$1,342	10.3%	4.6%	4.0%
Moderate	13	23.2%	22.5%	$2,315	17.7%	25.0%	23.5%
Middle	14	25.0%	34.8%	$3,499	26.8%	26.9%	36.1%
Upper	24	42.9%	38.9%	$5,887	45.1%	43.5%	36.4%
Unknown	0	0.0%	0.4%	$0	0.0%	0.1%	0.0%
TOTAL	**56**	**100.0%**	**100.0%**	**$13,043**	**100.0%**	**100.0%**	**100.0%**

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							
Geographic Income Level	**Bank and Aggregate Loans**						**Total Business %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	4	8.5%	3.4%	$1,305	10.8%	5.6%	4.3%
Moderate	13	27.7%	21.4%	$3,626	30.0%	24.3%	23.9%
Middle	9	19.1%	34.7%	$2,091	17.3%	28.0%	36.8%
Upper	21	44.7%	40.2%	$5,073	41.9%	41.9%	35.1%
Unknown	0	0.0%	0.3%	$0	0.0%	0.0%	0.0%
TOTAL	**47**	**100.0%**	**100.0%**	**$12,095**	**100.0%**	**100.0%**	**100.0%**

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.

Crestview MSA

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	**Bank and Aggregate Loans**						**Families by Family Income %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**# %**	**$ (000s)**	**$ %**	**$ %**	
Low	4	5.6%	4.3%	$599	1.7%	1.6%	19.7%
Moderate	8	11.1%	14.7%	$1,868	5.4%	7.4%	18.7%
Middle	15	20.8%	18.8%	$4,713	13.6%	11.8%	21.5%
Upper	43	59.7%	42.8%	$26,597	76.9%	56.0%	40.1%
Unknown	2	2.8%	19.3%	$814	2.4%	23.3%	0.0%
TOTAL	**72**	**100.0%**	**100.0%**	**$34,591**	**100.0%**	**100.0%**	**100.0%**

Source: 2022 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 and Aggregate Loans**						**Families by Family Income %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**# %**	**$ (000s)**	**$ %**	**$ %**	
Low	0	0.0%	3.6%	$0	0.0%	1.4%	19.7%
Moderate	7	13.5%	15.1%	$1,965	8.5%	8.0%	18.7%
Middle	10	19.2%	20.6%	$2,930	12.7%	13.8%	21.5%
Upper	31	59.6%	37.9%	$14,226	61.4%	49.5%	40.1%
Unknown	4	7.7%	22.7%	$4,041	17.4%	27.3%	0.0%
TOTAL	**52**	**100.0%**	**100.0%**	**$23,162**	**100.0%**	**100.0%**	**100.0%**

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 Borrower Income Level							
Borrower Income Level	**Bank and Aggregate Loans**						**Families by Family Income %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**# %**	**$ (000s)**	**$ %**	**$ %**	
Low	2	4.3%	2.8%	$283	1.0%	0.9%	19.7%
Moderate	12	26.1%	13.0%	$2,744	10.0%	6.5%	18.7%
Middle	10	21.7%	18.4%	$2,515	9.2%	11.4%	21.5%
Upper	20	43.5%	39.5%	$12,729	46.4%	50.3%	40.1%
Unknown	2	4.3%	26.3%	$9,140	33.3%	30.9%	0.0%
TOTAL	**46**	**100.0%**	**100.0%**	**$27,411**	**100.0%**	**100.0%**	**100.0%**

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 2022 Small Business Lending By Borrower Income Level							
	Bank and Aggregate Loans						Total Businesses
	Bank		Agg	Bank		Agg	
	#	%	%	$ (000s)	$ %	$ %	%
By Revenue							
$1 Million or Less	10	71.4%	49.3%	$1,459	54.7%	36.4%	95.1%
Over $1 Million/Unknown	4	28.6%		$1,206	45.3%		4.9%
TOTAL	**14**	**100.0%**		**$2,665**	**100.0%**		**100.0%**
By Loan Size							
$100,000 or Less	7	50.0%	93.1%	$315	11.8%	38.5%	
$100,001–$250,000	2	14.3%	3.9%	$291	10.9%	18.0%	
$250,001–$1 Million	5	35.7%	3.0%	$2,059	77.3%	43.5%	
TOTAL	**14**	**100.0%**	**100.0%**	**$2,665**	**100.0%**	**100.0%**	
By Loan Size and Revenue $1 Million or Less							
$100,000 or Less	7	70.0%		$315	21.6%		
$100,001–$250,000	1	10.0%		$153	10.5%		
$250,001–$1 Million	2	20.0%		$991	67.9%		
TOTAL	**10**	**100.0%**		**$1,459**	**100.0%**		

Source: 2022 FFIEC Census Data
2022 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 Business Lending By Borrower Income Level							
	Bank and Aggregate Loans						Total Businesses
	Bank		Agg	Bank		Agg	
	#	%	%	$ (000s)	$ %	$ %	%
By Revenue							
$1 Million or Less	10	71.4%	49.4%	$3,565	76.6%	35.1%	94.8%
Over $1 Million/Unknown	4	28.6%		$1,092	23.4%		5.2%
TOTAL	**14**	**100.0%**		**$4,657**	**100.0%**		**100.0%**
By Loan Size							
$100,000 or Less	7	50.0%	93.1%	$402	8.6%	38.3%	
$100,001–$250,000	0	0.0%	3.7%	$0	0.0%	17.6%	
$250,001–$1 Million	7	50.0%	3.2%	$4,255	91.4%	44.1%	
TOTAL	**14**	**100.0%**	**100.0%**	**$4,657**	**100.0%**	**100.0%**	
By Loan Size and Revenue $1 Million or Less							
$100,000 or Less	5	50.0%		$297	8.3%		
$100,001–$250,000	0	0.0%		$0	0.0%		
$250,001–$1 Million	5	50.0%		$3,268	91.7%		
TOTAL	**10**	**100.0%**		**$3,565**	**100.0%**		

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 Borrower Income Level							
	Bank and Aggregate Loans						Total Businesses
	Bank		Agg	Bank		Agg	
	#	%	%	$ (000s)	$ %	$ %	%
By Revenue							
$1 Million or Less	11	52.4%	47.2%	$3,139	47.4%	34.3%	94.6%
Over $1 Million/Unknown	10	47.6%		$3,480	52.6%		5.4%
TOTAL	**21**	**100.0%**		**$6,619**	**100.0%**		**100.0%**
By Loan Size							
$100,000 or Less	9	42.9%	93.0%	$445	6.7%	38.9%	
$100,001–$250,000	2	9.5%	3.9%	$396	6.0%	17.1%	
$250,001–$1 Million	10	47.6%	3.1%	$5,778	87.3%	44.0%	
TOTAL	**21**	**100.0%**	**100.0%**	**$6,619**	**100.0%**	**100.0%**	
By Loan Size and Revenue $1 Million or Less							
$100,000 or Less	6	54.5%		$245	7.8%		
$100,001–$250,000	0	0.0%		$0	0.0%		
$250,001–$1 Million	5	45.5%		$2,894	92.2%		
TOTAL	**11**	**100.0%**		**$3,139**	**100.0%**		

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 2022 Home Mortgage Lending By Income Level of Geography							
Geographic Income Level	**Bank and Aggregate Loans**						**Owner-Occupied Units %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	2	2.8%	1.6%	$194	0.6%	0.9%	2.6%
Moderate	10	13.9%	14.5%	$3,215	9.3%	8.4%	18.2%
Middle	27	37.5%	42.3%	$10,260	29.7%	33.1%	46.6%
Upper	33	45.8%	41.6%	$20,922	60.5%	57.5%	32.6%
Unknown	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
TOTAL	**72**	**100.0%**	**100.0%**	**$34,591**	**100.0%**	**100.0%**	**100.0%**

Source: 2022 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 Income Level of Geography							
Geographic Income Level	**Bank and Aggregate Loans**						**Owner-Occupied Units %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	1	1.9%	2.2%	$196	0.8%	1.5%	2.6%
Moderate	7	13.5%	17.8%	$1,740	7.5%	10.7%	18.2%
Middle	19	36.5%	42.7%	$6,868	29.7%	33.9%	46.6%
Upper	25	48.1%	37.3%	$14,358	62.0%	53.8%	32.6%
Unknown	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
TOTAL	**52**	**100.0%**	**100.0%**	**$23,162**	**100.0%**	**100.0%**	**100.0%**

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							
Geographic Income Level	**Bank and Aggregate Loans**						**Owner-Occupied Units %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	0	0.0%	2.0%	$0	0.0%	1.2%	2.6%
Moderate	5	10.9%	16.1%	$1,365	5.0%	9.4%	18.2%
Middle	23	50.0%	45.5%	$14,072	51.3%	35.9%	46.6%
Upper	18	39.1%	36.4%	$11,974	43.7%	53.5%	32.6%
Unknown	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
TOTAL	**46**	**100.0%**	**100.0%**	**$27,411**	**100.0%**	**100.0%**	**100.0%**

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 2022 Small Business Lending By Income Level of Geography							
Geographic Income Level	**Bank and Aggregate Loans**						**Total Business %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	2	14.3%	4.3%	$78	2.9%	4.7%	5.2%
Moderate	0	0.0%	12.4%	$0	0.0%	9.5%	15.9%
Middle	6	42.9%	39.9%	$1,121	42.1%	36.2%	41.7%
Upper	6	42.9%	42.9%	$1,466	55.0%	49.5%	37.2%
Unknown	0	0.0%	0.4%	$0	0.0%	0.1%	0.0%
TOTAL	**14**	**100.0%**	**100.0%**	**$2,665**	**100.0%**	**100.0%**	**100.0%**

Source: 2022 FFIEC Census Data
2022 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 Business Lending By Income Level of Geography							
Geographic Income Level	**Bank and Aggregate Loans**						**Total Business %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	1	7.1%	4.3%	$75	1.6%	3.6%	5.5%
Moderate	0	0.0%	12.9%	$0	0.0%	9.7%	15.5%
Middle	5	35.7%	40.2%	$1,873	40.2%	39.3%	41.0%
Upper	8	57.1%	42.2%	$2,709	58.2%	47.3%	38.0%
Unknown	0	0.0%	0.3%	$0	0.0%	0.1%	0.0%
TOTAL	**14**	**100.0%**	**100.0%**	**$4,657**	**100.0%**	**100.0%**	**100.0%**

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							
Geographic Income Level	**Bank and Aggregate Loans**						**Total Business %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	2	9.5%	4.4%	$433	6.5%	4.2%	5.3%
Moderate	0	0.0%	12.4%	$0	0.0%	10.6%	16.0%
Middle	7	33.3%	39.5%	$2,663	40.2%	33.7%	41.1%
Upper	12	57.1%	43.5%	$3,523	53.2%	51.5%	37.6%
Unknown	0	0.0%	0.2%	$0	0.0%	0.1%	0.0%
TOTAL	**21**	**100.0%**	**100.0%**	**$6,619**	**100.0%**	**100.0%**	**100.0%**

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.

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Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	**Bank and Aggregate Loans**						**Families by Family Income %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**# %**	**$ (000s)**	**$ %**	**$ %**	
Low	0	0.0%	2.5%	$0	0.0%	1.1%	19.5%
Moderate	1	6.3%	11.1%	$183	3.5%	7.2%	19.3%
Middle	5	31.3%	23.3%	$1,185	22.8%	20.4%	20.4%
Upper	8	50.0%	40.6%	$2,979	57.3%	43.5%	40.7%
Unknown	2	12.5%	22.5%	$854	16.4%	27.8%	0.0%
TOTAL	**16**	**100.0%**	**100.0%**	**$5,201**	**100.0%**	**100.0%**	**100.0%**

Source: 2022 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 and Aggregate Loans**						**Families by Family Income %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**# %**	**$ (000s)**	**$ %**	**$ %**	
Low	0	0.0%	1.8%	$0	0.0%	0.8%	19.5%
Moderate	0	0.0%	9.3%	$0	0.0%	5.7%	19.3%
Middle	0	0.0%	23.8%	$0	0.0%	21.4%	20.4%
Upper	16	100.0%	36.3%	$7,466	100.0%	39.4%	40.7%
Unknown	0	0.0%	28.8%	$0	0.0%	32.8%	0.0%
TOTAL	**16**	**100.0%**	**100.0%**	**$7,466**	**100.0%**	**100.0%**	**100.0%**

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 Borrower Income Level							
Borrower Income Level	**Bank and Aggregate Loans**						**Families by Family Income %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**# %**	**$ (000s)**	**$ %**	**$ %**	
Low	0	0.0%	1.9%	$0	0.0%	0.8%	19.5%
Moderate	0	0.0%	9.7%	$0	0.0%	6.0%	19.3%
Middle	2	100.0%	23.3%	$361	100.0%	20.5%	20.4%
Upper	0	0.0%	34.5%	$0	0.0%	35.3%	40.7%
Unknown	0	0.0%	30.6%	$0	0.0%	37.4%	0.0%
TOTAL	**2**	**100.0%**	**100.0%**	**$361**	**100.0%**	**100.0%**	**100.0%**

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 2022 Small Business Lending By Borrower Income Level							
	Bank and Aggregate Loans						Total Businesses
	Bank		Agg	Bank		Agg	
	#	%	%	$ (000s)	$ %	$ %	%
By Revenue							
$1 Million or Less	5	50.0%	54.9%	$997	49.2%	36.4%	94.4%
Over $1 Million/Unknown	5	50.0%		$1,028	50.8%		5.6%
TOTAL	**10**	**100.0%**		**$2,025**	**100.0%**		**100.0%**
By Loan Size							
$100,000 or Less	3	30.0%	96.8%	$239	11.8%	53.5%	
$100,001–$250,000	3	30.0%	1.9%	$482	23.8%	14.4%	
$250,001–$1 Million	4	40.0%	1.4%	$1,304	64.4%	32.1%	
TOTAL	**10**	**100.0%**	**100.0%**	**$2,025**	**100.0%**	**100.0%**	
By Loan Size and Revenue $1 Million or Less							
$100,000 or Less	1	20.0%		$75	7.5%		
$100,001–$250,000	2	40.0%		$307	30.8%		
$250,001–$1 Million	2	40.0%		$615	61.7%		
TOTAL	**5**	**100.0%**		**$997**	**100.0%**		

Source: 2022 FFIEC Census Data
2022 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 Business Lending By Borrower Income Level							
	Bank and Aggregate Loans						Total Businesses
	Bank		Agg	Bank		Agg	
	#	%	%	$ (000s)	$ %	$ %	%
By Revenue							
$1 Million or Less	1	14.3%	57.8%	$210	7.8%	37.8%	94.4%
Over $1 Million/Unknown	6	85.7%		$2,472	92.2%		5.6%
TOTAL	**7**	**100.0%**		**$2,682**	**100.0%**		**100.0%**
By Loan Size							
$100,000 or Less	1	14.3%	96.9%	$50	1.9%	56.6%	
$100,001–$250,000	1	14.3%	1.9%	$210	7.8%	15.2%	
$250,001–$1 Million	5	71.4%	1.2%	$2,422	90.3%	28.2%	
TOTAL	**7**	**100.0%**	**100.0%**	**$2,682**	**100.0%**	**100.0%**	
By Loan Size and Revenue $1 Million or Less							
$100,000 or Less	0	0.0%		$0	0.0%		
$100,001–$250,000	1	100.0%		$210	100.0%		
$250,001–$1 Million	0	0.0%		$0	0.0%		
TOTAL	**1**	**100.0%**		**$210**	**100.0%**		

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 Borrower Income Level							
	Bank and Aggregate Loans						Total Businesses
	Bank		Agg	Bank		Agg	
	#	%	%	$ (000s)	$ %	$ %	%
By Revenue							
$1 Million or Less	4	66.7%	55.6%	$999	50.4%	39.5%	94.3%
Over $1 Million/Unknown	2	33.3%		$983	49.6%		5.7%
TOTAL	**6**	**100.0%**		**$1,982**	**100.0%**		**100.0%**
By Loan Size							
$100,000 or Less	2	33.3%	96.8%	$84	4.2%	57.3%	
$100,001–$250,000	2	33.3%	2.0%	$370	18.7%	14.5%	
$250,001–$1 Million	2	33.3%	1.2%	$1,528	77.1%	28.2%	
TOTAL	**6**	**100.0%**	**100.0%**	**$1,982**	**100.0%**	**100.0%**	
By Loan Size and Revenue $1 Million or Less							
$100,000 or Less	2	50.0%		$84	8.4%		
$100,001–$250,000	1	25.0%		$195	19.5%		
$250,001–$1 Million	1	25.0%		$720	72.1%		
TOTAL	**4**	**100.0%**		**$999**	**100.0%**		

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 2022 Home Mortgage Lending By Income Level of Geography							
Geographic Income Level	**Bank and Aggregate Loans**						**Owner-Occupied Units %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	1	6.3%	0.7%	$231	4.4%	0.6%	1.0%
Moderate	4	25.0%	16.7%	$1,404	27.0%	14.3%	20.0%
Middle	6	37.5%	48.4%	$1,586	30.5%	49.0%	47.0%
Upper	4	25.0%	33.5%	$1,720	33.1%	35.6%	31.2%
Unknown	1	6.3%	0.7%	$260	5.0%	0.5%	0.8%
TOTAL	**16**	**100.0%**	**100.0%**	**$5,201**	**100.0%**	**100.0%**	**100.0%**

