

PUBLIC DISCLOSURE

January 27, 2025

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Origin Bank
RSSD # 667757
3921 Elm Street
Choudrant, LA 71227

Federal Reserve Bank of Dallas
2200 North Pearl Street
Dallas, Texas 75201

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 this institution. The rating assigned to this institution does not represent an analysis, conclusion or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

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INSTITUTION RATING

Institution's Community Reinvestment Act Rating: Origin Bank is rated Satisfactory.

The following table indicates the Community Reinvestment Act (CRA) performance level of Origin Bank (Origin or the bank) with respect to the lending, investment, and service tests.

Origin Bank Performance Test Ratings			
Performance Levels	Performance Tests		
	Lending Test*	Investment Test	Service Test
Outstanding			
High Satisfactory			X
Low Satisfactory	X	X	
Needs to Improve			
Substantial Non-Compliance			
* The lending test is weighted more heavily than the investment and service tests when arriving at an overall rating.			

SUMMARY OF MAJOR FACTORS SUPPORTING RATING

Major factors supporting the institution's rating include:

- Lending activity reflects adequate responsiveness and record of serving the Assessment Areas' (AA) credit needs, including low-income individuals, low-income areas, and very small businesses.
- A high percentage of loans are made in the bank's AAs.
- The geographic distribution of loans reflects good penetration throughout the AAs.
- The bank's distribution of loans among individuals of different income levels, including low- and moderate-income (LMI) individuals, and businesses and farms of different sizes is good.
- Makes an adequate level of community development (CD) loans.
- The bank makes limited use of innovative and/or flexible lending practices in serving AAs' needs.
- Has an adequate level of qualified community development investments and grants, particularly those not routinely provided by private investors and is rarely in a leadership position.
- The bank exhibits adequate responsiveness to credit and CD needs.
- Delivery systems are reasonably accessible to individuals of different income levels throughout the bank's AAs.
- The record of opening and closing of branches has not adversely affected the accessibility of its delivery systems, particularly to LMI geographies and/or LMI individuals.
- Services do not vary in a way that inconveniences the bank's AAs, particularly LMI geographies and/or LMI individuals.
- Provides a relatively high level of CD services.

INSTITUTION

DESCRIPTION OF THE INSTITUTION

Origin is a financial institution headquartered in Choudrant, LA which has the following characteristics:

- The bank is a wholly owned subsidiary of Origin Bancorp, Inc, headquartered in Ruston, Louisiana.
- As of September 30th, 2024, the bank reported total assets of \$9.9 billion and gross loans of \$8.0 billion.
- The bank delineates 12 AAs.
- The bank operates 59 brick-and mortar branch offices, 20 deposit-taking automated teller machines (ATMs), and two mobile branches throughout its AAs in the states of Louisiana, Texas, Mississippi, and Alabama.
- Since the previous CRA performance evaluation, the bank closed four branch locations and expanded its geographic footprint by opening 18 branches: one in Mississippi, 16 in Texas, and one in Alabama.
- The bank offers traditional deposit and loan products to meet the needs of the communities it serves.
 - Origin is predominately a commercial lender, with commercial loans representing a majority of the bank's loan portfolio as of September 30th, 2024.
 - Commercial loans are made for a variety of business purposes, including financing for interim construction of industrial and commercial properties; financing for equipment, inventories, and accounts receivable; and acquisition financing.
- The bank's ability to meet various credit needs of the communities it serves has not been hampered by its capacity to lend, financial condition and size, product offerings, prior performance, legal impediments, or other factors.

Table 1 below reflects Origin's loan portfolio mix as of September 30, 2024.

Table 1		
Composition of Loan Portfolio		
as of September 30, 2024		
Loan Type	\$(000)	Percent (%)
Agricultural	102,995	1.3
Commercial	5,580,170	70.1
Consumer	121,279	1.5
Residential Real Estate	1,323,291	16.6
Other	836,686	10.5
Gross Loans	7,964,441	100.0
Note: Percentages may not total 100.0 percent due to rounding.		

The Federal Reserve Bank of Dallas rated the bank's CRA performance as Satisfactory at the previous performance evaluation dated June 6, 2022. The bank received a High Satisfactory rating under the lending test, a High Satisfactory rating under the investment test, and a Low Satisfactory rating under the service test.

SCOPE OF THE EVALUATION

Examiners utilized the Federal Financial Institutions Examination Council's (FFIEC's) *Interagency Examination Procedures for Large Institutions* to evaluate the bank's CRA performance. The evaluation considered CRA performance context, including the bank's asset size, financial condition, business strategy, and market competition, as well as AAs' demographic and economic characteristics, and credit needs.

This evaluation consists of a review of the bank's 2022 and 2023 HMDA and CRA-reported small business and small farm lending data, as well as the CD loans, investments, and services extended between June 6, 2022, and August 30, 2024, including prior period CD investments. Of note, small farm loans were only evaluated in the Monroe, LA MSA AA. Due to limited volume in the remaining AAs, small farm loans were excluded. The bank's volume of small business lending is greater than the volume of HMDA-reportable lending; therefore, small business lending carried more weight when assessing the bank's CRA performance.

Full-scope reviews were conducted for five of the bank's 12 delineated AAs. Factors to determine which AAs would receive full-scope reviews include, but are not limited to, the level of the bank's lending, investment, and service activities as well as the availability of opportunities in the AAs; comments received from community groups and the public regarding the institution's CRA performance; population density; the number of other institutions located in the AAs; and the length of time since the most recent full-scope review. Table 3 depicts the scope of the review for each AA.

Table 2

Assessment Area Delineation and Scope of Review		
Assessment Area Name	Assessment Area Description	Scope of Review Received
Louisiana		
Monroe, LA MSA	Morehouse, Ouachita, and Union parishes Entire Monroe, LA MSA ¹	Full-Scope
Shreveport, LA Metropolitan	Bossier and Caddo parishes Part of the Shreveport-Bossier City, LA MSA	Full-Scope
Lincoln Parish Nonmetropolitan	Lincoln Parish Nonmetropolitan Louisiana	Limited-Scope
Mississippi		
Jackson Metropolitan	Hinds, Madison, and Rankin counties Part of the Jackson, MS MSA	Full-Scope
Lafayette County Nonmetropolitan	Lafayette County Nonmetropolitan Mississippi	Limited-Scope
Texas		
Dallas Fort Worth Metropolitan	Collin, Dallas, and Tarrant counties Part of the Dallas-Fort Worth-Arlington, TX MSA	Full-Scope
Houston Metropolitan	Harris and Montgomery counties Part of the Houston-Pasadena-The Woodlands, TX MSA	Full-Scope
Longview Metropolitan	Gregg, Harrison, and Rusk counties Part of the Longview, TX MSA	Limited-Scope
Tyler, TX MSA	Smith County Entire Tyler, TX MSA	Limited-Scope
Panola County Nonmetropolitan	Panola County Nonmetropolitan Texas	Limited-Scope
Wood County Nonmetropolitan	Wood County Nonmetropolitan Texas	Limited-Scope
Alabama²		
Mobile, AL MSA	Mobile County Part of the Mobile, AL MSA	Not Reviewed

The evaluation of the bank's lending record in the individual AAs includes the use of and comparison to demographic characteristics. The primary sources for the demographic information are 2016-2020 U.S. Census Bureau's American Community Survey (ACS) data, 2020 U.S. Census data as well as Dun & Bradstreet (D&B) data for 2022 and 2023. Demographic characteristics of a particular AA are useful in analyzing the bank's record of lending, as they provide a means of estimating loan demand and identifying lending opportunities. To understand small businesses, examiners rely on D&B data, which consists of self-reported data of revenue size and geographical location by businesses entities. The demographic data should not be construed as defining an expected level of lending in a particular area or to a particular group of borrowers, as the information is used to understand the bank's performance context. Lastly, examiners interviewed nine community leaders serving the bank's AAs receiving a full-scope review to expand on the bank's performance context and understand the credit needs of such areas. Community contacts

¹ OMB Bulletin No. 23-01, issued July 21, 2023, adds Richmond Parish to the Monroe, LA MSA. As this bulletin was not in effect during the review period for this evaluation, the change to the MSA delineation is not reflected.

² Origin Bank entered the state of Alabama when the Mobile, AL branch was established in August 2024. Due to the timing of the new branch, the bank's performance in the state of Alabama is not being evaluated with this evaluation. The bank's CD activity in the Mobile, AL MSA AA is included in the bank's institution level CD activity.

included representatives of community-based organizations, municipalities, and quasi-governmental agencies.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

LENDING TEST

The bank's overall Lending Test performance is Low Satisfactory. Lending performance in Texas is rated as High Satisfactory, while the lending test for the states of Louisiana and Mississippi are rated as Low Satisfactory. Greater weight was given to Origin's performance in the states of Louisiana and Texas, as the bank's operations in these states represent 86.4 percent of total branches, 93.2 percent of total deposits, and 75.4 percent of the loans reviewed.

Lending Activity

The bank's overall lending levels reflect adequate responsiveness to credit needs of the bank's AAs, taking into consideration performance context such as the bank's resources and business strategy. In alignment with its business focus, Origin extended more small business loans than HMDA and small farm loans during the review period. Generally, the bank's small business lending carried more weight when assessing the overall CRA performance. Table 3 summarizes the bank's lending activity from January 1, 2022 through December 31, 2023.

Table 3
Summary of Lending Activity
January 1, 2022 through December 31, 2023

Loan Type	#	%	\$000	%
Home Purchase - Conventional	1,563	18.8	621,940	27.1
Home Purchase - FHA	356	4.3	77,661	3.4
Home Purchase - VA	151	1.8	44,011	1.9
Refinancing	778	9.3	343,721	15.0
Home Improvement	11	0.1	964	<0.1
Multifamily	86	1.0	203,194	8.9
Other Purpose Closed/Exempt	5	0.1	1,901	<0.1
Total HMDA	2,950	35.4	1,293,392	56.3
Total Small Business	5,252	63.1	990,069	43.1
Total Small Farm	120	1.4	12,347	0.5
TOTAL LOANS	8,322	100.0	2,295,808	100.0

Note: Discrepancies are possible in dollar amount totals due to rounding.

Origin makes limited use of innovative and/or flexible lending programs to serve AA credit needs, including LMI borrowers. The bank participates in industry-recognized, government-guaranteed lending programs, displaying flexibility in serving the credit needs of its communities. Specific lending programs offered by the bank include Federal Housing Administration (FHA), Veterans Administration (VA), and United States Department of Agriculture (USDA) loans for consumers seeking residential real estate loans. Additionally, Small Business Administration (SBA) loans are available for Origin's commercial customers.

Assessment Area Concentration

This performance criterion evaluates the percentage of lending extended inside and outside of the bank's AAs. The table below shows the distribution of loans inside and outside the bank's delineated AAs. As illustrated in Table 4, a high percentage of Origin's total loans, by number and dollar volume, were originated inside the bank's AAs. All loan products reflect a high percentage of originations within the delineated AAs.

Table 4

Lending Inside and Outside of the Assessment Areas								
Loan Type	Inside Assessment Areas				Outside Assessment Areas			
	#	%	\$000	%	#	%	\$000	%
Home Purchase - Conventional	1,230	78.7	446,612	71.8	333	21.3	175,328	28.2
Home Purchase - FHA	274	77.0	60,013	77.3	82	23.0	17,648	22.7
Home Purchase - VA	135	89.4	37,732	85.7	16	10.6	6,279	14.3
Refinancing	602	77.4	246,699	71.8	176	22.6	97,022	28.2
Home Improvement	8	72.7	722	74.9	3	27.3	242	25.1
Multifamily	63	73.3	125,730	61.9	23	26.7	77,464	38.1
Other Purpose Closed/Exempt	4	80.0	189	9.9	1	20.0	1,712	90.1
Total HMDA-Related	2,316	78.5	917,697	71.0	634	21.5	375,695	29.0
Small Business	4,439	84.5	807,863	81.6	813	15.5	182,206	18.4
Small Farm	105	87.5	9,466	76.7	15	12.5	2,881	23.3
TOTAL LOANS	6,860	82.4	1,735,026	75.6	1,462	17.6	560,782	24.4

Note: Discrepancies are possible in dollar amount totals due to rounding.

The remaining loan distribution analyses discussed in this performance evaluation consider only those loans originated within the bank's AAs. A detailed discussion of the facts and data supporting the overall conclusions for the geographic and borrower distribution and CD lending are presented in the Conclusions with Respect to Performance Criteria section for each AA.

Geographic Distribution and Distribution by Borrower Income and Business Revenue Size

The CRA emphasizes the importance of banks serving the credit needs of their AAs, including low- and moderate-income borrowers and areas. The bank's distribution of lending to borrowers reflects good penetration among individuals of different income levels (including low- and moderate-income) and businesses and farms of different revenue sizes. The geographic distribution of loans reflects good penetration throughout the AAs.

A detailed discussion of the facts and data supporting the overall conclusions are presented in the Conclusions with Respect to Performance Criteria section for each assessment area.

Community Development Lending

The bank makes an adequate level of community development loans. The community development loans originated during the evaluation period were for a variety of purposes. Table 5 below summarizes the bank's community development lending. Origin's CD lending significantly declined since the previous evaluation; the total number of loans by 61.6 percent and dollar volume by 71.9 percent. The decline is partially attributable to the cessation of the SBA's Paycheck Protection Program (PPP) in May 2021, in which Origin was heavily involved. Specific details regarding the CD lending can be found in the Conclusions with Respect to Performance Tests section for each AA.

Table 5

Community Development Lending All AAs		
Purpose	Number	\$(000)
Affordable Housing	13	29,210
Community Services	18	15,912
Economic Development	7	36,898
Revitalize and Stabilize	25	103,329
Total	63	185,349
<i>Note: Discrepancies possible in dollar amount totals due to rounding.</i>		

INVESTMENT TEST

The bank's overall Investment Test rating is Low Satisfactory. The state ratings of Louisiana, Texas and Mississippi are all consistent with the overall rating. Origin has an adequate level of CD investments, grants, and donations and is rarely in a leadership position. While the bank makes rare use of innovative and/or complex investments, it exhibits adequate responsiveness to the credit and CD needs of its AAs. Origin demonstrated responsiveness to its communities with an overall increase of donations, investments and grants by 18.4 percent since the previous evaluation, though the dollar volume of total investments decreased by 13.0 percent. Consistent with prior performance evaluations, the bank's CD investments are comprised primarily of mortgage-backed securities that contain residential real estate located in LMI geographies, and municipal bonds supporting school districts with a majority of students qualifying for free or reduced-priced lunches. In addition to the CD investments, the bank's level of CD donations was particularly responsive to organizations that provide community services for LMI individuals and families. The number of CD donations made by the bank increased from the previous evaluation by 24.7 percent, and the dollar volume increased by 21.5 percent.

For purposes of illustrating a concise representation of the bank's overall level of CD investments, refer to Table 6. Specific details regarding investments, grants, and donations can be found in the Conclusions with Respect to Performance Tests section for each AA.

Table 6

Investments, Grants, and Donations All Assessment Areas								
Community Development Purpose	Prior Period Investments ¹		Current Investments ²		Donations		Total	
	#	\$(000)	#	\$(000)	#	\$(000)	#	\$(000)
Affordable Housing	17	31,594	11	24,710	19	47	47	56,351
Community Services	24	41,855	11	3,797	555	1,548	590	47,200
Economic Development	10	28,423	3	10,939	10	18	23	39,380
Revitalization and Stabilization	36	13,070	23	13,171	6	59	65	26,300
Total	87	114,941	48	52,617	590	1,671	725	169,230
¹ Book value of investment ² Original market value of investment <i>Note: Discrepancies are possible in dollar amount totals due to rounding.</i>								

SERVICE TEST

The bank's overall Service Test rating is High Satisfactory. The state ratings for all three states are consistent with the overall rating.

Retail Services

The bank's delivery systems are reasonably accessible to the bank's geographies and individuals of different income levels in its AA. The bank's record of opening or closing branches has not adversely affected the accessibility of its delivery systems, including to LMI income geographies. Banking services and hours of operations do not vary in a way that inconveniences the AA, particularly in LMI geographies or to LMI individuals.

The bank also operates two mobile branches. Due to the nature of mobile branches and being able to relocate to various geographies, the mobile branches are not included in the table below or in the remaining analysis.

Table 7, below, illustrates the distribution of banking offices and full-service ATMs by income level of geographies, as well as numbers of branch openings/closings during the evaluation period.

Table 7

Branch and Full-Service ATM Locations All Assessment Areas								
Tract Income	Census Tracts		% of Households	% of Businesses	Branches		Full-Service ATMs	
	#	%			#	%	#	%
Low	393	13.0	11.3	7.8	0	0.0	0	0.0
Moderate	807	26.7	25.2	21.2	9	15.5	4	20.0
Middle	847	28.0	30.1	28.9	21	36.2	8	40.0
Upper	898	29.7	32.0	40.5	25	43.1	7	35.0
Unknown	77	2.5	1.4	1.6	3	5.2	1	5.0
Total	3,022	100.0	100.0	100.0	59	100.0	20	100.0
Changes in Branch Locations								
Tract Income	Low	Moderate	Middle	Upper	Unknown	Total		
Openings (#)	0	2	8	6	0	18		
Closings (#)	0	0	0	(2)	(2)	(4)		
Net Change	0	2	8	4	(2)	14		

Community Development Services

Overall, the bank provides a relatively high level of CD services throughout its AAs. The volume of qualified CD services provided by the bank has increased since the previous evaluation.

Bank representatives provided 406 services totaling 5,120 hours to 186 organizations, with a significant portion of services provided to well-known local organizations that provide varying levels of community services to LMI individuals and families in the bank's AAs. This level of CD services represents an increase of 37.9 percent in the number of activities and 8.3 percent in service hours since Origin's previous evaluation. The increase is attestable to the bank's continued commitment to serving the LMI individuals and communities in which the bank operates. Origin employees engaged in a variety of efforts to serve their communities including providing their financial expertise to organizations serving LMI individuals and communities, including financial literacy to LMI students, and financial education programs for small businesses owners and first-time home buyers.

Table 8

Community Development Services Assessment Area: All		
Purpose	#	Hours
Affordable Housing	27	312
Community Services	348	4,228.5
Economic Development	30	573.5
Revitalize and Stabilize	1	6
Total	406	5,120

FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

No evidence of discriminatory or other illegal credit practices inconsistent with helping to meet community credit needs was identified. The bank is in compliance with the substantive provisions of the anti-discrimination laws and regulations. Established policies and procedures are designed to ensure ongoing compliance with applicable laws and regulations.

STATE OF LOUISIANA

CRA RATING FOR LOUISIANA:

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

Major factors supporting the institution's rating include:

- Lending activity reflects adequate responsiveness and record of serving the AAs' credit needs, including low-income individuals, low-income areas, and very small businesses.
- The geographic distribution of loans reflects good penetration throughout the AAs.
- The bank's distribution of loans among individuals of different income levels, including LMI individuals, and businesses and farms of different sizes is good.
- Makes a low level of CD loans.
- The bank makes limited use of innovative and/or flexible lending practices in serving AA's needs.
- Has a significant level of qualified community development investments and grants, particularly those not routinely provided by private investors and is occasionally in a leadership position.
- Makes rare use of innovative and/or complex investments to support community development initiatives.
- The bank exhibits good responsiveness to credit and CD needs.
- Delivery systems are accessible to individuals of different income levels throughout the bank's AAs.
- The record of opening and closing of branches has not adversely affected the accessibility of its delivery systems, particularly to LMI geographies and/or LMI individuals.
- Services that do not vary in a way that inconveniences the bank's AAs, particularly LMI geographies and/or LMI individuals.
- Provides a relatively high level of CD services.

SCOPE OF THE EVALUATION

The scope of the review for the state of Louisiana is consistent with the overall scope for the institution, including evaluations under the lending, investment, and service tests. The time period and products evaluated for this state are also unchanged from the scope discussed in the Institution section of this report. The Monroe MSA and Shreveport Metropolitan AAs were reviewed using full-scope procedures, while a limited-scope review was conducted for the Lincoln Parish Nonmetropolitan AA.

AAs were selected for full-scope reviews based on the strategic importance of the AA, considering volume of lending, number of branches, and percentage of total deposits, as well as the length of time since the AA last received a full-scope review. Approximately 74.5 percent of lending activity (by number of loans), 50.8 percent of the deposits, and 72.2 percent of branches within the state of Louisiana were evaluated through the full-scope reviews. The bank's performance in the Monroe MSA AA was given greater consideration as it is Origin's largest AA in the state, representing 55.6 percent of total branches in Louisiana as well as approximately 18.5 percent of the lending and 14.1 percent of total deposits for the institution.

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN LOUISIANA

The bank delineates three of its 12 AAs and operates 18 of its 59 branches in the state of Louisiana. As of June 30, 2024, Origin had \$3.5 billion in deposits in the state, representing 41.4 percent of total deposits. According to the June 30, 2024, FDIC Summary of Deposits, the bank had a deposit market share of 2.7 percent and ranked 7th out of 122 FDIC-insured financial institutions across the state.

Of the 2,950 HMDA-reportable loans and 5,252 small business loans originated and purchased by Origin during the review period, 1,222 HMDA-reportable loans (41.4 percent) and 2,077 small business loans (39.5 percent) were extended in the Louisiana AAs.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

LENDING TEST

The bank's lending test performance in Louisiana is Low Satisfactory. The Lending Test conclusions in the Monroe MSA AA and the Shreveport Metropolitan AA are considered adequate, which is consistent with the overall state rating. Overall, the bank's performance in its AA receiving limited-scope review supports the bank's state rating as well.

Lending Activity

Origin's lending activities in the state of Louisiana reflect adequate responsiveness to the credit needs of its AAs though the bank makes limited use of innovative and/or flexible lending programs.

As outlined in Table 9, this evaluation considered 3,379 loans totaling \$578.9 million. The loan products and origination volumes appear consistent with the credit needs of the bank's Louisiana AAs. The number of small business and HMDA loans extended by the bank was compared against the number of loans made by aggregate lenders during the review period. Of the 614 financial institutions reporting HMDA lending in Louisiana in 2023, Origin ranked 28th, accounting for approximately 0.8 percent of all HMDA loans originated or purchases in the state. Further, the bank ranked 15th among the 181 institutions reporting CRA small business and small farm lending in the state in 2023, with a market share of 1.0 percent.

Table 9

Summary of Lending Activity – January 1, 2022 through December 31, 2023 Louisiana Assessment Areas				
Loan Type	#	%	\$000	%
Home Purchase	829	24.5	189,295	32.7
Refinancing	340	10.1	64,102	11.1
Home Improvement	7	0.2	452	0.1
Other Purpose Closed/Exempt	4	0.1	189	0.1
Multifamily	42	1.2	24,192	4.2
Total HMDA-Related	1,222	36.2	278,230	48.1
Total Small Business	2,077	61.5	294,872	50.9
Total Small Farm	80	2.4	5,794	1.0
TOTAL LOANS	3,379	100.0	578,896	100.0

Note: Discrepancies in dollar amount totals possible due to rounding

Geographic Distribution of Loans

The overall geographic distribution of lending reflects good penetration throughout the bank's Louisiana AAs.

Lending to Borrowers of Different Income Levels and Businesses of Different Sizes

The bank's overall lending reflects good penetration among individuals of different income levels and businesses of different revenue sizes. A detailed discussion of the facts and data supporting the overall conclusions are presented in the Conclusions with Respect to Performance Criteria section for each AA.

Community Development Lending

Origin makes a low level of CD loans in the state of Louisiana. As reflected in Table 10, the bank originated 23 CD loans totaling approximately \$59.2 million within the state, which comprises 36.5 percent of overall bank-wide CD loan volume by number and 31.9 percent by dollar amount. The level of CD lending is consistent in the Monroe Metropolitan and Shreveport Metropolitan AAs.

The number and dollar amount of CD loans originated by the bank in the state of Louisiana decreased significantly from the review period of the previous evaluation; however, this is primarily attributed to the cessation of the Small Business Administration's (SBA) Paycheck Protection Program (PPP), in which the bank was involved, making up 60.1 percent of the bank's qualified CD loans at the previous evaluation. Excluding the loans made as part of the PPP, the bank's CD loans by number and dollar volume still decreased notably in the state of Louisiana. The number of non-PPP loans decreased by 54.0 percent, while the dollar volume decreased by 59.6 percent since the prior evaluation.

CD loans originated by the bank during the evaluation period were extended for a variety of purposes, as noted in Table 10. Specific details regarding the CD lending can be found in the Conclusions with Respect to Performance Tests section for each AA.

Table 10

Community Development Lending Louisiana Assessment Areas		
Purpose	#	\$(000)
Affordable Housing	5	5,433
Community Services	5	907
Economic Development	4	1,571
Revitalization and Stabilization	9	51,332
Total	23	59,242
<i>Note: Discrepancies in dollar amount totals possible due to rounding</i>		

INVESTMENT TEST

Origin's performance under the investment test in the state of Louisiana is High Satisfactory. The investment test conclusion in the bank's Monroe MSA AA is good, while the Shreveport Metropolitan AA is adequate. The bank's performance in the Louisiana AA that received a limited-scope review is consistent with the overall performance in the state of Louisiana.

Origin provides a significant level of qualified investments, particularly those that are not routinely provided by private investors, occasionally in a leadership position. The bank exhibits good responsiveness to the credit and CD needs of its AAs though rarely using innovative and/or complex investments. Since the previous evaluation, the bank's total dollar amount of investments decreased by 23.9 percent or \$20.1 million. As illustrated in Table 11, the bank made a significant number of investments in revitalization and stabilization efforts within their AAs. Many of these investments were comprised of investments into primarily LMI communities to construct or repair essential infrastructure as well as investments into programs providing affordable housing to LMI individuals and communities. Details regarding investments and donations in each of the bank's Louisiana AAs can be found in the Conclusions with Respect to Performance Tests section for each AA.

Table 11

Investments, Grants, and Donations Louisiana Assessment Areas								
Community Development Purpose	Prior Period Investments¹		Current Investments²		Donations		Total	
	#	\$(000)	#	\$(000)	#	\$(000)	#	\$(000)
Affordable Housing	2	628	3	2,738	5	12	10	3,379
Community Services	10	25,838	5	1,343	186	340	201	27,521
Economic Development	2	19,772	2	309	8	8	12	20,089
Revitalization and Stabilization	22	6,547	21	6,043	6	59	49	12,648
Total	36	52,785	31	10,433	205	419	272	63,637
¹ Book value of investment								
² Original market value of investment								
<i>Note: Discrepancies in dollar amount totals possible due to rounding</i>								

SERVICE TEST

Origin's performance under the service test in the state of Louisiana is High Satisfactory. The service test conclusions in the Monroe MSA and Shreveport Metropolitan AAs are good and adequate, respectively. Generally, the bank's performance in the AA that received a limited-

scope review is consistent with the performance in the full-scope review areas and the state of Louisiana. Origin provided a variety of qualified CD services to a large number of organizations across Louisiana, including serving on the boards of directors for organizations that specifically target their services to LMI individuals and geographies, as well as providing financial literacy training to LMI individuals.

Retail Services

Branch locations and alternative delivery systems, such as drive-through facilities and online and mobile banking, are accessible to the bank's various geographies and to individuals of different income levels in each AA. Of Origin's 18 full-service offices and five full-service ATMs in the state of Louisiana, five branches and two ATMs are located in LMI tracts. During the review period, the bank closed one branch located in an unknown-income census tract. In the state of Louisiana, Origin's record of opening and closing branches has not adversely affected the accessibility of its delivery systems.

Refer to Table 12 below for the distribution of Louisiana banking offices and full-service ATMs by income level of geographies.

Table 12

Branch and Full-Service ATM Locations Louisiana Assessment Areas								
Tract Income	Census Tracts		% of Households	% of Businesses	Branches		Full-Service ATMs	
	#	%			#	%	#	%
Low	23	12.8	10.2	7.9	0	0.0	0	0.0
Moderate	42	23.3	21.5	23.2	5	27.8	2	40.0
Middle	53	29.4	30.5	27.0	5	27.8	1	20.0
Upper	54	30.0	35.9	36.6	5	27.8	1	20.0
Unknown	8	4.4	1.9	5.4	3	16.7	1	20.0
Total	180	100.0	100.0	100.0	18	100.0	5	100.0
Changes in Branch Locations								
Tract Income	Low	Moderate	Middle	Upper	Unknown	Total		
Openings (#)	0	0	0	0	0	0		
Closings (#)	0	0	0	0	(1)	(1)		
Net Change	0	0	0	0	(1)	(1)		

The bank's products, services, and business hours do not vary in a way that inconveniences LMI geographies and/or individuals in the AAs. Moreover, Origin's operations and product and service offerings in the state generally mirror that of the overall institution, which is described in the overall Retail Services section of this evaluation.

Community Development Services

The bank provides a relatively high level of CD services in its Louisiana AAs. Bank representatives provided 178 CD services, totaling 2,660 hours, to 80 unique organizations within the state of Louisiana. This represents approximately 43.8 percent of the bank's total CD services. Details regarding CD services can be found in the respective Conclusions with Respect to Performance Tests section for each AA.

Table 13

Community Development Services Assessment Area: Louisiana AAs		
Purpose	#	Hours
Affordable Housing	5	116
Community Services	150	2,051
Economic Development	22	487
Revitalize and Stabilize	1	6
Total	178	2,660

Monroe MSA Assessment Area
(Full-Scope Review)

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

- The bank's Monroe, LA MSA AA (Monroe MSA) consists of Morehouse, Ouachita, and Union parishes in Louisiana. These parishes represent the entire Monroe, LA MSA³. See Appendix A for an AA map and Appendix B for additional demographic data.
- There have been no changes to the delineation of the AA since the previous evaluation.
- The AA is comprised of 61 total census tracts, of which 19.7 percent are designated as low-income, 19.7 percent are moderate-income, 27.9 percent are middle-income, 31.1 percent are upper-income, and 1.6 percent are designated as unknown-income.
- Since the previous evaluation, as the result of revised delineations published by the Office of Management and Budget (OMB), seven new census tracts were delineated within the Monroe AA, and the income classification of many existing tracts changed. As of the review period, census tracts designated as LMI comprise 39.4 percent of AA tracts, up from 37.1 percent of all AA tracts during the 2022 evaluation.
- The bank operates 10 full-service branches in the AA, including four in moderate-income, three in middle-income, and three in upper-income census tracts.
- According to the June 30, 2024, FDIC Deposit Market Share Report, the bank had a 25.0 percent market share, ranking 1st out of 20 FDIC-insured depository institutions operating in the AA.
- In 2023, the bank ranked 3rd out of 174 HMDA reporters in the AA with 231 HMDA originations and purchases, and 3rd out of 69 CRA reporters with 463 CRA small business loans.
- A local contact indicated that general banking and credit needs, including general entrepreneurial banking needs are prevalent throughout the AA, along with a consistent need for home mortgages for a variety of borrowers.

Table 14

Population Change Assessment Area: Monroe MSA			
Area	2015 Population	2020 Population	Percent Change
Monroe LA MSA	205,314	207,104	0.9
Morehouse Parish, LA	27,012	25,629	-5.1
Ouachita Parish, LA	155,769	160,368	3.0
Union Parish, LA	22,533	21,107	-6.3
Louisiana	4,625,253	4,657,757	0.7
Source: 2020 U.S. Census Bureau Decennial Census 2011-2015 U.S. Census Bureau: American Community Survey			

- The AA population slightly grew from 2015 to 2020, similar to the statewide growth rate. Only Ouachita Parish, the largest of the three parishes in the AA, experienced population growth between 2015 and 2020, while the populations in the remaining portions of the AA declined.

³ OMB Bulletin No. 23-01, issued July 21, 2023, adds Richmond Parish to the Monroe, LA MSA. As this bulletin was not in effect during the review period for this evaluation, the change to the MSA delineation is not reflected.

- Approximately 34.3 percent of the AA population reside in LMI census tracts, and 41.6 percent of households in this AA are considered LMI.
- A community contact noted that general banking and credit needs remain in the AA as well as credit needs for entrepreneurs for small businesses.

Table 15

Median Family Income Change Assessment Area: Monroe MSA			
Area	2015 Median Family Income (\$)	2020 Median Family Income (\$)	Percent Change
Monroe LA MSA	52,633	56,295	7.0
Morehouse Parish, LA	40,612	46,328	14.1
Ouachita Parish, LA	55,217	57,486	4.1
Union Parish, LA	51,758	59,150	14.3
Louisiana	62,434	65,427	4.8
Source: 2011-2015 U.S. Census Bureau: American Community Survey 2016-2020 U.S. Census Bureau: American Community Survey			
Note: Median family incomes have been inflation-adjusted and are expressed in 2020 dollars.			