Source: 2022 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 Income Level of Geography							
Geographic Income Level	**Bank and Aggregate Loans**						**Owner-Occupied Units %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	0	0.0%	0.8%	$0	0.0%	0.6%	1.0%
Moderate	2	12.5%	18.9%	$354	4.7%	16.0%	20.0%
Middle	6	37.5%	49.6%	$3,130	41.9%	49.8%	47.0%
Upper	8	50.0%	30.0%	$3,982	53.3%	33.1%	31.2%
Unknown	0	0.0%	0.6%	$0	0.0%	0.6%	0.8%
TOTAL	**16**	**100.0%**	**100.0%**	**$7,466**	**100.0%**	**100.0%**	**100.0%**

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							
Geographic Income Level	**Bank and Aggregate Loans**						**Owner-Occupied Units %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	0	0.0%	0.6%	$0	0.0%	0.5%	1.0%
Moderate	0	0.0%	18.1%	$0	0.0%	15.3%	20.0%
Middle	2	100.0%	50.7%	$361	100.0%	53.8%	47.0%
Upper	0	0.0%	30.1%	$0	0.0%	29.9%	31.2%
Unknown	0	0.0%	0.6%	$0	0.0%	0.5%	0.8%
TOTAL	**2**	**100.0%**	**100.0%**	**$361**	**100.0%**	**100.0%**	**100.0%**

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 2022 Small Business Lending By Income Level of Geography							
Geographic Income Level	**Bank and Aggregate Loans**						**Total Business %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	0	0.0%	0.7%	$0	0.0%	0.6%	0.8%
Moderate	3	30.0%	23.5%	$640	31.6%	27.2%	24.8%
Middle	4	40.0%	45.3%	$967	47.8%	40.9%	44.5%
Upper	3	30.0%	29.3%	$418	20.6%	30.8%	29.1%
Unknown	0	0.0%	1.2%	$0	0.0%	0.5%	0.8%
TOTAL	**10**	**100.0%**	**100.0%**	**$2,025**	**100.0%**	**100.0%**	**100.0%**

Source: 2022 FFIEC Census Data
2022 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 Business Lending By Income Level of Geography							
Geographic Income Level	**Bank and Aggregate Loans**						**Total Business %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	0	0.0%	0.6%	$0	0.0%	0.7%	0.8%
Moderate	3	42.9%	23.0%	$1,622	60.5%	28.0%	24.9%
Middle	3	42.9%	45.1%	$560	20.9%	38.4%	44.4%
Upper	1	14.3%	30.3%	$500	18.6%	32.5%	29.1%
Unknown	0	0.0%	1.0%	$0	0.0%	0.4%	0.8%
TOTAL	**7**	**100.0%**	**100.0%**	**$2,682**	**100.0%**	**100.0%**	**100.0%**

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							
Geographic Income Level	**Bank and Aggregate Loans**						**Total Business %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	0	0.0%	0.6%	$0	0.0%	0.6%	0.8%
Moderate	4	66.7%	21.0%	$1,067	53.8%	25.7%	25.0%
Middle	2	33.3%	46.4%	$915	46.2%	43.4%	44.5%
Upper	0	0.0%	31.0%	$0	0.0%	29.8%	29.2%
Unknown	0	0.0%	1.0%	$0	0.0%	0.4%	0.6%
TOTAL	**6**	**100.0%**	**100.0%**	**$1,982**	**100.0%**	**100.0%**	**100.0%**

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.

TEXAS

NonMSA Texas

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	**Bank and Aggregate Loans**						**Families by Family Income %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**# %**	**$ (000s)**	**$ %**	**$ %**	
Low	11	6.0%	3.1%	$582	1.5%	1.1%	19.1%
Moderate	35	19.0%	14.2%	$3,785	9.5%	7.2%	17.8%
Middle	30	16.3%	18.4%	$3,686	9.2%	12.1%	20.4%
Upper	87	47.3%	42.7%	$25,010	62.5%	56.0%	42.7%
Unknown	21	11.4%	21.5%	$6,933	17.3%	23.6%	0.0%
TOTAL	**184**	**100.0%**	**100.0%**	**$39,996**	**100.0%**	**100.0%**	**100.0%**

Source: 2022 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 and Aggregate Loans**						**Families by Family Income %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**# %**	**$ (000s)**	**$ %**	**$ %**	
Low	1	1.3%	3.0%	$48	0.4%	1.2%	19.1%
Moderate	11	14.7%	12.2%	$1,161	8.5%	6.7%	17.8%
Middle	14	18.7%	19.7%	$1,574	11.5%	14.0%	20.4%
Upper	39	52.0%	39.3%	$9,664	70.5%	52.7%	42.7%
Unknown	10	13.3%	25.7%	$1,262	9.2%	25.4%	0.0%
TOTAL	**75**	**100.0%**	**100.0%**	**$13,709**	**100.0%**	**100.0%**	**100.0%**

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 Borrower Income Level							
Borrower Income Level	**Bank and Aggregate Loans**						**Families by Family Income %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**# %**	**$ (000s)**	**$ %**	**$ %**	
Low	8	8.2%	3.1%	$423	1.9%	1.1%	19.1%
Moderate	21	21.4%	12.6%	$2,401	10.8%	6.9%	17.8%
Middle	16	16.3%	18.8%	$2,128	9.5%	13.8%	20.4%
Upper	50	51.0%	37.2%	$17,246	77.2%	50.3%	42.7%
Unknown	3	3.1%	28.3%	$127	0.6%	27.8%	0.0%
TOTAL	**98**	**100.0%**	**100.0%**	**$22,325**	**100.0%**	**100.0%**	**100.0%**

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 2022 Small Business Lending By Borrower Income Level							
	Bank and Aggregate Loans						Total Businesses
	Bank		Agg	Bank		Agg	
	#	%	%	$ (000s)	$ %	$ %	%
By Revenue							
$1 Million or Less	235	61.4%	48.7%	$20,562	42.7%	38.2%	91.3%
Over $1 Million/Unknown	148	38.6%		$27,574	57.3%		8.7%
TOTAL	**383**	**100.0%**		**$48,136**	**100.0%**		**100.0%**
By Loan Size							
$100,000 or Less	271	70.8%	91.2%	$11,590	24.1%	36.3%	
$100,001–$250,000	65	17.0%	5.1%	$11,662	24.2%	19.2%	
$250,001–$1 Million	47	12.3%	3.7%	$24,884	51.7%	44.4%	
TOTAL	**383**	**100.0%**	**100.0%**	**$48,136**	**100.0%**	**100.0%**	
By Loan Size and Revenue $1 Million or Less							
$100,000 or Less	183	77.9%		$7,410	36.0%		
$100,001–$250,000	36	15.3%		$6,085	29.6%		
$250,001–$1 Million	16	6.8%		$7,067	34.4%		
TOTAL	**235**	**100.0%**		**$20,562**	**100.0%**		

Source: 2022 FFIEC Census Data
2022 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 Business Lending By Borrower Income Level							
	Bank and Aggregate Loans						Total Businesses
	Bank		Agg	Bank		Agg	
	#	%	%	$ (000s)	$ %	$ %	%
By Revenue							
$1 Million or Less	136	54.0%	51.1%	$10,696	36.5%	38.1%	91.0%
Over $1 Million/Unknown	116	46.0%		$18,630	63.5%		9.0%
TOTAL	**252**	**100.0%**		**$29,326**	**100.0%**		**100.0%**
By Loan Size							
$100,000 or Less	181	71.8%	91.6%	$8,074	27.5%	37.0%	
$100,001–$250,000	47	18.7%	5.1%	$8,659	29.5%	20.0%	
$250,001–$1 Million	24	9.5%	3.3%	$12,593	42.9%	43.0%	
TOTAL	**252**	**100.0%**	**100.0%**	**$29,326**	**100.0%**	**100.0%**	
By Loan Size and Revenue $1 Million or Less							
$100,000 or Less	107	78.7%		$4,184	39.1%		
$100,001–$250,000	22	16.2%		$3,970	37.1%		
$250,001–$1 Million	7	5.1%		$2,542	23.8%		
TOTAL	**136**	**100.0%**		**$10,696**	**100.0%**		

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 Borrower Income Level							
	Bank and Aggregate Loans						Total Businesses
	Bank		Agg	Bank		Agg	
	#	%	%	$ (000s)	$ %	$ %	%
By Revenue							
$1 Million or Less	119	54.1%	51.2%	$9,654	31.4%	35.8%	91.1%
Over $1 Million/Unknown	101	45.9%		$21,129	68.6%		8.9%
TOTAL	**220**	**100.0%**		**$30,783**	**100.0%**		**100.0%**
By Loan Size							
$100,000 or Less	147	66.8%	90.9%	$6,485	21.1%	36.0%	
$100,001–$250,000	44	20.0%	5.4%	$8,144	26.5%	21.4%	
$250,001–$1 Million	29	13.2%	3.7%	$16,154	52.5%	42.6%	
TOTAL	**220**	**100.0%**	**100.0%**	**$30,783**	**100.0%**	**100.0%**	
By Loan Size and Revenue $1 Million or Less							
$100,000 or Less	97	81.5%		$3,827	39.6%		
$100,001–$250,000	15	12.6%		$2,721	28.2%		
$250,001–$1 Million	7	5.9%		$3,106	32.2%		
TOTAL	**119**	**100.0%**		**$9,654**	**100.0%**		

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 2022 Small Farm Lending By Borrower Income Level							
	Bank and Aggregate Loans						Total Farms
	Bank		Agg	Bank		Agg	
	#	%	%	$ (000s)	$ %	$ %	%
By Revenue							
$1 Million or Less	277	86.0%	53.1%	$38,186	84.1%	63.4%	94.2%
Over $1 Million/Unknown	45	14.0%		$7,232	15.9%		5.8%
TOTAL	**322**	**100.0%**		**$45,418**	**100.0%**		**100.0%**
By Loan Size							
$100,000 or Less	176	54.7%	73.4%	$7,778	17.1%	20.6%	
$100,001–$250,000	87	27.0%	14.2%	$14,981	33.0%	26.9%	
$250,001–$500,000	59	18.3%	12.3%	$22,659	49.9%	52.5%	
TOTAL	**322**	**100.0%**	**100.0%**	**$45,418**	**100.0%**	**100.0%**	
By Loan Size and Revenue $1 Million or Less							
$100,000 or Less	152	54.9%		$6,596	17.3%		
$100,001–$250,000	75	27.1%		$12,807	33.5%		
$250,001–$500,000	50	18.1%		$18,783	49.2%		
TOTAL	**277**	**100.0%**		**$38,186**	**100.0%**		

Source: 2022 FFIEC Census Data
2022 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							
	Bank and Aggregate Loans						Total Farms
	Bank		Agg	Bank		Agg	
	#	%	%	$ (000s)	$ %	$ %	%
By Revenue							
$1 Million or Less	183	83.6%	50.1%	$22,523	75.8%	60.8%	94.3%
Over $1 Million/Unknown	36	16.4%		$7,182	24.2%		5.7%
TOTAL	**219**	**100.0%**		**$29,705**	**100.0%**		**100.0%**
By Loan Size							
$100,000 or Less	128	58.4%	75.3%	$5,967	20.1%	23.6%	
$100,001–$250,000	54	24.7%	13.9%	$9,411	31.7%	28.9%	
$250,001–$500,000	37	16.9%	10.8%	$14,327	48.2%	47.5%	
TOTAL	**219**	**100.0%**	**100.0%**	**$29,705**	**100.0%**	**100.0%**	
By Loan Size and Revenue $1 Million or Less							
$100,000 or Less	109	59.6%		$4,801	21.3%		
$100,001–$250,000	49	26.8%		$8,589	38.1%		
$250,001–$500,000	25	13.7%		$9,133	40.5%		
TOTAL	**183**	**100.0%**		**$22,523**	**100.0%**		

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 Farm Lending By Borrower Income Level							
	Bank and Aggregate Loans						Total Farms
	Bank		Agg	Bank		Agg	
	#	%	%	$ (000s)	$ %	$ %	%
By Revenue							
$1 Million or Less	176	77.9%	51.9%	$21,989	68.8%	54.7%	94.2%
Over $1 Million/Unknown	50	22.1%		$9,973	31.2%		5.8%
TOTAL	**226**	**100.0%**		**$31,962**	**100.0%**		**100.0%**
By Loan Size							
$100,000 or Less	132	58.4%	70.3%	$6,514	20.4%	19.9%	
$100,001–$250,000	50	22.1%	16.2%	$8,571	26.8%	27.7%	
$250,001–$500,000	44	19.5%	13.4%	$16,877	52.8%	52.4%	
TOTAL	**226**	**100.0%**	**100.0%**	**$31,962**	**100.0%**	**100.0%**	
By Loan Size and Revenue $1 Million or Less							
$100,000 or Less	110	62.5%		$5,302	24.1%		
$100,001–$250,000	39	22.2%		$6,696	30.5%		
$250,001–$500,000	27	15.3%		$9,991	45.4%		
TOTAL	**176**	**100.0%**		**$21,989**	**100.0%**		

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 2022 Home Mortgage Lending By Income Level of Geography							
Geographic Income Level	**Bank and Aggregate Loans**						**Owner-Occupied Units %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	0	0.0%	0.2%	$0	0.0%	0.0%	0.5%
Moderate	36	19.6%	8.6%	$4,673	11.7%	6.4%	12.9%
Middle	91	49.5%	51.4%	$16,622	41.6%	46.4%	56.6%
Upper	57	31.0%	39.8%	$18,701	46.8%	47.1%	30.0%
Unknown	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
TOTAL	**184**	**100.0%**	**100.0%**	**$39,996**	**100.0%**	**100.0%**	**100.0%**

Source: 2022 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 Income Level of Geography							
Geographic Income Level	**Bank and Aggregate Loans**						**Owner-Occupied Units %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	0	0.0%	0.2%	$0	0.0%	0.1%	0.5%
Moderate	11	14.7%	9.8%	$1,414	10.3%	6.4%	12.9%
Middle	34	45.3%	52.5%	$5,245	38.3%	48.7%	56.6%
Upper	30	40.0%	37.4%	$7,050	51.4%	44.8%	30.0%
Unknown	0	0.0%	0.1%	$0	0.0%	0.0%	0.0%
TOTAL	**75**	**100.0%**	**100.0%**	**$13,709**	**100.0%**	**100.0%**	**100.0%**

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							
Geographic Income Level	**Bank and Aggregate Loans**						**Owner-Occupied Units %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	0	0.0%	0.2%	$0	0.0%	0.1%	0.5%
Moderate	18	18.4%	8.9%	$1,959	8.8%	6.4%	12.9%
Middle	58	59.2%	52.9%	$10,431	46.7%	48.3%	56.6%
Upper	22	22.4%	37.9%	$9,935	44.5%	45.2%	30.0%
Unknown	0	0.0%	0.0%	$0	0.0%	0.1%	0.0%
TOTAL	**98**	**100.0%**	**100.0%**	**$22,325**	**100.0%**	**100.0%**	**100.0%**

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 2022 Small Business Lending By Income Level of Geography							
Geographic Income Level	**Bank and Aggregate Loans**						**Total Business %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	4	1.0%	0.4%	$363	0.8%	0.4%	0.4%
Moderate	63	16.4%	10.4%	$6,357	13.2%	10.4%	12.6%
Middle	212	55.4%	53.9%	$24,556	51.0%	56.2%	55.6%
Upper	104	27.2%	32.3%	$16,860	35.0%	32.1%	31.4%
Unknown	0	0.0%	3.0%	$0	0.0%	0.8%	0.0%
TOTAL	**383**	**100.0%**	**100.0%**	**$48,136**	**100.0%**	**100.0%**	**100.0%**

Source: 2022 FFIEC Census Data
2022 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 Business Lending By Income Level of Geography							
Geographic Income Level	**Bank and Aggregate Loans**						**Total Business %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	1	0.4%	0.2%	$25	0.1%	0.1%	0.4%
Moderate	42	16.7%	10.3%	$4,440	15.1%	9.1%	12.4%
Middle	143	56.7%	56.4%	$14,882	50.7%	60.3%	56.0%
Upper	66	26.2%	31.0%	$9,979	34.0%	30.1%	31.2%
Unknown	0	0.0%	2.0%	$0	0.0%	0.4%	0.0%
TOTAL	**252**	**100.0%**	**100.0%**	**$29,326**	**100.0%**	**100.0%**	**100.0%**

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							
Geographic Income Level	**Bank and Aggregate Loans**						**Total Business %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	2	0.9%	0.5%	$250	0.8%	0.4%	0.4%
Moderate	36	16.4%	10.8%	$3,228	10.5%	9.9%	12.3%
Middle	121	55.0%	54.5%	$16,541	53.7%	55.5%	56.6%
Upper	61	27.7%	31.9%	$10,764	35.0%	33.7%	30.7%
Unknown	0	0.0%	2.3%	$0	0.0%	0.5%	0.0%
TOTAL	**220**	**100.0%**	**100.0%**	**$30,783**	**100.0%**	**100.0%**	**100.0%**

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 2022 Small Farm Lending By Income Level of Geography							
Geographic Income Level	**Bank and Aggregate Loans**						**Total Farms %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
Moderate	61	18.9%	10.6%	$8,342	18.4%	12.0%	9.9%
Middle	214	66.5%	72.8%	$30,442	67.0%	75.6%	73.1%
Upper	47	14.6%	14.4%	$6,634	14.6%	11.6%	17.0%
Unknown	0	0.0%	2.2%	$0	0.0%	0.8%	0.0%
TOTAL	**322**	**100.0%**	**100.0%**	**$45,418**	**100.0%**	**100.0%**	**100.0%**

Source: 2022 FFIEC Census Data
2022 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 Income Level of Geography							
Geographic Income Level	**Bank and Aggregate Loans**						**Total Farms %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
Moderate	37	16.9%	10.2%	$3,186	10.7%	10.1%	9.9%
Middle	145	66.2%	75.1%	$22,076	74.3%	77.9%	72.8%
Upper	37	16.9%	13.0%	$4,443	15.0%	11.7%	17.2%
Unknown	0	0.0%	1.7%	$0	0.0%	0.2%	0.0%
TOTAL	**219**	**100.0%**	**100.0%**	**$29,705**	**100.0%**	**100.0%**	**100.0%**

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 Farm Lending By Income Level of Geography							
Geographic Income Level	**Bank and Aggregate Loans**						**Total Farms %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
Moderate	37	16.4%	10.6%	$4,379	13.7%	9.4%	10.0%
Middle	144	63.7%	71.8%	$21,782	68.1%	77.7%	72.6%
Upper	45	19.9%	15.6%	$5,801	18.1%	12.8%	17.4%
Unknown	0	0.0%	2.0%	$0	0.0%	0.2%	0.0%
TOTAL	**226**	**100.0%**	**100.0%**	**$31,962**	**100.0%**	**100.0%**	**100.0%**

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.