- According to ACS data, approximately 46,347 families reside in the AA. By family income, 40.8 percent of families are considered LMI.
- The AA median family income (MFI) grew at a higher rate than that of the state of Louisiana. Despite the growth experienced, the AA's MFI remains less than that of the state of Louisiana.
- According to FFIEC Census Data, 18.2 percent of families in the AA lived below the poverty level, which is higher than the state percentage of 14.2.

Table 16

Housing Cost Burden Assessment Area: Monroe MSA						
Area	Cost Burden - Renters			Cost Burden - Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Monroe LA MSA	70.8	53.8	47.6	46.5	27.5	14.0
Morehouse Parish, LA	56.0	27.6	37.2	57.1	16.4	15.1
Ouachita Parish, LA	76.3	59.2	50.6	46.9	32.8	14.1
Union Parish, LA	37.3	23.8	26.4	35.8	19.1	12.2
Louisiana	72.5	44.1	44.7	48.0	25.9	16.6
Cost burden is housing cost that equals 30 percent or more of household income.						
Source: U.S. Department of Housing and Urban Development (HUD), 2015-2019 Comprehensive Housing Affordability Strategy						

- As illustrated in Table 16, housing costs within the AA for low-income renters is a substantially greater burden than the burden on renters or homeowners at any other level. Further indicating that it is more economical for low-income families to purchase a home rather than rent. However, other factors, such as downpayment requirements, act as a barrier to entry into homeownership for many low-income individuals.
- Overall, the cost burden for renters in the AA is greater than the housing cost burden for renters statewide, while the cost burden for homeowners is slightly below homeowners statewide.

- The housing affordability ratio⁴ in the AA is 32.2, slightly above the affordability ratio of the state of Louisiana at 30.2. Housing affordability ratios varied among the three AA parishes, with Union Parish having the highest at 47.6 and Ouachita Parish (the largest of the three parishes) the lowest at 29.9.
- The AA housing stock is aging, with a median housing age of 45 years, as of this evaluation. The AA median housing value is \$134,465, which is below the state's median housing value, at \$168,100.

Table 17

Unemployment Rates					
Assessment Area: Monroe MSA					
Area	2018	2019	2020	2021	2022
Monroe LA MSA	5.5	5.5	8.0	5.4	3.8
Morehouse Parish, LA	8.1	8.0	10.3	7.4	5.2
Ouachita Parish, LA	5.1	5.1	7.8	5.1	3.6
Union Parish, LA	5.6	5.6	7.5	5.0	3.8
Louisiana	4.8	4.6	8.6	5.6	3.7
<i>Source: Bureau of Labor Statistics: Local Area Unemployment Statistics</i>					

- Unemployment rates in the AA are comparable to the statewide rates between 2018 and 2022.
- Unemployment rates rose drastically in 2020 due to the COVID-19 pandemic, as many businesses laid off their employees given the statewide stay-at-home and social distancing mandates. In 2021, the AA unemployment rate stabilized and returned to pre-pandemic levels and further coming down thereafter.
- Major employment industries within the AA include healthcare and social services, retail trade, and accommodation and food services.

The following table details selected characteristics of the AA.

⁴ The housing affordability ratio is calculated by dividing the median household income by the median housing value. A lower ratio reflects less affordable housing.

Table 18

2023 Combined Demographics Assessment Area: Monroe MSA								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	12	19.7	6,473	14.0	3,068	47.4	11,499	24.8
Moderate-income	12	19.7	6,683	14.4	2,101	31.4	7,400	16.0
Middle-income	17	27.9	14,494	31.3	1,878	13.0	7,537	16.3
Upper-income	19	31.1	18,697	40.3	1,392	7.4	19,911	43.0
Unknown-income	1	1.6	0	0.0	0	0.0	0	0.0
Total Assessment Area	61	100.0	46,347	100.0	8,439	18.2	46,347	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	14,713	4,567	9.6	31.0	7,139	48.5	3,007	20.4
Moderate-income	16,082	5,562	11.7	34.6	6,629	41.2	3,891	24.2
Middle-income	29,609	15,596	32.9	52.7	7,284	24.6	6,729	22.7
Upper-income	33,127	21,718	45.8	65.6	6,598	19.9	4,811	14.5
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	93,531	47,443	100.0	50.7	27,650	29.6	18,438	19.7
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	963	10.5	879	10.5	72	10.3	12	10.8
Moderate-income	2,101	22.9	1,841	22.1	227	32.4	33	29.7
Middle-income	2,602	28.4	2,404	28.8	171	24.4	27	24.3
Upper-income	3,477	38.0	3,211	38.5	227	32.4	39	35.1
Unknown-income	13	0.1	9	0.1	4	0.6	0	0.0
Total Assessment Area	9,156	100.0	8,344	100.0	701	100.0	111	100.0
	Percentage of Total Businesses:			91.1		7.7		1.2
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	8	2.6	8	2.6	0	0.0	0	0.0
Moderate-income	59	19.0	56	18.5	3	37.5	0	0.0
Middle-income	138	44.5	133	44.0	5	62.5	0	0.0
Upper-income	104	33.5	104	34.4	0	0.0	0	0.0
Unknown-income	1	0.3	1	0.3	0	0.0	0	0.0
Total Assessment Area	310	100.0	302	100.0	8	100.0	0	0.0
	Percentage of Total Farms:			97.4		2.6		0.0

Source: 2023 FFIEC Census Data
2023 D&B Information
2016-2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

LENDING TEST

The bank's lending test performance in the Monroe MSA AA is adequate. For this evaluation, small business lending generally carried more weight, as it comprised the largest volume of lending in the AA, followed by home mortgage lending. Small farm lending was given little weight in the overall analysis due to limited volume. Additionally, home improvement, multifamily, other purpose closed/exempt, and loan purpose not applicable lending were not separately reviewed in the evaluation of the bank's home mortgage lending due to limited volume.

Lending Activity

The bank's lending activity in the Monroe MSA AA reflects adequate responsiveness to AA credit needs. Origin makes limited use of innovative and/or flexible lending practices to serve the AA communities.

Origin extended 577 home mortgage and 966 small business and small farm loans between January 1, 2022, and December 31, 2023. The loan products and origination volumes are consistent with the general credit needs of the AA and align with the bank's strategic focus on commercial and residential real estate lending.

Geographic Distribution of Loans

The bank's geographic distribution of loans, including both originations and purchases, was compared with available demographic and aggregate lending data, reflects good penetration throughout the AA. The geographic distribution of home mortgage lending reflects adequate penetration, small business lending reflects good penetration and small farm lending reflects poor penetration among LMI geographies in the AA. There were no significant lending gaps in geographies noted. The distribution of bank lending in middle- and upper-income geographies did not affect conclusions about Origin's performance considering its lending in LMI census tracts.

Residential Real Estate (HMDA) Lending

The geographic distribution of home mortgage loans reflects adequate penetration throughout the AA when compared to the percentage of owner-occupied housing units in LMI census tracts (the demographic figure) as well as aggregate lending data. The distribution of 2022 and 2023 home mortgage loans among low-income census tracts is below aggregate data and the demographic figure. Among moderate-income census tracts, the bank's performance is below the demographic figure, but generally comparable to aggregate lending. Aggregate lending serves as a better proxy for loan demand than the demographic figure when evaluating the bank's geographic distribution of HMDA lending.

Home Purchase Lending

The geographic distribution of home purchase lending in the AA is adequate. The bank's home purchase lending in low-income census tracts was below aggregate performance, while the bank's performance was comparable to aggregate in moderate-income census tracts. Notably, due to limited owner-occupied units located in LMI census tracts, decreased opportunities to lend

exist in the AA. Neither the bank nor the aggregate lenders performed at the level of the demographic figure.

Home Refinance Lending

The geographic distribution of home refinance lending is adequate. The bank's performance, compared to that of aggregate lenders, reflects a level of penetration that is commensurate with the demand for these products. The bank's volume of refinancing loans has decreased, which is attributable to the rising interest rates impacting the overall number of refinances in the area. The bank's performance in LMI census tracts is below aggregate lenders in 2022 and 2023.

Table 19A

Distribution of 2022 and 2023 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Monroe LA MSA													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	##	##	\$(000)	\$%	\$%	#	##	##	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	4	1.8	5.9	362	0.7	3.9	2	1.2	6.7	251	0.7	3.8	9.6
Moderate	13	5.9	8.6	1,385	2.8	5.3	10	6.0	8.5	1,525	4.1	6.3	11.7
Middle	77	35.2	34.5	13,332	26.6	31.3	52	31.0	37.2	10,580	28.8	34.6	32.9
Upper	125	57.1	51.0	35,009	69.9	59.6	104	61.9	47.6	24,427	66.4	55.2	45.8
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.1	0	0.0	0.0	0.0
Total	219	100.0	100.0	50,088	100.0	100.0	168	100.0	100.0	36,783	100.0	100.0	100.0
Refinance Loans													
Low	5	4.4	6.5	396	1.8	4.4	2	3.9	5.3	69	0.7	2.9	9.6
Moderate	7	6.1	9.4	1,028	4.7	5.9	5	9.8	14.5	117	1.2	10.0	11.7
Middle	43	37.7	36.5	6,145	27.9	34.4	17	33.3	36.1	2,872	30.3	34.1	32.9
Upper	59	51.8	47.7	14,453	65.6	55.3	27	52.9	44.1	6,408	67.7	53.0	45.8
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	114	100.0	100.0	22,022	100.0	100.0	51	100.0	100.0	9,466	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	9.7	0	0.0	9.2	0	0.0	10.2	0	0.0	11.8	9.6
Moderate	0	0.0	4.9	0	0.0	2.9	1	50.0	14.8	31	18.3	10.2	11.7
Middle	1	50.0	36.9	32	32.7	32.6	1	50.0	36.1	138	81.7	32.0	32.9
Upper	1	50.0	48.5	66	67.3	55.3	0	0.0	38.9	0	0.0	46.0	45.8
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	2	100.0	100.0	98	100.0	100.0	2	100.0	100.0	169	100.0	100.0	100.0
Multifamily Loans													Multi-family Units %
Low	2	20.0	14.4	1,150	29.7	7.5	3	33.3	22.4	703	18.9	23.6	18.3
Moderate	5	50.0	33.1	1,915	49.4	24.6	3	33.3	22.4	1,065	28.6	33.3	19.1
Middle	1	10.0	23.7	214	5.5	37.6	1	11.1	20.9	915	24.5	26.2	27.5
Upper	2	20.0	28.8	597	15.4	30.4	2	22.2	34.3	1,045	28.0	16.9	35.1
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	10	100.0	100.0	3,876	100.0	100.0	9	100.0	100.0	3,728	100.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Low	11	3.2	6.4	1,908	2.5	4.5	7	3.0	6.8	1,023	2.0	5.8	9.6
Moderate	25	7.2	9.6	4,328	5.7	7.9	19	8.2	10.5	2,738	5.5	9.9	11.7
Middle	122	35.3	34.7	19,723	25.9	32.9	71	30.7	36.2	14,505	28.9	33.5	32.9
Upper	188	54.3	49.2	50,174	65.9	54.7	134	58.0	46.6	31,911	63.6	50.8	45.8
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	346	100.0	100.0	76,133	100.0	100.0	231	100.0	100.0	50,177	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.													

Table 19B

Distribution of 2022 and 2023 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Monroe LA MSA													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	\$%	#	#%	#%	\$(000)	%	\$%	
Other Purpose LOC													
Low	0	0.0	3.8	0	0.0	3.8	0	0.0	2.3	0	0.0	0.8	9.6
Moderate	0	0.0	3.8	0	0.0	19.5	0	0.0	2.3	0	0.0	2.0	11.7
Middle	0	0.0	30.8	0	0.0	30.9	0	0.0	25.0	0	0.0	25.8	32.9
Upper	0	0.0	61.5	0	0.0	45.7	0	0.0	70.5	0	0.0	71.4	45.8
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	0	0.0	4.3	0	0.0	2.7	0	0.0	2.9	0	0.0	2.1	9.6
Moderate	0	0.0	6.5	0	0.0	3.7	0	0.0	10.3	0	0.0	8.3	11.7
Middle	0	0.0	32.6	0	0.0	30.9	0	0.0	30.9	0	0.0	31.5	32.9
Upper	1	100.0	56.5	49	100.0	62.7	1	100.0	55.9	31	100.0	58.2	45.8
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	1	100.0	100.0	49	100.0	100.0	1	100.0	100.0	31	100.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	11.5	0	0.0	4.5	0	0.0	10.3	0	0.0	5.4	9.6
Moderate	0	0.0	21.2	0	0.0	13.6	0	0.0	20.7	0	0.0	14.7	11.7
Middle	0	0.0	32.7	0	0.0	30.0	0	0.0	31.0	0	0.0	30.2	32.9
Upper	0	0.0	34.6	0	0.0	51.9	0	0.0	37.9	0	0.0	49.7	45.8
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	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.													

Small Business Lending

Origin's geographic distribution of small business loans reflects good penetration throughout the AA when compared to demographics and the performance of aggregate lenders. The bank's small business lending among low-income census tracts in 2022 exceeds aggregate data and the percentage of businesses located in these geographies. The bank's lending to moderate-income census tracts is slightly below, but comparable to the aggregate lenders and demographic.

In 2023, the bank's lending among low-income census tracts is comparable to the aggregate lenders in the AA. The bank's lending among moderate-income census tracts exceeds that of the aggregate lenders and the demographic figure. The bank's loan dispersion among geographies of different income levels was comparable or exceeded the percentage of AA businesses in both years of the review period indicating the bank is meeting the credit needs of the AA.

Table 20

Distribution of 2022 and 2023 Small Business Lending By Income Level of Geography Assessment Area: Monroe MSA												
Geographic Income Level	Bank and Aggregate Loans By Year											
	2022						2023					
	Bank			Agg			Bank			Agg		
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%
Low	52	10.8	9.2	14,724	21.2	16.9	32	7.4	10.6	10,166	18.0	18.8
Moderate	85	17.7	21.6	15,523	22.3	25.3	100	23.0	20.5	13,281	23.5	30.0
Middle	178	37.1	28.7	20,943	30.1	25.5	139	32.0	28.4	14,203	25.1	22.1
Upper	165	34.4	39.6	18,315	26.4	31.9	163	37.6	39.5	18,847	33.4	28.8
Unknown	0	0.0	0.1	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0
Total	480	100.0	100.0	69,505	100.0	100.0	434	100.0	100.0	56,497	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.

Small Farm Lending

Origin's geographic distribution of small farm loans reflects poor penetration throughout the AA. The bank did not originate any small farm loans among low-income census tracts in 2022 or 2023. According to D&B data, low-income census tracts contain only eight farms, representing notably limited opportunities to extend credit in these tracts. However, the bank only originated two loans in a moderate-income census tract in 2022 and did not originate any loans in LMI geographies in 2023. Therefore, the analysis of the bank lending to small farms in LMI geographies is limited. Due to the limited volume of small farm lending overall, this lending product received little weight in the overall analysis.

Table 21

Distribution of 2022 and 2023 Small Farm Lending By Income Level of Geography Assessment Area: Monroe LA MSA												
Geographic Income Level	Bank And Aggregate Loans By Year											
	2022						2023					
	Bank			Agg			Bank			Agg		
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%
Low	0	0.0	3.6	0	0.0	7.1	0	0.0	4.0	0	0.0	8.7
Moderate	2	8.7	14.5	174	13.0	13.6	0	0.0	13.9	0	0.0	8.8
Middle	18	78.3	38.4	977	72.9	49.5	27	93.1	53.0	1,583	82.3	66.3
Upper	3	13.0	42.8	190	14.2	29.7	2	6.9	29.1	340	17.7	16.2
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0
Total	23	100.0	100.0	1,341	100.0	100.0	29	100.0	100.0	1,923	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.

Lending to Borrowers of Different Income Levels and Businesses and Farms of Different Sizes

The bank's distribution of lending to borrowers reflects good penetration among individuals of different income levels and businesses of different revenue sizes. While the bank's penetration among farms of different revenue sizes is adequate, due to the limited volume, lending to small farms received less weight in the overall analysis. Origin's lending distribution to middle- and upper-income borrowers did not affect conclusions about its performance to LMI borrowers.

Residential Real Estate (HMDA) Lending

Home mortgage lending by borrower income in the AA is good when compared to demographic data and the performance of aggregate HMDA lenders. The dispersion of home mortgage loans among LMI borrowers is substantially similar to the 2022 and 2023 aggregate data. The bank's lending is below the percentage of AA families classified as low-income, but comparable to the percentage of AA families classified as moderate-income. It is often more difficult for low-income borrowers to qualify for mortgages, especially in a rising interest rate environment, as noted in the review period. Despite the increase in mortgage costs, Origin performed at the same level of aggregate lenders, reflecting favorably on its willingness to extend credit to LMI borrowers.

Table 22A

Distribution of 2022 and 2023 Home Mortgage Lending By Borrower Income Level Assessment Area: Monroe MSA													
Borrower Income Level	Bank and Aggregate Loans By Year												Families by Family Income %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	#	#%	#%	\$(000)	%	%	
Home Purchase Loans													
Low	2	0.9	2.0	202	0.4	0.9	1	0.6	2.4	94	0.3	1.0	24.8
Moderate	31	14.2	10.9	4,663	9.3	7.0	21	12.5	10.8	2,622	7.1	6.8	16.0
Middle	48	21.9	16.6	8,174	16.3	13.5	37	22.0	16.6	6,405	17.4	14.2	16.3
Upper	114	52.1	40.5	29,954	59.8	52.0	95	56.5	34.7	24,292	66.0	45.0	43.0
Unknown	24	11.0	29.9	7,095	14.2	26.6	14	8.3	35.5	3,370	9.2	33.1	0.0
Total	219	100.0	100.0	50,088	100.0	100.0	168	100.0	100.0	36,783	100.0	100.0	100.0
Refinance Loans													
Low	2	1.8	3.4	87	0.4	1.5	3	5.9	2.9	88	0.9	1.2	24.8
Moderate	4	3.5	10.6	552	2.5	5.9	3	5.9	9.3	99	1.0	5.6	16.0
Middle	12	10.5	16.1	1,272	5.8	11.7	8	15.7	15.7	884	9.3	11.8	16.3
Upper	65	57.0	44.2	15,817	71.8	56.4	22	43.1	39.3	5,900	62.3	46.9	43.0
Unknown	31	27.2	25.7	4,294	19.5	24.6	15	29.4	32.9	2,495	26.4	34.6	0.0
Total	114	100.0	100.0	22,022	100.0	100.0	51	100.0	100.0	9,466	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	2.9	0	0.0	1.2	0	0.0	4.6	0	0.0	2.0	24.8
Moderate	0	0.0	13.6	0	0.0	11.2	0	0.0	11.1	0	0.0	9.0	16.0
Middle	1	50.0	15.5	66	67.3	10.9	0	0.0	15.7	0	0.0	12.3	16.3
Upper	1	50.0	44.7	32	32.7	50.3	1	50.0	42.6	31	18.3	50.7	43.0
Unknown	0	0.0	23.3	0	0.0	26.5	1	50.0	25.9	138	81.7	26.0	0.0
Total	2	100.0	100.0	98	100.0	100.0	2	100.0	100.0	169	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	4	1.2	2.6	289	0.4	1.1	4	1.8	2.6	182	0.4	1.1	24.8
Moderate	36	10.7	10.6	5,264	7.3	6.6	24	10.8	10.6	2,721	5.9	6.7	16.0
Middle	61	18.2	16.1	9,512	13.2	12.9	45	20.3	16.1	7,289	15.7	13.5	16.3
Upper	180	53.6	41.7	45,803	63.4	53.0	119	53.6	36.7	30,254	65.1	45.6	43.0
Unknown	55	16.4	28.9	11,389	15.8	26.4	30	13.5	34.0	6,003	12.9	33.1	0.0
Total	336	100.0	100.0	72,257	100.0	100.0	222	100.0	100.0	46,449	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.													

Table 22B

Distribution of 2022 and 2023 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Monroe MSA													
Borrower Income Level	Bank and Aggregate Loans By Year												Families by Family Income %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	##	##	\$(000)	%	\$%	#	##	##	\$(000)	%	\$%	
Other Purpose LOC													
Low	0	0.0	7.7	0	0.0	24.5	0	0.0	9.1	0	0.0	11.4	24.8
Moderate	0	0.0	3.8	0	0.0	1.9	0	0.0	9.1	0	0.0	9.5	16.0
Middle	0	0.0	11.5	0	0.0	13.1	0	0.0	13.6	0	0.0	9.1	16.3
Upper	0	0.0	76.9	0	0.0	60.5	0	0.0	61.4	0	0.0	64.6	43.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	6.8	0	0.0	5.4	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	0	0.0	10.9	0	0.0	7.1	0	0.0	0.0	0	0.0	0.0	24.8
Moderate	1	100.0	6.5	49	100.0	1.2	0	0.0	22.1	0	0.0	20.2	16.0
Middle	0	0.0	10.9	0	0.0	10.4	0	0.0	14.7	0	0.0	12.0	16.3
Upper	0	0.0	60.9	0	0.0	73.5	1	100.0	58.8	31	100.0	64.3	43.0
Unknown	0	0.0	10.9	0	0.0	7.7	0	0.0	4.4	0	0.0	3.4	0.0
Total	1	100.0	100.0	49	100.0	100.0	1	100.0	100.0	31	100.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	24.8
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	16.0
Middle	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	16.3
Upper	0	0.0	1.9	0	0.0	1.2	0	0.0	0.0	0	0.0	0.0	43.0
Unknown	0	0.0	98.1	0	0.0	98.8	0	0.0	100.0	0	0.0	100.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	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.													

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.

Small Business Lending

Origin's borrower distribution of small business lending by revenue size of businesses is good. The distribution of 2022 and 2023 small business loans to businesses with revenues of \$1 million or less is comparable to aggregate data but well below the percentage of small businesses in the AA. While 91.1 percent of businesses within the AA reported revenues of \$1 million or less, the demographic figure is not presumed to be representative of loan demand; therefore, emphasis is on the bank's lending compared to aggregate data. Origin's distribution of small business loans to businesses reporting revenues of \$1 million or less reflects favorably on the bank's responsiveness to the credit needs of the AA. Additionally, the majority, 61.5 percent, of loans to small businesses were in amounts of \$100,000 or less. This also reflects favorably on the bank as small businesses typically require smaller dollar loans.

Table 23

Distribution of 2022 and 2023 Small Business Lending By Revenue Size of Businesses													
Assessment Area: Monroe LA MSA													
	Bank And Aggregate Loans By Year												Total Businesses %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	189	39.4	40.5	25,664	36.9	28.7	179	41.2	48.0	17,843	31.6	31.5	91.1
Over \$1 Million	125	26.0		32,829	47.2		117	27.0		32,459	57.5		7.7
Revenue Unknown	166	34.6		11,012	15.8		138	31.8		6,195	11.0		1.2
Total	480	100.0		69,505	100.0		434	100.0		56,497	100.0		100.0
By Loan Size													
\$100,000 or Less	295	61.5	94.6	10,835	15.6	42.6	290	66.8	93.6	9,102	16.1	39.4	
\$100,001 - \$250,000	91	19.0	3.2	14,860	21.4	17.6	69	15.9	4.0	11,601	20.5	21.7	
\$250,001 - \$1 Million	94	19.6	2.3	43,810	63.0	39.8	75	17.3	2.4	35,794	63.4	38.9	
Total	480	100.0	100.0	69,505	100.0	100.0	434	100.0	100.0	56,497	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	124	65.6		5,097	19.9		129	72.1		4,849	27.2		
\$100,001 - \$250,000	36	19.0		5,660	22.1		26	14.5		4,281	24.0		
\$250,001 - \$1 Million	29	15.3		14,907	58.1		24	13.4		8,713	48.8		
Total	189	100.0		25,664	100.0		179	100.0		17,843	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.													

Small Farm Lending

Origin's borrower distribution of small farm lending by revenue size of businesses is adequate. The distribution of 2022 and 2023 loans to farms with revenues of \$1 million or less is below aggregate data and well below the percentage of small farms in the AA. Notably, a significant portion of loans originated by the bank during the review period was extended to farms for which revenue information was not collected, which skews the analysis of the distribution of lending by revenue. Additionally, the bank originated a substantial majority of loans in amounts of \$100,000 or less, which reflects favorably on the bank as smaller farms typically require smaller dollar loans.

Table 24

Distribution of 2022 and 2023 Small Farm Lending By Revenue Size of Businesses													
Assessment Area: Monroe MSA													
	Bank and Aggregate Loans By Year												Total Farms %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	6	26.1	49.3	505	37.7	69.9	6	20.7	37.7	801	41.7	55.4	97.4
Over \$1 Million	0	0.0		0	0.0		7	24.1		635	33.0		2.6
Revenue Unknown	17	73.9		836	62.3		16	55.2		487	25.3		0.0
Total	23	100.0		1,341	100.0		29	100.0		1,923	100.0		100.0
By Loan Size													
\$100,000 or Less	19	82.6	77.5	626	46.7	28.9	22	75.9	81.5	548	28.5	27.8	
\$100,001 - \$250,000	3	13.0	15.2	377	28.1	34.5	6	20.7	11.9	1,056	54.9	33.8	
\$250,001 - \$500,000	1	4.3	7.2	338	25.2	36.6	1	3.4	6.6	319	16.6	38.5	
Total	23	100.0	100.0	1,341	100.0	100.0	29	100.0	100.0	1,923	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	5	83.3		167	33.1		3	50.0		82	10.2		
\$100,001 - \$250,000	0	0.0		0	0.0		2	33.3		400	49.9		
\$250,001 - \$500,000	1	16.7		338	66.9		1	16.7		319	39.8		
Total	6	100.0		505	100.0		6	100.0		801	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.													

Community Development Lending

The bank makes a low level of CD loans in the AA. Origin originated 10 qualified CD loans totaling \$14.3 million in the AA, which represents 15.9 percent of the bank's total CD loan volume and 7.7 percent of the total dollar amount of CD loan originations. The number of loans and dollar amount of the bank's CD lending activity in the AA declined significantly since the previous evaluation, which is partially attributable to the cessation of the SBA's PPP in May 2021. Origin extended CD loans for a variety of reasons including loans to revitalize and stabilize LMI areas within the AA by supporting business credit needs as well as funding projects eligible for low-income housing tax credits to provide affordable housing.

Table 25

Community Development Lending Assessment Area: Monroe MSA		
Purpose	#	\$000
Affordable Housing	3	5,080
Community Services	2	400
Economic Development	3	1,171
Revitalization and Stabilization	3	7,679
Total	10	14,330

Note: Discrepancies in dollar volume totals is possible due to rounding.

INVESTMENT TEST

The bank's performance under the Investment Test in the AA is good. Origin provides a significant level of qualified investments, particularly those that are not routinely provided by private investors, occasionally in a leadership position. The dollar amount of CD investments and grants made in the AA grew by 21.7 percent since the previous evaluation. Though Origin makes rare use of innovative and/or complex investments, it exhibits good responsiveness to credit and CD needs of the AA.

Table 26 illustrates the breakdown of the bank's CD investments and donations within the AA, including prior period investments that remain on Origin's ledger, current period investments purchased during the review period, and CD donations made since the previous evaluation. Origin's CD investment and donation activities include several bonds that support the revitalization and stabilization of several moderate-income areas with infrastructure improvements as well as an investment to provide affordable housing within the AA.

Table 26

Investment, Grants, and Donations Assessment Area: Monroe MSA								
Community Development Purpose	Prior Period Investments ¹		Current Investments ²		Donations		Total	
	#	\$(000)	#	\$(000)	#	\$(000)	#	\$(000)
Affordable Housing	0	0	1	2,000	1	4	2	2,004
Community Services	2	15,161	0	0	125	164	127	15,325
Economic Development	1	3,358	1	61	6	6	8	3,424
Revitalization and Stabilization	15	1,583	16	4,985	3	3	34	6,571
Total	18	20,102	18	7,046	135	176	171	27,324
¹ Book value of investment								
² Original market value of investment								
Note: Discrepancies in dollar volume totals is possible due to rounding.								

SERVICE TEST

The bank's Service Test performance in the Monroe MSA AA is good.

Retail Services

Origin's delivery systems are accessible to the bank's geographies and individuals of different income levels in the AA. The distribution of the bank's branch offices and ATMs as of January 27, 2025, was compared to the distribution of the households and businesses among the tract categories within the AA. Table 27 summarizes the bank's retail locations in the AA.

Table 27

Branch and Full-Service ATM Locations Assessment Area: Monroe MSA							
Tract Income	% of Geographies	% of Household	% of Businesses	Branches		Full-Service ATMs	
				#	%	#	%
Low	19.7	15.6	10.3	0	0.0	0	0.0
Moderate	19.7	16.2	22.8	4	40.0	1	50.0
Middle	27.9	30.5	28.9	3	30.0	1	50.0
Upper	31.1	37.7	37.8	3	30.0	0	0.0
Unknown	1.6	0.0	0.1	0	0.0	0	0.0
Total	100.0	100.0	100.0	10	100.0	2	100.0

Of the bank's 10 branches in the AA, six are located in Ouachita Parish, which mirrors the 77.4 percent of the AA population residing in this Parish. It is noteworthy that every town in Union and Morehouse Parishes with populations greater than 1,000 is home to an Origin Bank branch. The bank's branches in Ouachita Parish are generally near Interstate 20 and US 80, the region's main thoroughfares. These branches are able to serve a large portion of the AA population, including LMI populations, though the majority of LMI census tracts in the AA are located south of Interstate 20, where the bank does not have branches.

The bank's record of opening or closing branches has not adversely affected the accessibility of its delivery systems, including to LMI geographies. During the review period Origin did not open or close any branches within the Monroe MSA AA. Banking services and hours of operations do not vary in a way that inconveniences the needs of the AA, particularly in LMI geographies or to LMI individuals. The level of branch services and hours offered are consistent throughout the AA.

Community Development Services

The bank is a leader in providing CD services in the Monroe MSA AA. Origin's employees served in various capacities for 49 organizations offering qualified services targeted toward LMI individuals. During the review period, bank employees provided 125 CD services totaling 2,075 hours in the AA. This represents a slight increase from the previous evaluation, with the number of qualified CD services growing by 6.3 percent and total hours by 15.2 percent. The bank's efforts in providing qualified services throughout the AA reflect favorably on Origin's commitment to addressing the AA needs by giving more than just dollars. Examples of services performed by bank employees include:

- Several employees lent their financial expertise to organizations, including Community Development Corporations, and non-profit organizations serving LMI individuals and communities.
- Two employees provided more than 300 hours of qualified services to a private, not-for-profit community health center receiving funding under Section 330 of the Public Health Services Act to provide care to the uninsured and low-income residents in the AA.
- Employees conducted financial education outreach to LMI individuals, including students, and communities within the AA.

Table 28

Community Development Services Assessment Area: Monroe MSA		
Purpose	#	Hours
Affordable Housing	4	101
Community Services	103	1,578
Economic Development	18	396
Revitalize and Stabilize	0	0
Total	125	2,075

Shreveport Metropolitan Assessment Area
(Full-Scope Review)

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE SHREVEPORT METROPOLITAN ASSESSMENT AREA

- The bank's Shreveport Metropolitan AA consists of Bossier and Caddo parishes in Louisiana. These parishes represent part of the Shreveport-Bossier City, LA MSA, with De Soto Parish excluded from the AA. See Appendix A for an AA map and Appendix B for additional demographic data.
- The AA is comprised of 107 census tracts, of which 8.4 percent are designated as low-income, 27.1 percent are moderate-income, 29.9 percent are middle-income, 29.0 percent are upper-income, and 5.6 percent are designated as unknown-income.
- Following the 2020 U.S. Census, 54 new census tracts were drawn within the AA, representing a 4.3 percent increase in the AA geographies. Census tracts designated as LMI decreased by 6.6 percent.
- The bank operates 3 full-service branches in the AA, including one branch in a moderate-income, one in an upper-income, and one in unknown-income census tracts.
- According to the June 30, 2024, FDIC Market Share Report, the bank had a 6.9 percent market share, ranking 6th out of 23 FDIC-insured depository institutions operating in the AA.
- In 2023, the bank ranked 5th out of 258 HMDA reporters in the AA with 227 HMDA originations and purchases, and 7th out of 85 CRA reporters with 273 CRA small business loans.
- Community contacts indicated a need for housing development to support affordable housing, particularly in a time with elevated interest rates and housing prices, as well as financial education. Contacts also noted a population of underbanked people who rely on payday lenders

Table 29

Population Change			
Assessment Area: Shreveport Metropolitan			
Area	2015 Population	2020 Population	Percent Change
Shreveport LA Metropolitan	378,145	366,594	-3.1
Bossier Parish, LA	123,403	128,746	4.3
Caddo Parish, LA	254,742	237,848	-6.6
Shreveport-Bossier City, LA MSA	405,110	393,406	-2.9
Louisiana	4,625,253	4,657,757	0.7

Source: 2020 U.S. Census Bureau Decennial Census
2011-2015 U.S. Census Bureau: American Community Survey

- The AA population overall declined from 2015 to 2020, primarily driven by the population decline in Caddo parish. While the Bossier parish experienced an increase in population, the Caddo parish, the larger of the two parishes, experienced a decent decrease in population.
- Approximately 31.9 percent of the AA population reside in LMI census tracts, and 41.6 percent of households in this AA are considered LMI.