Amarillo MSA

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	**Bank and Aggregate Loans**						**Families by Family Income %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**# %**	**$ (000s)**	**$ %**	**$ %**	
Low	16	4.6%	4.9%	$1,751	1.8%	1.9%	21.7%
Moderate	60	17.3%	14.7%	$9,128	9.6%	8.8%	17.1%
Middle	53	15.3%	18.9%	$10,805	11.3%	14.6%	19.7%
Upper	120	34.6%	36.0%	$37,992	39.8%	42.8%	41.5%
Unknown	98	28.2%	25.4%	$35,855	37.5%	31.8%	0.0%
TOTAL	**347**	**100.0%**	**100.0%**	**$95,531**	**100.0%**	**100.0%**	**100.0%**

Source: 2022 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 and Aggregate Loans**						**Families by Family Income %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**# %**	**$ (000s)**	**$ %**	**$ %**	
Low	6	5.4%	5.1%	$538	2.2%	2.2%	21.7%
Moderate	16	14.4%	15.1%	$2,430	9.8%	10.1%	17.1%
Middle	16	14.4%	20.4%	$2,761	11.1%	17.6%	19.7%
Upper	30	27.0%	30.1%	$11,637	46.8%	38.2%	41.5%
Unknown	43	38.7%	29.3%	$7,492	30.1%	31.9%	0.0%
TOTAL	**111**	**100.0%**	**100.0%**	**$24,858**	**100.0%**	**100.0%**	**100.0%**

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 Borrower Income Level							
Borrower Income Level	**Bank and Aggregate Loans**						**Families by Family Income %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**# %**	**$ (000s)**	**$ %**	**$ %**	
Low	7	5.6%	4.9%	$765	2.6%	2.1%	21.7%
Moderate	29	23.2%	14.8%	$3,727	12.6%	9.4%	17.1%
Middle	22	17.6%	17.6%	$3,375	11.4%	14.6%	19.7%
Upper	36	28.8%	29.8%	$13,096	44.3%	34.9%	41.5%
Unknown	31	24.8%	32.9%	$8,619	29.1%	39.0%	0.0%
TOTAL	**125**	**100.0%**	**100.0%**	**$29,582**	**100.0%**	**100.0%**	**100.0%**

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 2022 Small Business Lending By Borrower Income Level							
	Bank and Aggregate Loans						Total Businesses
	Bank		Agg	Bank		Agg	
	#	%	%	$ (000s)	$ %	$ %	%
By Revenue							
$1 Million or Less	230	54.9%	45.9%	$35,226	47.6%	33.1%	92.0%
Over $1 Million/Unknown	189	45.1%		$38,740	52.4%		8.0%
TOTAL	**419**	**100.0%**		**$73,966**	**100.0%**		**100.0%**
By Loan Size							
$100,000 or Less	254	60.6%	87.5%	$12,825	17.3%	27.2%	
$100,001–$250,000	78	18.6%	6.3%	$14,973	20.2%	18.5%	
$250,001–$1 Million	87	20.8%	6.2%	$46,168	62.4%	54.3%	
TOTAL	**419**	**100.0%**	**100.0%**	**$73,966**	**100.0%**	**100.0%**	
By Loan Size and Revenue $1 Million or Less							
$100,000 or Less	148	64.3%		$7,190	20.4%		
$100,001–$250,000	42	18.3%		$7,919	22.5%		
$250,001–$1 Million	40	17.4%		$20,117	57.1%		
TOTAL	**230**	**100.0%**		**$35,226**	**100.0%**		

Source: 2022 FFIEC Census Data
2022 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 Business Lending By Borrower Income Level							
	Bank and Aggregate Loans						Total Businesses
	Bank		Agg	Bank		Agg	
	#	%	%	$ (000s)	$ %	$ %	%
By Revenue							
$1 Million or Less	153	59.8%	46.6%	$24,320	50.2%	36.0%	92.0%
Over $1 Million/Unknown	103	40.2%		$24,169	49.8%		8.0%
TOTAL	**256**	**100.0%**		**$48,489**	**100.0%**		**100.0%**
By Loan Size							
$100,000 or Less	144	56.3%	86.2%	$7,122	14.7%	26.0%	
$100,001–$250,000	55	21.5%	7.2%	$10,223	21.1%	19.7%	
$250,001–$1 Million	57	22.3%	6.6%	$31,144	64.2%	54.3%	
TOTAL	**256**	**100.0%**	**100.0%**	**$48,489**	**100.0%**	**100.0%**	
By Loan Size and Revenue $1 Million or Less							
$100,000 or Less	93	60.8%		$4,417	18.2%		
$100,001–$250,000	36	23.5%		$6,627	27.2%		
$250,001–$1 Million	24	15.7%		$13,276	54.6%		
TOTAL	**153**	**100.0%**		**$24,320**	**100.0%**		

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 Borrower Income Level							
	Bank and Aggregate Loans						Total Businesses
	Bank		Agg	Bank		Agg	
	#	%	%	$ (000s)	$ %	$ %	%
By Revenue							
$1 Million or Less	172	56.6%	45.0%	$28,512	47.0%	35.2%	92.0%
Over $1 Million/Unknown	132	43.4%		$32,179	53.0%		8.0%
TOTAL	**304**	**100.0%**		**$60,691**	**100.0%**		**100.0%**
By Loan Size							
$100,000 or Less	168	55.3%	85.4%	$8,041	13.2%	25.6%	
$100,001–$250,000	65	21.4%	8.3%	$11,764	19.4%	21.6%	
$250,001–$1 Million	71	23.4%	6.4%	$40,886	67.4%	52.8%	
TOTAL	**304**	**100.0%**	**100.0%**	**$60,691**	**100.0%**	**100.0%**	
By Loan Size and Revenue $1 Million or Less							
$100,000 or Less	100	58.1%		$4,516	15.8%		
$100,001–$250,000	42	24.4%		$7,396	25.9%		
$250,001–$1 Million	30	17.4%		$16,600	58.2%		
TOTAL	**172**	**100.0%**		**$28,512**	**100.0%**		

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 2022 Small Farm Lending By Borrower Income Level							
	Bank and Aggregate Loans						Total Farms
	Bank		Agg	Bank		Agg	
	#	%	%	$ (000s)	$ %	$ %	%
By Revenue							
$1 Million or Less	99	85.3%	57.4%	$15,059	86.7%	68.1%	94.8%
Over $1 Million/Unknown	17	14.7%		$2,309	13.3%		5.2%
TOTAL	**116**	**100.0%**		**$17,368**	**100.0%**		**100.0%**
By Loan Size							
$100,000 or Less	66	56.9%	70.1%	$3,264	18.8%	20.3%	
$100,001–$250,000	29	25.0%	15.7%	$5,249	30.2%	26.4%	
$250,001–$500,000	21	18.1%	14.2%	$8,855	51.0%	53.3%	
TOTAL	**116**	**100.0%**	**100.0%**	**$17,368**	**100.0%**	**100.0%**	
By Loan Size and Revenue $1 Million or Less							
$100,000 or Less	56	56.6%		$2,900	19.3%		
$100,001–$250,000	25	25.3%		$4,504	29.9%		
$250,001–$500,000	18	18.2%		$7,655	50.8%		
TOTAL	**99**	**100.0%**		**$15,059**	**100.0%**		

Source: 2022 FFIEC Census Data
2022 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							
	Bank and Aggregate Loans						Total Farms
	Bank		Agg	Bank		Agg	
	#	%	%	$ (000s)	$ %	$ %	%
By Revenue							
$1 Million or Less	61	84.7%	62.7%	$9,804	93.2%	72.4%	95.1%
Over $1 Million/Unknown	11	15.3%		$712	6.8%		4.9%
TOTAL	**72**	**100.0%**		**$10,516**	**100.0%**		**100.0%**
By Loan Size							
$100,000 or Less	43	59.7%	65.5%	$2,363	22.5%	19.4%	
$100,001–$250,000	16	22.2%	17.7%	$2,853	27.1%	26.1%	
$250,001–$500,000	13	18.1%	16.8%	$5,300	50.4%	54.5%	
TOTAL	**72**	**100.0%**	**100.0%**	**$10,516**	**100.0%**	**100.0%**	
By Loan Size and Revenue $1 Million or Less							
$100,000 or Less	32	52.5%		$1,651	16.8%		
$100,001–$250,000	16	26.2%		$2,853	29.1%		
$250,001–$500,000	13	21.3%		$5,300	54.1%		
TOTAL	**61**	**100.0%**		**$9,804**	**100.0%**		

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 Farm Lending By Borrower Income Level							
	Bank and Aggregate Loans						Total Farms
	Bank		Agg	Bank		Agg	
	#	%	%	$ (000s)	$ %	$ %	%
By Revenue							
$1 Million or Less	61	76.3%	58.5%	$10,566	82.0%	68.2%	95.1%
Over $1 Million/Unknown	19	23.8%		$2,323	18.0%		4.9%
TOTAL	**80**	**100.0%**		**$12,889**	**100.0%**		**100.0%**
By Loan Size							
$100,000 or Less	42	52.5%	68.2%	$2,234	17.3%	20.1%	
$100,001–$250,000	21	26.3%	16.4%	$3,853	29.9%	26.6%	
$250,001–$500,000	17	21.3%	15.4%	$6,802	52.8%	53.3%	
TOTAL	**80**	**100.0%**	**100.0%**	**$12,889**	**100.0%**	**100.0%**	
By Loan Size and Revenue $1 Million or Less							
$100,000 or Less	28	45.9%		$1,384	13.1%		
$100,001–$250,000	18	29.5%		$3,380	32.0%		
$250,001–$500,000	15	24.6%		$5,802	54.9%		
TOTAL	**61**	**100.0%**		**$10,566**	**100.0%**		

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 2022 Home Mortgage Lending By Income Level of Geography							
Geographic Income Level	**Bank and Aggregate Loans**						**Owner-Occupied Units %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	11	3.2%	2.0%	$1,832	1.9%	2.2%	3.2%
Moderate	56	16.1%	14.3%	$9,132	9.6%	8.5%	20.8%
Middle	95	27.4%	27.3%	$27,519	28.8%	23.1%	28.6%
Upper	185	53.3%	56.3%	$57,048	59.7%	66.1%	47.4%
Unknown	0	0.0%	0.1%	$0	0.0%	0.1%	0.0%
TOTAL	**347**	**100.0%**	**100.0%**	**$95,531**	**100.0%**	**100.0%**	**100.0%**

Source: 2022 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 Income Level of Geography							
Geographic Income Level	**Bank and Aggregate Loans**						**Owner-Occupied Units %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	3	2.7%	2.4%	$278	1.1%	1.7%	3.2%
Moderate	24	21.6%	16.1%	$3,280	13.2%	9.3%	20.8%
Middle	33	29.7%	29.5%	$4,677	18.8%	23.4%	28.6%
Upper	51	45.9%	52.0%	$16,623	66.9%	65.6%	47.4%
Unknown	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
TOTAL	**111**	**100.0%**	**100.0%**	**$24,858**	**100.0%**	**100.0%**	**100.0%**

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							
Geographic Income Level	**Bank and Aggregate Loans**						**Owner-Occupied Units %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	5	4.0%	2.2%	$1,155	3.9%	1.5%	3.2%
Moderate	26	20.8%	14.7%	$3,070	10.4%	10.6%	20.8%
Middle	37	29.6%	27.7%	$5,671	19.2%	20.6%	28.6%
Upper	57	45.6%	55.5%	$19,686	66.5%	67.3%	47.4%
Unknown	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
TOTAL	**125**	**100.0%**	**100.0%**	**$29,582**	**100.0%**	**100.0%**	**100.0%**

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 2022 Small Business Lending By Income Level of Geography							
Geographic Income Level	**Bank and Aggregate Loans**						**Total Business %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	22	5.3%	6.9%	$2,784	3.8%	6.9%	7.9%
Moderate	85	20.3%	20.8%	$16,588	22.4%	24.4%	23.7%
Middle	88	21.0%	21.8%	$19,759	26.7%	23.9%	25.1%
Upper	224	53.5%	49.1%	$34,835	47.1%	44.6%	43.2%
Unknown	0	0.0%	1.5%	$0	0.0%	0.2%	0.1%
TOTAL	**419**	**100.0%**	**100.0%**	**$73,966**	**100.0%**	**100.0%**	**100.0%**

Source: 2022 FFIEC Census Data
2022 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 Business Lending By Income Level of Geography							
Geographic Income Level	**Bank and Aggregate Loans**						**Total Business %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	11	4.3%	6.9%	$2,334	4.8%	6.9%	7.9%
Moderate	51	19.9%	19.9%	$12,489	25.8%	23.5%	24.1%
Middle	54	21.1%	22.3%	$7,799	16.1%	22.4%	25.0%
Upper	140	54.7%	49.8%	$25,867	53.3%	46.7%	42.9%
Unknown	0	0.0%	1.1%	$0	0.0%	0.4%	0.1%
TOTAL	**256**	**100.0%**	**100.0%**	**$48,489**	**100.0%**	**100.0%**	**100.0%**

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							
Geographic Income Level	**Bank and Aggregate Loans**						**Total Business %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	19	6.3%	6.4%	$3,355	5.5%	7.2%	8.4%
Moderate	51	16.8%	19.2%	$16,491	27.2%	25.9%	24.5%
Middle	59	19.4%	23.3%	$8,540	14.1%	21.5%	24.2%
Upper	175	57.6%	49.6%	$32,305	53.2%	44.7%	42.7%
Unknown	0	0.0%	1.5%	$0	0.0%	0.7%	0.1%
TOTAL	**304**	**100.0%**	**100.0%**	**$60,691**	**100.0%**	**100.0%**	**100.0%**

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 2022 Small Farm Lending By Income Level of Geography							
Geographic Income Level	**Bank and Aggregate Loans**						**Total Farms %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	1	0.9%	0.7%	$46	0.3%	0.3%	2.3%
Moderate	5	4.3%	5.4%	$542	3.1%	5.6%	11.1%
Middle	13	11.2%	18.1%	$1,396	8.0%	15.0%	23.3%
Upper	97	83.6%	74.5%	$15,384	88.6%	79.0%	63.3%
Unknown	0	0.0%	1.2%	$0	0.0%	0.1%	0.0%
TOTAL	**116**	**100.0%**	**100.0%**	**$17,368**	**100.0%**	**100.0%**	**100.0%**

Source: 2022 FFIEC Census Data
2022 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 Income Level of Geography							
Geographic Income Level	**Bank and Aggregate Loans**						**Total Farms %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	0	0.0%	0.6%	$0	0.0%	0.3%	1.9%
Moderate	1	1.4%	4.1%	$175	1.7%	4.1%	11.9%
Middle	6	8.3%	13.6%	$910	8.7%	10.3%	23.7%
Upper	65	90.3%	81.0%	$9,431	89.7%	85.3%	62.6%
Unknown	0	0.0%	0.6%	$0	0.0%	0.0%	0.0%
TOTAL	**72**	**100.0%**	**100.0%**	**$10,516**	**100.0%**	**100.0%**	**100.0%**

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 Farm Lending By Income Level of Geography							
Geographic Income Level	**Bank and Aggregate Loans**						**Total Farms %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	0	0.0%	0.5%	$0	0.0%	0.4%	1.7%
Moderate	1	1.3%	4.6%	$175	1.4%	4.4%	11.5%
Middle	7	8.8%	12.6%	$1,550	12.0%	13.2%	23.5%
Upper	72	90.0%	80.8%	$11,164	86.6%	81.9%	63.2%
Unknown	0	0.0%	1.5%	$0	0.0%	0.1%	0.0%
TOTAL	**80**	**100.0%**	**100.0%**	**$12,889**	**100.0%**	**100.0%**	**100.0%**

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.