Table 30

Median Family Income Change Assessment Area: Shreveport Metropolitan			
Area	2015 Median Family Income (\$)	2020 Median Family Income (\$)	Percent Change
Shreveport LA Metropolitan AA	63,779	59,690	-6.4
Bossier Parish, LA	73,226	70,196	-4.1
Caddo Parish, LA	58,217	55,719	-4.3
Shreveport-Bossier City, LA MSA	63,341	59,467	-6.1
Louisiana	62,434	65,427	4.8
Source: 2011-2015 U.S. Census Bureau: American Community Survey 2016-2020 U.S. Census Bureau: American Community Survey Note: Median family incomes have been inflation-adjusted and are expressed in 2020 dollars.			

- According to ACS data, approximately 89,788 families reside in the AA. By family income, 39.3 percent of families are considered LMI.
- The AA MFI declined since 2015, falling below the state of Louisiana, which experienced MFI growth during the same period.
- According to FFIEC data, the reported portion of AA families living below the poverty level in 2023, at 16.0 percent, is above the statewide figure of 14.2 percent.
- A community contact noted an increase in the cost of living within the AA, such as groceries, daycare, and car insurance, yet wages have not been able to keep pace.

Table 31

Housing Cost Burden Assessment Area: Shreveport Metropolitan						
Area	Cost Burden - Renters			Cost Burden - Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Shreveport LA Metropolitan AA	76.1	54.0	48.7	55.0	30.3	19.2
Bossier Parish, LA	77.7	70.1	47.4	53.5	32.8	18.4
Caddo Parish, LA	75.5	47.8	49.4	55.6	29.3	19.6
Shreveport-Bossier City, LA MSA	74.4	52.6	47.8	54.3	29.2	18.8
Louisiana	72.5	44.1	44.7	48.0	25.9	16.6
Cost burden is housing cost that equals 30 percent or more of household income. Source: U.S. Department of Housing and Urban Development (HUD), 2015-2019 Comprehensive Housing Affordability Strategy						

- Housing within the AA for low-income renters is a substantially greater burden than the burden on homeowners at any other level. Indicating that it is more economical for low-income families to purchase a home rather than rent. However, other factors, such as downpayment requirements, act as a barrier to entry into homeownership for many low-income individuals.
- Overall, the cost burden for renters in the AA is greater than the housing cost burden for renters statewide, the same is true for cost burden for homeowners compared to the state of Louisiana.
- The housing affordability ratio in the AA is 29.3, slightly below the affordability ratio of the state of Louisiana at 30.2. Housing affordability ratios among the AA show the lowest ratio in the Caddo Parish, the larger of the two parishes in the AA, at 28.0 indicating less affordable housing within the parish.

- The AA median housing value is \$159,244, which is below the state's median housing value, at \$168,100. However, the cost burden for all homeowners is higher in the AA than that of the state.

Table 32

Unemployment Rates					
Assessment Area: Shreveport Metropolitan					
Area	2018	2019	2020	2021	2022
Shreveport LA Metropolitan	5.0	4.8	8.4	5.4	3.7
Bossier Parish, LA	4.2	4.1	6.6	4.0	3.0
Caddo Parish, LA	5.4	5.2	9.4	6.3	4.1
Shreveport-Bossier City, LA MSA	5.0	4.9	8.3	5.4	3.7
Louisiana	4.8	4.6	8.6	5.6	3.7

Source: Bureau of Labor Statistics: Local Area Unemployment Statistics

- Unemployment rates in the AA are comparable to the statewide rates between 2018 and 2022.
- Unemployment rates rose drastically in 2020 due to the COVID-19 pandemic, as many businesses laid off their employees given the statewide stay-at-home and social distancing mandates. In 2022, the AA unemployment rate stabilized and fell below pre-pandemic levels.
- Major employment industries within the AA include healthcare and social services, retail trade, and accommodation and food services.

The following table details selected characteristics of the AA.

Table 33

2023 Combined Demographics Assessment Area: Shreveport Metropolitan								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	9	8.4	5,031	5.6	2,356	46.8	22,128	24.6
Moderate-income	29	27.1	21,151	23.6	5,338	25.2	13,224	14.7
Middle-income	32	29.9	27,419	30.5	3,786	13.8	15,898	17.7
Upper-income	31	29.0	34,041	37.9	1,968	5.8	38,538	42.9
Unknown-income	6	5.6	2,146	2.4	936	43.6	0	0.0
Total Assessment Area	107	100.0	89,788	100.0	14,384	16.0	89,788	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	12,146	3,205	3.5	26.4	6,320	52.0	2,621	21.6
Moderate-income	45,622	16,755	18.5	36.7	20,990	46.0	7,877	17.3
Middle-income	49,855	30,095	33.2	60.4	12,719	25.5	7,041	14.1
Upper-income	58,904	38,666	42.7	65.6	13,340	22.6	6,898	11.7
Unknown-income	4,440	1,876	2.1	42.3	1,677	37.8	887	20.0
Total Assessment Area	170,967	90,597	100.0	53.0	55,046	32.2	25,324	14.8
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1,163	6.4	1,019	6.0	134	11.4	10	5.6
Moderate-income	4,710	25.8	4,305	25.4	374	31.7	31	17.2
Middle-income	4,611	25.2	4,296	25.4	275	23.3	40	22.2
Upper-income	6,486	35.5	6,152	36.3	252	21.4	82	45.6
Unknown-income	1,320	7.2	1,159	6.8	144	12.2	17	9.4
Total Assessment Area	18,290	100.0	16,931	100.0	1,179	100.0	180	100.0
Percentage of Total Businesses:			92.6		6.4		1.0	
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	9	3.6	8	3.3	1	11.1	0	0.0
Moderate-income	18	7.2	17	7.1	1	11.1	0	0.0
Middle-income	94	37.8	89	37.2	4	44.4	1	100.0
Upper-income	120	48.2	118	49.4	2	22.2	0	0.0
Unknown-income	8	3.2	7	2.9	1	11.1	0	0.0
Total Assessment Area	249	100.0	239	100.0	9	100.0	1	100.0
Percentage of Total Farms:			96.0		3.6		0.4	
Source: 2023 FFIEC Census Data 2023 D&B Information 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

LENDING TEST

The bank's lending test performance in the Shreveport Metropolitan AA is adequate. For this evaluation small business lending generally carried more weight, as it comprised the largest volume of lending in the AA. Small farm lending was not evaluated in this AA due to a limited volume that would not render a meaningful analysis. Additionally, home improvement, multifamily, other purpose closed/exempt, and loan purpose not applicable lending were not separately reviewed in the evaluation of the bank's home mortgage lending due to limited volume.

Lending Activity

The bank's lending activity in the Shreveport Metropolitan AA reflects adequate responsiveness to AA credit needs, though Origin makes limited use of innovative and/or flexible lending practices. Origin extended 379 home mortgage and 594 small business loans between January 1, 2022, and December 31, 2023. The loan products and origination volumes are responsive to the general credit needs of the AA and align with the bank's strategic focus on commercial and residential real estate lending.

Geographic Distribution of Loans

The bank's geographic distribution of loans reflects good penetration throughout the AA. The geographic distribution of small business and home mortgage lending, including both originations and purchases, was compared with available demographic and aggregate lending data. There were no significant gaps in contiguous geographies noted.

Residential Real Estate (HMDA) Lending

The geographic distribution of home mortgage loans in the AA is good. The distribution of home mortgage loans among low-income census tracts exceeds aggregate lenders in both 2022 and 2023, with the bank also exceeding the demographic figure in 2023. Origin's distribution of home mortgage loans among moderate-income census tracts exceeds aggregate lenders in both 2022 and 2023 and is comparable to the demographic figure in both years. While both the bank and the aggregate lenders tend to fall short of the demographic figure, aggregate lending serves as a better proxy for loan demand when evaluating the bank's geographic distribution of HMDA lending.

Home Purchase Lending

The geographic distribution of home purchase lending in the AA is good. Among low-income census tracts, the bank did not originate any home purchase loans in 2022, but Origin's performance was above aggregate lenders in 2023. With limited opportunity in low-income census tracts, the analysis is drastically impacted by a small number of loans.

Origin's 2022 and 2023 distribution of home purchase loans among moderate-income tracts exceeds aggregate lending. Further, the bank's performance among moderate-income geographies is comparable to the percent of owner-occupied housing units located in these tracts, reflecting favorably on the bank's responsiveness to credit needs in moderate-income census tracts.

Notably, Origin's lending among moderate-income census tracts has drastically increased in the last four years. In 2020 the bank originated 2 home purchase loans in moderate-census tracts, 8 in 2021, and then nearly doubling in 2022, and nearly doubling again with 28 in 2023. This trend of increasing lending among moderate-income tracts highlights the bank's willingness to lend in such tracts, reflecting favorably on the bank.

Home Refinance Lending

The geographic distribution of home refinance lending is excellent. The distribution of 2022 and 2023 home refinance loans among low-income census tracts is above both aggregate performance and the demographic figure despite the limited volume of owner-occupied housing units in these geographies. Origin outperformed aggregate lenders in moderate-income census tracts in both 2022 and 2023 as well as surpassing the demographic figure.

Table 34A

Distribution of 2022 and 2023 Home Mortgage Lending By Income Level of Geography Assessment Area: Shreveport Metropolitan													
Geographic Income Level	Bank and Aggregate Loans By Year												Owner Occupied Units %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Home Purchase Loans													
Low	0	0.0	1.4	0	0.0	0.8	4	2.1	1.4	430	1.0	0.8	3.5
Moderate	15	16.0	12.4	1,627	8.5	7.6	28	15.0	11.4	3,413	8.0	6.8	18.5
Middle	32	34.0	32.3	5,442	28.3	27.9	53	28.3	34.3	11,327	26.5	29.0	33.2
Upper	47	50.0	53.1	12,129	63.2	62.9	100	53.5	52.4	27,102	63.3	62.8	42.7
Unknown	0	0.0	0.8	0	0.0	0.7	2	1.1	0.6	520	1.2	0.6	2.1
Total	94	100.0	100.0	19,198	100.0	100.0	187	100.0	100.0	42,792	100.0	100.0	100.0
Refinance Loans													
Low	3	5.8	2.2	161	1.9	1.0	4	10.8	2.9	190	4.4	1.5	3.5
Moderate	11	21.2	14.1	1,035	12.2	9.4	9	24.3	16.7	797	18.3	11.6	18.5
Middle	15	28.8	32.9	2,863	33.7	28.7	9	24.3	31.3	965	22.2	31.0	33.2
Upper	23	44.2	49.0	4,445	52.3	58.9	15	40.5	47.9	2,400	55.1	55.0	42.7
Unknown	0	0.0	1.8	0	0.0	2.0	0	0.0	1.2	0	0.0	0.9	2.1
Total	52	100.0	100.0	8,504	100.0	100.0	37	100.0	100.0	4,352	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	2.3	0	0.0	0.9	0	0.0	1.4	0	0.0	1.9	3.5
Moderate	0	0.0	11.1	0	0.0	7.3	0	0.0	19.1	0	0.0	13.9	18.5
Middle	0	0.0	35.5	0	0.0	31.4	0	0.0	29.6	0	0.0	27.8	33.2
Upper	1	100.0	51.1	110	100.0	60.4	0	0.0	49.1	0	0.0	53.3	42.7
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.7	0	0.0	3.0	2.1
Total	1	100.0	100.0	110	100.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Multifamily Loans													Multi- family Units %
Low	1	25.0	23.7	156	7.7	23.9	1	33.3	23.3	240	3.5	29.1	4.8
Moderate	2	50.0	39.5	1,090	54.0	29.8	0	0.0	45.0	0	0.0	17.5	38.5
Middle	1	25.0	17.1	773	38.3	14.5	1	33.3	18.3	198	2.9	9.0	17.9
Upper	0	0.0	14.5	0	0.0	31.0	1	33.3	10.0	6,413	93.6	14.7	34.5
Unknown	0	0.0	5.3	0	0.0	0.8	0	0.0	3.3	0	0.0	29.7	4.3
Total	4	100.0	100.0	2,019	100.0	100.0	3	100.0	100.0	6,851	100.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Low	4	2.6	1.8	317	1.1	2.6	9	4.0	2.0	860	1.6	2.5	3.5
Moderate	28	18.5	13.1	3,752	12.6	9.6	37	16.3	13.2	4,210	7.8	8.3	18.5
Middle	48	31.8	32.3	9,078	30.4	27.1	63	27.8	33.1	12,490	23.1	28.1	33.2
Upper	71	47.0	51.8	16,684	55.9	59.7	116	51.1	51.0	35,915	66.5	58.8	42.7
Unknown	0	0.0	1.0	0	0.0	0.9	2	0.9	0.7	520	1.0	2.3	2.1
Total	151	100.0	100.0	29,831	100.0	100.0	227	100.0	100.0	53,995	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.													

Table 34B

Distribution of 2022 and 2023 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Shreveport Metropolitan													
Geographic Income Level	Bank and Aggregate Loans By Year												Owner Occupied Units %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC													
Low	0	0.0	1.9	0	0.0	0.9	0	0.0	2.3	0	0.0	1.4	3.5
Moderate	0	0.0	8.4	0	0.0	3.2	0	0.0	8.3	0	0.0	6.4	18.5
Middle	0	0.0	29.0	0	0.0	28.8	0	0.0	27.3	0	0.0	27.5	33.2
Upper	0	0.0	59.8	0	0.0	66.1	0	0.0	61.4	0	0.0	64.2	42.7
Unknown	0	0.0	0.9	0	0.0	0.9	0	0.0	0.8	0	0.0	0.5	2.1
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	0	0.0	3.8	0	0.0	2.3	0	0.0	2.3	0	0.0	0.8	3.5
Moderate	0	0.0	15.4	0	0.0	10.4	0	0.0	17.1	0	0.0	11.3	18.5
Middle	0	0.0	20.2	0	0.0	18.9	0	0.0	24.0	0	0.0	19.2	33.2
Upper	0	0.0	60.6	0	0.0	68.4	0	0.0	55.8	0	0.0	67.7	42.7
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.8	0	0.0	0.9	2.1
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	6.5	0	0.0	2.5	3.5
Moderate	0	0.0	24.8	0	0.0	16.4	0	0.0	35.1	0	0.0	26.6	18.5
Middle	0	0.0	40.0	0	0.0	39.4	0	0.0	33.8	0	0.0	38.0	33.2
Upper	0	0.0	34.4	0	0.0	41.6	0	0.0	24.7	0	0.0	32.9	42.7
Unknown	0	0.0	0.8	0	0.0	2.6	0	0.0	0.0	0	0.0	0.0	2.1
Total	0	0.0	100.0	0	0.0	100.0	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.													

Small Business Lending

Origin's geographic distribution of small business loans reflects good penetration throughout the AA. The bank's small business lending among low-income census tracts in 2022 is comparable to aggregate data and the percentage of businesses located in such geographies. In 2023, the bank's performance is above both aggregate lending and the percentage of businesses located in these geographies.

The bank's lending performance among moderate-income census tracts is comparable to aggregate data in 2022 and 2023, while both Origin and aggregate lenders are below the demographic figure.

Table 35

Distribution of 2022 and 2023 Small Business Lending By Income Level of Geography Assessment Area: Shreveport Metropolitan													
Geographic Income Level	Bank and Aggregate Loans By Year												Total Businesses %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	#	#%	#%	\$(000)	%	%	
Low	17	5.3	6.7	3,968	8.8	8.6	24	8.9	6.7	6,719	14.1	8.1	6.4
Moderate	65	20.1	22.8	10,840	23.9	25.2	50	18.5	20.8	10,038	21.1	24.1	25.8
Middle	73	22.6	26.4	8,353	18.4	23.4	62	22.9	26.6	10,781	22.7	24.1	25.2
Upper	147	45.5	36.9	18,382	40.6	33.3	117	43.2	38.9	15,171	31.9	34.3	35.5
Unknown	21	6.5	6.5	3,744	8.3	9.2	18	6.6	6.2	4,816	10.1	9.2	7.2
Total	323	100.0	100.0	45,287	100.0	100.0	271	100.0	100.0	47,525	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.													

Lending to Borrowers of Different Income Levels and Businesses of Different Sizes

The bank's distribution of lending to borrowers reflects good penetration overall. The bank's HMDA lending among individuals of different income levels and lending to businesses of different revenue sizes is good. Origin's lending distribution to middle- and upper-income borrowers did not affect conclusions about its performance to LMI borrowers.

Residential Real Estate (HMDA) Lending

Home mortgage lending by borrower income in the AA is good when compared to demographic data and the performance of aggregate HMDA lenders. The dispersion of home mortgage loans among low-income borrowers in 2022 and 2023 is comparable to aggregate data. In 2022, bank lending among moderate-income borrowers was below aggregate lenders but was comparable to aggregate lending in 2023.

Origin and aggregate lenders performed below the percentage of AA families classified as low-income in each of the years reviewed. However, it is often more difficult for low-income borrowers to qualify for mortgages, especially in a rising interest rate environment, as noted in the review period. Despite the increase in mortgage costs, Origin performed at the same level of aggregate lenders reflecting favorably on its willingness to extend credit to LMI borrowers.

Table 36A

Distribution of 2022 and 2023 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Shreveport Metropolitan													
Borrower Income Level	Bank and Aggregate Loans By Year												Families by Family Income %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	#	#%	#%	\$(000)	%	%	
Home Purchase Loans													
Low	3	3.2	3.3	507	2.6	1.4	3	1.6	2.9	339	0.8	1.2	24.6
Moderate	8	8.5	14.3	1,233	6.4	9.0	25	13.4	13.1	4,096	9.6	8.2	14.7
Middle	10	10.6	20.1	2,123	11.1	17.1	39	20.9	18.9	7,344	17.2	15.9	17.7
Upper	32	34.0	34.6	9,762	50.8	45.6	92	49.2	35.3	27,457	64.2	45.8	42.9
Unknown	41	43.6	27.7	5,573	29.0	26.9	28	15.0	29.7	3,556	8.3	28.9	0.0
Total	94	100.0	100.0	19,198	100.0	100.0	187	100.0	100.0	42,792	100.0	100.0	100.0
Refinance Loans													
Low	2	3.8	4.7	154	1.8	2.2	2	5.4	4.9	108	2.5	1.7	24.6
Moderate	2	3.8	12.9	123	1.4	7.9	2	5.4	10.8	268	6.2	6.3	14.7
Middle	1	1.9	17.2	108	1.3	12.8	0	0.0	15.3	0	0.0	10.9	17.7
Upper	15	28.8	41.2	4,462	52.5	53.3	4	10.8	42.1	1,102	25.3	53.0	42.9
Unknown	32	61.5	23.9	3,657	43.0	23.8	29	78.4	26.8	2,874	66.0	28.1	0.0
Total	52	100.0	100.0	8,504	100.0	100.0	37	100.0	100.0	4,352	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	8.4	0	0.0	6.2	0	0.0	5.4	0	0.0	3.7	24.6
Moderate	0	0.0	14.1	0	0.0	9.3	0	0.0	10.8	0	0.0	6.3	14.7
Middle	0	0.0	17.9	0	0.0	14.3	0	0.0	18.8	0	0.0	16.9	17.7
Upper	1	100.0	52.7	110	100.0	61.6	0	0.0	56.3	0	0.0	63.0	42.9
Unknown	0	0.0	6.9	0	0.0	8.7	0	0.0	8.7	0	0.0	10.1	0.0
Total	1	100.0	100.0	110	100.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans													
Low	5	3.4	3.8	661	2.4	1.7	5	2.2	3.5	447	0.9	1.3	24.6
Moderate	10	6.8	13.8	1,356	4.9	8.7	27	12.1	12.5	4,364	9.3	7.9	14.7
Middle	11	7.5	19.1	2,231	8.0	16.0	39	17.4	18.2	7,344	15.6	15.1	17.7
Upper	48	32.7	36.6	14,334	51.5	47.3	96	42.9	37.7	28,559	60.6	47.2	42.9
Unknown	73	49.7	26.7	9,230	33.2	26.3	57	25.4	28.1	6,430	13.6	28.4	0.0
Total	147	100.0	100.0	27,812	100.0	100.0	224	100.0	100.0	47,144	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.													

Table 36B

Distribution of 2022 and 2023 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Shreveport Metropolitan													
Borrower Income Level	Bank and Aggregate Loans By Year												Families by Family Income %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	#	#%	#%	\$(000)	%	%	
Other Purpose LOC													
Low	0	0.0	4.7	0	0.0	2.3	0	0.0	6.8	0	0.0	4.4	24.6
Moderate	0	0.0	9.3	0	0.0	5.5	0	0.0	14.4	0	0.0	13.4	14.7
Middle	0	0.0	15.9	0	0.0	8.1	0	0.0	18.2	0	0.0	14.2	17.7
Upper	0	0.0	66.4	0	0.0	81.2	0	0.0	58.3	0	0.0	66.3	42.9
Unknown	0	0.0	3.7	0	0.0	2.8	0	0.0	2.3	0	0.0	1.7	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	0	0.0	8.7	0	0.0	6.8	0	0.0	9.3	0	0.0	5.6	24.6
Moderate	0	0.0	13.5	0	0.0	7.0	0	0.0	12.4	0	0.0	10.3	14.7
Middle	0	0.0	13.5	0	0.0	9.4	0	0.0	27.9	0	0.0	20.7	17.7
Upper	0	0.0	58.7	0	0.0	70.4	0	0.0	47.3	0	0.0	54.3	42.9
Unknown	0	0.0	5.8	0	0.0	6.4	0	0.0	3.1	0	0.0	9.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	0.8	0	0.0	0.2	0	0.0	0.0	0	0.0	0.0	24.6
Moderate	0	0.0	0.8	0	0.0	0.7	0	0.0	0.0	0	0.0	0.0	14.7
Middle	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	17.7
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	42.9
Unknown	0	0.0	98.4	0	0.0	99.1	0	0.0	100.0	0	0.0	100.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	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.													

Small Business Lending

Origin's distribution of small business lending by revenue size of businesses is good. The distribution of 2022 and 2023 small business loans to businesses with revenues of \$1 million or less is comparable to aggregate data and below the percentage of small businesses in the AA. While 92.6 percent of businesses within the AA reported revenues of \$1 million or less, the demographic figure is not presumed to be representative of loan demand. Notably, the majority of small business loans during the review period were in amounts of \$100,000 or less. Which reflects favorably on the bank's responsiveness as smaller businesses typically requires smaller dollar loans.

Table 37

Distribution of 2022 and 2023 Small Business Lending By Revenue Size of Businesses													
Assessment Area: Shreveport LA Metropolitan													
	Bank And Aggregate Loans By Year												Total Businesses %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	123	38.1	47.8	15,823	34.9	34.8	112	41.3	51.5	14,554	30.6	34.9	92.6
Over \$1 Million	94	29.1		20,463	45.2		107	39.5		28,564	60.1		6.4
Revenue Unknown	106	32.8		9,001	19.9		52	19.2		4,407	9.3		1.0
Total	323	100.0		45,287	100.0		271	100.0		47,525	100.0		100.0
By Loan Size													
\$100,000 or Less	207	64.1	94.9	8,496	18.8	43.7	156	57.6	94.6	7,080	14.9	43.4	
\$100,001 - \$250,000	65	20.1	2.9	11,183	24.7	15.7	61	22.5	3.2	10,630	22.4	17.6	
\$250,001 - \$1 Million	51	15.8	2.3	25,608	56.5	40.6	54	19.9	2.2	29,815	62.7	39.0	
Total	323	100.0	100.0	45,287	100.0	100.0	271	100.0	100.0	47,525	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	78	63.4		3,234	20.4		77	68.8		3,681	25.3		
\$100,001 - \$250,000	28	22.8		4,696	29.7		20	17.9		3,416	23.5		
\$250,001 - \$1 Million	17	13.8		7,893	49.9		15	13.4		7,457	51.2		
Total	123	100.0		15,823	100.0		112	100.0		14,554	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.													

Community Development Lending

The bank makes an adequate level of CD loans in the AA. Origin originated six qualified CD loans totaling \$19.9 million in the AA, which represents 8.2 percent of the bank's total CD loan volume and 10.7 percent of the total dollar amount of CD loan originations. The dollar amount of the bank's CD lending activity in the AA significantly decreased since the previous evaluation, which is partially attributable to the cessation of the SBA's PPP in May of 2021. However, the number and dollar volume of CD loans in the Shreveport AA excluding PPP loans compared to the prior evaluation declined.

Table 38

Community Development Lending Assessment Area: Shreveport Metropolitan		
Purpose	#	\$000s
Affordable Housing	0	0
Community Services	3	507
Economic Development	1	50
Revitalization and Stabilization	2	19,356
Total	6	19,912
<i>Note: Discrepancies in dollar volume totals are possible due to rounding.</i>		

INVESTMENT TEST

The bank's performance under the Investment Test in the Shreveport AA is adequate. Origin provides an adequate level of qualified investments, particularly those that are not routinely provided by private investors, rarely in a leadership position. While the number of investments and grants was similar to the previous evaluation, the dollar amount of CD investments and grants made in the AA decreased by 27.9 percent. Though Origin makes rare use of innovative and/or complex investments, it exhibits adequate responsiveness to credit and CD needs of the AA.

Table 39 illustrates the breakdown of the bank's CD investments and donations within the AA, including prior period investments that remain on Origin's ledger, current period investments purchased during the review period, and CD donations made since the previous evaluation. The majority of investments were into revitalizing and stabilizing the LMI areas within the AA through bonds supporting schools with primarily LMI students.

Table 39

Investment, Grants, and Donations Assessment Area: Shreveport Metropolitan								
Community Development Purpose	Prior Period Investments ¹		Current Investments ²		Donations		Total	
	#	\$(000)	#	\$(000)	#	\$(000)	#	\$(000)
Affordable Housing	3	549	1	633	3	8	7	1,189
Community Services	5	2,034	0	0.0	35	52	40	2,085
Economic Development	1	2,239	1	249	1	1	3	2,489
Revitalization and Stabilization	0	0.0	5	1,058	0	0	5	1,058
Total	9	4,822	7	1,939	39	60	55	6,821
¹ Book value of investment								
² Original market value of investment								
<i>Note: Discrepancies in dollar volume totals are possible due to rounding.</i>								

SERVICE TEST

The bank's Service Test performance is adequate.

Retail Services

Origin's delivery systems are reasonably accessible to the bank's geographies and individuals of different income levels in the AA. The distribution of the bank's three branch offices and full-service ATM, as of January 27, 2025, was compared to the distribution of the households and

businesses among the tract categories within the AA. Table 40 summarizes the bank's retail locations in the AA.

Table 40

Branch and Full-Service ATM Locations Assessment Area: Shreveport Metropolitan							
Tract Income	% of Geographies	% of Households	% of Businesses	Branches		Full-Service ATMs	
				#	%	#	%
Low	8.4	6.5	6.3	0	0.0	0	0.0
Moderate	27.1	25.5	25.5	1	33.3	1	100.0
Middle	29.9	25.4	25.4	0	0.0	0	0.0
Upper	29.0	35.6	35.6	1	33.3	0	0.0
Unknown	5.6	7.2	7.2	1	33.3	0	0.0
Total	100.0	100.0	100.0	3	100.0	100.0	100.0

Note: Percentages may not total 100.0 percent due to rounding.

Origin's record of opening or closing branches has not adversely affected the accessibility of its delivery systems, including to LMI geographies or LMI individuals. Banking services and hours of operations do not vary in a way that inconveniences the AA, particularly in LMI geographies or to LMI individuals. During the review period Origin did not open or close any branches in the Shreveport AA.

Community Development Services

The bank provides an adequate level of CD services in the AA. Origin's employees served in various capacities for 13 organizations offering CD services targeted toward LMI individuals. During the review period, bank employees provided 22 CD services totaling 308 hours. This represents a decrease from the previous evaluation, with the number of qualified CD services decreasing by 33.3 percent and total hours by 29.5 percent. The bank's efforts in providing qualified services throughout the AA demonstrate Origin's commitment to addressing the AA needs by giving more than just dollars. Examples of services performed by bank employees include:

- Several employees lent their financial expertise by sitting on the board of various non-profit organizations serving LMI individuals and communities.
- Employees conducted financial education outreach specifically for first time homebuyers and small business start-ups.

Table 41

Community Development Services Assessment Area: Shreveport Metropolitan		
Purpose	#	Hours
Affordable Housing	1	15
Community Services	16	196
Economic Development	4	91
Revitalize and Stabilize	1	6
Total	22	308

LINCOLN PARISH NONMETROPOLITAN ASSESSMENT AREA
(Limited-Scope Review)

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE LINCOLN PARISH NONMETROPOLITAN ASSESSMENT AREA

- The AA is comprised of the entirety of Lincoln Parish in Louisiana.
- As of January 27, 2025, the bank operated five branches in the AA, representing 8.5 percent of its total branches.
- As of June 30, 2024, the bank had \$1.7 billion in deposits in this AA, representing a market share of 64.1 percent and 25.6 percent of the bank's total deposits.
- In 2023, 105 HMDA-reporting institutions originated or purchased 644 HMDA-reportable loans in the AA. The bank ranked 1st with 103 home mortgage originations representing 16.0 percent of total reportable loans in the AA.
- The bank ranked 1st among 52 institutions originating or purchasing CRA-reportable loans in the AA in 2023. Of the 1,241 CRA-reportable loans made in the AA, the bank originated 274, or 22.1 percent.
- According to ACS data, the Lincoln Parish consists of 12 census tracts, including two low-, one moderate-, four middle-, four upper-, and one unknown-income tract.
- The total population of the AA based on 2020 ACS data was 48,396, representing 1.0 percent of the state's population.
- The AA includes 9,897 families, of which 25.0 percent are low-, 13.7 percent are moderate-, 17.4 percent are middle-, and 44.0 percent are upper-income. Approximately 19.2 percent of AA families live below the poverty line.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Additional information regarding detailed demographic information and the HMDA- and CRA-reportable lending for the limited-scope assessment areas can be found in Appendix D.

Conclusions regarding performance are reflected in Table 42.

Table 42

Assessment Area	Lending Test	Investment Test	Service Test
Lincoln Parish Nonmetropolitan	Consistent	Consistent	Consistent

The institution's lending, investment, and service performance in the AAs is consistent with the institution's overall lending, investment, and service performance. The bank's performance in the limited-scope AAs did not impact the bank's overall performance.

STATE OF TEXAS

CRA RATING FOR TEXAS:

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

Major factors supporting the institution's rating include:

- Lending activity reflects adequate responsiveness and record of serving the AAs' credit needs, including low-income individuals, low-income areas, and very small businesses.
- The geographic distribution of loans reflects good penetration throughout the AAs.
- The bank's distribution of loans among individuals of different income levels, including LMI individuals, and businesses of different sizes is good.
- Makes an adequate level of CD loans.
- The bank makes limited use of innovative and/or flexible lending practices in serving AA's needs.
- Has an adequate level of qualified community development investments and grants, particularly those not routinely provided by private investors and is rarely in a leadership position.
- Makes rare use of innovative and/or complex investments to support community development initiatives.
- The bank exhibits adequate responsiveness to credit and CD needs.
- Delivery systems are reasonably accessible to individuals of different income levels throughout the bank's AAs.
- The record of opening and closing of branches has not adversely affected the accessibility of its delivery systems, particularly to LMI geographies and/or LMI individuals.
- Services that do not vary in a way that inconveniences the bank's AAs, particularly LMI geographies and/or LMI individuals.
- Provides a relatively high level of CD services.