Lubbock MSA

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	**Bank and Aggregate Loans**						**Families by Family Income %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**# %**	**$ (000s)**	**$ %**	**$ %**	
Low	1	1.0%	4.1%	$135	0.6%	1.7%	23.0%
Moderate	7	6.7%	11.9%	$1,222	5.3%	6.9%	16.4%
Middle	9	8.6%	17.2%	$1,852	8.0%	12.4%	19.4%
Upper	29	27.6%	38.7%	$7,873	33.9%	39.1%	41.1%
Unknown	59	56.2%	28.0%	$12,124	52.2%	39.9%	0.0%
TOTAL	**105**	**100.0%**	**100.0%**	**$23,206**	**100.0%**	**100.0%**	**100.0%**

Source: 2022 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 and Aggregate Loans**						**Families by Family Income %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**# %**	**$ (000s)**	**$ %**	**$ %**	
Low	2	5.7%	3.5%	$326	3.5%	1.6%	23.0%
Moderate	3	8.6%	11.8%	$534	5.8%	7.8%	16.4%
Middle	5	14.3%	16.8%	$1,133	12.3%	14.0%	19.4%
Upper	12	34.3%	34.9%	$4,261	46.2%	41.0%	41.1%
Unknown	13	37.1%	33.1%	$2,969	32.2%	35.6%	0.0%
TOTAL	**35**	**100.0%**	**100.0%**	**$9,223**	**100.0%**	**100.0%**	**100.0%**

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 Borrower Income Level							
Borrower Income Level	**Bank and Aggregate Loans**						**Families by Family Income %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**# %**	**$ (000s)**	**$ %**	**$ %**	
Low	7	12.5%	2.6%	$580	4.4%	1.2%	22.5%
Moderate	12	21.4%	10.9%	$1,637	12.3%	7.0%	16.8%
Middle	3	5.4%	16.7%	$435	3.3%	13.3%	19.2%
Upper	22	39.3%	35.1%	$8,564	64.5%	40.7%	41.5%
Unknown	12	21.4%	34.7%	$2,052	15.5%	37.8%	0.0%
TOTAL	**56**	**100.0%**	**100.0%**	**$13,268**	**100.0%**	**100.0%**	**100.0%**

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 2022 Small Business Lending By Borrower Income Level							
	Bank and Aggregate Loans						Total Businesses
	Bank		Agg	Bank		Agg	
	#	%	%	$ (000s)	$ %	$ %	%
By Revenue							
$1 Million or Less	80	60.2%	47.0%	$10,367	49.0%	36.7%	93.1%
Over $1 Million/Unknown	53	39.8%		$10,772	51.0%		6.9%
TOTAL	**133**	**100.0%**		**$21,139**	**100.0%**		**100.0%**
By Loan Size							
$100,000 or Less	80	60.2%	88.3%	$3,905	18.5%	28.0%	
$100,001–$250,000	29	21.8%	6.0%	$5,503	26.0%	18.5%	
$250,001–$1 Million	24	18.0%	5.7%	$11,731	55.5%	53.5%	
TOTAL	**133**	**100.0%**	**100.0%**	**$21,139**	**100.0%**	**100.0%**	
By Loan Size and Revenue $1 Million or Less							
$100,000 or Less	52	65.0%		$2,566	24.8%		
$100,001–$250,000	18	22.5%		$3,401	32.8%		
$250,001–$1 Million	10	12.5%		$4,400	42.4%		
TOTAL	**80**	**100.0%**		**$10,367**	**100.0%**		

Source: 2022 FFIEC Census Data
2022 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 Business Lending By Borrower Income Level							
	Bank and Aggregate Loans						Total Businesses
	Bank		Agg	Bank		Agg	
	#	%	%	$ (000s)	$ %	$ %	%
By Revenue							
$1 Million or Less	78	62.9%	48.7%	$12,509	56.4%	34.0%	93.1%
Over $1 Million/Unknown	46	37.1%		$9,654	43.6%		6.9%
TOTAL	**124**	**100.0%**		**$22,163**	**100.0%**		**100.0%**
By Loan Size							
$100,000 or Less	73	58.9%	87.2%	$3,244	14.6%	26.0%	
$100,001–$250,000	26	21.0%	6.1%	$4,714	21.3%	17.2%	
$250,001–$1 Million	25	20.2%	6.8%	$14,205	64.1%	56.8%	
TOTAL	**124**	**100.0%**	**100.0%**	**$22,163**	**100.0%**	**100.0%**	
By Loan Size and Revenue $1 Million or Less							
$100,000 or Less	46	59.0%		$2,011	16.1%		
$100,001–$250,000	17	21.8%		$3,319	26.5%		
$250,001–$1 Million	15	19.2%		$7,179	57.4%		
TOTAL	**78**	**100.0%**		**$12,509**	**100.0%**		

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 Borrower Income Level							
	Bank and Aggregate Loans						Total Businesses
	Bank		Agg	Bank		Agg	
	#	%	%	$ (000s)	$ %	$ %	%
By Revenue							
$1 Million or Less	86	68.3%	41.1%	$13,810	59.5%	36.3%	92.2%
Over $1 Million/Unknown	40	31.7%		$9,399	40.5%		7.8%
TOTAL	**126**	**100.0%**		**$23,209**	**100.0%**		**100.0%**
By Loan Size							
$100,000 or Less	67	53.2%	88.6%	$3,393	14.6%	30.2%	
$100,001–$250,000	26	20.6%	5.9%	$4,457	19.2%	18.9%	
$250,001–$1 Million	33	26.2%	5.4%	$15,359	66.2%	50.9%	
TOTAL	**126**	**100.0%**	**100.0%**	**$23,209**	**100.0%**	**100.0%**	
By Loan Size and Revenue $1 Million or Less							
$100,000 or Less	51	59.3%		$2,596	18.8%		
$100,001–$250,000	15	17.4%		$2,611	18.9%		
$250,001–$1 Million	20	23.3%		$8,603	62.3%		
TOTAL	**86**	**100.0%**		**$13,810**	**100.0%**		

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 2022 Small Farm Lending By Borrower Income Level							
	Bank and Aggregate Loans						Total Farms
	Bank		Agg	Bank		Agg	
	#	%	%	$ (000s)	$ %	$ %	%
By Revenue							
$1 Million or Less	40	88.9%	49.8%	$5,479	89.7%	68.0%	96.5%
Over $1 Million/Unknown	5	11.1%		$628	10.3%		3.5%
TOTAL	**45**	**100.0%**		**$6,107**	**100.0%**		**100.0%**
By Loan Size							
$100,000 or Less	27	60.0%	80.8%	$1,239	20.3%	28.9%	
$100,001–$250,000	11	24.4%	10.8%	$1,904	31.2%	25.1%	
$250,001–$500,000	7	15.6%	8.4%	$2,964	48.5%	46.0%	
TOTAL	**45**	**100.0%**	**100.0%**	**$6,107**	**100.0%**	**100.0%**	
By Loan Size and Revenue $1 Million or Less							
$100,000 or Less	25	62.5%		$1,134	20.7%		
$100,001–$250,000	9	22.5%		$1,670	30.5%		
$250,001–$500,000	6	15.0%		$2,675	48.8%		
TOTAL	**40**	**100.0%**		**$5,479**	**100.0%**		

Source: 2022 FFIEC Census Data
2022 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							
	Bank and Aggregate Loans						Total Farms
	Bank		Agg	Bank		Agg	
	#	%	%	$ (000s)	$ %	$ %	%
By Revenue							
$1 Million or Less	40	80.0%	46.5%	$5,552	83.0%	63.3%	96.3%
Over $1 Million/Unknown	10	20.0%		$1,138	17.0%		3.7%
TOTAL	**50**	**100.0%**		**$6,690**	**100.0%**		**100.0%**
By Loan Size							
$100,000 or Less	32	64.0%	78.8%	$1,652	24.7%	28.4%	
$100,001–$250,000	8	16.0%	11.5%	$1,328	19.9%	25.1%	
$250,001–$500,000	10	20.0%	9.8%	$3,710	55.5%	46.5%	
TOTAL	**50**	**100.0%**	**100.0%**	**$6,690**	**100.0%**	**100.0%**	
By Loan Size and Revenue $1 Million or Less							
$100,000 or Less	25	62.5%		$1,205	21.7%		
$100,001–$250,000	6	15.0%		$937	16.9%		
$250,001–$500,000	9	22.5%		$3,410	61.4%		
TOTAL	**40**	**100.0%**		**$5,552**	**100.0%**		

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 Farm Lending By Borrower Income Level							
	Bank and Aggregate Loans						Total Farms
	Bank		Agg	Bank		Agg	
	#	%	%	$ (000s)	$ %	$ %	%
By Revenue							
$1 Million or Less	36	73.5%	44.8%	$5,287	63.5%	61.4%	96.0%
Over $1 Million/Unknown	13	26.5%		$3,037	36.5%		4.0%
TOTAL	**49**	**100.0%**		**$8,324**	**100.0%**		**100.0%**
By Loan Size							
$100,000 or Less	26	53.1%	74.9%	$1,385	16.6%	20.7%	
$100,001–$250,000	8	16.3%	13.1%	$1,338	16.1%	26.7%	
$250,001–$500,000	15	30.6%	12.0%	$5,601	67.3%	52.7%	
TOTAL	**49**	**100.0%**	**100.0%**	**$8,324**	**100.0%**	**100.0%**	
By Loan Size and Revenue $1 Million or Less							
$100,000 or Less	21	58.3%		$1,079	20.4%		
$100,001–$250,000	6	16.7%		$989	18.7%		
$250,001–$500,000	9	25.0%		$3,219	60.9%		
TOTAL	**36**	**100.0%**		**$5,287**	**100.0%**		

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 2022 Home Mortgage Lending By Income Level of Geography							
Geographic Income Level	**Bank and Aggregate Loans**						**Owner-Occupied Units %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	10	9.5%	2.6%	$1,089	4.7%	2.4%	4.4%
Moderate	24	22.9%	12.8%	$3,114	13.4%	7.8%	18.2%
Middle	46	43.8%	42.9%	$10,613	45.7%	45.3%	41.9%
Upper	24	22.9%	40.5%	$8,266	35.6%	43.4%	34.5%
Unknown	1	1.0%	1.2%	$124	0.5%	1.1%	1.1%
TOTAL	**105**	**100.0%**	**100.0%**	**$23,206**	**100.0%**	**100.0%**	**100.0%**

Source: 2022 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 Income Level of Geography							
Geographic Income Level	**Bank and Aggregate Loans**						**Owner-Occupied Units %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	0	0.0%	2.1%	$0	0.0%	3.6%	4.4%
Moderate	3	8.6%	15.2%	$506	5.5%	11.0%	18.2%
Middle	21	60.0%	39.1%	$4,905	53.2%	36.5%	41.9%
Upper	11	31.4%	42.5%	$3,812	41.3%	47.9%	34.5%
Unknown	0	0.0%	1.0%	$0	0.0%	1.0%	1.1%
TOTAL	**35**	**100.0%**	**100.0%**	**$9,223**	**100.0%**	**100.0%**	**100.0%**

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							
Geographic Income Level	**Bank and Aggregate Loans**						**Owner-Occupied Units %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	4	7.1%	1.8%	$480	3.6%	1.2%	3.3%
Moderate	18	32.1%	15.6%	$2,418	18.2%	10.4%	20.4%
Middle	20	35.7%	39.7%	$3,924	29.6%	37.5%	42.6%
Upper	12	21.4%	42.1%	$6,151	46.4%	49.8%	32.7%
Unknown	2	3.6%	0.8%	$295	2.2%	1.1%	0.9%
TOTAL	**56**	**100.0%**	**100.0%**	**$13,268**	**100.0%**	**100.0%**	**100.0%**

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 2022 Small Business Lending By Income Level of Geography							
Geographic Income Level	**Bank and Aggregate Loans**						**Total Business %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	3	2.3%	3.3%	$503	2.4%	3.7%	4.0%
Moderate	18	13.5%	15.4%	$1,918	9.1%	15.9%	17.9%
Middle	60	45.1%	35.3%	$11,480	54.3%	30.7%	38.5%
Upper	47	35.3%	42.9%	$5,916	28.0%	47.6%	37.5%
Unknown	5	3.8%	3.1%	$1,322	6.3%	2.1%	2.1%
TOTAL	**133**	**100.0%**	**100.0%**	**$21,139**	**100.0%**	**100.0%**	**100.0%**

Source: 2022 FFIEC Census Data
2022 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 Business Lending By Income Level of Geography							
Geographic Income Level	**Bank and Aggregate Loans**						**Total Business %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	0	0.0%	3.5%	$0	0.0%	3.7%	4.1%
Moderate	17	13.7%	14.0%	$5,266	23.8%	17.1%	18.0%
Middle	51	41.1%	35.0%	$7,814	35.3%	29.6%	38.4%
Upper	54	43.5%	45.3%	$8,997	40.6%	48.0%	37.4%
Unknown	2	1.6%	2.1%	$86	0.4%	1.6%	2.1%
TOTAL	**124**	**100.0%**	**100.0%**	**$22,163**	**100.0%**	**100.0%**	**100.0%**

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							
Geographic Income Level	**Bank and Aggregate Loans**						**Total Business %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	2	1.6%	2.8%	$69	0.3%	2.6%	3.4%
Moderate	15	11.9%	14.3%	$3,035	13.1%	15.5%	22.1%
Middle	52	41.3%	36.1%	$9,911	42.7%	33.2%	38.2%
Upper	53	42.1%	44.4%	$9,266	39.9%	46.7%	34.0%
Unknown	4	3.2%	2.3%	$928	4.0%	2.0%	2.3%
TOTAL	**126**	**100.0%**	**100.0%**	**$23,209**	**100.0%**	**100.0%**	**100.0%**

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 2022 Small Farm Lending By Income Level of Geography							
Geographic Income Level	**Bank and Aggregate Loans**						**Total Farms %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	0	0.0%	0.2%	$0	0.0%	0.6%	1.0%
Moderate	13	28.9%	16.5%	$1,385	22.7%	11.4%	13.7%
Middle	12	26.7%	47.8%	$1,289	21.1%	47.9%	44.9%
Upper	20	44.4%	34.3%	$3,433	56.2%	39.8%	40.2%
Unknown	0	0.0%	1.2%	$0	0.0%	0.3%	0.3%
TOTAL	**45**	**100.0%**	**100.0%**	**$6,107**	**100.0%**	**100.0%**	**100.0%**

Source: 2022 FFIEC Census Data
2022 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 Income Level of Geography							
Geographic Income Level	**Bank and Aggregate Loans**						**Total Farms %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	0	0.0%	0.4%	$0	0.0%	0.6%	1.0%
Moderate	16	32.0%	14.2%	$1,424	21.3%	11.2%	13.7%
Middle	15	30.0%	46.7%	$1,592	23.8%	47.2%	45.4%
Upper	19	38.0%	37.5%	$3,674	54.9%	40.8%	39.7%
Unknown	0	0.0%	1.3%	$0	0.0%	0.2%	0.3%
TOTAL	**50**	**100.0%**	**100.0%**	**$6,690**	**100.0%**	**100.0%**	**100.0%**

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 Farm Lending By Income Level of Geography							
Geographic Income Level	**Bank and Aggregate Loans**						**Total Farms %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	0	0.0%	0.3%	$0	0.0%	0.2%	0.7%
Moderate	11	22.4%	16.8%	$1,783	21.4%	17.2%	17.3%
Middle	19	38.8%	56.0%	$3,257	39.1%	53.8%	52.3%
Upper	19	38.8%	25.6%	$3,284	39.5%	28.2%	29.4%
Unknown	0	0.0%	1.4%	$0	0.0%	0.6%	0.3%
TOTAL	**49**	**100.0%**	**100.0%**	**$8,324**	**100.0%**	**100.0%**	**100.0%**

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.

Dallas MD

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	**Bank and Aggregate Loans**						**Families by Family Income %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**# %**	**$ (000s)**	**$ %**	**$ %**	
Low	0	0.0%	3.6%	$0	0.0%	1.3%	22.5%
Moderate	1	1.3%	12.7%	$254	0.3%	6.8%	17.2%
Middle	7	9.0%	20.0%	$1,848	1.8%	14.5%	18.8%
Upper	43	55.1%	45.2%	$27,011	26.7%	49.0%	41.5%
Unknown	27	34.6%	18.6%	$72,060	71.2%	28.3%	0.0%
TOTAL	**78**	**100.0%**	**100.0%**	**$101,173**	**100.0%**	**100.0%**	**100.0%**

Source: 2022 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 and Aggregate Loans**						**Families by Family Income %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**# %**	**$ (000s)**	**$ %**	**$ %**	
Low	3	3.8%	2.8%	$485	1.5%	1.1%	22.5%
Moderate	23	29.1%	11.7%	$5,397	16.9%	6.4%	17.2%
Middle	16	20.3%	19.4%	$4,157	13.0%	14.1%	18.8%
Upper	32	40.5%	42.3%	$19,797	61.9%	47.4%	41.5%
Unknown	5	6.3%	23.7%	$2,152	6.7%	31.0%	0.0%
TOTAL	**79**	**100.0%**	**100.0%**	**$31,988**	**100.0%**	**100.0%**	**100.0%**

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 Borrower Income Level							
Borrower Income Level	**Bank and Aggregate Loans**						**Families by Family Income %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**# %**	**$ (000s)**	**$ %**	**$ %**	
Low	16	11.1%	3.3%	$3,101	6.3%	1.3%	22.5%
Moderate	60	41.7%	11.9%	$14,089	28.4%	6.6%	17.2%
Middle	35	24.3%	17.9%	$9,675	19.5%	13.0%	18.8%
Upper	22	15.3%	39.8%	$14,933	30.1%	44.6%	41.5%
Unknown	11	7.6%	27.2%	$7,783	15.7%	34.6%	0.0%
TOTAL	**144**	**100.0%**	**100.0%**	**$49,581**	**100.0%**	**100.0%**	**100.0%**

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 2022 Small Business Lending By Borrower Income Level							
	Bank and Aggregate Loans						Total Businesses
	Bank		Agg	Bank		Agg	
	#	%	%	$ (000s)	$ %	$ %	%
By Revenue							
$1 Million or Less	62	76.5%	49.4%	$12,226	72.2%	33.2%	92.4%
Over $1 Million/Unknown	19	23.5%		$4,706	27.8%		7.6%
TOTAL	**81**	**100.0%**		**$16,932**	**100.0%**		**100.0%**
By Loan Size							
$100,000 or Less	33	40.7%	94.6%	$1,880	11.1%	42.3%	
$100,001–$250,000	25	30.9%	2.9%	$4,618	27.3%	15.1%	
$250,001–$1 Million	23	28.4%	2.5%	$10,434	61.6%	42.6%	
TOTAL	**81**	**100.0%**	**100.0%**	**$16,932**	**100.0%**	**100.0%**	
By Loan Size and Revenue $1 Million or Less							
$100,000 or Less	24	38.7%		$1,307	10.7%		
$100,001–$250,000	20	32.3%		$3,743	30.6%		
$250,001–$1 Million	18	29.0%		$7,176	58.7%		
TOTAL	**62**	**100.0%**		**$12,226**	**100.0%**		

Source: 2022 FFIEC Census Data
2022 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 Business Lending By Borrower Income Level							
	Bank and Aggregate Loans						Total Businesses
	Bank		Agg	Bank		Agg	
	#	%	%	$ (000s)	$ %	$ %	%
By Revenue							
$1 Million or Less	23	57.5%	52.7%	$4,751	52.1%	33.8%	92.3%
Over $1 Million/Unknown	17	42.5%		$4,371	47.9%		7.7%
TOTAL	**40**	**100.0%**		**$9,122**	**100.0%**		**100.0%**
By Loan Size							
$100,000 or Less	16	40.0%	94.9%	$1,112	12.2%	44.1%	
$100,001–$250,000	14	35.0%	2.8%	$2,700	29.6%	15.5%	
$250,001–$1 Million	10	25.0%	2.3%	$5,310	58.2%	40.5%	
TOTAL	**40**	**100.0%**	**100.0%**	**$9,122**	**100.0%**	**100.0%**	
By Loan Size and Revenue $1 Million or Less							
$100,000 or Less	8	34.8%		$509	10.7%		
$100,001–$250,000	10	43.5%		$1,925	40.5%		
$250,001–$1 Million	5	21.7%		$2,317	48.8%		
TOTAL	**23**	**100.0%**		**$4,751**	**100.0%**		

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 Borrower Income Level							
	Bank and Aggregate Loans						Total Businesses
	Bank		Agg	Bank		Agg	
	#	%	%	$ (000s)	$ %	$ %	%
By Revenue							
$1 Million or Less	20	62.5%	45.5%	$3,864	59.4%	33.7%	92.3%
Over $1 Million/Unknown	12	37.5%		$2,638	40.6%		7.7%
TOTAL	**32**	**100.0%**		**$6,502**	**100.0%**		**100.0%**
By Loan Size							
$100,000 or Less	13	40.6%	94.9%	$813	12.5%	44.9%	
$100,001–$250,000	8	25.0%	2.8%	$1,485	22.8%	15.4%	
$250,001–$1 Million	11	34.4%	2.3%	$4,204	64.7%	39.7%	
TOTAL	**32**	**100.0%**	**100.0%**	**$6,502**	**100.0%**	**100.0%**	
By Loan Size and Revenue $1 Million or Less							
$100,000 or Less	7	35.0%		$423	10.9%		
$100,001–$250,000	6	30.0%		$1,123	29.1%		
$250,001–$1 Million	7	35.0%		$2,318	60.0%		
TOTAL	**20**	**100.0%**		**$3,864**	**100.0%**		

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 2022 Home Mortgage Lending By Income Level of Geography							
Geographic Income Level	**Bank and Aggregate Loans**						**Owner-Occupied Units %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	3	3.8%	4.0%	$27,634	27.3%	3.2%	5.1%
Moderate	13	16.7%	13.5%	$6,073	6.0%	11.2%	19.7%
Middle	27	34.6%	35.0%	$43,764	43.3%	30.1%	31.1%
Upper	35	44.9%	47.0%	$23,702	23.4%	54.7%	43.8%
Unknown	0	0.0%	0.5%	$0	0.0%	0.8%	0.3%
TOTAL	**78**	**100.0%**	**100.0%**	**$101,173**	**100.0%**	**100.0%**	**100.0%**

Source: 2022 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 Income Level of Geography							
Geographic Income Level	**Bank and Aggregate Loans**						**Owner-Occupied Units %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	6	7.6%	3.8%	$1,509	4.7%	3.2%	5.1%
Moderate	26	32.9%	14.1%	$6,452	20.2%	10.4%	19.7%
Middle	21	26.6%	36.7%	$6,613	20.7%	32.0%	31.1%
Upper	26	32.9%	45.1%	$17,414	54.4%	53.2%	43.8%
Unknown	0	0.0%	0.3%	$0	0.0%	1.2%	0.3%
TOTAL	**79**	**100.0%**	**100.0%**	**$31,988**	**100.0%**	**100.0%**	**100.0%**

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							
Geographic Income Level	**Bank and Aggregate Loans**						**Owner-Occupied Units %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	18	12.5%	3.5%	$4,363	8.8%	2.6%	5.1%
Moderate	46	31.9%	13.6%	$10,899	22.0%	11.3%	19.7%
Middle	53	36.8%	38.4%	$18,382	37.1%	33.2%	31.1%
Upper	27	18.8%	44.0%	$15,937	32.1%	52.1%	43.8%
Unknown	0	0.0%	0.5%	$0	0.0%	0.8%	0.3%
TOTAL	**144**	**100.0%**	**100.0%**	**$49,581**	**100.0%**	**100.0%**	**100.0%**

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 2022 Small Business Lending By Income Level of Geography							
Geographic Income Level	**Bank and Aggregate Loans**						**Total Business %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	2	2.5%	4.6%	$230	1.4%	5.0%	5.7%
Moderate	9	11.1%	17.1%	$2,145	12.7%	16.9%	18.7%
Middle	15	18.5%	29.8%	$3,925	23.2%	30.1%	31.3%
Upper	54	66.7%	47.2%	$10,432	61.6%	46.7%	43.4%
Unknown	1	1.2%	1.3%	$200	1.2%	1.3%	1.0%
TOTAL	**81**	**100.0%**	**100.0%**	**$16,932**	**100.0%**	**100.0%**	**100.0%**

Source: 2022 FFIEC Census Data
2022 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 Business Lending By Income Level of Geography							
Geographic Income Level	**Bank and Aggregate Loans**						**Total Business %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	2	5.0%	4.6%	$175	1.9%	4.7%	5.7%
Moderate	5	12.5%	16.7%	$2,447	26.8%	16.7%	18.8%
Middle	5	12.5%	29.1%	$440	4.8%	29.8%	31.2%
Upper	28	70.0%	48.3%	$6,060	66.4%	47.4%	43.3%
Unknown	0	0.0%	1.3%	$0	0.0%	1.4%	0.9%
TOTAL	**40**	**100.0%**	**100.0%**	**$9,122**	**100.0%**	**100.0%**	**100.0%**

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							
Geographic Income Level	**Bank and Aggregate Loans**						**Total Business %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	1	3.1%	4.1%	$45	0.7%	4.2%	5.8%
Moderate	3	9.4%	16.1%	$428	6.6%	16.3%	19.1%
Middle	10	31.3%	28.9%	$1,807	27.8%	29.7%	31.6%
Upper	18	56.3%	49.6%	$4,222	64.9%	48.4%	42.7%
Unknown	0	0.0%	1.2%	$0	0.0%	1.4%	0.9%
TOTAL	**32**	**100.0%**	**100.0%**	**$6,502**	**100.0%**	**100.0%**	**100.0%**

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.

Fort Worth MD

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	**Bank and Aggregate Loans**						**Families by Family Income %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**# %**	**$ (000s)**	**$ %**	**$ %**	
Low	2	2.0%	4.1%	$270	0.8%	1.6%	21.0%
Moderate	7	7.1%	14.4%	$1,724	4.8%	8.3%	17.8%
Middle	21	21.4%	22.5%	$5,370	15.0%	16.8%	20.3%
Upper	42	42.9%	40.0%	$21,531	60.1%	44.2%	40.8%
Unknown	26	26.5%	18.9%	$6,938	19.4%	29.0%	0.0%
TOTAL	**98**	**100.0%**	**100.0%**	**$35,833**	**100.0%**	**100.0%**	**100.0%**

Source: 2022 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 and Aggregate Loans**						**Families by Family Income %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**# %**	**$ (000s)**	**$ %**	**$ %**	
Low	3	4.0%	2.7%	$455	1.8%	1.1%	21.0%
Moderate	19	25.3%	13.9%	$4,029	15.6%	8.6%	17.8%
Middle	17	22.7%	21.7%	$4,078	15.7%	17.1%	20.3%
Upper	23	30.7%	37.4%	$11,915	46.0%	43.6%	40.8%
Unknown	13	17.3%	24.3%	$5,426	20.9%	29.8%	0.0%
TOTAL	**75**	**100.0%**	**100.0%**	**$25,903**	**100.0%**	**100.0%**	**100.0%**

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 Borrower Income Level							
Borrower Income Level	**Bank and Aggregate Loans**						**Families by Family Income %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**# %**	**$ (000s)**	**$ %**	**$ %**	
Low	4	4.9%	3.2%	$632	2.5%	1.3%	21.0%
Moderate	33	40.2%	13.8%	$7,565	30.1%	8.4%	17.8%
Middle	20	24.4%	21.1%	$5,427	21.6%	16.4%	20.3%
Upper	20	24.4%	34.6%	$10,174	40.5%	39.0%	40.8%
Unknown	5	6.1%	27.3%	$1,336	5.3%	35.0%	0.0%
TOTAL	**82**	**100.0%**	**100.0%**	**$25,134**	**100.0%**	**100.0%**	**100.0%**

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 2022 Small Business Lending By Borrower Income Level							
	Bank and Aggregate Loans						Total Businesses
	Bank		Agg	Bank		Agg	
	#	%	%	$ (000s)	$ %	$ %	%
By Revenue							
$1 Million or Less	37	68.5%	48.4%	$9,886	78.9%	32.8%	93.2%
Over $1 Million/Unknown	17	31.5%		$2,645	21.1%		6.8%
TOTAL	**54**	**100.0%**		**$12,531**	**100.0%**		**100.0%**
By Loan Size							
$100,000 or Less	26	48.1%	93.6%	$1,431	11.4%	38.2%	
$100,001–$250,000	14	25.9%	3.4%	$2,799	22.3%	15.8%	
$250,001–$1 Million	14	25.9%	3.0%	$8,301	66.2%	45.9%	
TOTAL	**54**	**100.0%**	**100.0%**	**$12,531**	**100.0%**	**100.0%**	
By Loan Size and Revenue $1 Million or Less							
$100,000 or Less	15	40.5%		$854	8.6%		
$100,001–$250,000	11	29.7%		$2,248	22.7%		
$250,001–$1 Million	11	29.7%		$6,784	68.6%		
TOTAL	**37**	**100.0%**		**$9,886**	**100.0%**		

Source: 2022 FFIEC Census Data
2022 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 Business Lending By Borrower Income Level							
	Bank and Aggregate Loans						Total Businesses
	Bank		Agg	Bank		Agg	
	#	%	%	$ (000s)	$ %	$ %	%
By Revenue							
$1 Million or Less	24	63.2%	52.0%	$6,185	53.2%	32.1%	93.2%
Over $1 Million/Unknown	14	36.8%		$5,442	46.8%		6.8%
TOTAL	**38**	**100.0%**		**$11,627**	**100.0%**		**100.0%**
By Loan Size							
$100,000 or Less	12	31.6%	94.0%	$587	5.0%	40.5%	
$100,001–$250,000	10	26.3%	3.2%	$1,922	16.5%	15.6%	
$250,001–$1 Million	16	42.1%	2.8%	$9,118	78.4%	43.8%	
TOTAL	**38**	**100.0%**	**100.0%**	**$11,627**	**100.0%**	**100.0%**	
By Loan Size and Revenue $1 Million or Less							
$100,000 or Less	8	33.3%		$357	5.8%		
$100,001–$250,000	8	33.3%		$1,522	24.6%		
$250,001–$1 Million	8	33.3%		$4,306	69.6%		
TOTAL	**24**	**100.0%**		**$6,185**	**100.0%**		

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 Borrower Income Level							
	Bank and Aggregate Loans						Total Businesses
	Bank		Agg	Bank		Agg	
	#	%	%	$ (000s)	$ %	$ %	%
By Revenue							
$1 Million or Less	17	50.0%	47.5%	$4,832	44.9%	33.4%	93.3%
Over $1 Million/Unknown	17	50.0%		$5,941	55.1%		6.7%
TOTAL	**34**	**100.0%**		**$10,773**	**100.0%**		**100.0%**
By Loan Size							
$100,000 or Less	12	35.3%	94.0%	$745	6.9%	41.1%	
$100,001–$250,000	6	17.6%	3.3%	$1,325	12.3%	15.8%	
$250,001–$1 Million	16	47.1%	2.7%	$8,703	80.8%	43.1%	
TOTAL	**34**	**100.0%**	**100.0%**	**$10,773**	**100.0%**	**100.0%**	
By Loan Size and Revenue $1 Million or Less							
$100,000 or Less	7	41.2%		$383	7.9%		
$100,001–$250,000	2	11.8%		$425	8.8%		
$250,001–$1 Million	8	47.1%		$4,024	83.3%		
TOTAL	**17**	**100.0%**		**$4,832**	**100.0%**		

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 2022 Home Mortgage Lending By Income Level of Geography							
Geographic Income Level	**Bank and Aggregate Loans**						**Owner-Occupied Units %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	5	5.1%	1.8%	$716	2.0%	1.7%	2.4%
Moderate	22	22.4%	17.0%	$7,763	21.7%	14.3%	20.8%
Middle	35	35.7%	39.1%	$9,951	27.8%	35.9%	38.8%
Upper	36	36.7%	41.9%	$17,403	48.6%	47.8%	37.7%
Unknown	0	0.0%	0.2%	$0	0.0%	0.2%	0.3%
TOTAL	**98**	**100.0%**	**100.0%**	**$35,833**	**100.0%**	**100.0%**	**100.0%**

Source: 2022 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 Income Level of Geography							
Geographic Income Level	**Bank and Aggregate Loans**						**Owner-Occupied Units %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	8	10.7%	2.3%	$2,787	10.8%	2.3%	2.4%
Moderate	23	30.7%	18.4%	$5,545	21.4%	15.6%	20.8%
Middle	27	36.0%	39.9%	$7,984	30.8%	36.0%	38.8%
Upper	17	22.7%	39.2%	$9,587	37.0%	45.9%	37.7%
Unknown	0	0.0%	0.2%	$0	0.0%	0.2%	0.3%
TOTAL	**75**	**100.0%**	**100.0%**	**$25,903**	**100.0%**	**100.0%**	**100.0%**

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							
Geographic Income Level	**Bank and Aggregate Loans**						**Owner-Occupied Units %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	6	7.3%	2.3%	$1,368	5.4%	1.8%	2.4%
Moderate	31	37.8%	19.2%	$8,047	32.0%	15.6%	20.8%
Middle	26	31.7%	40.1%	$6,113	24.3%	36.4%	38.8%
Upper	19	23.2%	38.2%	$9,606	38.2%	46.0%	37.7%
Unknown	0	0.0%	0.3%	$0	0.0%	0.2%	0.3%
TOTAL	**82**	**100.0%**	**100.0%**	**$25,134**	**100.0%**	**100.0%**	**100.0%**

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 2022 Small Business Lending By Income Level of Geography							
Geographic Income Level	**Bank and Aggregate Loans**						**Total Business %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	2	3.7%	3.1%	$745	5.9%	3.3%	3.7%
Moderate	15	27.8%	21.3%	$4,660	37.2%	24.2%	22.4%
Middle	16	29.6%	32.4%	$2,939	23.5%	28.1%	32.9%
Upper	21	38.9%	42.2%	$4,187	33.4%	43.6%	40.5%
Unknown	0	0.0%	1.0%	$0	0.0%	0.6%	0.5%
TOTAL	**54**	**100.0%**	**100.0%**	**$12,531**	**100.0%**	**100.0%**	**100.0%**

Source: 2022 FFIEC Census Data
2022 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 Business Lending By Income Level of Geography							
Geographic Income Level	**Bank and Aggregate Loans**						**Total Business %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	1	2.6%	3.0%	$250	2.2%	2.8%	3.8%
Moderate	11	28.9%	20.7%	$3,216	27.7%	23.8%	22.5%
Middle	16	42.1%	32.7%	$4,851	41.7%	29.3%	33.1%
Upper	10	26.3%	42.8%	$3,310	28.5%	43.4%	40.2%
Unknown	0	0.0%	0.8%	$0	0.0%	0.7%	0.5%
TOTAL	**38**	**100.0%**	**100.0%**	**$11,627**	**100.0%**	**100.0%**	**100.0%**

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							
Geographic Income Level	**Bank and Aggregate Loans**						**Total Business %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	1	2.9%	2.9%	$250	2.3%	3.2%	3.9%
Moderate	13	38.2%	20.6%	$4,827	44.8%	23.3%	23.1%
Middle	11	32.4%	31.9%	$3,099	28.8%	28.7%	33.4%
Upper	8	23.5%	43.7%	$2,148	19.9%	44.1%	39.0%
Unknown	1	2.9%	0.9%	$449	4.2%	0.8%	0.5%
TOTAL	**34**	**100.0%**	**100.0%**	**$10,773**	**100.0%**	**100.0%**	**100.0%**

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.