SCOPE OF THE EVALUATION

The scope of the review for the state of Texas is consistent with the overall scope for the institution, including evaluations under the Lending, Investment, and Service tests. The time period and products evaluated for this state are also unchanged from the scope discussed in the Institution section of this report. The following AAs were reviewed using full-scope procedures. Descriptions of AAs can be found in the applicable AA sections of this report.

- Dallas-Fort Worth (DFW) Metropolitan AA
- Houston Metropolitan AA

In addition, limited-scope reviews were conducted for the remaining AAs:

- Longview Metropolitan AA
- Tyler, TX MSA AA
- Panola County Nonmetropolitan AA
- Wood County Nonmetropolitan AA.

AAs were selected for full-scope reviews based on the strategic importance of the AA, considering volume of lending, number of branches, and percentage of total deposits, as well as the length of time since the AA last received a full-scope review. Overall, approximately 64.9 percent of lending activity (by number of loans), 79.8 percent of deposits, and 72.8 percent of total branches within Texas were evaluated through the full-scope reviews. The bank's performance in the Dallas-Fort Worth Metropolitan AA was given greatest consideration as it represents the majority of the bank's activity in the state and is a strategic focus of the institution.

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN TEXAS

The bank delineates six of its 12 AAs and operates 33 of its 59 branches in the state of Texas. As of June 30, 2024, Origin had \$4.4 billion in deposits in the state, representing 51.8 percent of total deposits. According to the June 30, 2024, FDIC Summary of Deposits, the bank had a deposit market share of 0.3 percent and ranked 33rd out of 475 FDIC-insured financial institutions across the state.

Of the 2,950 HMDA-reportable loans and 5,252 small business loans originated and purchased by Origin during the review period, 770 HMDA-reportable loans (26.1 percent) and 2,107 small business loans (40.1 percent) were extended in the Texas AAs.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

LENDING TEST

The bank's Lending Test performance in the state of Texas is High Satisfactory. The Lending Test performance in the Dallas-Fort Worth Metropolitan AA is good, which is consistent with the overall state rating, while the bank's performance in the Houston Metropolitan AA is considered adequate. As previously indicated, performance in the Dallas-Fort Worth Metropolitan AA carries more weight in performance within the state of Texas. Overall, the bank's performance in the AAs receiving limited-scope reviews generally supports the rating for the state.

Lending Activity

Origin's lending levels reflect adequate responsiveness to AA credit needs. The bank makes limited use of innovative and/or flexible lending programs. As outlined in Table 39, this evaluation considered 2,899 loans totaling \$1.0 billion extended between January 1, 2022 and December 31, 2023. The loan products and origination volumes are consistent with the credit needs of the bank's Texas AAs and the bank's business strategy. The number of small business and HMDA loans extended by the bank was compared against the number of loans originated by aggregate lenders. Of the 1,447 financial institutions reporting HMDA lending in Texas in 2023, Origin ranked 175th, accounting for approximately 0.1 percent of all HMDA loans originated or purchases in the state. Further, the bank ranked 28th among the 277 institutions reporting CRA small business and small farm lending in the state in 2023, with a market share of 1.1 percent.

Due to the limited volume of small farm loans originated in the bank's Texas AAs during the review period, Origin's performance related to this product was not evaluated.

Table 43

Summary of Lending Activity – January 1, 2022 through December 31, 2023				
Texas Assessment Areas				
Loan Type	#	%	\$000s	%
Home Purchase	548	18.9	288,483	28.2
Refinancing	202	7.0	160,803	15.7
Home Improvement	1	0.0	270	0.0
Multifamily	0	0.0	0	0.0
Other Purpose Closed/Exempt	19	0.7	99,650	9.8
Total HMDA	770	26.6	549,206	53.8
Total Small Business	2,107	72.7	469,030	45.9
Total Small Farm	22	0.8	3,147	0.3
TOTAL LOANS	2,899	100.0	1,021,383	100.0

Note: Percentages may not total 100.0 percent due to rounding.

Geographic Distribution of Loans

The overall geographic distribution of lending reflects good penetration throughout the bank's Texas AAs.

Lending to Borrowers of Different Income Levels and Businesses of Different Sizes

The bank's overall lending reflects good penetration among individuals of different income levels and businesses of different revenue sizes. A detailed discussion of the facts and data supporting the overall conclusions are presented in the Conclusions with Respect to Performance Criteria section for each AA.

Community Development Lending

Origin makes an adequate level of CD loans in the state of Texas. As reflected in Table 44, the bank originated 40 CD loans totaling approximately \$126.1 million within the state, which comprises 63.9 percent of overall bank-wide CD loan volume by number and 68.9 percent by dollar amount.

The bank's Texas CD loans decreased significantly since the previous evaluation; the number of CD loans by 55.2 percent and the dollar volume by 70.2 percent. This decline is partially attributable to the cessation of the SBA's PPP in May 2021, which Origin was heavily involved.

CD loans originated by the bank during the evaluation period were extended for a variety of purposes, as noted in Table 44. Specific details regarding the CD lending can be found in the Conclusions with Respect to Performance Tests section for each AA.

Table 44

Community Development Lending Texas Assessment Areas		
Purpose	#	\$(000s)
Affordable Housing	8	23,777
Community Services	13	15,006
Economic Development	3	35,328
Revitalization and Stabilization	16	51,997
Total	40	126,107
<i>Note: Discrepancies in dollar amount total possible due to rounding</i>		

INVESTMENT TEST

The bank's performance under the investment test in the state of Texas is Low Satisfactory. The investment test conclusions in the Dallas-Fort Worth Metropolitan AA is considered adequate and consistent with the overall state rating, while the bank's performance in the Houston Metropolitan AA is good. Greater weight was given to the Dallas-Fort Worth Metropolitan AA, as 45.4 percent by number volume and 51.4 percent by dollar volume of the bank's CD investments in the state of Texas occurred in that AA. Generally, the bank's performance in the AAs that received limited-scope reviews is consistent with the performance in the state of Texas.

Origin provides an adequate level of qualified investments, particularly those that are not routinely provided by private investors, rarely in a leadership position. Though Origin makes rare use of innovative and/or complex investments, it exhibits adequate responsiveness to credit and CD needs of the AA. Specific details regarding qualified CD investments and donations within the bank's Texas AAs can be found in the Conclusions with Respect to Performance Tests section for each AA.

Table 45

Investments, Grants, and Donations Texas Assessment Areas								
Community Development Purpose	Prior Period Investments ¹		Current Investments ²		Donations		Total	
	#	\$(000)	#	\$(000)	#	\$(000)	#	\$(000)
Affordable Housing	10	18,943	9	20,259	8	22	27	39,224
Community Services	11	15,034	6	2,455	262	1,071	279	18,560
Economic Development	7	8,130	2	10,630	2	10	11	18,770
Revitalization and Stabilization	14	6,523	1	129	0	0	15	6,651
Total	42	48,631	18	33,472	272	1,103	332	83,205
¹ Book value of investment								
² Original market value of investment								
<i>Note: Discrepancies in dollar amount totals possible due to rounding</i>								

SERVICE TEST

The bank's performance under the service test in the state of Texas is High Satisfactory. The Service Test conclusions in the Dallas-Fort Worth Metropolitan and Houston Metropolitan AAs are good and consistent with the overall state rating. Generally, Origin's performance in the AAs that received limited-scope reviews is consistent with the performance in the state of Texas.

Retail Services

Branch locations and alternative delivery systems, such as drive-through facilities and online and mobile banking, are reasonably accessible to the bank's various geographies and to individuals of different income levels in each AA. Of Origin's 33 full-service branches and 14 full-service ATMs in the state of Texas, four branches and two ATMs are located in LMI tracts.

Refer to Table 46 for the distribution of Texas branches and full-service ATMs by income level of geographies.

Table 46

Branch and Full-Service ATM Locations Texas Assessment Areas								
Tract Income	Census Tracts		% of Households	% of Businesses	Branches		Full-Service ATMs	
	#	%			#	%	#	%
Low	353	13.1	11.5	7.9	0	0.0	0	0.0
Moderate	736	27.3	25.8	21.3	4	12.1	2	14.3
Middle	746	27.7	29.7	28.9	15	45.5	7	50.0
Upper	795	29.5	31.6	40.6	14	42.4	5	35.7
Unknown	67	2.5	1.4	1.3	0	0.0	0	0.0
Total	2,697	100.0	100.0	100.0	33	100.0	14	100.0
Changes in Branch Locations								
Tract Income	Low	Moderate	Middle	Upper	Unknown	Total		
Openings (#)	0	2	8	6	0	16		
Closings (#)	0	0	0	(2)	(1)	(3)		
Net Change	0	2	8	4	(1)	13		

The bank's record of opening or closing branches in the state has not adversely affected the accessibility of its delivery systems. Banking services and hours of operations do not vary in a way that inconveniences the state, particularly LMI geographies or LMI individuals. Moreover, Origin's operations and product and service offerings in the state generally mirror that of the overall institution, which is described in the overall Retail Services section on page 8 of this evaluation.

Community Development Services

Origin provides a relatively high level of CD services in the state of Texas. Provision of CD services in the bank's Dallas-Fort Worth Metropolitan and Houston Metropolitan AAs are consistent with the overall state rating. Bank representatives provided 174 services, totaling 2,144 hours, within its Texas AAs. The bank's directors, officers, and personnel are involved with numerous organizations that extend CD services to LMI individuals and/or geographies. The bank significantly increased the hours and more than doubled the number of CD services provided since the previous evaluation. The bank's significant efforts to promote CD are noted through board participation, financial literacy, and entrepreneurship training. Details of the bank's explicit CD services AA can be found in the Conclusions with Respect to Performance Tests section for each AA.

Table 47

Community Development Services Texas Assessment Areas		
Purpose	#	Hours
Affordable Housing	17	122
Community Services	155	2,008
Economic Development	2	14
Revitalize and Stabilize	0	0
Total	174	2,144

Dallas–Fort Worth Metropolitan Assessment Area
(Full-Scope Review)

DESCRIPTION OF THE INSTITUTION’S OPERATIONS IN THE DALLAS-FORT WORTH METROPOLITAN ASSESSMENT AREA

- The Dallas-Fort Worth Metropolitan AA consists of the entirety of three of the eleven counties that make up the Dallas-Fort Worth-Arlington, TX MSA: Collin, Dallas, and Tarrant counties. Refer to Appendix A for an AA map and Appendix B for additional demographic data.
- The AA is made up of 1,314 census tracts, of which 11.0 percent are designated as low-income, 28.3 percent as moderate-income, 27.5 percent as middle-income, 31.6 percent as upper-income, and the remaining 1.6 percent as unknown-income.
- The 2020 U.S. Census added 355 new census tracts within the AA, resulting in an increase of 29.2 percent. The number of geographies designated as LMI increased by 14.5 percent, with low-income census tracts decreasing by 9.1 percent and moderate-income tracts increasing by 30.7 percent.
- The bank operates 15 full-service branches in the AA, including two in moderate-income, five in middle-income, and eight in upper-income census tracts.
- According to the June 30, 2024, FDIC Market Share Report, the bank had a 0.6 percent market share, ranking 17th out of 155 FDIC-insured depository institutions operating in the AA.
- In 2023, the bank ranked 80th out of 983 HMDA reporters in the AA with 266 HMDA originations and purchases, and 26th out of 277 CRA reporters with 504 CRA small business loans.
- Community contacts indicated a need for loans to small and start-up businesses as well as financial education among entrepreneurs and potential home buyers. Additionally, a significant need for affordable housing was noted.

Table 48

Population Change			
Assessment Area: DFW Metropolitan			
Area	2015 Population	2020 Population	Percent Change
DFW TX Metropolitan	5,261,744	5,788,644	10.0
Collin County, TX	862,215	1,064,465	23.5
Dallas County, TX	2,485,003	2,613,539	5.2
Tarrant County, TX	1,914,526	2,110,640	10.2
Dallas-Plano-Irving, TX MD	4,519,004	5,129,966	13.5
Texas	26,538,614	29,145,505	9.8
Source: 2020 U.S. Census Bureau Decennial Census 2011-2015 U.S. Census Bureau: American Community Survey			

- Population trends between 2015 and 2020 reflect significant growth throughout the AA. With the exception of Dallas County, the population growth in every AA county exceeded the statewide growth rates, at 9.8 percent. This growth pattern indicates residents find the suburban portions of the MSA to be more desirable locations for individuals and families to reside.
- Approximately 38.1 percent of the AA population reside in LMI census tracts, and 37.3 percent of households in this AA are considered LMI.

- A local community leader attributed the rapid growth in the area to a thriving economy with ample high paying jobs from multiple businesses moving to the area.

Table 49

Median Family Income Change Assessment Area: DFW Metropolitan			
Area	2015 Median Family Income (\$)	2020 Median Family Income (\$)	Percent Change
DFW TX Metropolitan	72,854	81,846	12.3
Collin County, TX	110,174	118,341	7.4
Dallas County, TX	61,072	69,689	14.1
Tarrant County, TX	76,367	82,856	8.5
Dallas-Plano-Irving, TX MD	77,736	88,315	13.6
Texas	68,523	76,073	11.0
Source: 2011-2015 U.S. Census Bureau: American Community Survey 2016-2020 U.S. Census Bureau: American Community Survey			
Note: Median family incomes have been inflation-adjusted and are expressed in 2020 dollars.			

- Dallas County had the largest growth in MFI between 2015 and 2020; however, the county maintains the lowest MFI in the AA at \$69,689.
- According to the FFIEC Census data, 9.0 percent of AA families live below the poverty level. Dallas County has the highest rate of families living below the poverty level, at 11.4 percent, which slightly exceeds the statewide rate, at 10.9 percent.
- A local contact indicated that inflation has had an immense impact on the AA residents. Despite pay rising, people are still struggling on account of inflation.

Table 50

Housing Cost Burden Assessment Area: DFW Metropolitan						
Area	Cost Burden - Renters			Cost Burden - Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
DFW TX Metropolitan	81.7	46.9	42.7	63.3	34.8	20.6
Collin County, TX	84.3	65.1	39.4	68.9	49.3	19.1
Dallas County, TX	80.2	42.0	42.7	61.6	31.2	22.6
Tarrant County, TX	83.5	47.8	44.0	64.1	34.6	19.2
Dallas-Plano-Irving, TX MD	81.3	47.6	42.0	63.0	36.2	20.6
Texas	78.3	44.6	42.7	57.3	31.0	19.0
Cost burden is housing cost that equals 30 percent or more of household income.						
Source: U.S. Department of Housing and Urban Development (HUD), 2015-2019 Comprehensive Housing Affordability Strategy						

- Housing within the AA for low-income renters is a substantially greater burden than the burden on homeowners at any other level.
- Overall, the cost burden for homeowners and renters in the AA is substantially similar to the housing cost burden for homeowners and renters statewide.
- The 2023 housing affordability ratio in the AA, at 30.4 percent, is below the statewide ratio of 34.1 percent. This indicates AA housing is less affordable than statewide housing. Notably, Collin County has the lowest affordability ratio at 29.8 percent, as well as the smallest number of total housing units in the AA.

- The AA median housing value is \$230,118 while the statewide median housing value is \$187,200. Moreover, the AA median age of housing stock is 40 years, in comparison to the state of Texas' median age of housing stock at 33 years.
- A community contact reported a shortage of affordable housing in the AA, noting that housing affordability is a significant issue impacting LMI households.

Table 51

Unemployment Rates					
Assessment Area: DFW Metropolitan					
Area	2018	2019	2020	2021	2022
DFW TX Metropolitan	3.6	3.4	7.4	5.2	3.6
Collin County, TX	3.4	3.1	6.3	4.4	3.2
Dallas County, TX	3.8	3.5	7.8	5.6	3.7
Tarrant County, TX	3.5	3.3	7.4	5.3	3.6
Dallas-Plano-Irving, TX MD	3.6	3.3	7.1	5.0	3.5
Texas	3.9	3.5	7.7	5.6	3.9

Source: Bureau of Labor Statistics: Local Area Unemployment Statistics

- Unemployment rates for the AA and its counties between 2018 and 2022 are comparable to the statewide rate.
- Unemployment rates more than doubled in 2020 due to the COVID-19 pandemic, as many businesses laid off employees due to the statewide stay-at-home and social distancing orders. The impact of the COVID-19 pandemic in the Dallas and Tarrant counties' unemployment rate was significant, driving the AA unemployment rate in 2020. In 2022, the AA and statewide unemployment rates stabilized and have since returned to pre-pandemic levels.
- Major employment industries within the AA include healthcare and social assistance, professional and technical services, retail trade, and accommodation and food services.
- Major employers in the AA represent diverse segments of the economy, including manufacturing (Lockheed Martin Corporation and Texas Instruments Incorporated), healthcare (Baylor Scott & White Health, Medical City Healthcare, Parkland Hospital, Texas Health Resources, and UT Southwestern Medical Center), and trade and transportation (Amazon, American Airlines, Southwest Airlines, UPS, and Wal-Mart).

The following table details selected characteristics of the AA.

Table 52

2023 Combined Demographics Assessment Area: DFW Metropolitan								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	144	11.0	129,356	9.4	33,556	25.9	324,039	23.7
Moderate-income	372	28.3	360,599	26.3	50,483	14.0	243,386	17.8
Middle-income	362	27.5	401,822	29.3	24,908	6.2	261,069	19.1
Upper-income	415	31.6	471,648	34.4	12,948	2.7	541,645	39.5
Unknown-income	21	1.6	6,714	0.5	1,069	15.9	0	0.0
Total Assessment Area	1,314	100.0	1,370,139	100.0	122,964	9.0	1,370,139	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	239,666	61,702	5.4	25.7	151,704	63.3	26,260	11.0
Moderate-income	585,154	255,511	22.4	43.7	281,915	48.2	47,728	8.2
Middle-income	641,176	351,287	30.8	54.8	247,974	38.7	41,915	6.5
Upper-income	698,338	468,176	41.0	67.0	186,617	26.7	43,545	6.2
Unknown-income	20,046	4,291	0.4	21.4	12,756	63.6	2,999	15.0
Total Assessment Area	2,184,380	1,140,967	100.0	52.2	880,966	40.3	162,447	7.4
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	19,279	6.0	17,695	6.0	1,464	6.9	120	3.3
Moderate-income	67,069	20.9	61,446	20.8	5,104	24.0	519	14.2
Middle-income	96,466	30.1	89,198	30.2	6,379	29.9	889	24.3
Upper-income	135,065	42.1	124,942	42.3	8,026	37.7	2,097	57.4
Unknown-income	2,781	0.9	2,418	0.8	335	1.6	28	0.8
Total Assessment Area	320,660	100.0	295,699	100.0	21,308	100.0	3,653	100.0
Percentage of Total Businesses:			92.2		6.6		1.1	
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	60	2.9	59	2.9	1	2.9	0	0.0
Moderate-income	284	13.5	279	13.5	5	14.7	0	0.0
Middle-income	621	29.5	611	29.5	10	29.4	0	0.0
Upper-income	1,122	53.3	1,103	53.3	18	52.9	1	100.0
Unknown-income	17	0.8	17	0.8	0	0.0	0	0.0
Total Assessment Area	2,104	100.0	2,069	100.0	34	100.0	1	100.0
Percentage of Total Farms:			98.3		1.6		0.0	
Source: 2023 FFIEC Census Data 2023 D&B Information 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

LENDING TEST

The bank's lending test performance in the AA is good. The bank's small business lending generally carried more weight as this product comprised the largest volume of lending in the AA. Additionally, a separate evaluation of home improvement, multifamily loans, other purpose closed/exempt, and loan purpose not applicable was not performed due to insufficient volume of originations during the review period to conduct a meaningful analysis.

Lending Activity

The bank's lending activity in the AA reflects good responsiveness to AA credit needs, though Origin makes limited use of innovative and/or flexible lending practices. The bank originated 537 home mortgage and 833 small business loans in the AA between January 1, 2022, and December 31, 2023. Origin sustained the volume of home mortgage lending between 2020 and 2022; while increasing the volume of small business lending. It is noteworthy that the level of both home mortgage and small business lending has not been adversely impacted by the interest rate hikes. This level of lending reflects favorably on the bank as it aligns with the bank's strategic focus on small business lending.

Geographic Distribution of Loans

The geographic distribution of lending reflects good penetration throughout the AA. Origin's home mortgage lending reflects excellent penetration among geographies of different income levels, especially LMI geographies, and small business lending reflects adequate penetration. The distribution of the bank's lending in middle- and upper-income geographies did not affect conclusions about Origin's performance in LMI geographies. Furthermore, the bank's loan dispersion among geographies of different income levels did not reveal any notable gaps.

Residential Real Estate (HMDA) Lending

The geographic distribution of home mortgage lending reflects excellent penetration throughout the AA. The distribution of home mortgage lending among low-income census tracts is significantly above aggregate lending and the demographic data in both 2022 and 2023. The distribution of the bank's HMDA loans among moderate-income census tracts is above aggregate performance and comparable to the demographic figure in 2022, while the bank's 2023 performance is significantly above both aggregate lending and the demographics.

Home Purchase Lending

The geographic distribution of home purchase lending is excellent. The distribution of home purchase loans among low-income census tracts more than doubles aggregate lending performance and exceeds the demographic figure in both 2022 and 2023. Among moderate-income census tracts, the bank significantly exceeded aggregate lenders in both 2022 and 2023 as well as exceeding the demographic figure in 2023.

Home Refinance Lending

The geographic distribution of home refinance lending is good. The distribution of 2022 home refinance loans among low-income census tracts is significantly above aggregate data and above the demographic figure. In 2023 home refinance lending decreased but remained comparable to the aggregate lenders and the demographic figure. Among moderate-income census tracts, the bank's home refinance lending is comparable to aggregate lending performance across the review period.

Table 53A

Distribution of 2022 and 2023 Home Mortgage Lending By Income Level of Geography Assessment Area: DFW Metropolitan													
Geographic Income Level	Bank and Aggregate Loans By Year												Owner Occupied Units %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	28	14.3	5.5	5,970	5.5	2.8	36	16.6	5.0	8,619	7.4	3.0	5.4
Moderate	42	21.4	16.6	9,852	9.1	11.3	71	32.7	17.1	20,129	17.2	12.0	22.4
Middle	46	23.5	31.7	17,264	16.0	26.8	52	24.0	33.3	18,789	16.1	28.4	30.8
Upper	78	39.8	45.7	73,167	67.8	58.4	58	26.7	44.1	69,481	59.4	56.1	41.0
Unknown	2	1.0	0.6	1,606	1.5	0.7	0	0.0	0.4	0	0.0	0.6	0.4
Total	196	100.0	100.0	107,859	100.0	100.0	217	100.0	100.0	117,018	100.0	100.0	100.0
Refinance Loans													
Low	5	7.0	3.4	1,251	2.3	1.9	2	4.3	4.8	816	2.3	2.8	5.4
Moderate	10	14.1	16.8	3,503	6.3	10.6	8	17.4	20.5	2,157	6.0	13.7	22.4
Middle	13	18.3	33.2	4,663	8.4	25.4	9	19.6	32.4	3,299	9.2	25.5	30.8
Upper	42	59.2	46.1	45,857	82.8	61.5	27	58.7	41.8	29,591	82.5	57.7	41.0
Unknown	1	1.4	0.5	78	0.1	0.6	0	0.0	0.3	0	0.0	0.3	0.4
Total	71	100.0	100.0	55,352	100.0	100.0	46	100.0	100.0	35,863	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	2.3	0	0.0	1.5	0	0.0	2.6	0	0.0	2.1	5.4
Moderate	0	0.0	11.2	0	0.0	8.1	0	0.0	12.4	0	0.0	8.9	22.4
Middle	0	0.0	24.1	0	0.0	18.6	0	0.0	26.5	0	0.0	19.1	30.8
Upper	0	0.0	61.8	0	0.0	71.4	1	100.0	57.8	270	100.0	69.1	41.0
Unknown	0	0.0	0.5	0	0.0	0.5	0	0.0	0.7	0	0.0	0.9	0.4
Total	0	0.0	100.0	0	0.0	100.0	1	100.0	100.0	270	100.0	100.0	100.0
	Multifamily Loans												Multi- family Units %
Low	0	0.0	18.3	0	0.0	10.7	0	0.0	26.0	0	0.0	16.3	18.7
Moderate	4	100.0	36.4	7,850	100.0	28.4	2	100.0	27.4	2,933	100.0	18.8	28.4
Middle	0	0.0	22.5	0	0.0	31.7	0	0.0	23.6	0	0.0	26.9	27.3
Upper	0	0.0	21.3	0	0.0	28.2	0	0.0	20.8	0	0.0	37.1	23.6
Unknown	0	0.0	1.5	0	0.0	1.0	0	0.0	2.1	0	0.0	0.9	2.0
Total	4	100.0	100.0	7,850	100.0	100.0	2	100.0	100.0	2,933	100.0	100.0	100.0
	Total Home Mortgage Loans												Owner Occupied Units %
Low	33	12.2	4.8	7,221	4.2	3.9	38	14.3	4.8	9,435	6.0	4.3	5.4
Moderate	56	20.7	16.5	21,205	12.4	13.9	81	30.5	17.4	25,219	16.2	12.8	22.4
Middle	59	21.8	31.6	21,927	12.8	27.1	61	22.9	32.7	22,088	14.2	27.6	30.8
Upper	120	44.3	46.5	119,024	69.6	54.4	86	32.3	44.6	99,342	63.6	54.7	41.0
Unknown	3	1.1	0.6	1,684	1.0	0.7	0	0.0	0.4	0	0.0	0.6	0.4
Total	271	100.0	100.0	171,061	100.0	100.0	266	100.0	100.0	156,084	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.													

Table 53B

Distribution of 2022 and 2023 Home Mortgage Lending By Income Level of Geography													
Assessment Area: DFW Metropolitan													
Geographic Income Level	Bank and Aggregate Loans By Year												Owner Occupied Units %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	#	#%	#%	\$(000)	%	%	
Other Purpose LOC													
Low	0	0.0	0.9	0	0.0	0.4	0	0.0	1.6	0	0.0	0.8	5.4
Moderate	0	0.0	8.1	0	0.0	5.0	0	0.0	10.3	0	0.0	6.3	22.4
Middle	0	0.0	22.8	0	0.0	14.5	0	0.0	25.7	0	0.0	16.4	30.8
Upper	0	0.0	67.5	0	0.0	79.5	0	0.0	61.8	0	0.0	75.7	41.0
Unknown	0	0.0	0.7	0	0.0	0.5	0	0.0	0.6	0	0.0	0.7	0.4
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	0	0.0	3.9	0	0.0	1.6	0	0.0	3.3	0	0.0	2.1	5.4
Moderate	0	0.0	13.9	0	0.0	6.6	0	0.0	17.4	0	0.0	11.6	22.4
Middle	0	0.0	26.8	0	0.0	13.7	0	0.0	30.1	0	0.0	18.6	30.8
Upper	0	0.0	54.8	0	0.0	77.3	0	0.0	48.6	0	0.0	66.9	41.0
Unknown	0	0.0	0.6	0	0.0	0.9	0	0.0	0.6	0	0.0	0.7	0.4
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	14.1	0	0.0	12.3	0	0.0	7.9	0	0.0	6.1	5.4
Moderate	0	0.0	30.3	0	0.0	17.2	0	0.0	32.5	0	0.0	24.5	22.4
Middle	0	0.0	36.2	0	0.0	49.6	0	0.0	39.3	0	0.0	37.9	30.8
Upper	0	0.0	19.4	0	0.0	20.5	0	0.0	20.2	0	0.0	31.3	41.0
Unknown	0	0.0	0.1	0	0.0	0.4	0	0.0	0.1	0	0.0	0.2	0.4
Total	0	0.0	100.0	0	0.0	100.0	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.													

Small Business Lending

The geographic distribution of small business loans reflects adequate penetration throughout the AA when compared to demographics and the performance of the aggregate lenders. The bank's distribution of 2022 small business loans among LMI census tracts is comparable to aggregate lending performance, though below the percentage of businesses located in LMI census tracts. The bank's small business lending among LMI census tracts declined in 2023, falling below aggregate lending performance. The bank's loan dispersion among geographies of different income levels did not reveal any notable gaps.

Table 54

Distribution of 2022 and 2023 Small Business Lending By Income Level of Geography Assessment Area: DFW Metropolitan													
Geographic Income Level	Bank and Aggregate Loans By Year												Total Businesses %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Low	24	3.8	5.1	5,079	3.3	5.3	15	3.0	5.1	4,876	3.6	5.0	6.0
Moderate	89	13.9	19.9	18,826	12.3	20.2	58	11.5	19.4	14,498	10.7	20.1	20.9
Middle	144	22.6	28.6	33,607	22.0	27.6	112	22.3	28.1	25,765	19.1	27.8	30.1
Upper	370	58.0	45.1	93,046	61.0	45.7	310	61.6	46.1	84,961	63.0	45.9	42.1
Unknown	11	1.7	0.9	1,925	1.3	1.1	8	1.6	1.0	4,800	3.6	1.2	0.9
Total	638	100.0	100.0	152,483	100.0	100.0	503	100.0	100.0	134,900	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.													

Lending to Borrowers of Different Income Levels and Businesses of Different Sizes

The bank's distribution of lending to individuals of different income levels and businesses of revenue different sizes is good. Origin's lending distribution to middle- and upper-income borrowers did not affect conclusions about its performance to LMI borrowers.

Residential Real Estate (HMDA) Lending

Home mortgage lending by borrower income in the AA is excellent when compared to demographic characteristics and the performance of aggregate HMDA lenders in the AA. The bank's lending to low-income borrowers is significantly above the performance of aggregate lenders in both 2022 and 2023. Both the bank and the aggregate lenders were below the percentage of AA families classified as low-income. It is often more difficult for low-income borrowers to qualify for mortgages, especially in a rising interest rate environment, as noted in the review period. Despite the increase in mortgage costs, Origin exceeded the aggregate lenders, which reflects favorably on its willingness to extend credit to LMI borrowers.

The bank's lending among moderate-income borrowers is significantly above the aggregate lenders and comparable to the demographic figure for both 2022 and 2023. This reflects favorably on the bank, indicating the bank is meeting the credit needs of LMI borrowers in the AA.

Table 55A

Distribution of 2022 and 2023 Home Mortgage Lending By Borrower Income Level													
Assessment Area: DFW Metropolitan													
Borrower Income Level	Bank and Aggregate Loans By Year												Families by Family Income %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	#	#%	#%	\$(000)	%	%	
Home Purchase Loans													
Low	16	8.2	2.4	2,934	2.7	1.0	23	10.6	1.9	4,533	3.9	0.9	23.7
Moderate	54	27.6	13.0	12,929	12.0	7.9	81	37.3	12.6	20,712	17.7	7.8	17.8
Middle	26	13.3	20.6	7,767	7.2	16.7	29	13.4	19.6	8,515	7.3	15.8	19.1
Upper	78	39.8	44.3	73,453	68.1	56.7	64	29.5	39.7	68,896	58.9	51.6	39.5
Unknown	22	11.2	19.7	10,776	10.0	17.7	20	9.2	26.2	14,362	12.3	24.0	0.0
Total	196	100.0	100.0	107,859	100.0	100.0	217	100.0	100.0	117,018	100.0	100.0	100.0
Refinance Loans													
Low	9	12.7	8.7	1,546	2.8	4.2	0	0.0	9.2	0	0.0	4.5	23.7
Moderate	4	5.6	17.5	694	1.3	11.0	1	2.2	17.7	280	0.8	10.5	17.8
Middle	16	22.5	20.7	3,649	6.6	16.2	3	6.5	19.6	675	1.9	14.6	19.1
Upper	37	52.1	39.9	45,496	82.2	54.0	26	56.5	38.0	31,496	87.8	50.4	39.5
Unknown	5	7.0	13.3	3,967	7.2	14.6	16	34.8	15.5	3,412	9.5	20.0	0.0
Total	71	100.0	100.0	55,352	100.0	100.0	46	100.0	100.0	35,863	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	5.5	0	0.0	3.2	0	0.0	5.4	0	0.0	3.0	23.7
Moderate	0	0.0	9.8	0	0.0	6.0	0	0.0	11.4	0	0.0	6.5	17.8
Middle	0	0.0	16.2	0	0.0	11.2	0	0.0	18.6	0	0.0	12.4	19.1
Upper	0	0.0	65.7	0	0.0	75.8	1	100.0	61.5	270	100.0	72.3	39.5
Unknown	0	0.0	2.8	0	0.0	3.8	0	0.0	3.1	0	0.0	5.8	0.0
Total	0	0.0	100.0	0	0.0	100.0	1	100.0	100.0	270	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	25	9.4	4.4	4,480	2.7	1.9	23	8.7	3.2	4,533	3.0	1.3	23.7
Moderate	58	21.7	13.9	13,623	8.3	8.5	82	31.1	13.2	20,992	13.7	8.0	17.8
Middle	42	15.7	20.0	11,416	7.0	16.2	32	12.1	19.4	9,190	6.0	15.4	19.1
Upper	115	43.1	43.7	118,949	72.9	56.5	91	34.5	40.7	100,662	65.7	52.0	39.5
Unknown	27	10.1	17.9	14,743	9.0	16.9	36	13.6	23.5	17,774	11.6	23.2	0.0
Total	267	100.0	100.0	163,211	100.0	100.0	264	100.0	100.0	153,151	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.													

Table 55B

Distribution of 2022 and 2023 Home Mortgage Lending By Borrower Income Level													
Assessment Area: DFW Metropolitan													
Borrower Income Level	Bank and Aggregate Loans By Year												Families by Family Income %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	#	#%	#%	\$(000)	%	%	
Other Purpose LOC													
Low	0	0.0	4.7	0	0.0	2.7	0	0.0	6.6	0	0.0	4.0	23.7
Moderate	0	0.0	8.0	0	0.0	4.6	0	0.0	10.8	0	0.0	5.8	17.8
Middle	0	0.0	15.9	0	0.0	9.2	0	0.0	19.9	0	0.0	11.7	19.1
Upper	0	0.0	66.6	0	0.0	78.8	0	0.0	60.5	0	0.0	73.8	39.5
Unknown	0	0.0	4.9	0	0.0	4.6	0	0.0	2.3	0	0.0	4.7	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	0	0.0	8.1	0	0.0	3.6	0	0.0	6.6	0	0.0	3.0	23.7
Moderate	0	0.0	13.8	0	0.0	6.0	0	0.0	16.2	0	0.0	8.7	17.8
Middle	0	0.0	17.9	0	0.0	8.7	0	0.0	20.0	0	0.0	11.1	19.1
Upper	0	0.0	53.6	0	0.0	69.7	0	0.0	46.9	0	0.0	59.1	39.5
Unknown	0	0.0	6.7	0	0.0	12.0	0	0.0	10.3	0	0.0	18.2	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	0.8	0	0.0	0.4	0	0.0	1.1	0	0.0	0.6	23.7
Moderate	0	0.0	0.5	0	0.0	0.3	0	0.0	0.7	0	0.0	0.7	17.8
Middle	0	0.0	0.2	0	0.0	0.3	0	0.0	0.2	0	0.0	0.2	19.1
Upper	0	0.0	0.3	0	0.0	0.9	0	0.0	0.0	0	0.0	0.0	39.5
Unknown	0	0.0	98.1	0	0.0	98.1	0	0.0	98.0	0	0.0	98.5	0.0
Total	0	0.0	100.0	0	0.0	100.0	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.													

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.

Small Business Lending

Origin's borrower distribution of small business loans by revenue size of businesses is adequate. The distribution of 2022 and 2023 loan originations to businesses with revenues of \$1 million or less is comparable to the performance of aggregate lenders. While 92.2 percent of small businesses within the AA reported revenues of \$1 million or less, the demographic figure is not presumed to be representative of loan demand. As a material volume of small business loans were originated to businesses with revenue unknown, loan size can serve as a proxy since smaller businesses typically require smaller dollar volume loans. During the review period, the majority of the bank's small business loans were originated in amounts of 250,000 or less. This reflects favorably on the bank's willingness to lend to small businesses, as small businesses typically require small dollar loans.

Table 56

Distribution of 2022 and 2023 Small Business Lending By Revenue Size of Businesses													
Assessment Area: DFW TX Metropolitan													
	Bank And Aggregate Loans By Year												Total Businesses %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
By Revenue													
\$1 Million or Less	260	40.8	48.7	59,890	39.3	32.5	191	38.0	52.1	41,979	31.1	32.2	92.2
Over \$1 Million	223	35.0		60,745	39.8		259	51.5		83,627	62.0		6.6
Revenue Unknown	155	24.3		31,848	20.9		53	10.5		9,294	6.9		1.1
Total	638	100.0		152,483	100.0		503	100.0		134,900	100.0		100.0
By Loan Size													
\$100,000 or Less	242	37.9	94.3	12,044	7.9	40.4	183	36.4	94.6	10,196	7.6	42.8	
\$100,001 - \$250,000	183	28.7	3.1	35,661	23.4	15.2	138	27.4	2.9	27,580	20.4	15.5	
\$250,001 - \$1 Million	213	33.4	2.7	104,778	68.7	44.4	182	36.2	2.4	97,124	72.0	41.7	
Total	638	100.0	100.0	152,483	100.0	100.0	503	100.0	100.0	134,900	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	99	38.1		5,233	8.7		91	47.6		5,239	12.5		
\$100,001 - \$250,000	81	31.2		15,621	26.1		46	24.1		9,055	21.6		
\$250,001 - \$1 Million	80	30.8		39,036	65.2		54	28.3		27,685	65.9		
Total	260	100.0	59,890	100.0	191	100.0	41,979	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.													

Community Development Lending

Origin makes an adequate level of CD loans in the AA. During the review period, the bank originated a total of 22 qualifying CD loans, totaling \$78.1 million, which represents a decrease since the prior evaluation. While the number of loans decreased by only seven loans, the dollar volume decreased by 38.9 percent. This decrease is partially attributable to the cessation of the SBA's PPP in May 2021, in which Origin was heavily involved. Origin extended CD loans for a variety of reasons including loans to revitalize and stabilize LMI geographies within the bank's AA by supporting and funding businesses in the area in order to attract and retain business and residents to such geographies.

Table 57

Community Development Lending Assessment Area: DFW Metropolitan		
Purpose	#	\$000s
Affordable Housing	1	627
Community Services	9	13,310
Economic Development	3	35,328
Revitalization and Stabilization	9	28,881
Total	22	78,146
<i>Note: Discrepancies in dollar amount totals possible due to rounding</i>		

INVESTMENT TEST

Origin's performance under the investment test in the DFW Metropolitan AA is adequate. Origin provides an adequate level of qualified investments, particularly those that are not routinely provided by private investors, rarely in a leadership position. Overall, the total investments, grants, and donations increased by 16.9 percent. However, the dollar volume decreased by 25.2 percent since the previous evaluation. Though Origin makes rare use of innovative and/or complex investments, it exhibits adequate responsiveness to credit and CD needs of the AA.

Table 58 illustrates the breakdown of the bank's CD investments, grants, and donations within the AA, including prior period investments that remain on the bank's ledger, current period investments purchased during the current evaluation period, and CD donations made since the previous evaluation. The bank made several investments into different projects, including several multifamily complexes to provide affordable housing to LMI people within the AA.

Table 58

Investment, Grants, and Donations Assessment Area: DFW Metropolitan								
Community Development Purpose	Prior Period Investments¹		Current Investments²		Donations		Total	
	#	\$(000)	#	\$(000)	#	\$(000)	#	\$(000)
Affordable Housing	11	9,647	6	9,183	3	5	20	18,835
Community Services	10	11,262	2	911	107	625	119	12,752
Economic Development	6	3,151	2	5,883	2	10	10	9,044
Revitalization and Stabilization	1	1,998	0	0	0	0	1	1,998
Total	28	26,014	10	15,977	112	640	150	42,630
¹ Book value of investment								
² Original market value of investment								
<i>Note: Discrepancies in dollar amount totals possible due to rounding</i>								

SERVICE TEST

The bank's service test performance is good.

Retail Services

Origin's delivery systems are reasonably accessible to the bank's geographies and individuals of different income levels in the AA. The distribution of the bank's 15 branch offices and three ATMs

as of January 27, 2025, was compared to the distribution of the households and businesses among the AA census tract income categories. Table 59 summarizes the bank's retail locations in the AA.

Table 59

Branch and Full-Service ATM Locations Assessment Area: DFW Metropolitan							
Tract Income	% of Geographies	% of Households	% of Businesses	Branches		Full-Service ATMs	
				#	%	#	%
Low	11.0	10.6	6.0	0	0.0	0	0.0
Moderate	28.3	26.6	20.9	2	13.3	0	0.0
Middle	27.5	29.6	30.1	5	33.3	0	0.0
Upper	31.6	32.4	42.1	8	53.3	3	100.0
Unknown	1.6	0.8	0.9	0	0.0	0	0.0
Total	100.0	100.0	100.0	15	100.0	3	100.0

The bank closed one branch in an upper-income census tract and opened five branches: one in a middle-income census tract and four in upper-income census tracts. The bank's record of opening or closing branches has not adversely affected the accessibility of its delivery systems, including to LMI geographies. Banking services and hours of operations do not vary in the AA, particularly in LMI geographies or to LMI individuals. The level of branch services and hours offered are consistent throughout the AA.

Community Development Services

Origin provides a relatively high level of CD services in the AA. Origin's employees served in various capacities for 30 organizations offering CD services that aid LMI individuals for a total of 999 hours. The bank demonstrates significant responsiveness to AA CD needs by increasing the number of community service hours served since the previous evaluation by 101.8 percent.

Origin employees served nonprofit organizations in various capacities, demonstrating the bank's significant commitment to the well-being of LMI individuals and geographies. Employees lent their financial expertise by serving on the board of directors or as a treasurer for non-profit organizations that are serving LMI individuals. Additionally, employees provided financial education to LMI students, assisted in college preparation for LMI individuals, and provided various homebuyer education programs to LMI individuals. Notably, Origin employees supported homeownership education for LMI individuals in south Dallas, which has been identified as an area with a large portion of LMI individuals seeking homeownership.

Table 60

Community Development Services Assessment Area: DFW Metropolitan		
Purpose	#	Hours
Affordable Housing	4	22
Community Services	59	977
Economic Development	0	0
Revitalize and Stabilize	0	0
Total	63	999

Houston Metropolitan Assessment Area
(Full-Scope Review)

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE HOUSTON METROPOLITAN ASSESSMENT AREA

- The Houston Metropolitan AA is comprised of Harris and Montgomery counties, which represent a portion of the Houston-The Woodlands-Sugar Land, TX MSA. The AA excludes the following MSA counties: Austin, Brazoria, Chambers, Fort Bend, Galveston, Liberty, and Waller. Refer to Appendix A for an AA map and Appendix B for additional demographic data.
- The AA consists of 1,248 census tracts, of which 16.7 percent are designated as low-income, 26.7 percent as moderate-income, 25.0 percent as middle-income, 28.3 percent as upper-income, and 3.4 percent as unknown-income.
- The 2020 U.S. Census added 12 new census tracts within the AA, resulting in an increase of 3.2 percent. The number of geographies designated as LMI increased by 4.7 percent.
- The bank operates nine full-service branches in the AA: one branch in a moderate-income, three branches in middle-income, and five branch in upper-income census tracts.
- According to the June 30, 2024, FDIC Market Share Report, Origin had a 0.5 percent market share, ranking 22nd out of 87 FDIC-insured depository institutions operating in the AA.
- In 2023, the bank ranked 152nd out of 889 HMDA reporters in the AA with 59 HMDA originations and purchases, and 52nd out of 256 CRA reporters with 182 CRA small business loans.
- A community contact noted a consistent need for access to capital for small businesses and entrepreneurs. Community contacts also noted there is a significant disparity among the population, ranging from very poor to a very affluent demographic.

Table 61

Population Change			
Assessment Area: Houston Metropolitan			
Area	2015 Population	2020 Population	Percent Change
Houston TX Metropolitan	4,858,948	5,351,588	10.1
Harris County, TX	4,356,362	4,731,145	8.6
Montgomery County, TX	502,586	620,443	23.5
Houston-The Woodlands-Sugar Land, TX MSA	6,346,653	7,122,240	12.2
Texas	26,538,614	29,145,505	9.8
Source: 2020 U.S. Census Bureau Decennial Census 2011-2015 U.S. Census Bureau: American Community Survey			

- Population trends between 2015 and 2020 reflect significant growth throughout the AA, similar to the statewide increase at 9.8 percent.
- While the percentage of change was much larger in Montgomery County, Harris County added more than double the number of residents during the time period noted in the table above.
- Approximately 43.4 percent of the AA population reside in LMI census tracts, and 39.2 percent of households in this AA are considered LMI.

Table 62

Median Family Income Change Assessment Area: Houston Metropolitan			
Area	2015 Median Family Income (\$)	2020 Median Family Income (\$)	Percent Change
Houston TX Metropolitan	70,084	76,114	8.6
Harris County, TX	67,969	73,274	7.8
Montgomery County, TX	88,680	99,511	12.2
Houston-The Woodlands-Sugar Land, TX MSA	75,795	81,859	8.0
Texas	68,523	76,073	11.0
Source: 2011-2015 U.S. Census Bureau: American Community Survey 2016-2020 U.S. Census Bureau: American Community Survey Note: Median family incomes have been inflation-adjusted and are expressed in 2020 dollars.			

- The AA's MFI increased at a lower rate than the state of Texas' MFI between 2015 and 2020. While Montgomery County's MFI increased at a higher rate, 88.4 percent of the AA population reside in Harris County. Harris County experienced a lower rate of increase and maintains a lower MFI than Montgomery County and the state at 73,274.
- According to 2020 FFIEC data, 11.9 percent of AA families live below the poverty level, which is greater than the statewide figure at 10.6. In contrast, only 6.5 percent of Montgomery County's families live below the poverty level, while 12.7 percent of families live below the poverty level in Harris County.
- A community contact noted that inflation has had an overall negative impact on the economy, particularly on LMI individuals who were already struggling to afford basic necessities.

Table 63

Housing Cost Burden Assessment Area: Houston Metropolitan						
Area	Cost Burden - Renters			Cost Burden - Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Houston TX Metropolitan	81.9	45.9	45.1	60.0	35.8	19.9
Harris County, TX	82.0	45.4	45.7	60.7	35.9	20.3
Montgomery County, TX	80.2	52.3	38.4	54.8	35.5	17.4
Houston-The Woodlands-Sugar Land, TX MSA	81.2	46.2	44.6	59.8	35.9	19.5
Texas	78.3	44.6	42.7	57.3	31.0	19.0
Cost burden is housing cost that equals 30 percent or more of household income. Source: U.S. Department of Housing and Urban Development (HUD), 2015-2019 Comprehensive Housing Affordability Strategy						

- Housing affordability within the AA for low-income renters is a substantially greater burden than the burden on homeowners at any other level. This indicates it's more economical for low-income borrowers to purchase a home rather than rent. However, other factors, such as downpayment requirements, can act as a barrier to entry into homeownership for many low-income borrowers.
- Overall, the housing cost burden for renters in the AA is greater than the burden for renters statewide, and the burden for homeowners is slightly above that of the state of Texas.

- The housing affordability ratio in the AA is 33.1, which is below the statewide affordability ratio of 34.1 percent, indicating housing is generally less affordable in the AA compared to the state of Texas.

Table 64

Unemployment Rates					
Assessment Area: Houston Metropolitan					
Area	2018	2019	2020	2021	2022
Houston TX Metropolitan	4.4	3.8	8.8	6.3	4.2
Harris County, TX	4.4	3.9	9.0	6.4	4.2
Montgomery County, TX	3.8	3.4	7.5	5.8	3.9
Houston-The Woodlands-Sugar Land, TX MSA	4.4	3.8	8.7	6.3	4.2
Texas	3.9	3.5	7.7	5.6	3.9
<i>Source: Bureau of Labor Statistics: Local Area Unemployment Statistics</i>					

- Unemployment rates for the AA are consistently above the statewide rate.
- Unemployment rates doubled in 2020 due to the COVID-19 pandemic, as many businesses laid off employees due to the statewide stay-at-home and social distancing orders. In 2021, the AA and statewide unemployment rates decreased and returned to pre-pandemic levels in 2022.
- Major employment industries within the AA include healthcare and social assistance, accommodation and food services, retail trade, and professional and technical services. Major employers in the area include H-E-B, Houston Methodist, Memorial Hermann Health System, and Walmart.

The following table details selected characteristics of the AA.

Table 65

2023 Combined Demographics Assessment Area: Houston Metropolitan								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	208	16.7	163,726	12.9	53,196	32.5	328,927	25.9
Moderate-income	333	26.7	323,024	25.5	52,748	16.3	220,958	17.4
Middle-income	312	25.0	359,693	28.4	27,315	7.6	226,457	17.9
Upper-income	353	28.3	403,942	31.9	13,552	3.4	491,521	38.8
Unknown-income	42	3.4	17,478	1.4	4,184	23.9	0	0.0
Total Assessment Area	1,248	100.0	1,267,863	100.0	150,995	11.9	1,267,863	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	289,367	69,314	6.6	24.0	183,636	63.5	36,417	12.6
Moderate-income	517,113	230,146	22.0	44.5	239,305	46.3	47,662	9.2
Middle-income	541,124	318,741	30.5	58.9	182,222	33.7	40,161	7.4
Upper-income	627,287	415,560	39.8	66.2	164,755	26.3	46,972	7.5
Unknown-income	43,927	11,179	1.1	25.4	26,610	60.6	6,138	14.0
Total Assessment Area	2,018,818	1,044,940	100.0	51.8	796,528	39.5	177,350	8.8
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	29,330	10.8	26,498	10.6	2,653	13.1	179	6.1
Moderate-income	59,114	21.7	53,739	21.6	4,944	24.4	431	14.6
Middle-income	68,907	25.3	64,075	25.8	4,253	21.0	579	19.6
Upper-income	109,500	40.3	99,936	40.2	7,867	38.9	1,697	57.4
Unknown-income	5,146	1.9	4,568	1.8	509	2.5	69	2.3
Total Assessment Area	271,997	100.0	248,816	100.0	20,226	100.0	2,955	100.0
Percentage of Total Businesses:			91.5		7.4		1.1	
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	68	4.4	65	4.3	3	8.8	0	0.0
Moderate-income	230	14.8	218	14.3	12	35.3	0	0.0
Middle-income	382	24.5	374	24.6	6	17.6	2	100.0
Upper-income	852	54.7	840	55.2	12	35.3	0	0.0
Unknown-income	26	1.7	25	1.6	1	2.9	0	0.0
Total Assessment Area	1,558	100.0	1,522	100.0	34	100.0	2	100.0
Percentage of Total Farms:			97.7		2.2		0.1	

Source: 2023 FFIEC Census Data
2023 D&B Information
2016-2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

LENDING TEST

Origin's lending test performance in the AA is adequate. The bank's small business lending generally carried more weight, as this product comprised the largest volume of lending in the AA. Additionally, a separate evaluation of home improvement, multifamily loans, other purpose closed/exempt, and loan purpose not applicable, was not performed due to insufficient volume of originations during the review period to conduct a meaningful analysis.

Lending Activity

The bank's lending activity in the Houston Metropolitan AA reflects adequate responsiveness to AA credit needs, though Origin makes limited use of innovative and/or flexible lending practices to serve AA credit needs, including LMI borrowers. The bank originated 158 home mortgages and 353 small business loans in the AA between January 1, 2022, and December 31, 2023. The loan products and origination volumes are responsive to the general credit needs of the AA and align with the bank's strategic focus on commercial and residential real estate lending.

Geographic Distribution of Loans

The geographic distribution of lending reflects good penetration throughout the AA. Origin's home mortgage lending reflects excellent penetration among geographies of different income levels, especially LMI geographies, and small business lending reflects adequate penetration. The distribution of the bank's lending in middle- and upper-income geographies did not affect conclusions about Origin's performance in LMI geographies. Furthermore, the bank's loan dispersion among geographies of different income levels did not reveal any notable gaps.

Residential Real Estate (HMDA) Lending

The geographic distribution of home mortgage lending reflects excellent penetration throughout the AA. The distribution of 2022 home mortgage loans among low-income census tracts is above aggregate lending data and is comparable to the demographic figure. In 2023, the distribution among low-income tracts is significantly above aggregate lending and above the demographic figure. Among moderate-income tracts the distribution is comparable to aggregate lenders across the review period.

Home Purchase Lending

The geographic distribution of home purchase lending is excellent. The distribution of home purchase loans among low-income census tracts in 2022 is comparable to aggregate lenders and below the demographic figure. Among moderate-income census tracts in 2022, the bank fell below both aggregate lenders and demographics. However, the bank's performance improved in 2023, rising above aggregate lenders among moderate-income census tracts, and significantly above aggregate lenders among low-income census tracts, reflecting favorably on the bank.

Home Refinance Lending

The geographic distribution of home refinance lending is adequate. The distribution of 2022 home refinance loans among low-income census tracts is comparable to aggregate data and below the demographic figure. The bank did not originate any home refinance loans in low-income census tracts in 2023. Among moderate income census tracts, the bank was comparable to the aggregate data in both 2022 and 2023. The bank's volume of home refinance loans among LMI tracts during the review period is minimal, which is indicative of loan demand given the high-interest rate environment which limits the demand on home refinance lending. While the bank's volume was low, it was still overall comparable to the aggregate lenders. Aggregate lending serves as a better proxy for loan demand than the demographic figure when evaluating the bank's geographic distribution of HMDA lending.

Table 66A

Distribution of 2022 and 2023 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Houston TX Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	2	4.2	4.7	581	1.8	3.3	9	20.9	4.6	2,080	11.6	3.4	6.6
Moderate	4	8.3	18.0	7,739	24.5	13.1	11	25.6	18.1	2,008	11.2	13.7	22.0
Middle	12	25.0	31.0	4,361	13.8	26.3	4	9.3	33.5	1,966	11.0	28.9	30.5
Upper	28	58.3	45.0	17,679	55.9	56.2	19	44.2	42.7	11,830	66.1	53.0	39.8
Unknown	2	4.2	1.2	1,260	4.0	1.1	0	0.0	1.1	0	0.0	1.0	1.1
Total	48	100.0	100.0	31,620	100.0	100.0	43	100.0	100.0	17,884	100.0	100.0	100.0
Refinance Loans													
Low	2	4.8	4.2	363	0.8	2.7	0	0.0	5.9	0	0.0	4.5	6.6
Moderate	6	14.3	17.0	1,741	3.9	11.1	2	15.4	21.0	697	3.7	15.2	22.0
Middle	4	9.5	32.4	4,544	10.3	25.4	3	23.1	32.8	3,937	20.8	26.5	30.5
Upper	30	71.4	45.3	37,673	85.0	59.9	8	61.5	39.3	14,313	75.5	53.0	39.8
Unknown	0	0.0	1.1	0	0.0	0.9	0	0.0	0.9	0	0.0	0.8	1.1
Total	42	100.0	100.0	44,321	100.0	100.0	13	100.0	100.0	18,947	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	4.0	0	0.0	3.0	0	0.0	3.2	0	0.0	3.1	6.6
Moderate	0	0.0	13.0	0	0.0	9.3	0	0.0	13.2	0	0.0	11.0	22.0
Middle	0	0.0	24.2	0	0.0	18.7	0	0.0	27.4	0	0.0	22.8	30.5
Upper	0	0.0	57.9	0	0.0	68.2	0	0.0	55.3	0	0.0	62.4	39.8
Unknown	0	0.0	0.8	0	0.0	0.8	0	0.0	0.8	0	0.0	0.7	1.1
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Multifamily Loans													Multi-family Units %
Low	2	22.2	22.2	15,955	19.9	13.8	1	33.3	20.4	4,267	58.4	15.2	
Moderate	4	44.4	27.7	7,692	9.6	19.7	0	0.0	29.2	0	0.0	25.1	26.8
Middle	1	11.1	19.5	54,418	67.7	26.9	2	66.7	17.6	3,043	41.6	19.1	19.8
Upper	2	22.2	26.9	2,312	2.9	33.9	0	0.0	30.1	0	0.0	36.5	23.8
Unknown	0	0.0	3.7	0	0.0	5.7	0	0.0	2.8	0	0.0	4.1	4.3
Total	9	100.0	100.0	80,377	100.0	100.0	3	100.0	100.0	7,310	100.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Low	6	6.1	4.6	16,899	10.8	5.0	10	16.9	4.7	6,347	14.4	4.4	
Moderate	14	14.1	17.7	17,172	11.0	13.8	13	22.0	18.1	2,705	6.1	14.6	22.0
Middle	17	17.2	31.1	63,323	40.5	26.1	9	15.3	33.1	8,946	20.3	27.8	30.5
Upper	60	60.6	45.4	57,664	36.9	53.3	27	45.8	43.0	26,143	59.2	52.0	39.8
Unknown	2	2.0	1.2	1,260	0.8	1.8	0	0.0	1.1	0	0.0	1.3	1.1
Total	99	100.0	100.0	156,318	100.0	100.0	59	100.0	100.0	44,141	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.													

Table 66B

Distribution of 2022 and 2023 Home Mortgage Lending By Income Level of Geography Assessment Area: Houston TX Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC													
Low	0	0.0	2.6	0	0.0	1.9	0	0.0	2.5	0	0.0	1.5	6.6
Moderate	0	0.0	9.1	0	0.0	6.2	0	0.0	7.9	0	0.0	4.7	22.0
Middle	0	0.0	23.7	0	0.0	17.8	0	0.0	26.5	0	0.0	19.6	30.5
Upper	0	0.0	63.6	0	0.0	73.3	0	0.0	61.9	0	0.0	73.3	39.8
Unknown	0	0.0	1.0	0	0.0	0.8	0	0.0	1.2	0	0.0	0.9	1.1
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	0	0.0	3.8	0	0.0	2.3	0	0.0	4.7	0	0.0	4.6	6.6
Moderate	0	0.0	16.7	0	0.0	8.5	0	0.0	17.1	0	0.0	14.3	22.0
Middle	0	0.0	29.0	0	0.0	16.8	0	0.0	31.1	0	0.0	24.0	30.5
Upper	0	0.0	49.6	0	0.0	71.1	0	0.0	46.1	0	0.0	55.1	39.8
Unknown	0	0.0	0.8	0	0.0	1.4	0	0.0	1.0	0	0.0	2.0	1.1
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	5.0	0	0.0	8.9	0	0.0	4.5	0	0.0	2.2	6.6
Moderate	0	0.0	28.6	0	0.0	20.5	0	0.0	25.6	0	0.0	13.6	22.0
Middle	0	0.0	41.6	0	0.0	37.4	0	0.0	41.9	0	0.0	28.1	30.5
Upper	0	0.0	23.7	0	0.0	32.1	0	0.0	26.8	0	0.0	32.2	39.8
Unknown	0	0.0	1.2	0	0.0	1.1	0	0.0	1.3	0	0.0	23.8	1.1
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	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.													

Small Business Lending

The geographic distribution of small business loans reflects adequate penetration throughout the AA when compared to demographics and the performance of the aggregate lenders. While the volume of small business lending decreased each year during the review period, the distribution of small business loans among low-income census tracts consistently remains comparable to aggregate data and the demographic figure. Among moderate-income census tracts the bank is below aggregate lending in 2022 and fell further below in 2023.

Table 67

Distribution of 2022 and 2023 Small Business Lending By Income Level of Geography Assessment Area: Houston TX Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Low	19	10.1	10.1	6,012	14.3	11.4	12	7.1	9.6	2,547	5.2	10.7	10.8
Moderate	24	12.8	21.0	4,735	11.3	23.0	9	5.3	20.6	3,044	6.2	22.9	21.7
Middle	20	10.6	25.5	3,750	8.9	23.6	17	10.0	25.6	6,688	13.6	23.3	25.3
Upper	121	64.4	41.1	27,112	64.6	40.1	125	73.5	42.1	34,517	70.0	41.0	40.3
Unknown	4	2.1	1.8	381	0.9	1.7	7	4.1	1.8	2,510	5.1	1.9	1.9
Total	188	100.0	100.0	41,990	100.0	100.0	170	100.0	100.0	49,306	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.													

Lending to Borrowers of Different Income Levels and Businesses of Different Sizes

The bank's distribution of lending to borrowers reflects an adequate penetration among individuals of different income levels and businesses of different revenue sizes. Origin's lending distribution to middle- and upper-income borrowers did not affect conclusions about its performance to LMI borrowers.

Residential Real Estate (HMDA) Lending

Home mortgage lending by borrower income in the AA is good when compared to demographic characteristics and the performance of aggregate lenders. While the bank did not originate any loans to low-income borrowers in 2022, the bank's lending to low-income borrowers increased and significantly exceeded aggregate data in 2023. While still below the demographic data for low-income borrowers, the bank was able to surpass aggregate lenders in 2023.

The bank's lending to moderate-income borrowers improved from 2022 to 2023. In 2022, the bank's performance is below aggregate and demographic data. However, in 2023, Origin exceeded both the aggregate lenders as well as the demographic data. The shift in performance is notable given the rising interest rate environment during the review period.

Table 68A

Distribution of 2022 and 2023 Home Mortgage Lending By Borrower Income Level Assessment Area: Houston Metropolitan													
Borrower Income Level	Bank and Aggregate Loans By Year												Families by Family Income %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	#	#%	#%	\$(000)	%	%	
Home Purchase Loans													
Low	0	0.0	3.1	0	0.0	1.4	8	18.6	2.2	879	4.9	1.0	25.9
Moderate	4	8.3	16.0	804	2.5	10.3	11	25.6	13.8	2,081	11.6	8.9	17.4
Middle	5	10.4	21.2	1,535	4.9	17.0	3	7.0	19.6	798	4.5	15.9	17.9
Upper	36	75.0	40.9	22,120	70.0	53.3	18	41.9	38.3	12,959	72.5	50.3	38.8
Unknown	3	6.3	18.9	7,161	22.6	18.0	3	7.0	26.1	1,167	6.5	23.9	0.0
Total	48	100.0	100.0	31,620	100.0	100.0	43	100.0	100.0	17,884	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	7.7	0	0.0	3.9	0	0.0	7.9	0	0.0	4.3	25.9
Moderate	2	4.8	17.8	367	0.8	11.3	0	0.0	16.6	0	0.0	10.6	17.4
Middle	5	11.9	21.2	1,553	3.5	16.2	0	0.0	19.8	0	0.0	15.0	17.9
Upper	29	69.0	39.8	40,350	91.0	53.9	13	100.0	39.5	18,947	100.0	52.1	38.8
Unknown	6	14.3	13.4	2,051	4.6	14.6	0	0.0	16.2	0	0.0	18.0	0.0
Total	42	100.0	100.0	44,321	100.0	100.0	13	100.0	100.0	18,947	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	5.9	0	0.0	3.3	0	0.0	5.2	0	0.0	3.2	25.9
Moderate	0	0.0	12.3	0	0.0	8.0	0	0.0	12.4	0	0.0	8.0	17.4
Middle	0	0.0	16.8	0	0.0	11.3	0	0.0	17.8	0	0.0	12.8	17.9
Upper	0	0.0	62.7	0	0.0	74.0	0	0.0	62.3	0	0.0	71.3	38.8
Unknown	0	0.0	2.3	0	0.0	3.4	0	0.0	2.4	0	0.0	4.7	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans													
Low	0	0.0	4.3	0	0.0	1.9	8	14.3	3.0	879	2.4	1.3	25.9
Moderate	6	6.7	16.1	1,171	1.5	10.3	11	19.6	14.0	2,081	5.7	9.0	17.4
Middle	10	11.1	20.7	3,088	4.1	16.6	3	5.4	19.4	798	2.2	15.6	17.9
Upper	65	72.2	41.1	62,470	82.3	53.7	31	55.4	39.6	31,906	86.6	50.9	38.8
Unknown	9	10.0	17.8	9,212	12.1	17.5	3	5.4	24.0	1,167	3.2	23.1	0.0
Total	90	100.0	100.0	75,941	100.0	100.0	56	100.0	100.0	36,831	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.													