Austin MSA

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	**Bank and Aggregate Loans**						**Families by Family Income %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**# %**	**$ (000s)**	**$ %**	**$ %**	
Low	0	0.0%	4.0%	$0	0.0%	1.6%	21.2%
Moderate	0	0.0%	13.1%	$0	0.0%	7.2%	17.7%
Middle	1	5.9%	20.4%	$311	0.6%	14.7%	21.2%
Upper	9	52.9%	46.3%	$5,763	10.2%	50.9%	40.0%
Unknown	7	41.2%	16.2%	$50,375	89.2%	25.6%	0.0%
TOTAL	**17**	**100.0%**	**100.0%**	**$56,449**	**100.0%**	**100.0%**	**100.0%**

Source: 2022 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 and Aggregate Loans**						**Families by Family Income %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**# %**	**$ (000s)**	**$ %**	**$ %**	
Low	0	0.0%	3.8%	$0	0.0%	1.5%	21.2%
Moderate	0	0.0%	13.6%	$0	0.0%	7.9%	17.7%
Middle	3	14.3%	20.5%	$1,129	2.0%	15.3%	21.2%
Upper	16	76.2%	37.5%	$12,946	23.4%	42.9%	40.0%
Unknown	2	9.5%	24.6%	$41,350	74.6%	32.5%	0.0%
TOTAL	**21**	**100.0%**	**100.0%**	**$55,425**	**100.0%**	**100.0%**	**100.0%**

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 Borrower Income Level							
Borrower Income Level	**Bank and Aggregate Loans**						**Families by Family Income %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**# %**	**$ (000s)**	**$ %**	**$ %**	
Low	1	3.8%	4.4%	$252	1.4%	1.8%	21.2%
Moderate	1	3.8%	14.4%	$375	2.1%	8.3%	17.7%
Middle	8	30.8%	19.5%	$2,789	15.6%	14.4%	21.2%
Upper	11	42.3%	35.5%	$8,804	49.2%	40.5%	40.0%
Unknown	5	19.2%	26.4%	$5,660	31.7%	35.0%	0.0%
TOTAL	**26**	**100.0%**	**100.0%**	**$17,880**	**100.0%**	**100.0%**	**100.0%**

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 2022 Small Business Lending By Borrower Income Level							
	Bank and Aggregate Loans						Total Businesses
	Bank		Agg	Bank		Agg	
	#	%	%	$ (000s)	$ %	$ %	%
By Revenue							
$1 Million or Less	9	69.2%	48.9%	$2,512	59.8%	33.5%	92.9%
Over $1 Million/Unknown	4	30.8%		$1,690	40.2%		7.1%
TOTAL	**13**	**100.0%**		**$4,202**	**100.0%**		**100.0%**
By Loan Size							
$100,000 or Less	4	30.8%	94.7%	$195	4.6%	43.1%	
$100,001–$250,000	0	0.0%	2.8%	$0	0.0%	14.7%	
$250,001–$1 Million	9	69.2%	2.5%	$4,007	95.4%	42.2%	
TOTAL	**13**	**100.0%**	**100.0%**	**$4,202**	**100.0%**	**100.0%**	
By Loan Size and Revenue $1 Million or Less							
$100,000 or Less	4	44.4%		$195	7.8%		
$100,001–$250,000	0	0.0%		$0	0.0%		
$250,001–$1 Million	5	55.6%		$2,317	92.2%		
TOTAL	**9**	**100.0%**		**$2,512**	**100.0%**		

Source: 2022 FFIEC Census Data
2022 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 Business Lending By Borrower Income Level							
	Bank and Aggregate Loans						Total Businesses
	Bank		Agg	Bank		Agg	
	#	%	%	$ (000s)	$ %	$ %	%
By Revenue							
$1 Million or Less	8	50.0%	52.4%	$2,134	40.4%	35.0%	92.8%
Over $1 Million/Unknown	8	50.0%		$3,151	59.6%		7.2%
TOTAL	**16**	**100.0%**		**$5,285**	**100.0%**		**100.0%**
By Loan Size							
$100,000 or Less	4	25.0%	95.2%	$278	5.3%	45.5%	
$100,001–$250,000	3	18.8%	2.6%	$681	12.9%	14.9%	
$250,001–$1 Million	9	56.3%	2.2%	$4,326	81.9%	39.6%	
TOTAL	**16**	**100.0%**	**100.0%**	**$5,285**	**100.0%**	**100.0%**	
By Loan Size and Revenue $1 Million or Less							
$100,000 or Less	4	50.0%		$278	13.0%		
$100,001–$250,000	0	0.0%		$0	0.0%		
$250,001–$1 Million	4	50.0%		$1,856	87.0%		
TOTAL	**8**	**100.0%**		**$2,134**	**100.0%**		

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 Borrower Income Level							
	Bank and Aggregate Loans						Total Businesses
	Bank		Agg	Bank		Agg	
	#	%	%	$ (000s)	$ %	$ %	%
By Revenue							
$1 Million or Less	2	20.0%	42.4%	$81	2.3%	34.8%	92.8%
Over $1 Million/Unknown	8	80.0%		$3,419	97.7%		7.2%
TOTAL	**10**	**100.0%**		**$3,500**	**100.0%**		**100.0%**
By Loan Size							
$100,000 or Less	4	40.0%	95.6%	$123	3.5%	48.9%	
$100,001–$250,000	2	20.0%	2.5%	$391	11.2%	14.5%	
$250,001–$1 Million	4	40.0%	1.9%	$2,986	85.3%	36.5%	
TOTAL	**10**	**100.0%**	**100.0%**	**$3,500**	**100.0%**	**100.0%**	
By Loan Size and Revenue $1 Million or Less							
$100,000 or Less	2	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%		
TOTAL	**2**	**100.0%**		**$81**	**100.0%**		

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 2022 Home Mortgage Lending By Income Level of Geography							
Geographic Income Level	**Bank and Aggregate Loans**						**Owner-Occupied Units %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	2	11.8%	1.9%	$2,899	5.1%	2.5%	2.6%
Moderate	4	23.5%	19.3%	$2,377	4.2%	16.8%	19.9%
Middle	4	23.5%	43.0%	$2,858	5.1%	35.8%	39.4%
Upper	7	41.2%	35.3%	$48,315	85.6%	44.2%	37.6%
Unknown	0	0.0%	0.6%	$0	0.0%	0.8%	0.5%
TOTAL	**17**	**100.0%**	**100.0%**	**$56,449**	**100.0%**	**100.0%**	**100.0%**

Source: 2022 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 Income Level of Geography							
Geographic Income Level	**Bank and Aggregate Loans**						**Owner-Occupied Units %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	0	0.0%	2.0%	$0	0.0%	2.2%	2.6%
Moderate	5	23.8%	22.2%	$41,783	75.4%	18.8%	19.9%
Middle	4	19.0%	42.9%	$2,288	4.1%	36.3%	39.4%
Upper	12	57.1%	32.3%	$11,354	20.5%	41.8%	37.6%
Unknown	0	0.0%	0.6%	$0	0.0%	0.9%	0.5%
TOTAL	**21**	**100.0%**	**100.0%**	**$55,425**	**100.0%**	**100.0%**	**100.0%**

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							
Geographic Income Level	**Bank and Aggregate Loans**						**Owner-Occupied Units %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	0	0.0%	1.8%	$0	0.0%	2.2%	2.6%
Moderate	6	23.1%	22.5%	$5,300	29.6%	18.3%	19.9%
Middle	8	30.8%	42.1%	$2,787	15.6%	35.3%	39.4%
Upper	12	46.2%	33.4%	$9,793	54.8%	43.6%	37.6%
Unknown	0	0.0%	0.3%	$0	0.0%	0.7%	0.5%
TOTAL	**26**	**100.0%**	**100.0%**	**$17,880**	**100.0%**	**100.0%**	**100.0%**

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 2022 Small Business Lending By Income Level of Geography							
Geographic Income Level	**Bank and Aggregate Loans**						**Total Business %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	2	15.4%	3.3%	$850	20.2%	3.5%	3.7%
Moderate	0	0.0%	19.3%	$0	0.0%	19.4%	18.7%
Middle	4	30.8%	32.6%	$1,571	37.4%	30.4%	30.9%
Upper	7	53.8%	42.3%	$1,781	42.4%	44.2%	43.7%
Unknown	0	0.0%	2.5%	$0	0.0%	2.5%	2.9%
TOTAL	**13**	**100.0%**	**100.0%**	**$4,202**	**100.0%**	**100.0%**	**100.0%**

Source: 2022 FFIEC Census Data
2022 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 Business Lending By Income Level of Geography							
Geographic Income Level	**Bank and Aggregate Loans**						**Total Business %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	1	6.3%	3.3%	$500	9.5%	3.4%	3.7%
Moderate	6	37.5%	18.6%	$2,550	48.2%	19.0%	18.8%
Middle	4	25.0%	32.0%	$899	17.0%	30.4%	30.9%
Upper	5	31.3%	43.9%	$1,336	25.3%	44.5%	44.0%
Unknown	0	0.0%	2.2%	$0	0.0%	2.7%	2.6%
TOTAL	**16**	**100.0%**	**100.0%**	**$5,285**	**100.0%**	**100.0%**	**100.0%**

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							
Geographic Income Level	**Bank and Aggregate Loans**						**Total Business %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	1	10.0%	3.0%	$500	14.3%	3.2%	3.7%
Moderate	2	20.0%	18.5%	$782	22.3%	18.7%	19.1%
Middle	4	40.0%	31.6%	$1,222	34.9%	30.2%	31.4%
Upper	3	30.0%	44.8%	$996	28.5%	45.2%	43.7%
Unknown	0	0.0%	2.1%	$0	0.0%	2.6%	2.1%
TOTAL	**10**	**100.0%**	**100.0%**	**$3,500**	**100.0%**	**100.0%**	**100.0%**

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.

San Antonio MSA

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	**Bank and Aggregate Loans**						**Families by Family Income %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**# %**	**$ (000s)**	**$ %**	**$ %**	
Low	0	0.0%	3.1%	$0	0.0%	1.2%	21.9%
Moderate	4	26.7%	14.2%	$832	17.3%	8.4%	17.2%
Middle	0	0.0%	21.0%	$0	0.0%	16.3%	19.5%
Upper	7	46.7%	39.9%	$3,131	65.2%	44.4%	41.3%
Unknown	4	26.7%	21.8%	$840	17.5%	29.6%	0.0%
TOTAL	**15**	**100.0%**	**100.0%**	**$4,803**	**100.0%**	**100.0%**	**100.0%**

Source: 2022 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 and Aggregate Loans**						**Families by Family Income %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**# %**	**$ (000s)**	**$ %**	**$ %**	
Low	0	0.0%	2.8%	$0	0.0%	1.0%	21.9%
Moderate	1	3.7%	13.4%	$242	1.7%	8.3%	17.2%
Middle	5	18.5%	20.5%	$1,574	11.2%	16.1%	19.5%
Upper	21	77.8%	36.5%	$12,279	87.1%	42.4%	41.3%
Unknown	0	0.0%	26.8%	$0	0.0%	32.3%	0.0%
TOTAL	**27**	**100.0%**	**100.0%**	**$14,095**	**100.0%**	**100.0%**	**100.0%**

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 Borrower Income Level							
Borrower Income Level	**Bank and Aggregate Loans**						**Families by Family Income %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**# %**	**$ (000s)**	**$ %**	**$ %**	
Low	0	0.0%	2.9%	$0	0.0%	1.1%	21.9%
Moderate	3	7.1%	13.0%	$384	2.0%	7.9%	17.2%
Middle	8	19.0%	19.0%	$2,167	11.2%	14.5%	19.5%
Upper	29	69.0%	33.7%	$16,040	82.6%	38.0%	41.3%
Unknown	2	4.8%	31.4%	$818	4.2%	38.4%	0.0%
TOTAL	**42**	**100.0%**	**100.0%**	**$19,409**	**100.0%**	**100.0%**	**100.0%**

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 2022 Small Business Lending By Borrower Income Level							
	Bank and Aggregate Loans						Total Businesses
	Bank		Agg	Bank		Agg	
	#	%	%	$ (000s)	$ %	$ %	%
By Revenue							
$1 Million or Less	17	47.2%	46.3%	$3,527	47.5%	30.4%	93.2%
Over $1 Million/Unknown	19	52.8%		$3,904	52.5%		6.8%
TOTAL	**36**	**100.0%**		**$7,431**	**100.0%**		**100.0%**
By Loan Size							
$100,000 or Less	21	58.3%	93.1%	$898	12.1%	35.3%	
$100,001–$250,000	7	19.4%	3.5%	$1,264	17.0%	15.9%	
$250,001–$1 Million	8	22.2%	3.4%	$5,269	70.9%	48.8%	
TOTAL	**36**	**100.0%**	**100.0%**	**$7,431**	**100.0%**	**100.0%**	
By Loan Size and Revenue $1 Million or Less							
$100,000 or Less	9	52.9%		$339	9.6%		
$100,001–$250,000	3	17.6%		$424	12.0%		
$250,001–$1 Million	5	29.4%		$2,764	78.4%		
TOTAL	**17**	**100.0%**		**$3,527**	**100.0%**		

Source: 2022 FFIEC Census Data
2022 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 Business Lending By Borrower Income Level							
	Bank and Aggregate Loans						Total Businesses
	Bank		Agg	Bank		Agg	
	#	%	%	$ (000s)	$ %	$ %	%
By Revenue							
$1 Million or Less	8	38.1%	49.8%	$921	26.8%	30.9%	93.1%
Over $1 Million/Unknown	13	61.9%		$2,511	73.2%		6.9%
TOTAL	**21**	**100.0%**		**$3,432**	**100.0%**		**100.0%**
By Loan Size							
$100,000 or Less	13	61.9%	93.6%	$519	15.1%	37.5%	
$100,001–$250,000	5	23.8%	3.4%	$881	25.7%	16.0%	
$250,001–$1 Million	3	14.3%	3.0%	$2,032	59.2%	46.4%	
TOTAL	**21**	**100.0%**	**100.0%**	**$3,432**	**100.0%**	**100.0%**	
By Loan Size and Revenue $1 Million or Less							
$100,000 or Less	4	50.0%		$208	22.6%		
$100,001–$250,000	3	37.5%		$431	46.8%		
$250,001–$1 Million	1	12.5%		$282	30.6%		
TOTAL	**8**	**100.0%**		**$921**	**100.0%**		

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 Borrower Income Level							
	Bank and Aggregate Loans						Total Businesses
	Bank		Agg	Bank		Agg	
	#	%	%	$ (000s)	$ %	$ %	%
By Revenue							
$1 Million or Less	29	59.2%	44.0%	$6,342	54.5%	31.0%	93.1%
Over $1 Million/Unknown	20	40.8%		$5,287	45.5%		6.9%
TOTAL	**49**	**100.0%**		**$11,629**	**100.0%**		**100.0%**
By Loan Size							
$100,000 or Less	17	34.7%	93.4%	$948	8.2%	38.4%	
$100,001–$250,000	20	40.8%	3.6%	$3,537	30.4%	16.7%	
$250,001–$1 Million	12	24.5%	3.0%	$7,144	61.4%	44.9%	
TOTAL	**49**	**100.0%**	**100.0%**	**$11,629**	**100.0%**	**100.0%**	
By Loan Size and Revenue $1 Million or Less							
$100,000 or Less	10	34.5%		$629	9.9%		
$100,001–$250,000	14	48.3%		$2,558	40.3%		
$250,001–$1 Million	5	17.2%		$3,155	49.7%		
TOTAL	**29**	**100.0%**		**$6,342**	**100.0%**		