Table 68B

Distribution of 2022 and 2023 Home Mortgage Lending By Borrower Income Level Assessment Area: Houston Metropolitan													
Borrower Income Level	Bank and Aggregate Loans By Year												Families by Family Income %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	#	#%	#%	\$(000)	%	%	
Other Purpose LOC													
Low	0	0.0	6.3	0	0.0	4.0	0	0.0	7.2	0	0.0	4.0	25.9
Moderate	0	0.0	12.1	0	0.0	6.7	0	0.0	9.5	0	0.0	5.9	17.4
Middle	0	0.0	15.1	0	0.0	10.2	0	0.0	15.7	0	0.0	9.3	17.9
Upper	0	0.0	62.0	0	0.0	75.0	0	0.0	65.3	0	0.0	78.5	38.8
Unknown	0	0.0	4.4	0	0.0	4.1	0	0.0	2.3	0	0.0	2.3	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	0	0.0	8.3	0	0.0	4.5	0	0.0	6.1	0	0.0	3.9	25.9
Moderate	0	0.0	17.1	0	0.0	8.6	0	0.0	15.8	0	0.0	10.7	17.4
Middle	0	0.0	18.7	0	0.0	9.8	0	0.0	21.7	0	0.0	14.7	17.9
Upper	0	0.0	48.9	0	0.0	63.5	0	0.0	49.4	0	0.0	58.5	38.8
Unknown	0	0.0	7.0	0	0.0	13.6	0	0.0	7.0	0	0.0	12.3	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	1.4	0	0.0	0.8	0	0.0	1.9	0	0.0	0.9	25.9
Moderate	0	0.0	1.0	0	0.0	0.9	0	0.0	2.0	0	0.0	1.2	17.4
Middle	0	0.0	0.4	0	0.0	0.5	0	0.0	0.6	0	0.0	0.5	17.9
Upper	0	0.0	0.3	0	0.0	0.4	0	0.0	0.1	0	0.0	0.0	38.8
Unknown	0	0.0	96.9	0	0.0	97.4	0	0.0	95.4	0	0.0	97.3	0.0
Total	0	0.0	100.0	0	0.0	100.0	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.													

Small Business Lending

The borrower distribution of small business loans by revenue size of businesses is adequate. The 2022 and 2023 loan distribution to businesses with revenues of \$1 million or less is below the aggregate data. While both the aggregate lenders and the bank were significantly below the 91.5 percent of businesses within the AA that reported revenues of \$1 million or less, the demographic figure is not presumed to be representative of loan demand. There was a significant amount of loans originated to businesses with unreported or unknown revenues, which can skew the analysis of lending to banks with revenues of \$1 million or less. Moreover, the bank originated the majority of loans in amounts less than \$250,000, which is reflective of the bank's willingness to lend to small businesses, as they often require smaller dollar loans. This is particularly noteworthy as a community contact noted a need in the area for small dollar lending, specifically loans under \$350,000.

Table 69

Distribution of 2022 and 2023 Small Business Lending by Revenue Size of Businesses														
Assessment Area: Houston Metropolitan														
	Bank and Aggregate Loans by Year												Total Businesses %	
	2022						2023							
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg		
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%		
By Revenue														
\$1 Million or Less	46	24.5	48.8	8,169	19.5	33.3	55	32.4	51.5	14,084	28.6	32.4	91.5	
Over \$1 Million	69	36.7		18,343	43.7		95	55.9		31,892	64.7		7.4	
Revenue Unknown	73	38.8		15,478	36.9		20	11.8		3,330	6.8		1.1	
Total	188	100.0		41,990	100.0		170	100.0		49,306	100.0		100.0	
By Loan Size														
\$100,000 or Less	71	37.8	94.2	3,464	8.2	39.6	64	37.6	94.2	3,973	8.1	40.3		
\$100,001 - \$250,000	59	31.4	3.0	11,285	26.9	15.1	44	25.9	3.1	8,833	17.9	15.6		
\$250,001 - \$1 Million	58	30.9	2.7	27,241	64.9	45.2	62	36.5	2.7	36,500	74.0	44.1		
Total	188	100.0	100.0	41,990	100.0	100.0	170	100.0	100.0	49,306	100.0	100.0		
By Loan Size and Revenues \$1 Million or Less														
\$100,000 or Less	21	45.7		1,090	13.3		26	47.3		1,421	10.1			
\$100,001 - \$250,000	17	37.0		3,080	37.7		12	21.8		2,337	16.6			
\$250,001 - \$1 Million	8	17.4		3,999	49.0		17	30.9		10,326	73.3			
Total	46	100.0		8,169	100.0		55	100.0		14,084	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.														

Community Development Lending

The bank makes an adequate level of CD loans in the AA, originating a total of 18 qualifying CD loans, totaling \$47.9 million. Since the previous evaluation, the bank's CD lending significantly decreased, the number by 64.0 percent and the dollar amount by 82.3 percent. Origin bank was heavily involved in the SBA's PPP, ending in May 2021, which is a contributing factor to the bank's CD lending decrease. The majority of the CD loans were extended for the purpose of revitalizing and stabilizing LMI geographies within the AA. The bank provided financing for businesses, supporting permanent job creation or retention or improvement for LMI persons or in LMI geographies.

Table 70

Community Development Lending Assessment Area: Houston Metropolitan		
Purpose	#	\$000s
Affordable Housing	7	23,150
Community Services	4	1,696
Economic Development	0	0
Revitalization and Stabilization	7	23,116
Total	18	47,962
<i>Note: Discrepancies in dollar amount totals possible due to rounding</i>		

INVESTMENT TEST

The bank's performance under the investment test in the Houston Metropolitan AA is good. Origin provides a significant level of qualified investments, particularly those that are not routinely provided by private investors, occasionally in a leadership position. Though the bank makes rare use of innovative or complex investments to support CD initiatives, it exhibits good responsiveness to AA needs. The bank's overall dollar amount of CD investments and grants significantly increased by 37.1 percent since the previous evaluation while the number volume increased by 45.5 percent. Origin's investments supported affordable housing efforts for LMI individuals in moderate-income geographies as well as an investment into a Small Business Investment Company to support economic development.

Table 71

Investment, Grants, and Donations Assessment Area: Houston Metropolitan								
Community Development Purpose	Prior Period Investments ¹		Current Investments ²		Donations		Total	
	#	\$(000)	#	\$(000)	#	\$(000)	#	\$(000)
Affordable Housing	8	9,220	2	5,533	3	10	13	14,763
Community Services	1	3,818	0	0	79	347	80	4,165
Economic Development	5	1,389	1	4,747	0	0	6	6,136
Revitalization and Stabilization	13	4,524	0	0	0	0	13	4,254
Total	27	18,951	3	10,279	82	357	112	29,318
¹ Book value of investment								
² Original market value of investment								
<i>Note: Discrepancies in dollar amount totals possible due to rounding</i>								

SERVICE TEST

The bank's service test performance is good.

Retail Services

Origin's delivery systems are reasonably accessible to the bank's geographies and individuals of different income levels in the AA. The distribution of the bank's nine branch offices and two full-service ATMs as of January 27, 2025, was compared to the distribution of the households and businesses among the income tract categories within the AA. Table 72 summarizes the bank's retail locations in the AA.

Table 72

Branch and Full-Service ATM Locations Assessment Area: Houston Metropolitan							
Tract Income	% of Geographies	% of Households	% of Businesses	Branches		Full-Service ATMs	
				#	%	#	%
Low	16.7	13.7	10.8	0	0.0	0	0.0
Moderate	26.7	25.5	21.7	1	11.1	1	50.0
Middle	25.0	27.2	25.3	3	33.3	0	0.0
Upper	28.3	31.5	40.3	5	55.6	1	50.0
Unknown	3.4	2.1	1.9	0	0.0	0	0.0
Total	100.0	100.0	100.0	9	100.0	2	100.0

The bank opened one branch with a full-service ATM in a moderate-income census tract and closed one branch in an unknown-income census tract during the review period. The bank's record of opening or closing branches has not adversely affected the accessibility of its delivery systems, including to LMI geographies. Banking services and hours of operations do not vary the AA, particularly in LMI geographies or to LMI individuals.

Community Development Services

The bank provides a relatively high level of CD services in the AA. Origin's employees served 36 organizations, offering 71 community services that aided LMI individuals for a total of 860 hours. This level of CD services is comparable to the previous evaluation, with a 115.2 percent increase in the number of services and a slight decrease, 4.7 percent, in the hours rendered. Examples of services performed by bank employees include:

- Several employees lent their financial expertise to organizations in various capacities including serving on the board of directors of nonprofit organizations that serve LMI individuals and students.
- Employees conducted financial education outreach to LMI individuals, including students and communities within the AA. Employees provided credit counseling, home buyer and home maintenance counseling, financial planning, among other financial services education to LMI individuals.

Table 73

Community Development Services Assessment Area: Houston Metropolitan		
Purpose	#	Hours
Affordable Housing	13	101
Community Services	56	746
Economic Development	2	14
Revitalize and Stabilize	0	0
Total	71	860

METROPOLITAN ASSESSMENT AREAS (LIMITED-SCOPE REVIEW)

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN LIMITED-SCOPE TEXAS METROPOLITAN ASSESSMENT AREAS

- **Tyler MSA Assessment Area**

- The Tyler MSA AA is comprised of the entirety of Smith County, which makes up all of the Tyler, TX MSA.
- As of January 27, 2025, the bank operated two branches in the AA, representing 3.4 percent of its total branches.
- As of June 30, 2024, the bank had \$226.6 million in deposits in this AA, representing a market share of 2.4 percent and 2.6 percent of the bank's total deposits.
- In 2023, 336 institutions originated or purchased 4,531 HMDA-reportable loans in the Tyler MSA AA. The bank ranked 33rd with 27 home mortgage originations representing 0.6 percent of total reportable loans in the AA.
- The bank ranked 12th among 89 institutions originating or purchasing CRA-reportable loans in the AA in 2023. Of the 6,517 CRA-reportable loans made in the AA, the bank originated 152, or 2.3 percent.
- According to ACS data, the Beaumont-Port Arthur MSA consists of 56 census tracts, including one low-, 16 moderate-, 23 middle-, 14 upper-, and two unknown-income tracts.
- The total population of the AA based on 2020 ACS data was 233,479, representing 0.8 percent of the state's population.
- The AA includes 52,943 families, of which 21.0 percent are low-, 17.5 percent are moderate-, 21.2 percent are middle-, and 40.3 percent are upper-income. Approximately 9.9 percent of AA families live below the poverty line.

- **Longview Metropolitan Assessment Area**

- As of January 27, 2025, the bank operated two branches in the AA, representing 3.4 percent of its total branches.
- The AA is comprised of the entirety of Gregg, Harrison and Rusk counties, part of the Longview MSA. The remainder of the MSA, Upshur County, is omitted from the delineation.
- As of June 30, 2024, the bank had \$325.2 million in deposits in this AA, representing a market share of 4.9 percent and 3.8 percent of the bank's total deposits.
- In 2023, 281 institutions originated or purchased 3,895 HMDA-reportable loans in the Longview Metropolitan AA. The bank ranked 26th with 32 home mortgage originations representing 0.8 percent of total reportable loans in the AA.
- The bank ranked 11th among 86 institutions originating or purchasing CRA-reportable loans in the AA in 2023. Of the 5,565 CRA-reportable loans made in the AA, the bank originated 141, or 2.5 percent.
- According to the ACS, the Longview Metropolitan AA consists of 60 census tracts, including 15 moderate-, 34 middle-, 10 upper-, and one unknown-income tracts.
- The total population of the AA based on 2020 ACS data was 245,292, representing 0.8 percent of the state's population.
- The AA includes 61,012 families, of which 21.4 percent are low-, 18.1 percent are moderate-, 20.2 percent are middle-, and 40.3 percent are upper-income. Approximately 11.9 percent of AA families live below the poverty line.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Additional information regarding detailed demographic information and the HMDA- and CRA-reportable lending for the limited-scope assessment areas can be found in Appendix D.

Conclusions regarding performance are reflected in Table 74.

Table 74

Assessment Area	Lending Test	Investment Test	Service Test
Tyler MSA	Consistent	Below	Consistent
Longview Metropolitan	Below	Below	Consistent

The institution's lending and service performance in the Tyler MSA is generally consistent with the institution's overall lending and service performance while the investment test is below that of the overall institution's performance. The institution's performance in the Longview Metropolitan in the lending and investment test is generally below while the service test is consistent with the bank's overall performance. The bank's performance in the limited-scope AAs did not impact the bank's overall performance.

NONMETROPOLITAN ASSESSMENT AREAS (LIMITED-SCOPE REVIEW)

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN LIMITED-SCOPE TEXAS NONMETROPOLITAN ASSESSMENT AREAS

- **Wood County Nonmetropolitan AA**

- The Wood County Nonmetropolitan AA is comprised of the entirety of Wood County.
- The AA is comprised of 12 census tracts, including nine middle- and three upper-income tracts.
- Based upon 2020 ACS data, the AA population was 44,843, which reflects a 5.0 percent increase from the 2015 ACS data.
- The AA includes 11,767 families, 16.0 percent are low-, 15.5 percent moderate-, 21.1 percent middle-, and 46.5 percent are upper-income.
- As of January 27, 2025, the bank operated three branches, representing 5.1 percent of its total branches.
- As of June 30, 2024, Origin held \$298.4 million in deposits, representing a market share of 27.4 percent and 3.5 percent of the bank's total deposits.

- **Panola County Nonmetropolitan AA**

- The Panola County Nonmetropolitan AA is comprised of the entirety of Panola County.
- The AA is comprised of seven census tracts, including six middle- and one unknown-income tracts.
- Based upon 2020 ACS data, the AA population was 22,491, which reflects a 5.9 percent decrease from the 2015 ACS data.
- The AA includes 6,013 families, 25.5 percent are low-, 13.3 percent moderate-, 20.7 percent middle-, and 40.5 percent are upper-income.
- As of January 27, 2025, the bank operated one branch, representing 1.7 percent of its total branches.
- As of June 30, 2024, Origin held \$46.4 million in deposits, representing a market share of 6.4 percent and 0.5 percent of the bank's total deposits.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Appendix E contains detailed performance and demographic information reviewed for the limited-scope AAs. Table 75 discusses conclusions regarding the bank's performance.

Table 75

Assessment Area	Lending Test	Investment Test	Service Test
Wood County Nonmetropolitan AA	Below	Below	Below
Panola County Nonmetropolitan AA	Below	Below	Below

The institution's lending, investment, and service performance in the AA is below Origin's performance in the state; however, it does not affect the rating for the state. Notably, both the Wood County and the Panola County are new AAs with limited branch presence and loan activity.

STATE OF MISSISSIPPI

CRA RATING FOR MISSISSIPPI:

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

Major factors supporting the institution's rating include:

- Lending activity reflects adequate responsiveness and record of serving the AAs' credit needs, including low-income individuals, low-income areas, and very small businesses.
- The geographic distribution of loans reflects adequate penetration throughout the AAs.
- The bank's distribution of loans among individuals of different income levels, including LMI individuals, and businesses of different sizes is good.
- Makes few, if any CD loans.
- The bank makes little use of innovative and/or flexible lending practices in serving AA's needs.
- Has an adequate level of qualified CD investments and grants, particularly those not routinely provided by private investors and is rarely in a leadership position.
- Makes occasional use of innovative and/or complex investments to support community development initiatives.
- The bank exhibits adequate responsiveness to credit and CD needs.
- Delivery systems are reasonably accessible to individuals of different income levels throughout the bank's AAs.
- The record of opening and closing of branches has generally not adversely affected the accessibility of its delivery systems, particularly to low- and moderate-income (LMI) geographies and/or LMI individuals.
- Services that do not vary in a way that inconveniences the bank's AAs, particularly LMI geographies and/or LMI individuals.
- Provides a relatively high level of CD services.

SCOPE OF THE EVALUATION

The scope of the review for the state of Mississippi is consistent with the overall scope for the institution, including evaluations under the lending, investment, and service tests. The time period and products evaluated for this state are also unchanged from the scope discussed in the Institution section of this report. The following AA was reviewed using full-scope procedures. Descriptions of AAs can be found in the applicable AA sections of this report.

- Jackson Metropolitan AA

In addition, a limited-scope review was conducted for the remaining AA, including:

- Lafayette County Nonmetropolitan AA

The Jackson Metropolitan AA was selected for a full-scope review based on the strategic importance of the AA, considering volume of lending, number of branches, and percentage of total deposits, as well as the length of time since the AA last received a full-scope review. Overall,

approximately 89.5 percent of the bank's lending activity by number of loans, 90.5 percent of the total deposits, and 85.7 percent of total branches within the state of Mississippi were evaluated through the full-scope review.

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN MISSISSIPPI

The bank delineates two of its 12 AAs and operates seven of its 59 branches in the state of Mississippi. As of June 30, 2024, the bank had approximately \$583.4 million in deposits in the state, representing 6.8 percent of total deposits. According to the June 30, 2024, FDIC Summary of Deposits, the bank had a deposit market share of 0.8 percent and ranked 24th out of 84 FDIC-insured financial institutions across the state.

Of the 2,950 HMDA-reportable loans and 5,252 small business loans originated and purchased by Origin during the review period, 323 HMDA-reportable loans (10.9 percent) and 258 small business loans (4.9 percent) were extended in the Mississippi AAs.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

LENDING TEST

The bank's lending test performance in the state of Mississippi is Low Satisfactory. The lending test conclusions are influenced by the bank's performance in the Jackson Metropolitan AA, which is overall adequate. Overall, Origin's performance in the AA receiving limited-scope review support the state rating.

Lending Activity

The bank's lending activities in the state of Mississippi reflect adequate responsiveness to the credit needs of its AAs. The bank makes little use of innovative and/or flexible lending programs.

As outlined in Table 76, this evaluation considered 1,164 loans totaling \$269.4 million. The loan products and origination volumes appear consistent with the credit needs of the bank's Mississippi AAs. The number of small business and HMDA loans extended by the bank was compared against the number of loans made by aggregate lenders in the area during the review period. Of the 615 financial institutions reporting HMDA lending in Mississippi in 2023, Origin ranked 67th, accounting for approximately 0.3 percent of all HMDA loans originated or purchased in the state. Further, the bank ranked 41st among the 161 institutions reporting CRA small business and small farm lending in the state in 2023, with a market share of 0.2 percent.

Due to the limited volume of small farm loans originated in the bank's Mississippi AAs during the review period, Origin's performance related to this product was not evaluated.

Table 76

Summary of Lending Activity – January 1, 2022 through December 31, 2023 Mississippi Assessment Areas				
Loan Type	#	%	\$(000)	%
Home Purchase	524	80.9	133,158	73.8
Refinancing	120	18.5	43,588	24.1
Home Improvement	0	0.0	0	0.0
Multifamily	4	0.6	3,776	2.1
Other Purpose Closed/Exempt	0	0.0	0	0.0
Total HMDA-Related	648	55.7	180,522	67.0
Total Small Business	510	43.8	87,922	32.6
Total Small Farm	6	0.5	1,050	0.4
TOTAL LOANS	1,164	100.0	269,494	100.0

Note: Percentages may not total 100.0 percent due to rounding.

Geographic Distribution of Loans

The overall geographic distribution of lending within the state of Mississippi reflects adequate penetration throughout the bank's AAs. This performance is reflective of the Jackson Metropolitan AA, while the limited scope AA did not impact the state's overall performance.

Lending to Borrowers of Different Income Levels and Businesses of Different Sizes

The bank's overall lending reflects good penetration among individuals of different income levels and businesses of different sizes. This performance is consistent across the bank's Jackson Metropolitan AA. A detailed discussion of the facts and data supporting the overall conclusions are presented in the Conclusions with Respect to Performance Criteria section for each AA.

Community Development Lending

The bank makes few, if any CD loans in the state of Mississippi. As reflected in Table 77, the bank did not originate any CD loans during the review period, which represents a significant decrease since the prior evaluation of 34.9 million dollars. While the cessation of the SBA's PPP is partially attributable for the decrease, opportunity still exists in the state for CD loans. The lack of CD lending in the state reflects poorly on the bank meeting the CD credit needs of the area.

Table 77

Community Development Lending Mississippi Assessment Areas		
Purpose	#	\$(000)
Affordable Housing	0	0
Community Services	0	0
Economic Development	0	0
Revitalization and Stabilization	0	0
Total	0	0

INVESTMENT TEST

The bank's performance under the investment test in the state of Mississippi is Low Satisfactory. The investment test conclusion in the bank's Jackson Metropolitan AA is considered adequate,

which is consistent with the overall state rating. Generally, the bank's performance in the AA that received limited-scope review is consistent with the overall performance in the state of Mississippi.

The bank has an adequate level of qualified CD investments and grants and is rarely in a leadership position. Origin makes occasional use of innovative and/or complex investments and exhibits adequate responsiveness to the credit and CD needs of its AAs. Since the previous evaluation, the bank's total dollar amount of investments decreased by 40.2 percent. As illustrated in Table 78, the bank made few investments during the review period but provided several donations to support organizations providing services to LMI individuals and communities.

Details regarding investments and donations in each of the bank's Mississippi AAs can be found in the Conclusions with Respect to Performance Tests section for each AA.

Table 78

Investments, Grants, and Donations Mississippi Assessment Areas								
Community Development Purpose	Prior Period Investments¹		Current Investments²		Donations		Total	
	#	\$(000)	#	\$(000)	#	\$(000)	#	\$(000)
Affordable Housing	5	8,111	1	1,459	6	13	12	9,583
Community Services	3	982	0	0	107	137	110	1,119
Economic Development	1	521	0	0	0	0	1	521
Revitalization and Stabilization	0	0	1	7,000	0	0	1	7,000
Total	9	9,614	2	8,459	113	150	124	18,223
¹ Book value of investment								
² Original market value of investment								
<i>Note: Discrepancies in dollar amount totals possible due to rounding</i>								

SERVICE TEST

The bank's performance under the service test in the state of Mississippi is High Satisfactory. The service test conclusions in the only full-scope AA, the Jackson Metropolitan AA, is considered good, which is consistent with the overall state rating. Generally, the bank's performance in its AA that received limited-scope reviews is consistent with the performance in the full-scope review areas and the state.

Retail Services

Branch locations and alternative delivery systems, such as drive-through facilities and online and mobile banking, are reasonably accessible to the bank's various geographies and to individuals of different income levels in each AA. As noted in table 79 below, none of the bank's seven branches are located in LMI tracts, however, more than one branch is located in close proximity to LMI geographies. The bank's record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly in LMI areas or to LMI individuals.

Refer to Table 79 below for the distribution of Mississippi banking offices and full-service ATMs by income level of geographies.

Table 79

Branch and Full-Service ATM Locations Mississippi Assessment Areas								
Tract Income	Census Tracts		% of Households	% of Businesses	Branches		Full-Service ATMs	
	#	%			#	%	#	%
Low	17	11.7	8.6	6.2	0	0.0	0	0.0
Moderate	29	20.0	18.2	17.5	0	0.0	0	0.0
Middle	48	33.1	35.8	31.1	1	14.3	0	0.0
Upper	49	33.8	36.8	42.0	6	85.7	1	100.0
Unknown	2	1.4	0.6	3.2	0	0.0	0	0.0
Total	145	100.0	100.0	100.0	7	100.0	1	100.0
Changes in Branch Locations								
Tract Income	Low	Moderate	Middle	Upper	Unknown	Total		
Openings (#)	0	0	0	1	0	1		
Closings (#)	0	0	0	0	0	0		
Net Change	0	0	0	0	0	1		

The bank's products, services, and business hours do not vary in a way that inconveniences its AAs, particularly LMI geographies and/or LMI individuals. Origin's operations and product and service offerings in the state generally mirror that of the overall institution, which is described in the overall Retail Services section on page 8 of this evaluation.

Community Development Services

The bank provides a relatively high level of CD services in its Mississippi AAs. This conclusion is based on the Jackson Metropolitan AA. Bank representatives provided 53 CD services, totaling 301 hours within the state of Mississippi, which is an increase of 39.2 percent in hours for the state since the previous evaluation. Additionally, CD services within Mississippi represent approximately 5.9 percent of the bank's total CD services. Details regarding CD services can be found in the respective Conclusions with Respect to Performance Tests section for each AA.

Table 80

Community Development Services Assessment Area: Mississippi		
Purpose	#	Hours
Affordable Housing	5	74
Community Services	42	155
Economic Development	6	73
Revitalize and Stabilize	0	0
Total	53	301

Jackson Metropolitan Assessment Area
(Full-Scope Review)

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE JACKSON METROPOLITAN ASSESSMENT AREA

- The bank's Jackson Metropolitan AA consists of the entirety of the Hinds, Madison, and Rankin counties, which represent a portion of the Jackson, MS MSA. The AA excludes the following MSA counties: Copiah, Holmes, Scott, Simpson, and Yazoo Counties. Refer to Appendix A for an AA map and Appendix B for additional demographic data.
- The AA is made up of 130 census tracts, of which 13.1 percent are designated as low-income, 21.5 percent are moderate-income, 30.8 percent are middle-income, 33.1 percent are upper-income, and 1.5 percent are designated as unknown-income.
- Following the 2020 U.S. Census, 183 new census tracts were drawn within the AA, representing a 6.2 percent increase. Additionally, the income level designations of many existing census tracts changed, resulting in a reduction of LMI geographies of 5.1 percent between 2021 and 2022. It is noteworthy that the number of low-income geographies decreased by 33.1 percent.
- The bank operates six full-service branches in the AA, including one branch in a middle-income, and five branches in upper-income census tracts.
- According to the June 30, 2024, FDIC Market Share Report, the bank had a 3.0 percent market share, ranking 8th out of 30 FDIC-insured depository institutions operating in the AA.
- In 2023, the bank ranked 19th out of 293 HMDA reporters in the AA with 101 HMDA originations and purchases, and 20th out of 107 CRA reporters with 112 CRA small business loans.
- Community contacts identified affordable housing, affording basic necessities, small business lending, and small business financial literacy as credit and CD needs in the AA.

Table 81

Population Change			
Assessment Area: Jackson Metropolitan			
Area	2015 Population	2020 Population	Percent Change
Jackson MS Metropolitan	492,837	493,918	0.2
Hinds County, MS	245,874	227,742	-7.4
Madison County, MS	100,202	109,145	8.9
Rankin County, MS	146,761	157,031	7.0
Jackson, MS MSA	595,842	591,978	-0.6
Mississippi	2,988,081	2,961,279	-0.9
Source: 2020 U.S. Census Bureau Decennial Census 2011-2015 U.S. Census Bureau: American Community Survey			

- The AA population growth between 2015 and 2020 is minimal overall. While Rankin and Madison Counties experienced population growth during the period, Hinds, the largest of the three counties, experienced a modest population decline.
- Approximately 26.7 percent of the AA population reside in LMI census tracts, and 38.2 percent of households in this AA are considered LMI.

Table 82

Median Family Income Change Assessment Area: Jackson Metropolitan			
Area	2015 Median Family Income (\$)	2020 Median Family Income (\$)	Percent Change
Jackson MS Metropolitan	65,683	71,203	8.4
Hinds County, MS	52,159	57,625	10.5
Madison County, MS	85,602	91,002	6.3
Rankin County, MS	74,117	80,708	8.9
Jackson, MS MSA	60,593	67,202	10.9
Mississippi	53,836	58,923	9.4
Source: 2011-2015 U.S. Census Bureau: American Community Survey 2016-2020 U.S. Census Bureau: American Community Survey Note: Median family incomes have been inflation-adjusted and are expressed in 2020 dollars.			

- Hinds County, which has the highest population, had the highest growth rate in MFI between 2015 and 2020; however, the county maintains the lowest MFI in the AA and below the state at \$57,626.
- According to FFIEC Census data 10.7 percent of AA families live below the poverty level. Hinds County has the highest rate of families living below the poverty level at 15.9, which exceeds the statewide rate at 15.0 percent.
- A community contact noted that the cost of basic necessities has increased due to inflation and various issues, which has outpaced wage increases. This has further put a strain on the high population of people living in poverty in the area.

Table 83

Housing Cost Burden Assessment Area: Jackson Metropolitan						
Area	Cost Burden – Renters			Cost Burden – Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Jackson MS Metropolitan	72.1	49.2	43.2	53.1	30.6	16.1
Hinds County, MS	72.1	42.3	45.1	53.9	27.3	18.4
Madison County, MS	70.4	61.3	44.1	67.4	40.4	16.1
Rankin County, MS	74.0	56.6	36.6	43.7	30.7	13.5
Jackson, MS MSA	69.1	45.1	41.8	50.0	29.3	16.2
Mississippi	66.8	42.0	39.7	51.5	25.0	17.2
Cost burden is housing cost that equals 30 percent or more of household income. Source: U.S. Department of Housing and Urban Development (HUD), 2015-2019 Comprehensive Housing Affordability Strategy						

- As illustrated in Table 83, housing cost within the AA for low-income renters is a substantially greater burden than the burden on homeowners at any other level. Additionally, it indicates that it is more economical for low-income families to purchase a home rather than rent. However, other factors, such as downpayment requirements, act as a barrier to entry into homeownership for many low-income individuals.
- Overall, the cost burden for renters in the AA is greater than the housing cost burden for renters statewide, while the cost burden for homeowners is slightly below homeowners statewide.

- The housing affordability ratio in the AA is 35.8, which is below the affordability ratio of the state of Mississippi at 37.1. Housing affordability ratios varied among the three AA counties, with Madison County having the lowest at 31.9, and Rankin County having the highest at 41.4.

Table 84

Unemployment Rates					
Assessment Area: Jackson Metropolitan					
Area	2018	2019	2020	2021	2022
Jackson MS Metropolitan	4.2	4.7	7.3	4.8	3.4
Hinds County, MS	4.8	5.3	9.3	6.0	3.9
Madison County, MS	3.8	4.5	6.5	4.2	3.1
Rankin County, MS	3.6	4.0	5.2	3.6	2.9
Jackson, MS MSA	4.4	5.0	7.6	5.1	3.6
Mississippi	4.9	5.5	8.0	5.5	3.9
<i>Source: Bureau of Labor Statistics: Local Area Unemployment Statistics</i>					

- Unemployment rates for the AA are generally comparable, but slightly lower than the statewide rate.
- Unemployment rates rose drastically in 2020 due to the COVID-19 pandemic, as many businesses laid off their employees given the statewide stay at home and social distancing mandates. In 2022, the AA unemployment rate stabilized and dropped below pre-pandemic levels.
- Major employment industries within the AA include healthcare and social assistance, retail trade, and accommodation and food services.
- Major employers in the AA include Mississippi Baptist Health Systems, Nissan North America, and Entergy Mississippi.

The following table details selected characteristics of the AA.

Table 85

2023 Combined Demographics Assessment Area: Jackson Metropolitan								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	17	13.1	9,565	7.8	3,409	35.6	25,734	20.9
Moderate-income	28	21.5	21,466	17.5	4,210	19.6	19,063	15.5
Middle-income	40	30.8	43,875	35.7	3,602	8.2	23,785	19.4
Upper-income	43	33.1	47,724	38.9	1,863	3.9	54,255	44.2
Unknown-income	2	1.5	207	0.2	110	53.1	0	0.0
Total Assessment Area	130	100.0	122,837	100.0	13,194	10.7	122,837	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	21,740	6,029	4.8	27.7	11,578	53.3	4,133	19.0
Moderate-income	43,356	16,764	13.5	38.7	19,199	44.3	7,393	17.1
Middle-income	70,227	46,926	37.7	66.8	16,600	23.6	6,701	9.5
Upper-income	72,487	54,557	43.8	75.3	12,746	17.6	5,184	7.2
Unknown-income	1,508	163	0.1	10.8	1,089	72.2	256	17.0
Total Assessment Area	209,318	124,439	100.0	59.4	61,212	29.2	23,667	11.3
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1,776	6.9	1,608	6.7	138	8.5	30	13.0
Moderate-income	4,885	18.8	4,455	18.5	393	24.3	37	16.1
Middle-income	7,808	30.1	7,324	30.4	429	26.6	55	23.9
Upper-income	10,559	40.7	9,940	41.3	532	32.9	87	37.8
Unknown-income	892	3.4	748	3.1	123	7.6	21	9.1
Total Assessment Area	25,920	100.0	24,075	100.0	1,615	100.0	230	100.0
	Percentage of Total Businesses:			92.9		6.2		0.9
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	9	1.9	9	2.0	0	0.0	0	0.0
Moderate-income	39	8.4	39	8.5	0	0.0	0	0.0
Middle-income	179	38.5	176	38.5	3	37.5	0	0.0
Upper-income	227	48.8	222	48.6	5	62.5	0	0.0
Unknown-income	11	2.4	11	2.4	0	0.0	0	0.0
Total Assessment Area	465	100.0	457	100.0	8	100.0	0	0.0
	Percentage of Total Farms:			98.3		1.7		0.0

Source: 2023 FFIEC Census Data
2023 D&B Information
2016-2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

LENDING TEST

The bank's lending test performance in the Jackson Metropolitan AA is adequate. In this AA, the bank's home mortgage and small business lending carried equal weight, as Origin extended a similar volume of these products during the review period. Home-improvement, multifamily, other purpose closed/exempt, and loan purpose not applicable lending products were not evaluated separately from the evaluation of the bank's home mortgage lending.

Lending Activity

The bank's lending activity in the Jackson Metropolitan AA reflects adequate responsiveness to AA credit needs, though Origin makes little use of innovative and/or flexible lending practices to serve AA credit needs.

Origin extended 275 home mortgage and 245 small business loans between January 1, 2022, and December 31, 2023. The reduction in small business lending is primarily due to the conclusion of the SBA's PPP in May 2021 and the rising interest rate environment. Overall, loan products and origination volumes appear consistent with the credit needs of the AA and align with the bank's strategic focus on commercial and residential real estate lending.

Geographic Distribution of Loans

The bank's geographic distribution of loans reflects adequate penetration throughout the AA. For this analysis, the geographic distribution of small business lending and HMDA lending, including both originations and purchases, was compared to available demographic and aggregate data. Aggregate lending serves as a better proxy for loan demand than the demographic figure when evaluating the bank's geographic distribution. Furthermore, Origin's loan dispersion among geographies of different income levels did not reveal any notable gaps.

Residential Real Estate (HMDA) Lending

The geographic distribution of home mortgage loans in the AA is good. The volume of HMDA lending in LMI tracts has increased since the prior evaluation demonstrating the bank's efforts to lend in LMI geographies. The distribution of 2022 home mortgage loans among low-income census tracts is comparable to aggregate data, and below the percentage of owner-occupied units in these tracts. The bank's performance increased in 2023, with home mortgage lending among low-income census tracts significantly above aggregate lending in 2023.

The penetration of the bank's HMDA lending in moderate-income census tracts is below aggregate data and the demographic figure in both review years. While the bank originated a limited number of loans among LMI tracts, aggregate lending was also well below the demographic figure.

Home Purchase Lending

The geographic distribution of home purchase lending is good. The distribution of these loans among low-income census tracts is significantly above aggregate data in 2022 and 2023, while both the bank and the aggregate lenders were below the demographic figure. Distribution of

home purchase loans among moderate-income census tracts was below, but still comparable to the aggregate data. Notably, limited owner-occupied units located in LMI census tracts creates limited opportunities to lend in such tracts. As seen in table 86, limited opportunity to lend resulted in very few loans within LMI census tracts.

Home Refinance Lending

The geographic distribution of home refinance lending is good. The distribution of 2022 home refinance loans among low-income census tracts is above aggregate data but below the demographic figure. The penetration level of the bank's 2022 and 2023 home refinance lending among moderate-income census tracts is below, but still comparable to the aggregate data. While the bank only extended three loans during the review period among LMI census tracts, there is limited opportunity to lend as well as a decline in demand for refinance loans due to a rising interest rate environment.

Table 86A

Distribution of 2022 and 2023 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Jackson MS Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	\$%	#	#%	#%	\$(000)	%	\$%	
Home Purchase Loans													
Low	2	1.4	0.9	134	0.3	0.4	3	3.6	1.6	301	1.6	0.6	4.8
Moderate	7	4.9	8.5	1,044	2.6	5.1	5	6.0	9.0	886	4.8	5.6	13.5
Middle	48	33.3	33.8	10,354	26.0	26.8	45	54.2	35.7	9,469	50.8	29.1	37.7
Upper	87	60.4	56.9	28,285	71.0	67.7	30	36.1	53.6	7,987	42.8	64.7	43.8
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.1
Total	144	100.0	100.0	39,817	100.0	100.0	83	100.0	100.0	18,643	100.0	100.0	100.0
Refinance Loans													
Low	1	3.3	2.4	61	0.5	1.0	0	0.0	1.9	0	0.0	0.8	4.8
Moderate	1	3.3	7.7	1,561	13.8	3.7	1	5.9	9.1	61	0.8	5.5	13.5
Middle	3	10.0	33.5	417	3.7	28.3	2	11.8	35.1	615	8.4	30.4	37.7
Upper	25	83.3	56.4	9,280	82.0	67.0	14	82.4	53.7	6,677	90.8	63.3	43.8
Unknown	0	0.0	0.1	0	0.0	0.0	0	0.0	0.1	0	0.0	0.1	0.1
Total	30	100.0	100.0	11,319	100.0	100.0	17	100.0	100.0	7,353	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	3.6	0	0.0	1.1	0	0.0	2.9	0	0.0	1.2	4.8
Moderate	0	0.0	12.5	0	0.0	6.1	0	0.0	13.8	0	0.0	7.5	13.5
Middle	0	0.0	26.8	0	0.0	18.6	0	0.0	29.0	0	0.0	27.5	37.7
Upper	0	0.0	57.0	0	0.0	72.3	0	0.0	54.2	0	0.0	63.8	43.8
Unknown	0	0.0	0.2	0	0.0	1.9	0	0.0	0.2	0	0.0	0.0	0.1
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Multifamily Loans													Multi-family Units %
Low	0	0.0	14.5	0	0.0	9.0	0	0.0	13.5	0	0.0	7.5	
Moderate	0	0.0	28.9	0	0.0	29.6	0	0.0	34.6	0	0.0	27.5	
Middle	1	100.0	30.3	1,487	100.0	34.6	1	100.0	25.0	401	100.0	41.7	
Upper	0	0.0	25.0	0	0.0	26.8	0	0.0	25.0	0	0.0	23.3	
Unknown	0	0.0	1.3	0	0.0	0.0	0	0.0	1.9	0	0.0	0.1	
Total	1	100.0	100.0	1,487	100.0	100.0	1	100.0	100.0	401	100.0	100.0	
Total Home Mortgage Loans													Owner Occupied Units %
Low	3	1.7	1.5	195	0.4	1.7	3	3.0	1.8	301	1.1	1.1	
Moderate	8	4.6	8.4	2,605	5.0	7.3	6	5.9	9.1	947	3.6	6.8	
Middle	52	29.7	33.0	12,258	23.3	27.7	48	47.5	34.5	10,485	39.7	29.7	
Upper	112	64.0	57.0	37,565	71.4	63.2	44	43.6	54.6	14,664	55.6	62.4	
Unknown	0	0.0	0.1	0	0.0	0.1	0	0.0	0.1	0	0.0	0.0	
Total	175	100.0	100.0	52,623	100.0	100.0	101	100.0	100.0	26,397	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.													

Table 86B

Distribution of 2022 and 2023 Home Mortgage Lending By Income Level of Geography Assessment Area: Jackson MS Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC													
Low	0	0.0	1.5	0	0.0	0.6	0	0.0	1.4	0	0.0	0.6	4.8
Moderate	0	0.0	4.5	0	0.0	3.2	0	0.0	4.3	0	0.0	2.4	13.5
Middle	0	0.0	26.9	0	0.0	22.6	0	0.0	27.5	0	0.0	21.5	37.7
Upper	0	0.0	67.0	0	0.0	73.7	0	0.0	66.8	0	0.0	75.6	43.8
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.1
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	0	0.0	2.4	0	0.0	1.0	0	0.0	0.4	0	0.0	0.2	4.8
Moderate	0	0.0	12.2	0	0.0	5.2	0	0.0	8.2	0	0.0	5.6	13.5
Middle	0	0.0	29.9	0	0.0	20.0	0	0.0	34.8	0	0.0	25.5	37.7
Upper	0	0.0	54.9	0	0.0	73.7	0	0.0	56.6	0	0.0	68.6	43.8
Unknown	0	0.0	0.6	0	0.0	0.1	0	0.0	0.0	0	0.0	0.0	0.1
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	1.4	0	0.0	37.3	0	0.0	2.9	0	0.0	2.4	4.8
Moderate	0	0.0	20.5	0	0.0	6.7	0	0.0	14.5	0	0.0	7.3	13.5
Middle	0	0.0	43.8	0	0.0	26.4	0	0.0	42.0	0	0.0	39.5	37.7
Upper	0	0.0	34.2	0	0.0	29.6	0	0.0	40.6	0	0.0	50.8	43.8
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.1
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	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.													

Small Business Lending

The geographic distribution of small business loans reflects adequate penetration throughout the Jackson Metropolitan AA when compared to demographics and the performance of the aggregate lenders. The distribution of small business loans among LMI census tracts is below, but still comparable to aggregate data and the demographic figure. The bank's loan dispersion among geographies of different income levels did not reveal any notable gaps.

Table 87

Distribution of 2022 and 2023 Small Business Lending By Income Level of Geography													
Assessment Area: Jackson MS Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Low	2	1.5	4.5	206	1.0	3.6	3	2.7	4.4	2,075	10.0	4.4	6.9
Moderate	12	9.0	15.5	2,860	13.6	18.0	12	10.8	14.2	2,680	12.9	16.1	18.8
Middle	39	29.3	29.9	7,016	33.4	30.1	34	30.6	29.0	5,015	24.1	27.1	30.1
Upper	68	51.1	46.6	8,271	39.4	45.0	56	50.5	49.4	8,432	40.5	49.4	40.7
Unknown	12	9.0	2.4	2,658	12.7	3.0	6	5.4	2.3	2,613	12.6	2.9	3.4
Total	133	100.0	100.0	21,011	100.0	100.0	111	100.0	100.0	20,815	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.													

Lending to Borrowers of Different Income Levels and Businesses of Different Sizes

The bank's distribution of lending to borrowers reflects a good penetration among individuals of different income levels and businesses of different sizes. Origin's lending distribution to middle- and upper-income borrowers did not affect conclusions about its performance to LMI borrowers.

Residential Real Estate (HMDA) Lending

Home mortgage lending by borrower income in the Jackson Metropolitan AA is good. The bank's 2022 and 2023 lending to low-income borrowers is slightly below aggregate data. Both the bank and the aggregate lenders are well below the demographic figure among low-income borrowers. The bank's lending among moderate-income borrowers exceeded aggregate lenders as well as the demographic figure for both 2022 and 2023. This reflects favorably on the bank, indicating the bank is meeting the credit needs of LMI borrowers in the AA.

Table 88A

Distribution of 2022 and 2023 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Jackson Metropolitan													
Borrower Income Level	Bank and Aggregate Loans By Year												Families by Family Income %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	#	#%	#%	\$(000)	%	%	
Home Purchase Loans													
Low	5	3.5	4.1	588	1.5	1.6	3	3.6	4.4	324	1.7	1.7	20.9
Moderate	32	22.2	18.5	6,061	15.2	11.9	26	31.3	16.3	4,663	25.0	9.8	15.5
Middle	32	22.2	20.6	7,403	18.6	18.1	20	24.1	20.3	4,793	25.7	17.4	19.4
Upper	46	31.9	37.7	18,860	47.4	51.1	25	30.1	36.2	7,660	41.1	50.2	44.2
Unknown	29	20.1	19.1	6,905	17.3	17.3	9	10.8	22.9	1,203	6.5	21.0	0.0
Total	144	100.0	100.0	39,817	100.0	100.0	83	100.0	100.0	18,643	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	6.7	0	0.0	2.8	0	0.0	6.4	0	0.0	2.8	20.9
Moderate	0	0.0	14.8	0	0.0	9.9	0	0.0	15.4	0	0.0	9.7	15.5
Middle	2	6.7	19.6	230	2.0	15.5	2	11.8	18.6	91	1.2	14.0	19.4
Upper	21	70.0	42.3	10,004	88.4	55.6	10	58.8	42.1	6,103	83.0	54.0	44.2
Unknown	7	23.3	16.6	1,085	9.6	16.2	5	29.4	17.4	1,159	15.8	19.6	0.0
Total	30	100.0	100.0	11,319	100.0	100.0	17	100.0	100.0	7,353	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	7.3	0	0.0	3.0	0	0.0	4.9	0	0.0	2.3	20.9
Moderate	0	0.0	13.6	0	0.0	7.7	0	0.0	13.0	0	0.0	7.2	15.5
Middle	0	0.0	13.4	0	0.0	9.0	0	0.0	16.0	0	0.0	13.7	19.4
Upper	0	0.0	51.4	0	0.0	70.1	0	0.0	49.6	0	0.0	67.1	44.2
Unknown	0	0.0	14.3	0	0.0	10.3	0	0.0	16.5	0	0.0	9.7	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans													
Low	5	2.9	5.0	588	1.1	2.0	3	3.0	4.8	324	1.2	1.9	20.9
Moderate	32	18.4	16.5	6,061	11.9	11.0	26	26.0	15.4	4,663	17.9	9.5	15.5
Middle	34	19.5	19.6	7,633	14.9	17.1	22	22.0	19.5	4,884	18.8	16.5	19.4
Upper	67	38.5	40.9	28,864	56.4	52.8	35	35.0	40.3	13,763	52.9	52.0	44.2
Unknown	36	20.7	17.9	7,990	15.6	17.1	14	14.0	20.0	2,362	9.1	20.0	0.0
Total	174	100.0	100.0	51,136	100.0	100.0	100	100.0	100.0	25,996	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.													

Table 88B

Distribution of 2022 and 2023 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Jackson Metropolitan													
Borrower Income Level	Bank and Aggregate Loans By Year												Families by Family Income %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	#	#%	#%	\$(000)	%	%	
Other Purpose LOC													
Low	0	0.0	4.7	0	0.0	2.9	0	0.0	4.3	0	0.0	2.1	20.9
Moderate	0	0.0	10.0	0	0.0	5.5	0	0.0	10.4	0	0.0	5.4	15.5
Middle	0	0.0	17.6	0	0.0	12.7	0	0.0	17.9	0	0.0	11.7	19.4
Upper	0	0.0	63.0	0	0.0	75.1	0	0.0	63.5	0	0.0	78.3	44.2
Unknown	0	0.0	4.6	0	0.0	3.7	0	0.0	4.0	0	0.0	2.5	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	0	0.0	9.1	0	0.0	4.2	0	0.0	5.7	0	0.0	3.6	20.9
Moderate	0	0.0	17.7	0	0.0	9.7	0	0.0	19.3	0	0.0	7.4	15.5
Middle	0	0.0	20.7	0	0.0	16.8	0	0.0	26.2	0	0.0	17.4	19.4
Upper	0	0.0	45.1	0	0.0	62.2	0	0.0	42.6	0	0.0	63.3	44.2
Unknown	0	0.0	7.3	0	0.0	7.1	0	0.0	6.1	0	0.0	8.2	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	0.7	0	0.0	0.1	0	0.0	0.0	0	0.0	0.0	20.9
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	1.4	0	0.0	1.3	15.5
Middle	0	0.0	2.1	0	0.0	1.0	0	0.0	1.4	0	0.0	2.8	19.4
Upper	0	0.0	0.7	0	0.0	0.8	0	0.0	0.0	0	0.0	0.0	44.2
Unknown	0	0.0	96.6	0	0.0	98.0	0	0.0	97.1	0	0.0	95.9	0.0
Total	0	0.0	100.0	0	0.0	100.0	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.													

Small Business Lending

Origin's borrower distribution of small business loans to businesses of different revenue size is good. The 2021 and 2022 loan distribution to businesses with annual revenues of \$1 million or less by volume of originations is comparable to the aggregate data. Both the bank and the aggregate lenders were significantly below the percentage of small businesses in the AA. While 92.9 percent of small businesses within the AA reported revenues of \$1 million or less, the demographic figure is not presumed to be representative of loan demand. A significant number of loans were originated to businesses with revenue unknown, which could skew the analysis, the majority of loans made by the bank were in amounts of \$100,000 or less. This indicates the bank's willingness to lend to small businesses, as small businesses often require small dollar loans.

Table 89

Distribution of 2022 and 2023 Small Business Lending By Revenue Size of Businesses													
Assessment Area: Jackson MS Metropolitan													
	Bank And Aggregate Loans By Year												Total Businesses %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
By Revenue													
\$1 Million or Less	52	39.1	47.1	10,031	47.7	37.7	47	42.3	49.9	6,642	31.9	35.8	92.9
Over \$1 Million	33	24.8		6,705	31.9		48	43.2		11,699	56.2		6.2
Revenue Unknown	48	36.1		4,275	20.3		16	14.4		2,474	11.9		0.9
Total	133	100.0		21,011	100.0		111	100.0		20,815	100.0		100.0
By Loan Size													
\$100,000 or Less	80	60.2	89.5	3,190	15.2	29.4	63	56.8	89.9	2,908	14.0	30.0	
\$100,001 - \$250,000	22	16.5	5.6	3,769	17.9	19.3	21	18.9	5.4	3,268	15.7	18.5	
\$250,001 - \$1 Million	31	23.3	4.9	14,052	66.9	51.4	27	24.3	4.7	14,639	70.3	51.5	
Total	133	100.0	100.0	21,011	100.0	100.0	111	100.0	100.0	20,815	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	29	55.8		1,034	10.3		30	63.8		1,333	20.1		
\$100,001 - \$250,000	5	9.6		949	9.5		9	19.1		1,368	20.6		
\$250,001 - \$1 Million	18	34.6		8,048	80.2		8	17.0		3,941	59.3		
Total	52	100.0		10,031	100.0		47	100.0		6,642	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.													

Community Development Lending

The bank makes few, if any, CD loans in the AA. During the review period, Origin did not originate any CD loans in the Jackson Metropolitan AA. Opportunity exists for the bank to extend CD loans in the AA.

Table 90

Community Development Lending Assessment Area: Jackson Metropolitan		
Purpose	#	\$000s
Affordable Housing	0	0
Community Services	0	0
Economic Development	0	0
Revitalization and Stabilization	0	0
Total	0	0

INVESTMENT TEST

Origin's performance under the investment test in the Jackson Metropolitan AA is adequate. The bank has an adequate level of qualified CD investments and grants, which rarely positions Origin as a leader in the AA. Since the prior evaluation, the total dollar amount of CD investments and grants made in the AA has decreased by 49.2 percent despite the number of individual investments and grants increasing by 30.4 percent. The bank makes occasional use of innovative and/or complex investments and exhibits adequate responsiveness to the AA credit and CD needs.

Table 91 illustrates the breakdown of the bank's CD investments and donations within the AA, including prior period investments that remain on the bank's ledger, current period investments purchased during the current evaluation period, and CD donations made since the previous evaluation.

Table 91

Investment, Grants, and Donations Assessment Area: Jackson Metropolitan								
Community Development Purpose	Prior Period Investments ¹		Current Investments ²		Donations		Total	
	#	\$(000)	#	\$(000)	#	\$(000)	#	\$(000)
Affordable Housing	6	6,260	0	0	6	13	12	6,273
Community Services	3	982	0	0	67	79	70	1,061
Economic Development	2	397	0	0	0	0	2	397
Revitalization and Stabilization	0	0	1	7,000	0	0	1	7,000
Total	11	7,639	1	7,000	73	92	90	14,731
¹ Book value of investment								
² Original market value of investment								
<i>Note: Discrepancies in dollar amount totals possible due to rounding</i>								

SERVICE TEST

The bank's service test performance is good.

Retail Services

Origin's delivery systems are reasonably accessible to the bank's geographies and individuals of different income levels in the AA. The distribution of the bank's six branch offices and one ATM as of January 27, 2025, was compared to the distribution of the population and businesses among the tract categories within the AA. Table 92 summarizes the bank's retail locations in the Jackson Metropolitan AA.

Table 92

Branch and Full-Service ATM Locations Assessment Area: Jackson Metropolitan							
Tract Income	% of Geographies	% of Households	% of Businesses	Branches		Full-Service ATMs	
				#	%	#	%
Low	13.1	9.5	6.6	0	0.0	0	0.0
Moderate	21.5	19.4	18.7	0	0.0	0	0.0
Middle	30.8	34.2	30.3	1	16.7	0	0.0
Upper	33.1	36.3	40.9	5	83.3	1	100.0
Unknown	1.5	0.7	3.4	0	0.0	0	0.0
Total	100.0	100.0	100.0	6	100.0	1	100.0

The bank opened one branch in the AA during the review period that is located in an upper-income census tract. The bank's record of opening or closing branches has not adversely affected the accessibility of its delivery systems, including to LMI geographies. Banking services and hours of operations do not vary in the AA, particularly in LMI geographies or to LMI individuals. The level of branch services and hours offered are consistent throughout the AA.

Community Development Services

The bank provides a relatively high level of CD services in the Jackson Metropolitan AA. The bank's employees served in various capacities, including boards of directors and as trustees, for 21 organizations offering CD services targeted toward LMI individuals. During the review period, bank employees provided 47 CD services totaling 289 hours, representing an increase of service hours by 36.1 percent. Examples of services performed by bank employees include:

- Several bank employees lent their financial expertise providing technical assistance to various organizations serving LMI individuals and communities.
- Bank representatives conducted financial education outreach to LMI individuals at various schools within the AA. Additionally, employees provided financial education to small business owners through various organizations, including the Higher Purpose Funding Network.

Table 93

Community Development Services Assessment Area: Jackson Metropolitan		
Purpose	#	Hours
Affordable Housing	5	74
Community Services	36	143
Economic Development	6	73
Revitalize and Stabilize	0	0
Total	47	289

LAFAYETTE NONMETROPOLITAN ASSESSMENT AREA
(Limited-Scope Review)

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE LAFAYETTE COUNTY NONMETROPOLITAN ASSESSMENT AREA

- As of January 27, 2025, the bank operated one branch in the AA, representing 1.7 percent of its total branches.
- The AA is comprised of the entirety of Lafayette County, Mississippi.
- As of June 30, 2024, the bank had \$55.6 million in deposits in this AA, representing a market share of 2.8 percent and 0.7 percent of the bank's total deposits.
- In 2023, 189 institutions originated or purchased 1,332 HMDA-reportable loans in the AA. Origin ranked 10th with 19 home mortgage originations representing 1.4 percent of total reportable loans in the AA.
- The bank ranked 17th among 57 institutions originating or purchasing CRA-reportable loans in the AA in 2023. Of the 1,145 CRA-reportable loans made in the AA, the bank originated seven, or 0.6 percent.
- According to the ACS, the Lafayette Nonmetropolitan AA consists of 15 census tracts, including one moderate-, eight middle-, and six upper-income census tracts.
- The total population of the AA based on 2020 ACS data was 55,813, representing 1.9 percent of the state's population.
- The AA includes 10,905 families, of which 16.3 percent are low-, 12.5 percent are moderate-, 16.9 percent are middle-, and 54.3 percent are upper-income. Approximately 11.5 percent of AA families live below the poverty line.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Appendix D contains detailed performance and demographic information reviewed for the limited-scope AA. Table 94 shows conclusions regarding the bank's performance.

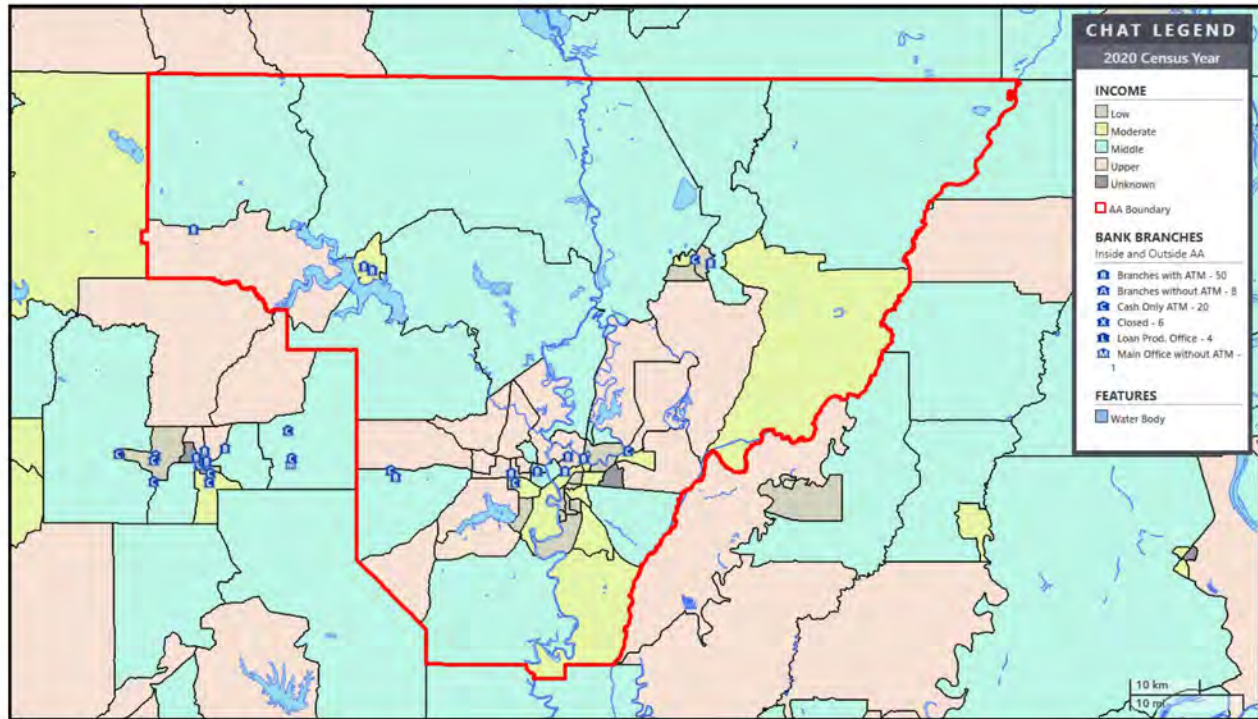
Table 94

Assessment Area	Lending Test	Investment Test	Service Test
Lafayette County Nonmetropolitan AA	Below	Consistent	Consistent

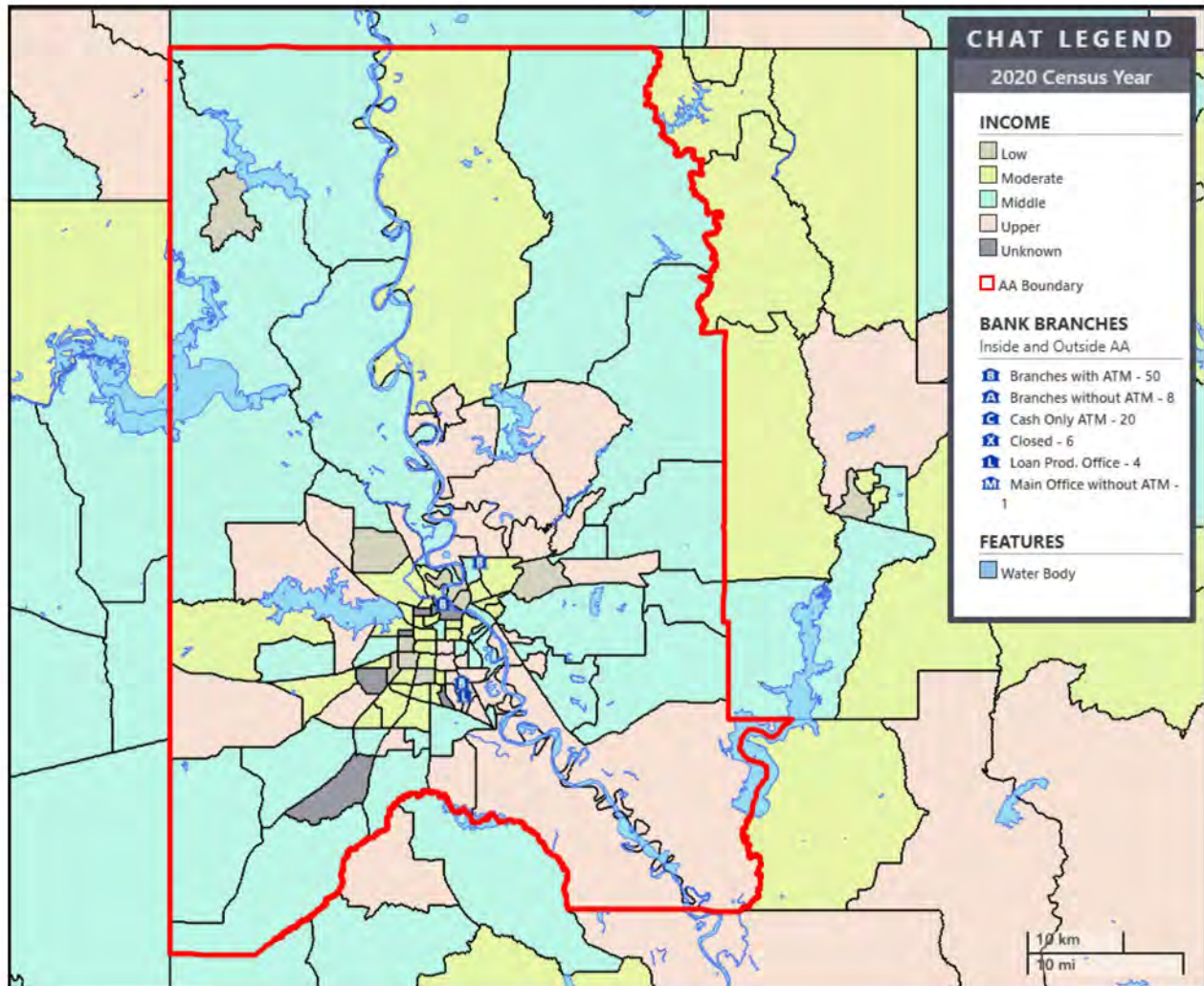
The institution's lending, investment, and service performance in the area is generally consistent with the institution's lending, investment, service performance in the state. While the lending test is below, it is generally due to a low volume of lending within the AA.