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 2022 Home Mortgage Lending By Income Level of Geography							
Geographic Income Level	**Bank and Aggregate Loans**						**Owner-Occupied Units %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	0	0.0%	1.7%	$0	0.0%	1.4%	3.7%
Moderate	4	26.7%	15.0%	$854	17.8%	12.4%	24.4%
Middle	8	53.3%	36.3%	$2,205	45.9%	31.3%	34.1%
Upper	3	20.0%	46.5%	$1,744	36.3%	54.2%	37.4%
Unknown	0	0.0%	0.5%	$0	0.0%	0.7%	0.4%
TOTAL	**15**	**100.0%**	**100.0%**	**$4,803**	**100.0%**	**100.0%**	**100.0%**

Source: 2022 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 Income Level of Geography							
Geographic Income Level	**Bank and Aggregate Loans**						**Owner-Occupied Units %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	0	0.0%	1.8%	$0	0.0%	1.6%	3.7%
Moderate	2	7.4%	17.1%	$550	3.9%	12.5%	24.4%
Middle	7	25.9%	35.1%	$3,398	24.1%	30.0%	34.1%
Upper	18	66.7%	45.6%	$10,147	72.0%	54.6%	37.4%
Unknown	0	0.0%	0.5%	$0	0.0%	1.4%	0.4%
TOTAL	**27**	**100.0%**	**100.0%**	**$14,095**	**100.0%**	**100.0%**	**100.0%**

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							
Geographic Income Level	**Bank and Aggregate Loans**						**Owner-Occupied Units %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	0	0.0%	1.4%	$0	0.0%	0.9%	3.7%
Moderate	4	9.5%	16.9%	$760	3.9%	12.0%	24.4%
Middle	15	35.7%	34.1%	$7,168	36.9%	30.6%	34.1%
Upper	23	54.8%	46.9%	$11,481	59.2%	54.2%	37.4%
Unknown	0	0.0%	0.7%	$0	0.0%	2.3%	0.4%
TOTAL	**42**	**100.0%**	**100.0%**	**$19,409**	**100.0%**	**100.0%**	**100.0%**

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 2022 Small Business Lending By Income Level of Geography							
Geographic Income Level	**Bank and Aggregate Loans**						**Total Business %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	1	2.8%	4.5%	$25	0.3%	6.5%	5.0%
Moderate	1	2.8%	20.3%	$843	11.3%	21.0%	23.1%
Middle	9	25.0%	27.9%	$2,280	30.7%	25.7%	29.1%
Upper	24	66.7%	46.1%	$4,253	57.2%	45.8%	42.2%
Unknown	1	2.8%	1.1%	$30	0.4%	1.1%	0.6%
TOTAL	**36**	**100.0%**	**100.0%**	**$7,431**	**100.0%**	**100.0%**	**100.0%**

Source: 2022 FFIEC Census Data
2022 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 Business Lending By Income Level of Geography							
Geographic Income Level	**Bank and Aggregate Loans**						**Total Business %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	0	0.0%	4.3%	$0	0.0%	6.1%	5.1%
Moderate	1	4.8%	20.2%	$200	5.8%	20.3%	23.4%
Middle	0	0.0%	27.3%	$0	0.0%	25.5%	29.2%
Upper	20	95.2%	47.3%	$3,232	94.2%	47.3%	41.7%
Unknown	0	0.0%	0.9%	$0	0.0%	0.8%	0.6%
TOTAL	**21**	**100.0%**	**100.0%**	**$3,432**	**100.0%**	**100.0%**	**100.0%**

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							
Geographic Income Level	**Bank and Aggregate Loans**						**Total Business %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	1	2.0%	4.0%	$50	0.4%	6.0%	5.2%
Moderate	6	12.2%	19.4%	$1,856	16.0%	20.5%	24.0%
Middle	5	10.2%	27.2%	$851	7.3%	26.3%	29.1%
Upper	36	73.5%	48.4%	$8,849	76.1%	46.3%	41.1%
Unknown	1	2.0%	1.1%	$23	0.2%	0.8%	0.5%
TOTAL	**49**	**100.0%**	**100.0%**	**$11,629**	**100.0%**	**100.0%**	**100.0%**

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.

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Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	**Bank and Aggregate Loans**						**Families by Family Income %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**# %**	**$ (000s)**	**$ %**	**$ %**	
Low	1	5.9%	4.8%	$126	5.2%	2.2%	19.5%
Moderate	0	0.0%	16.2%	$0	0.0%	10.8%	19.3%
Middle	3	17.6%	20.3%	$413	17.0%	17.4%	21.1%
Upper	3	17.6%	35.3%	$779	32.0%	41.7%	40.1%
Unknown	10	58.8%	23.3%	$1,116	45.9%	27.9%	0.0%
TOTAL	**17**	**100.0%**	**100.0%**	**$2,434**	**100.0%**	**100.0%**	**100.0%**

Source: 2022 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 and Aggregate Loans**						**Families by Family Income %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**# %**	**$ (000s)**	**$ %**	**$ %**	
Low	0	0.0%	2.4%	$0	0.0%	0.9%	19.5%
Moderate	0	0.0%	11.3%	$0	0.0%	6.5%	19.3%
Middle	2	66.7%	18.0%	$318	42.7%	14.0%	21.1%
Upper	1	33.3%	40.0%	$426	57.3%	44.9%	40.1%
Unknown	0	0.0%	28.3%	$0	0.0%	33.8%	0.0%
TOTAL	**3**	**100.0%**	**100.0%**	**$744**	**100.0%**	**100.0%**	**100.0%**

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 Borrower Income Level							
Borrower Income Level	**Bank and Aggregate Loans**						**Families by Family Income %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**# %**	**$ (000s)**	**$ %**	**$ %**	
Low	0	0.0%	3.3%	$0	0.0%	1.4%	19.5%
Moderate	0	0.0%	13.1%	$0	0.0%	8.6%	19.3%
Middle	3	75.0%	19.1%	$448	80.0%	16.2%	21.1%
Upper	1	25.0%	30.0%	$112	20.0%	35.2%	40.1%
Unknown	0	0.0%	34.4%	$0	0.0%	38.7%	0.0%
TOTAL	**4**	**100.0%**	**100.0%**	**$560**	**100.0%**	**100.0%**	**100.0%**

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 2022 Small Business Lending By Borrower Income Level							
	Bank and Aggregate Loans						Total Businesses
	Bank		Agg	Bank		Agg	
	#	%	%	$ (000s)	$ %	$ %	%
By Revenue							
$1 Million or Less	20	64.5%	51.5%	$1,372	62.5%	34.0%	91.3%
Over $1 Million/Unknown	11	35.5%		$824	37.5%		8.7%
TOTAL	**31**	**100.0%**		**$2,196**	**100.0%**		**100.0%**
By Loan Size							
$100,000 or Less	27	87.1%	91.6%	$1,164	53.0%	33.3%	
$100,001–$250,000	2	6.5%	4.5%	$350	15.9%	17.3%	
$250,001–$1 Million	2	6.5%	3.9%	$682	31.1%	49.4%	
TOTAL	**31**	**100.0%**	**100.0%**	**$2,196**	**100.0%**	**100.0%**	
By Loan Size and Revenue $1 Million or Less							
$100,000 or Less	17	85.0%		$640	46.6%		
$100,001–$250,000	2	10.0%		$350	25.5%		
$250,001–$1 Million	1	5.0%		$382	27.8%		
TOTAL	**20**	**100.0%**		**$1,372**	**100.0%**		

Source: 2022 FFIEC Census Data
2022 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 Business Lending By Borrower Income Level							
	Bank and Aggregate Loans						Total Businesses
	Bank		Agg	Bank		Agg	
	#	%	%	$ (000s)	$ %	$ %	%
By Revenue							
$1 Million or Less	3	60.0%	52.5%	$157	33.3%	30.8%	91.3%
Over $1 Million/Unknown	2	40.0%		$315	66.7%		8.7%
TOTAL	**5**	**100.0%**		**$472**	**100.0%**		**100.0%**
By Loan Size							
$100,000 or Less	4	80.0%	92.0%	$172	36.4%	36.6%	
$100,001–$250,000	0	0.0%	4.3%	$0	0.0%	17.6%	
$250,001–$1 Million	1	20.0%	3.7%	$300	63.6%	45.8%	
TOTAL	**5**	**100.0%**	**100.0%**	**$472**	**100.0%**	**100.0%**	
By Loan Size and Revenue $1 Million or Less							
$100,000 or Less	3	100.0%		$157	100.0%		
$100,001–$250,000	0	0.0%		$0	0.0%		
$250,001–$1 Million	0	0.0%		$0	0.0%		
TOTAL	**3**	**100.0%**		**$157**	**100.0%**		

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 Borrower Income Level							
	Bank and Aggregate Loans						Total Businesses
	Bank		Agg	Bank		Agg	
	#	%	%	$ (000s)	$ %	$ %	%
By Revenue							
$1 Million or Less	2	100.0%	51.0%	$45	100.0%	30.7%	91.1%
Over $1 Million/Unknown	0	0.0%		$0	0.0%		8.9%
TOTAL	**2**	**100.0%**		**$45**	**100.0%**		**100.0%**
By Loan Size							
$100,000 or Less	2	100.0%	92.0%	$45	100.0%	40.9%	
$100,001–$250,000	0	0.0%	5.0%	$0	0.0%	21.1%	
$250,001–$1 Million	0	0.0%	3.0%	$0	0.0%	38.0%	
TOTAL	**2**	**100.0%**	**100.0%**	**$45**	**100.0%**	**100.0%**	
By Loan Size and Revenue $1 Million or Less							
$100,000 or Less	2	100.0%		$45	100.0%		
$100,001–$250,000	0	0.0%		$0	0.0%		
$250,001–$1 Million	0	0.0%		$0	0.0%		
TOTAL	**2**	**100.0%**		**$45**	**100.0%**		

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 2022 Home Mortgage Lending By Income Level of Geography							
Geographic Income Level	**Bank and Aggregate Loans**						**Owner-Occupied Units %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	0	0.0%	1.7%	$0	0.0%	1.1%	2.9%
Moderate	5	29.4%	15.5%	$602	24.7%	12.2%	16.8%
Middle	8	47.1%	36.6%	$1,147	47.1%	29.7%	47.4%
Upper	4	23.5%	46.0%	$685	28.1%	56.8%	32.9%
Unknown	0	0.0%	0.2%	$0	0.0%	0.2%	0.0%
TOTAL	**17**	**100.0%**	**100.0%**	**$2,434**	**100.0%**	**100.0%**	**100.0%**

Source: 2022 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 Income Level of Geography							
Geographic Income Level	**Bank and Aggregate Loans**						**Owner-Occupied Units %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	0	0.0%	1.9%	$0	0.0%	2.1%	2.9%
Moderate	0	0.0%	15.3%	$0	0.0%	11.6%	16.8%
Middle	2	66.7%	38.9%	$474	63.7%	33.8%	47.4%
Upper	1	33.3%	43.7%	$270	36.3%	52.2%	32.9%
Unknown	0	0.0%	0.2%	$0	0.0%	0.2%	0.0%
TOTAL	**3**	**100.0%**	**100.0%**	**$744**	**100.0%**	**100.0%**	**100.0%**

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							
Geographic Income Level	**Bank and Aggregate Loans**						**Owner-Occupied Units %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	0	0.0%	1.9%	$0	0.0%	0.9%	2.9%
Moderate	2	50.0%	14.0%	$236	42.1%	9.0%	16.8%
Middle	1	25.0%	37.5%	$112	20.0%	30.9%	47.4%
Upper	1	25.0%	46.4%	$212	37.9%	58.9%	32.9%
Unknown	0	0.0%	0.1%	$0	0.0%	0.2%	0.0%
TOTAL	**4**	**100.0%**	**100.0%**	**$560**	**100.0%**	**100.0%**	**100.0%**

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 2022 Small Business Lending By Income Level of Geography							
Geographic Income Level	**Bank and Aggregate Loans**						**Total Business %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	1	3.2%	2.6%	$382	17.4%	6.9%	4.6%
Moderate	4	12.9%	19.6%	$107	4.9%	19.4%	23.0%
Middle	18	58.1%	44.7%	$1,354	61.7%	40.4%	43.1%
Upper	8	25.8%	32.2%	$353	16.1%	33.1%	29.1%
Unknown	0	0.0%	0.9%	$0	0.0%	0.2%	0.2%
TOTAL	**31**	**100.0%**	**100.0%**	**$2,196**	**100.0%**	**100.0%**	**100.0%**

Source: 2022 FFIEC Census Data
2022 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 Business Lending By Income Level of Geography							
Geographic Income Level	**Bank and Aggregate Loans**						**Total Business %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	0	0.0%	3.2%	$0	0.0%	5.1%	4.6%
Moderate	0	0.0%	17.8%	$0	0.0%	19.4%	23.3%
Middle	3	60.0%	44.4%	$324	68.6%	42.1%	43.1%
Upper	2	40.0%	33.9%	$148	31.4%	33.2%	28.8%
Unknown	0	0.0%	0.7%	$0	0.0%	0.1%	0.2%
TOTAL	**5**	**100.0%**	**100.0%**	**$472**	**100.0%**	**100.0%**	**100.0%**

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							
Geographic Income Level	**Bank and Aggregate Loans**						**Total Business %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	0	0.0%	2.2%	$0	0.0%	3.1%	4.7%
Moderate	1	50.0%	18.0%	$30	66.7%	19.2%	24.1%
Middle	1	50.0%	44.6%	$15	33.3%	45.5%	43.8%
Upper	0	0.0%	34.4%	$0	0.0%	31.9%	27.2%
Unknown	0	0.0%	0.8%	$0	0.0%	0.4%	0.1%
TOTAL	**2**	**100.0%**	**100.0%**	**$45**	**100.0%**	**100.0%**	**100.0%**

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.

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Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	**Bank and Aggregate Loans**						**Families by Family Income %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**# %**	**$ (000s)**	**$ %**	**$ %**	
Low	1	3.6%	6.1%	$105	1.2%	2.8%	19.6%
Moderate	6	21.4%	16.9%	$1,076	12.0%	11.0%	19.1%
Middle	3	10.7%	19.8%	$759	8.4%	15.3%	21.1%
Upper	17	60.7%	41.5%	$6,798	75.6%	50.4%	40.2%
Unknown	1	3.6%	15.6%	$252	2.8%	20.6%	0.0%
TOTAL	**28**	**100.0%**	**100.0%**	**$8,990**	**100.0%**	**100.0%**	**100.0%**

Source: 2022 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 and Aggregate Loans**						**Families by Family Income %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**# %**	**$ (000s)**	**$ %**	**$ %**	
Low	1	4.8%	5.3%	$40	0.6%	2.4%	19.6%
Moderate	2	9.5%	16.2%	$245	3.8%	10.5%	19.1%
Middle	9	42.9%	21.1%	$1,819	28.0%	16.7%	21.1%
Upper	9	42.9%	38.9%	$4,386	67.6%	48.6%	40.2%
Unknown	0	0.0%	18.6%	$0	0.0%	21.9%	0.0%
TOTAL	**21**	**100.0%**	**100.0%**	**$6,490**	**100.0%**	**100.0%**	**100.0%**

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 Borrower Income Level							
Borrower Income Level	**Bank and Aggregate Loans**						**Families by Family Income %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**# %**	**$ (000s)**	**$ %**	**$ %**	
Low	3	15.0%	3.7%	$347	5.3%	1.6%	19.6%
Moderate	2	10.0%	13.9%	$230	3.5%	8.7%	19.1%
Middle	4	20.0%	19.2%	$688	10.5%	14.5%	21.1%
Upper	11	55.0%	40.4%	$5,270	80.6%	48.0%	40.2%
Unknown	0	0.0%	22.8%	$0	0.0%	27.2%	0.0%
TOTAL	**20**	**100.0%**	**100.0%**	**$6,535**	**100.0%**	**100.0%**	**100.0%**

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 2022 Small Business Lending By Borrower Income Level							
	Bank and Aggregate Loans						Total Businesses
	Bank		Agg	Bank		Agg	
	#	%	%	$ (000s)	$ %	$ %	%
By Revenue							
$1 Million or Less	30	39.0%	45.5%	$14,380	45.3%	37.7%	92.9%
Over $1 Million/Unknown	47	61.0%		$17,387	54.7%		7.1%
TOTAL	**77**	**100.0%**		**$31,767**	**100.0%**		**100.0%**
By Loan Size							
$100,000 or Less	15	19.5%	89.5%	$813	2.6%	27.5%	
$100,001–$250,000	16	20.8%	5.1%	$2,622	8.3%	16.8%	
$250,001–$1 Million	46	59.7%	5.4%	$28,332	89.2%	55.7%	
TOTAL	**77**	**100.0%**	**100.0%**	**$31,767**	**100.0%**	**100.0%**	
By Loan Size and Revenue $1 Million or Less							
$100,000 or Less	4	13.3%		$127	0.9%		
$100,001–$250,000	3	10.0%		$465	3.2%		
$250,001–$1 Million	23	76.7%		$13,788	95.9%		
TOTAL	**30**	**100.0%**		**$14,380**	**100.0%**		

Source: 2022 FFIEC Census Data
2022 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 Business Lending By Borrower Income Level							
	Bank and Aggregate Loans						Total Businesses
	Bank		Agg	Bank		Agg	
	#	%	%	$ (000s)	$ %	$ %	%
By Revenue							
$1 Million or Less	22	64.7%	45.9%	$6,241	58.9%	34.1%	93.1%
Over $1 Million/Unknown	12	35.3%		$4,361	41.1%		6.9%
TOTAL	**34**	**100.0%**		**$10,602**	**100.0%**		**100.0%**
By Loan Size							
$100,000 or Less	12	35.3%	90.4%	$475	4.5%	31.2%	
$100,001–$250,000	7	20.6%	5.0%	$1,270	12.0%	17.7%	
$250,001–$1 Million	15	44.1%	4.6%	$8,857	83.5%	51.1%	
TOTAL	**34**	**100.0%**	**100.0%**	**$10,602**	**100.0%**	**100.0%**	
By Loan Size and Revenue $1 Million or Less							
$100,000 or Less	10	45.5%		$326	5.2%		
$100,001–$250,000	3	13.6%		$420	6.7%		
$250,001–$1 Million	9	40.9%		$5,495	88.0%		
TOTAL	**22**	**100.0%**		**$6,241**	**100.0%**		

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 Borrower Income Level							
	Bank and Aggregate Loans						Total Businesses
	Bank		Agg	Bank		Agg	
	#	%	%	$ (000s)	$ %	$ %	%
By Revenue							
$1 Million or Less	16	45.7%	47.5%	$5,453	43.7%	32.8%	93.1%
Over $1 Million/Unknown	19	54.3%		$7,035	56.3%		6.9%
TOTAL	**35**	**100.0%**		**$12,488**	**100.0%**		**100.0%**
By Loan Size							
$100,000 or Less	9	25.7%	90.9%	$294	2.4%	31.3%	
$100,001–$250,000	6	17.1%	4.5%	$1,175	9.4%	16.2%	
$250,001–$1 Million	20	57.1%	4.6%	$11,019	88.2%	52.5%	
TOTAL	**35**	**100.0%**	**100.0%**	**$12,488**	**100.0%**	**100.0%**	
By Loan Size and Revenue $1 Million or Less							
$100,000 or Less	4	25.0%		$46	0.8%		
$100,001–$250,000	4	25.0%		$775	14.2%		
$250,001–$1 Million	8	50.0%		$4,632	84.9%		
TOTAL	**16**	**100.0%**		**$5,453**	**100.0%**		

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 2022 Home Mortgage Lending By Income Level of Geography							
Geographic Income Level	**Bank and Aggregate Loans**						**Owner-Occupied Units %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
Moderate	6	21.4%	13.8%	$1,817	20.2%	10.5%	17.4%
Middle	16	57.1%	53.6%	$4,905	54.6%	51.7%	59.4%
Upper	6	21.4%	28.8%	$2,268	25.2%	32.1%	22.5%
Unknown	0	0.0%	3.8%	$0	0.0%	5.7%	0.7%
TOTAL	**28**	**100.0%**	**100.0%**	**$8,990**	**100.0%**	**100.0%**	**100.0%**

Source: 2022 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 Income Level of Geography							
Geographic Income Level	**Bank and Aggregate Loans**						**Owner-Occupied Units %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
Moderate	4	19.0%	14.2%	$1,669	25.7%	11.4%	17.4%
Middle	14	66.7%	56.3%	$3,547	54.7%	54.5%	59.4%
Upper	3	14.3%	26.4%	$1,274	19.6%	29.5%	22.5%
Unknown	0	0.0%	3.1%	$0	0.0%	4.6%	0.7%
TOTAL	**21**	**100.0%**	**100.0%**	**$6,490**	**100.0%**	**100.0%**	**100.0%**

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							
Geographic Income Level	**Bank and Aggregate Loans**						**Owner-Occupied Units %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
Moderate	1	5.0%	15.7%	$155	2.4%	12.8%	17.4%
Middle	16	80.0%	54.1%	$4,868	74.5%	52.8%	59.4%
Upper	3	15.0%	27.9%	$1,512	23.1%	30.9%	22.5%
Unknown	0	0.0%	2.3%	$0	0.0%	3.4%	0.7%
TOTAL	**20**	**100.0%**	**100.0%**	**$6,535**	**100.0%**	**100.0%**	**100.0%**

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 2022 Small Business Lending By Income Level of Geography							
Geographic Income Level	**Bank and Aggregate Loans**						**Total Business %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
Moderate	5	6.5%	13.7%	$711	2.2%	10.8%	14.5%
Middle	56	72.7%	53.0%	$28,096	88.4%	57.1%	57.0%
Upper	10	13.0%	30.4%	$2,239	7.0%	29.3%	26.7%
Unknown	6	7.8%	3.0%	$721	2.3%	2.8%	1.9%
TOTAL	**77**	**100.0%**	**100.0%**	**$31,767**	**100.0%**	**100.0%**	**100.0%**

Source: 2022 FFIEC Census Data
2022 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 Business Lending By Income Level of Geography							
Geographic Income Level	**Bank and Aggregate Loans**						**Total Business %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
Moderate	2	5.9%	14.3%	$698	6.6%	11.0%	14.3%
Middle	25	73.5%	53.8%	$9,287	87.6%	55.2%	57.2%
Upper	6	17.6%	29.6%	$508	4.8%	31.4%	26.6%
Unknown	1	2.9%	2.4%	$109	1.0%	2.4%	1.9%
TOTAL	**34**	**100.0%**	**100.0%**	**$10,602**	**100.0%**	**100.0%**	**100.0%**

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							
Geographic Income Level	**Bank and Aggregate Loans**						**Total Business %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
Moderate	2	5.7%	14.2%	$363	2.9%	13.2%	14.5%
Middle	31	88.6%	54.1%	$11,675	93.5%	55.3%	58.0%
Upper	1	2.9%	28.9%	$200	1.6%	29.8%	26.3%
Unknown	1	2.9%	2.8%	$250	2.0%	1.7%	1.3%
TOTAL	**35**	**100.0%**	**100.0%**	**$12,488**	**100.0%**	**100.0%**	**100.0%**

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.

NEW YORK

Partial New York MD

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	**Bank and Aggregate Loans**						**Families by Family Income %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**# %**	**$ (000s)**	**$ %**	**$ %**	
Low	0	0.0%	2.0%	$0	0.0%	0.6%	30.6%
Moderate	0	0.0%	7.9%	$0	0.0%	2.2%	16.1%
Middle	0	0.0%	16.3%	$0	0.0%	6.2%	16.2%
Upper	1	100.0%	54.4%	$383	100.0%	45.7%	37.1%
Unknown	0	0.0%	19.3%	$0	0.0%	45.3%	0.0%
TOTAL	**1**	**100.0%**	**100.0%**	**$383**	**100.0%**	**100.0%**	**100.0%**

Source: 2022 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 and Aggregate Loans**						**Families by Family Income %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**# %**	**$ (000s)**	**$ %**	**$ %**	
Low	0	0.0%	1.2%	$0	0.0%	0.3%	30.6%
Moderate	0	0.0%	4.4%	$0	0.0%	1.0%	16.1%
Middle	0	0.0%	10.8%	$0	0.0%	3.6%	16.2%
Upper	0	0.0%	43.3%	$0	0.0%	33.6%	37.1%
Unknown	0	0.0%	40.3%	$0	0.0%	61.5%	0.0%
TOTAL	**0**	**0.0%**	**100.0%**	**$0**	**0.0%**	**100.0%**	**100.0%**

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 Borrower Income Level							
Borrower Income Level	**Bank and Aggregate Loans**						**Families by Family Income %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**# %**	**$ (000s)**	**$ %**	**$ %**	
Low	0	0.0%	2.1%	$0	0.0%	0.7%	30.6%
Moderate	0	0.0%	5.5%	$0	0.0%	1.0%	16.1%
Middle	0	0.0%	13.8%	$0	0.0%	3.6%	16.2%
Upper	2	100.0%	58.1%	$988	100.0%	35.7%	37.1%
Unknown	0	0.0%	20.5%	$0	0.0%	59.0%	0.0%
TOTAL	**2**	**100.0%**	**100.0%**	**$988**	**100.0%**	**100.0%**	**100.0%**

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 2022 Small Business Lending By Borrower Income Level							
	Bank and Aggregate Loans						Total Businesses
	Bank		Agg	Bank		Agg	
	#	%	%	$ (000s)	$ %	$ %	%
By Revenue							
$1 Million or Less	0	0.0%	49.2%	$0	0.0%	31.7%	90.3%
Over $1 Million/Unknown	0	0.0%		$0	0.0%		9.7%
TOTAL	**0**	**0.0%**		**$0**	**0.0%**		**100.0%**
By Loan Size							
$100,000 or Less	0	0.0%	95.7%	$0	0.0%	50.6%	
$100,001–$250,000	0	0.0%	2.7%	$0	0.0%	16.7%	
$250,001–$1 Million	0	0.0%	1.6%	$0	0.0%	32.7%	
TOTAL	**0**	**0.0%**	**100.0%**	**$0**	**0.0%**	**100.0%**	
By Loan Size and 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%		
TOTAL	**0**	**0.0%**		**$0**	**0.0%**		

Source: 2022 FFIEC Census Data
2022 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 Business Lending By Borrower Income Level							
	Bank and Aggregate Loans						Total Businesses
	Bank		Agg	Bank		Agg	
	#	%	%	$ (000s)	$ %	$ %	%
By Revenue							
$1 Million or Less	0	0.0%	53.5%	$0	0.0%	33.3%	90.4%
Over $1 Million/Unknown	0	0.0%		$0	0.0%		9.6%
TOTAL	**0**	**0.0%**		**$0**	**0.0%**		**100.0%**
By Loan Size							
$100,000 or Less	0	0.0%	96.1%	$0	0.0%	53.5%	
$100,001–$250,000	0	0.0%	2.5%	$0	0.0%	17.1%	
$250,001–$1 Million	0	0.0%	1.4%	$0	0.0%	29.4%	
TOTAL	**0**	**0.0%**	**100.0%**	**$0**	**0.0%**	**100.0%**	
By Loan Size and 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%		
TOTAL	**0**	**0.0%**		**$0**	**0.0%**		

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 Borrower Income Level							
	Bank and Aggregate Loans						Total Businesses
	Bank		Agg	Bank		Agg	
	#	%	%	$ (000s)	$ %	$ %	%
By Revenue							
$1 Million or Less	0	0.0%	43.5%	$0	0.0%	32.9%	90.7%
Over $1 Million/Unknown	0	0.0%		$0	0.0%		9.3%
TOTAL	**0**	**0.0%**		**$0**	**0.0%**		**100.0%**
By Loan Size							
$100,000 or Less	0	0.0%	96.1%	$0	0.0%	54.4%	
$100,001–$250,000	0	0.0%	2.6%	$0	0.0%	17.1%	
$250,001–$1 Million	0	0.0%	1.3%	$0	0.0%	28.6%	
TOTAL	**0**	**0.0%**	**100.0%**	**$0**	**0.0%**	**100.0%**	
By Loan Size and 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%		
TOTAL	**0**	**0.0%**		**$0**	**0.0%**		

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 2022 Home Mortgage Lending By Income Level of Geography							
Geographic Income Level	**Bank and Aggregate Loans**						**Owner-Occupied Units %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	0	0.0%	5.1%	$0	0.0%	6.5%	4.0%
Moderate	1	100.0%	18.2%	$383	100.0%	17.7%	18.5%
Middle	0	0.0%	32.2%	$0	0.0%	22.0%	36.9%
Upper	0	0.0%	43.3%	$0	0.0%	52.5%	39.8%
Unknown	0	0.0%	1.1%	$0	0.0%	1.3%	0.8%
TOTAL	**1**	**100.0%**	**100.0%**	**$383**	**100.0%**	**100.0%**	**100.0%**

Source: 2022 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 Income Level of Geography							
Geographic Income Level	**Bank and Aggregate Loans**						**Owner-Occupied Units %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	0	0.0%	4.9%	$0	0.0%	7.6%	4.0%
Moderate	0	0.0%	17.8%	$0	0.0%	15.1%	18.5%
Middle	0	0.0%	30.0%	$0	0.0%	20.0%	36.9%
Upper	0	0.0%	46.3%	$0	0.0%	56.2%	39.8%
Unknown	0	0.0%	1.0%	$0	0.0%	1.0%	0.8%
TOTAL	**0**	**0.0%**	**100.0%**	**$0**	**0.0%**	**100.0%**	**100.0%**

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							
Geographic Income Level	**Bank and Aggregate Loans**						**Owner-Occupied Units %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	0	0.0%	5.7%	$0	0.0%	8.5%	4.0%
Moderate	2	100.0%	19.9%	$988	100.0%	22.5%	18.5%
Middle	0	0.0%	34.6%	$0	0.0%	23.0%	36.9%
Upper	0	0.0%	38.8%	$0	0.0%	44.6%	39.8%
Unknown	0	0.0%	1.0%	$0	0.0%	1.3%	0.8%
TOTAL	**2**	**100.0%**	**100.0%**	**$988**	**100.0%**	**100.0%**	**100.0%**

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 2022 Small Business Lending By Income Level of Geography							
Geographic Income Level	**Bank and Aggregate Loans**						**Total Business %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	0	0.0%	9.7%	$0	0.0%	9.4%	8.6%
Moderate	0	0.0%	21.0%	$0	0.0%	18.6%	18.4%
Middle	0	0.0%	24.0%	$0	0.0%	19.1%	21.4%
Upper	0	0.0%	40.2%	$0	0.0%	44.7%	45.4%
Unknown	0	0.0%	5.2%	$0	0.0%	8.2%	6.2%
TOTAL	**0**	**0.0%**	**100.0%**	**$0**	**0.0%**	**100.0%**	**100.0%**

Source: 2022 FFIEC Census Data
2022 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 Business Lending By Income Level of Geography							
Geographic Income Level	**Bank and Aggregate Loans**						**Total Business %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	0	0.0%	10.4%	$0	0.0%	9.8%	8.6%
Moderate	0	0.0%	21.7%	$0	0.0%	19.0%	18.3%
Middle	0	0.0%	24.0%	$0	0.0%	19.5%	21.3%
Upper	0	0.0%	39.0%	$0	0.0%	43.5%	45.7%
Unknown	0	0.0%	4.8%	$0	0.0%	8.2%	6.2%
TOTAL	**0**	**0.0%**	**100.0%**	**$0**	**0.0%**	**100.0%**	**100.0%**

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							
Geographic Income Level	**Bank and Aggregate Loans**						**Total Business %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	0	0.0%	10.8%	$0	0.0%	9.4%	8.7%
Moderate	0	0.0%	21.3%	$0	0.0%	18.6%	18.3%
Middle	0	0.0%	23.8%	$0	0.0%	19.7%	21.3%
Upper	0	0.0%	39.5%	$0	0.0%	44.1%	45.8%
Unknown	0	0.0%	4.6%	$0	0.0%	8.2%	6.0%
TOTAL	**0**	**0.0%**	**100.0%**	**$0**	**0.0%**	**100.0%**	**100.0%**

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.

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.

Census tract: A small subdivision of metropolitan and other densely populated 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 upon 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 development: Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; 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; or, activities that revitalize or stabilize low- or moderate-income geographies, designated disaster areas; or designated distressed or underserved nonmetropolitan middle-income 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, other secured consumer loans, and other unsecured consumer loans.

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 is analyzed considering performance context, quantitative factors (for example, geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (for example, 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 that 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 the

income of applications, the amount of loan requested, and the disposition of the application (for example, 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 refinancings of home improvement and home purchase loans.

Household: Includes all persons occupying a housing unit. Persons not living in households are classified as living in group quarters. In 100 percent tabulations, the count of households always equals the count of occupied housing units.

Limited-scope review: Performance is analyzed using only quantitative factors (for example, 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.

Metropolitan area (MA): A metropolitan statistical area (MSA) or a metropolitan division (MD) as defined by the Office of Management and Budget. A 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. A MD is a division of a MSA based on specific criteria including commuting patterns. Only a 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 area (NonMSA): Any area that is not located within an MSA.

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.

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. For these institutions, no state ratings will be received unless the bank also maintains deposit facilities outside of the multistate metropolitan area. CRA activity is captured in either a state rating or a multistate metropolitan area rating, but not both.

Small loan(s) to business(es): A loan included in 'loans to small businesses' as defined in the Consolidated Report of Condition and Income (Call Report) instructions. These loans have original amounts of $1 million or less and typically are either secured 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): A loan included in 'loans to small farms' as defined in the Consolidated Reports of Condition and Income (Call Report) instructions. 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.

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