APPENDIX A – MAPS OF THE ASSESSMENT AREAS

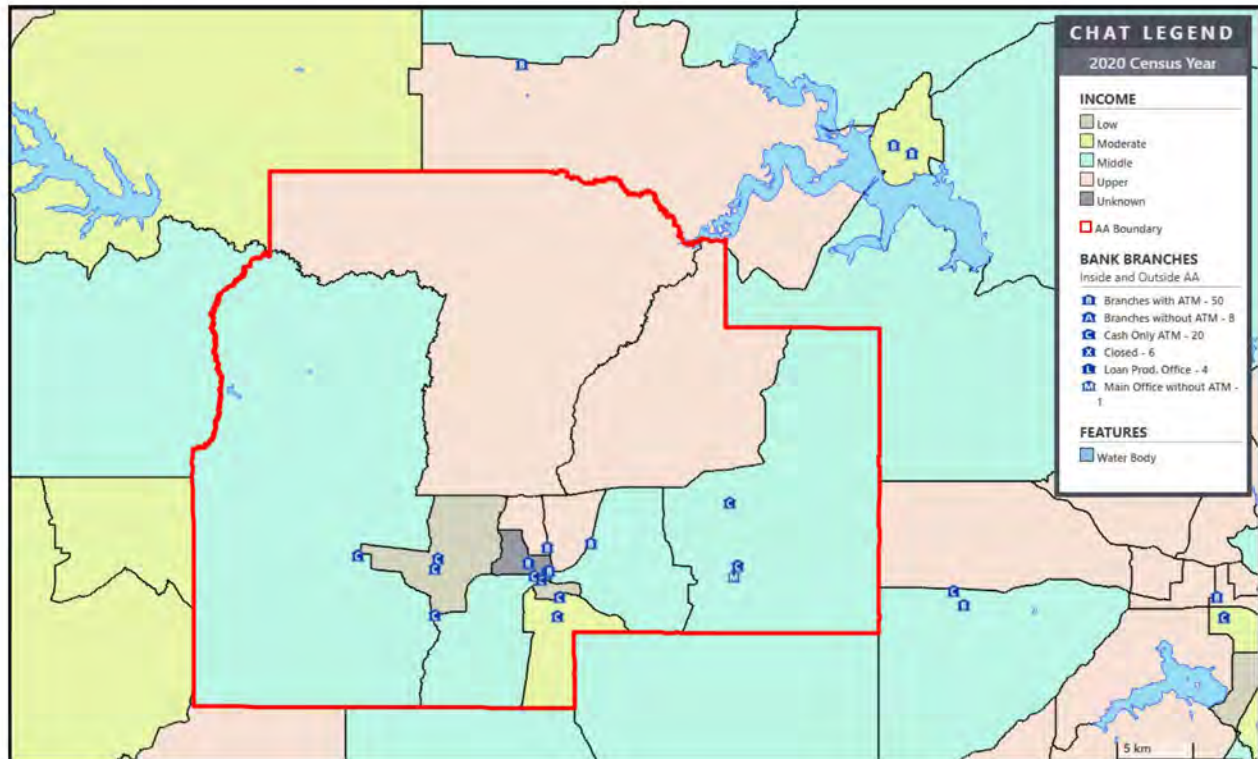
MONROE, LA MSA AA



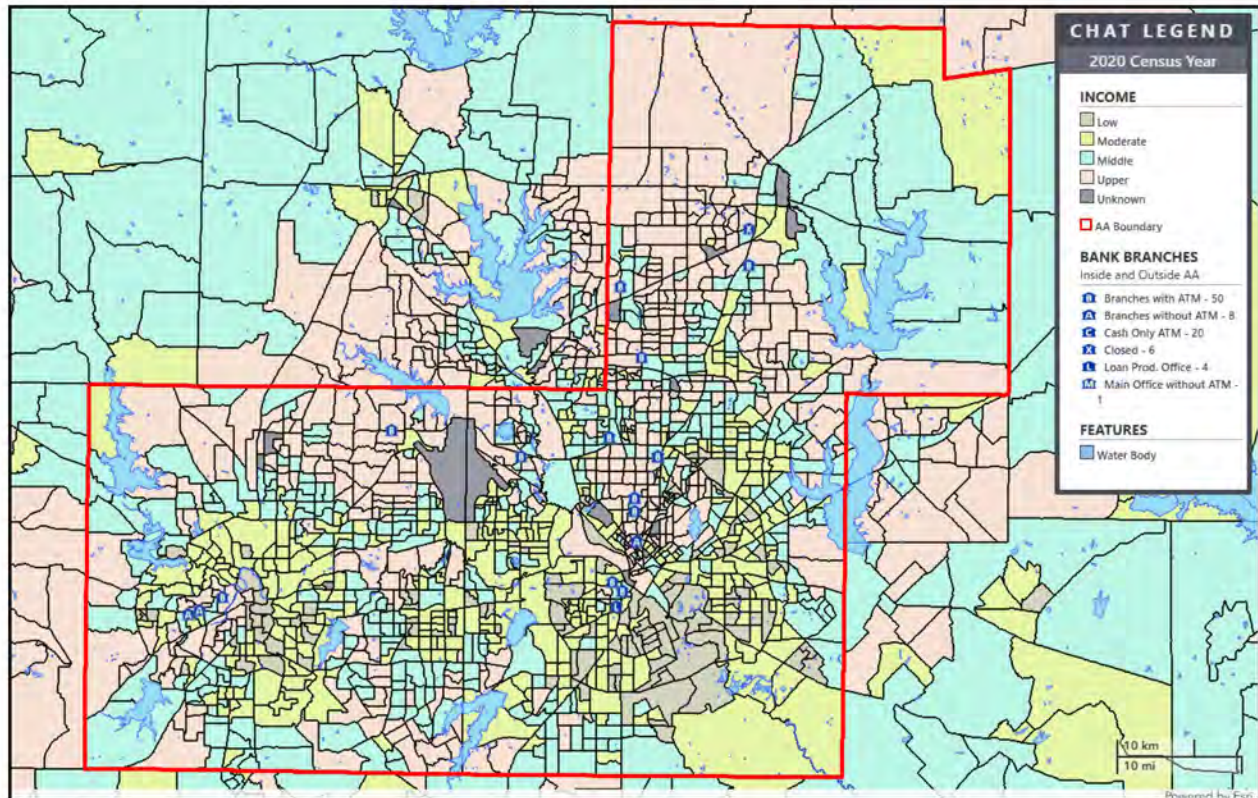
SHREVEPORT METROPOLITAN AA



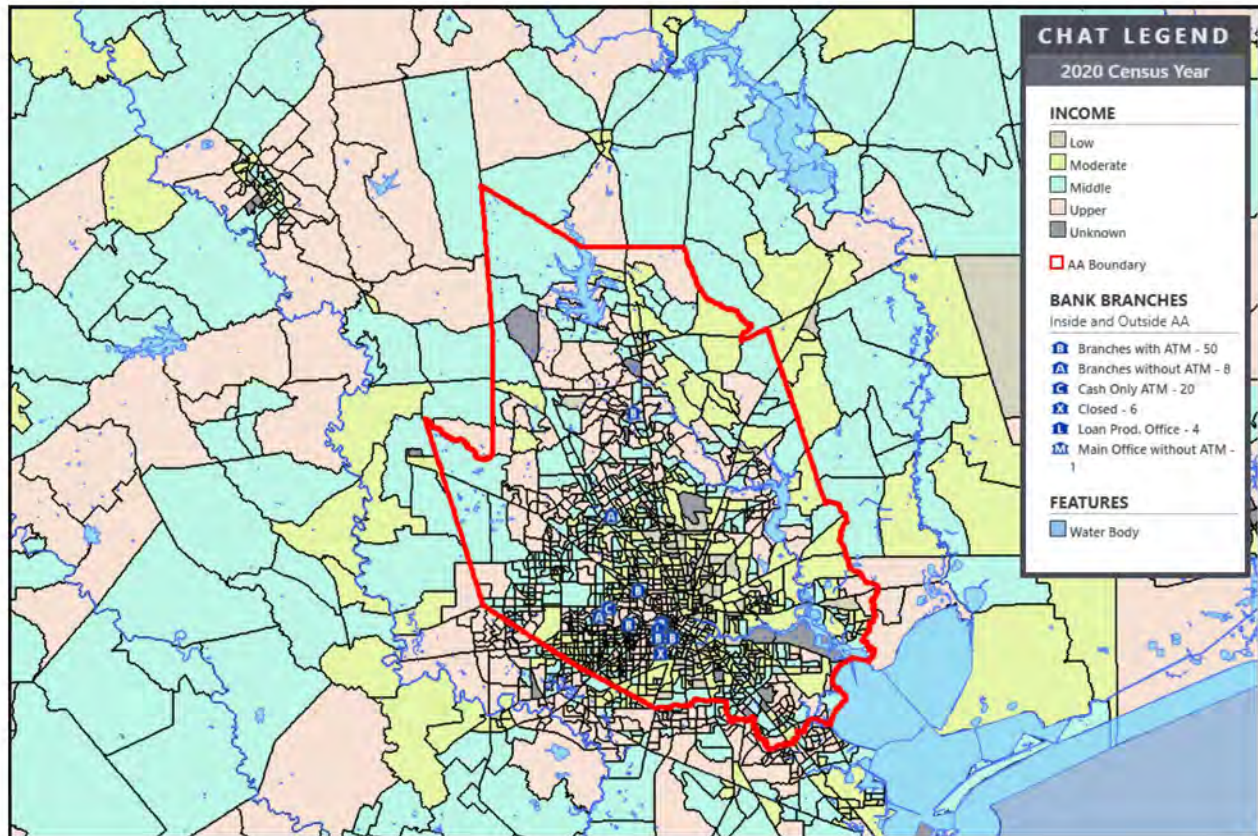
LINCOLN PARISH NONMETROPOLITAN AA



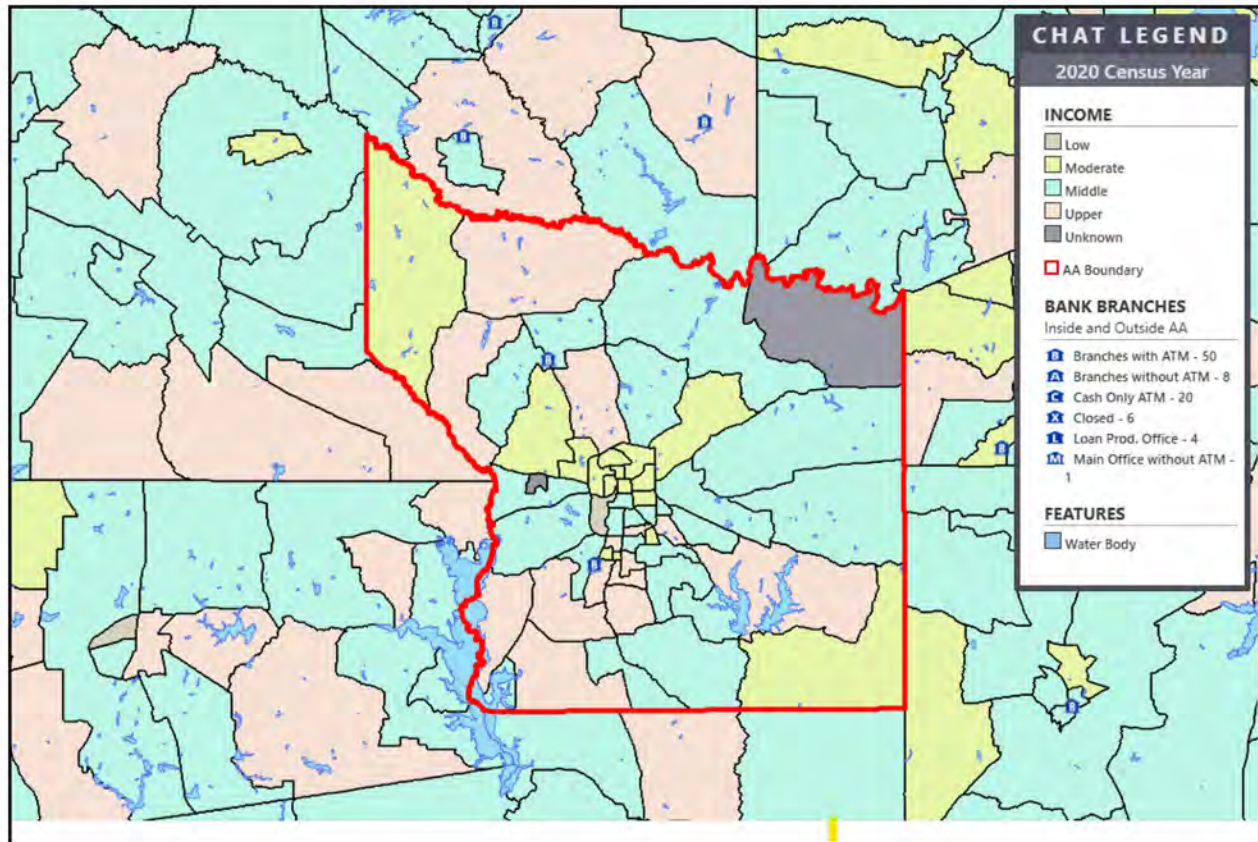
DALLAS FORT WORTH METROPOLITAN AA



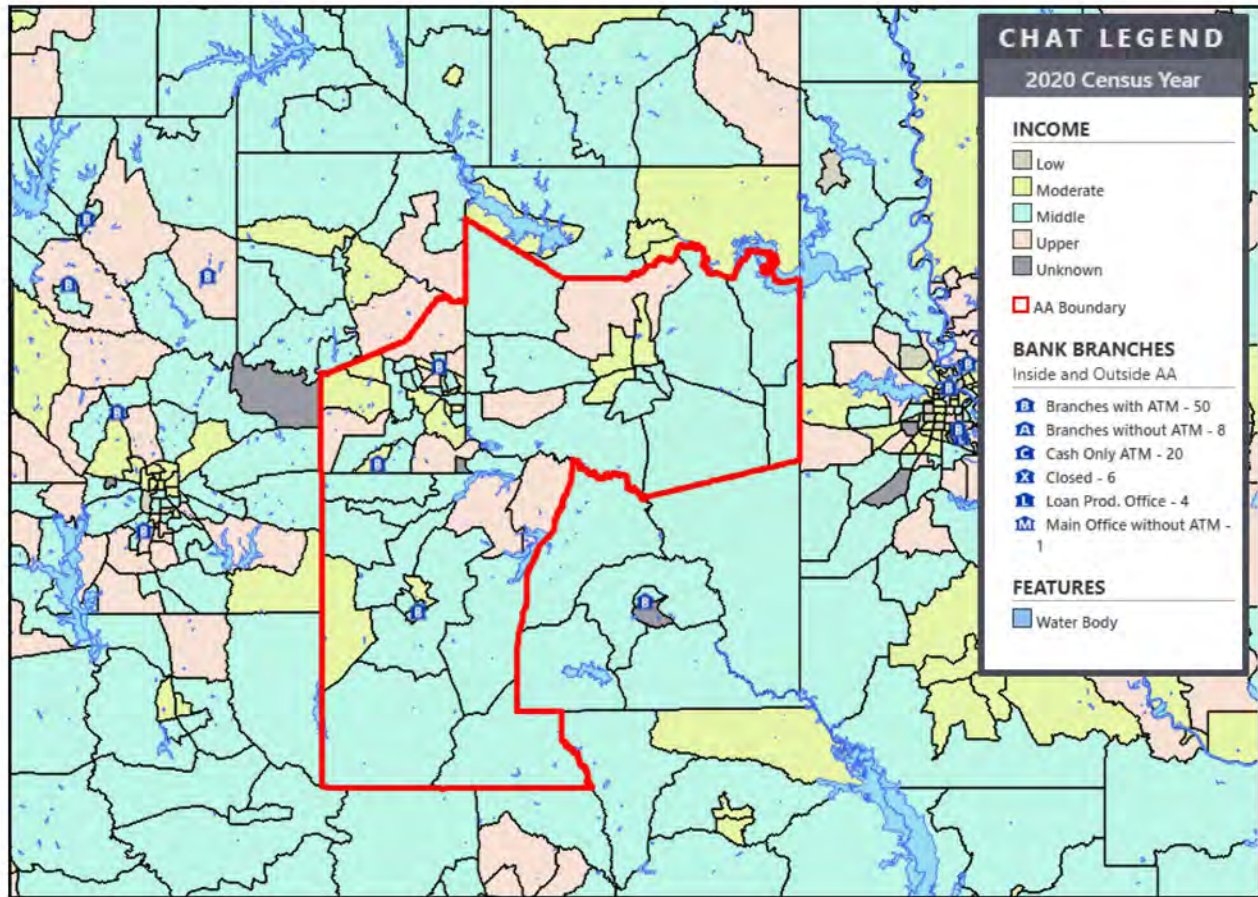
HOUSTON METROPOLITAN AA



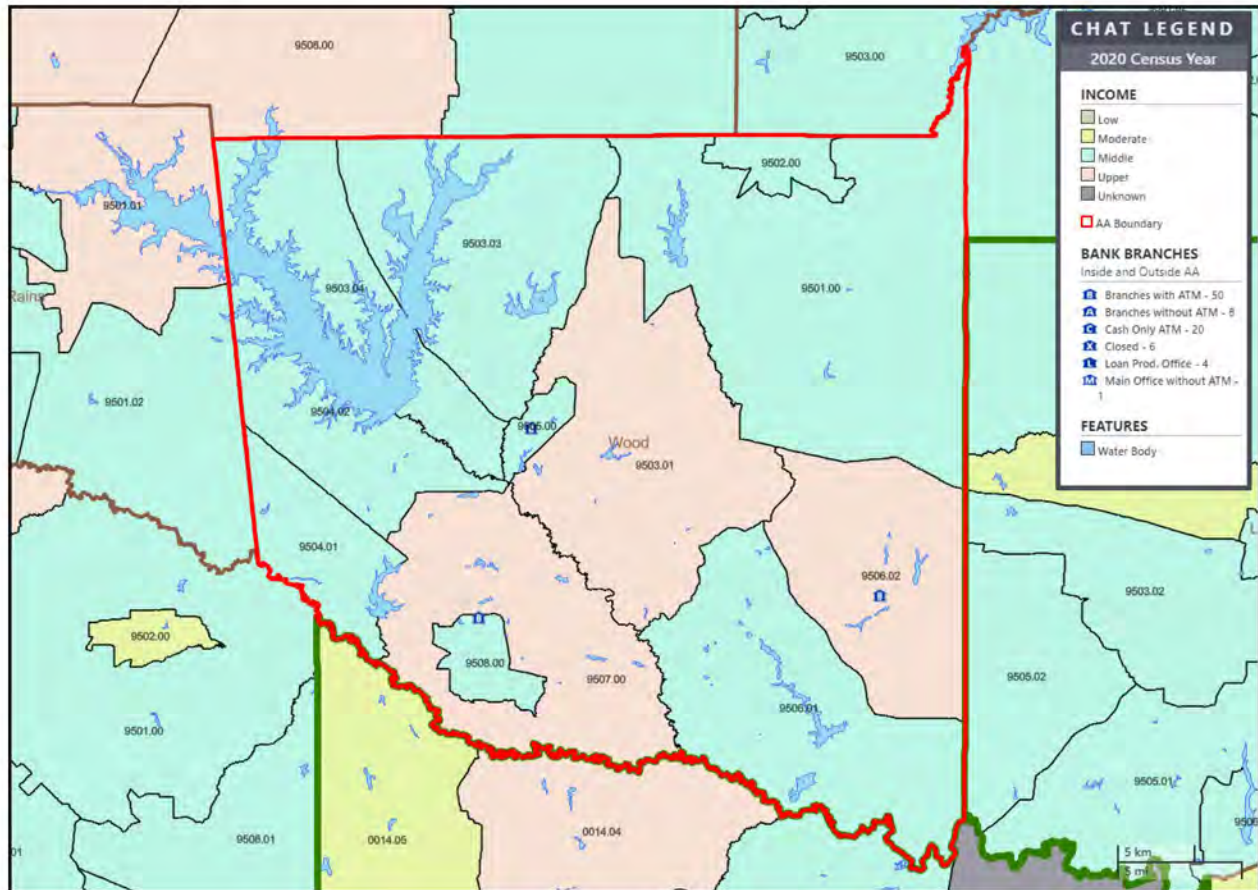
TYLER, TX MSA AA



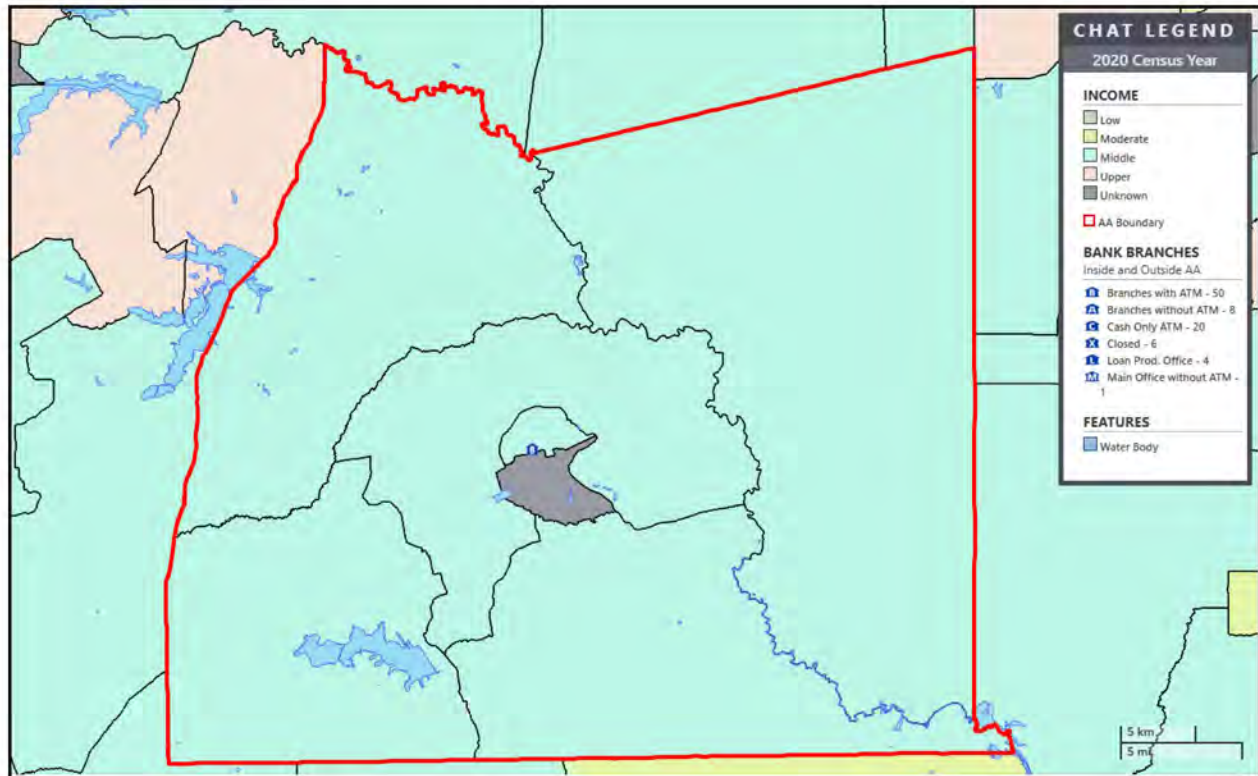
LONGVIEW METROPOLITAN AA



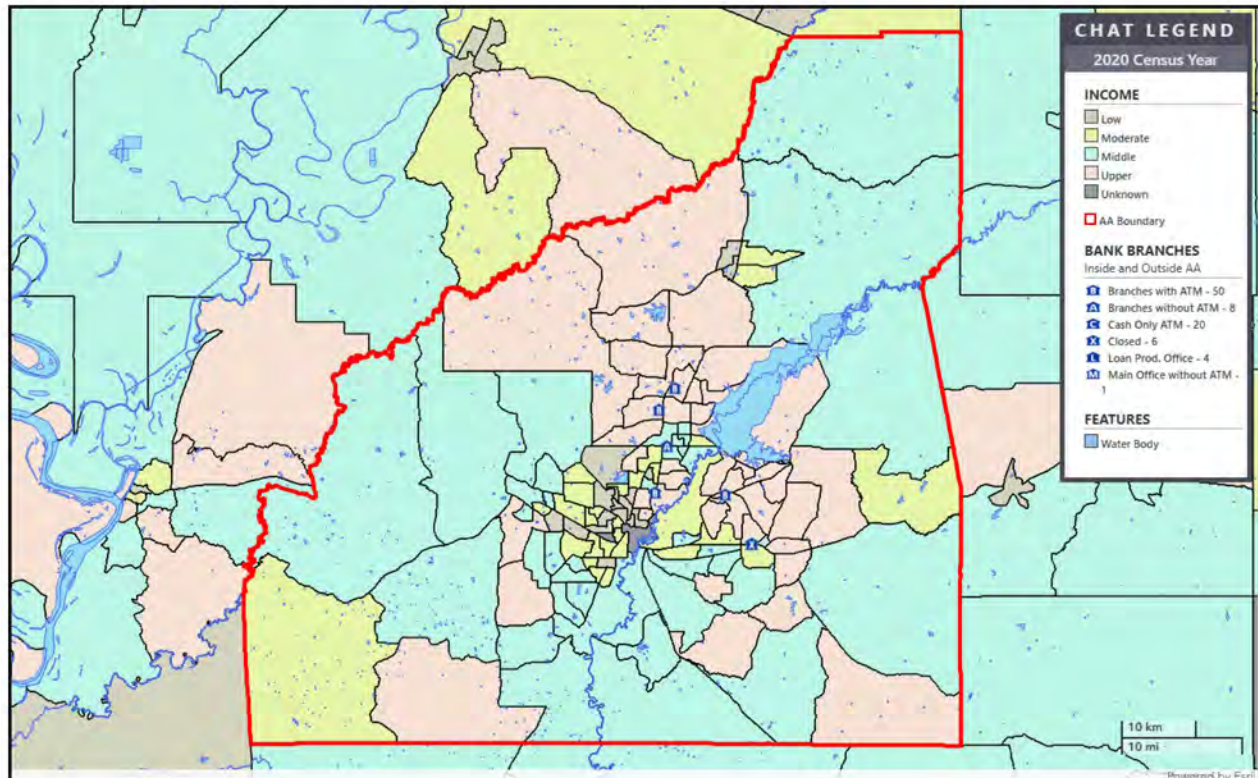
WOOD COUNTY NONMETROPOLITAN AA



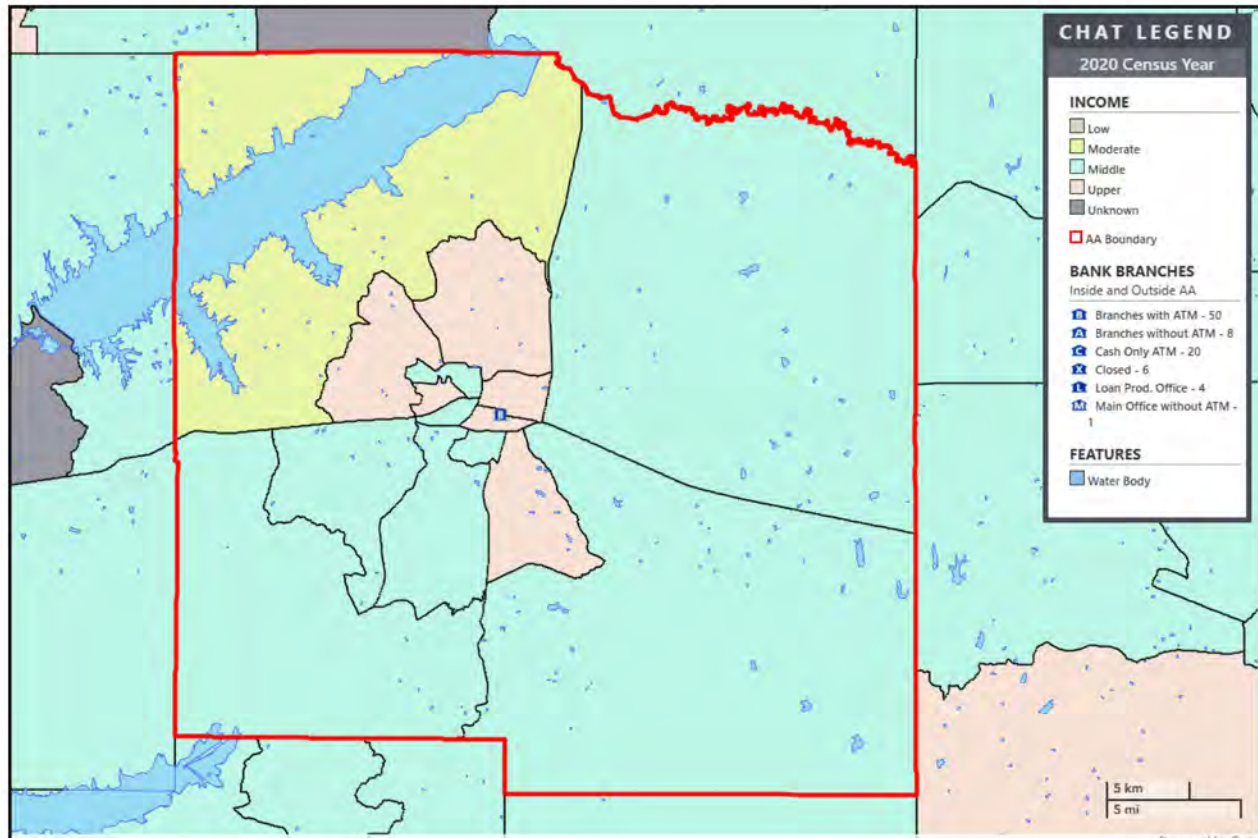
PANOLA COUNTY NONMETROPOLITAN AA



JACKSON METROPOLITAN MSA AA



LAFAYETTE COUNTY NONMETROPOLITAN AA



APPENDIX B – FULL-SCOPE ASSESSMENT AREAS DEMOGRAPHICS TABLES

MONROE METROPOLITAN, LA AA

Table B-1

2022 Combined Demographics Assessment Area: Monroe Metropolitan								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	12	19.7	6,473	14.0	3,068	47.4	11,499	24.8
Moderate-income	12	19.7	6,683	14.4	2,101	31.4	7,400	16.0
Middle-income	17	27.9	14,494	31.3	1,878	13.0	7,537	16.3
Upper-income	19	31.1	18,697	40.3	1,392	7.4	19,911	43.0
Unknown-income	1	1.6	0	0.0	0	0.0	0	0.0
Total Assessment Area	61	100.0	46,347	100.0	8,439	18.2	46,347	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	14,713	4,567	9.6	31.0	7,139	48.5	3,007	20.4
Moderate-income	16,082	5,562	11.7	34.6	6,629	41.2	3,891	24.2
Middle-income	29,609	15,596	32.9	52.7	7,284	24.6	6,729	22.7
Upper-income	33,127	21,718	45.8	65.6	6,598	19.9	4,811	14.5
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	93,531	47,443	100.0	50.7	27,650	29.6	18,438	19.7
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	964	10.5	879	10.6	73	10.2	12	10.4
Moderate-income	2,070	22.6	1,809	21.8	228	31.9	33	28.7
Middle-income	2,608	28.5	2,400	28.9	180	25.2	28	24.3
Upper-income	3,489	38.2	3,218	38.7	229	32.1	42	36.5
Unknown-income	12	0.1	8	0.1	4	0.6	0	0.0
Total Assessment Area	9,143	100.0	8,314	100.0	714	100.0	115	100.0
	Percentage of Total Businesses:			90.9		7.8		1.3
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	8	2.6	8	2.7	0	0.0	0	0.0
Moderate-income	59	19.3	56	18.9	3	37.5	0	0.0
Middle-income	135	44.3	130	43.8	5	62.5	0	0.0
Upper-income	102	33.4	102	34.3	0	0.0	0	0.0
Unknown-income	1	0.3	1	0.3	0	0.0	0	0.0
Total Assessment Area	305	100.0	297	100.0	8	100.0	0	0.0
	Percentage of Total Farms:			97.4		2.6		0.0
Source: 2023 FFIEC Census Data 2023 D&B Information 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding								

SHREVEPORT METROPOLITAN AA

Table B-2

2022 Combined Demographics Assessment Area: Shreveport Metropolitan								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	9	8.4	5,031	5.6	2,356	46.8	22,128	24.6
Moderate-income	29	27.1	21,151	23.6	5,338	25.2	13,224	14.7
Middle-income	32	29.9	27,419	30.5	3,786	13.8	15,898	17.7
Upper-income	31	29.0	34,041	37.9	1,968	5.8	38,538	42.9
Unknown-income	6	5.6	2,146	2.4	936	43.6	0	0.0
Total Assessment Area	107	100.0	89,788	100.0	14,384	16.0	89,788	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	12,146	3,205	3.5	26.4	6,320	52.0	2,621	21.6
Moderate-income	45,622	16,755	18.5	36.7	20,990	46.0	7,877	17.3
Middle-income	49,855	30,095	33.2	60.4	12,719	25.5	7,041	14.1
Upper-income	58,904	38,666	42.7	65.6	13,340	22.6	6,898	11.7
Unknown-income	4,440	1,876	2.1	42.3	1,677	37.8	887	20.0
Total Assessment Area	170,967	90,597	100.0	53.0	55,046	32.2	25,324	14.8
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1,160	6.4	1,014	6.1	137	11.5	9	4.8
Moderate-income	4,635	25.7	4,232	25.4	371	31.2	32	17.1
Middle-income	4,545	25.2	4,220	25.3	280	23.5	45	24.1
Upper-income	6,466	35.8	6,129	36.7	252	21.2	85	45.5
Unknown-income	1,252	6.9	1,087	6.5	149	12.5	16	8.6
Total Assessment Area	18,058	100.0	16,682	100.0	1,189	100.0	187	100.0
Percentage of Total Businesses:			92.4		6.6		1.0	
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	9	3.8	8	3.5	1	11.1	0	0.0
Moderate-income	16	6.7	15	6.6	1	11.1	0	0.0
Middle-income	92	38.5	87	38.0	4	44.4	1	100.0
Upper-income	114	47.7	112	48.9	2	22.2	0	0.0
Unknown-income	8	3.3	7	3.1	1	11.1	0	0.0
Total Assessment Area	239	100.0	229	100.0	9	100.0	1	100.0
Percentage of Total Farms:			95.8		3.8		0.4	
Source: 2023 FFIEC Census Data 2023 D&B Information 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

DALLAS-FORT WORTH METROPOLITAN AA

Table B-3

2022 DFW TX Metropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	144	11.0	129,356	9.4	33,556	25.9	324,039	23.7
Moderate	372	28.3	360,599	26.3	50,483	14.0	243,386	17.8
Middle	362	27.5	401,822	29.3	24,908	6.2	261,069	19.1
Upper	415	31.6	471,648	34.4	12,948	2.7	541,645	39.5
Unknown	21	1.6	6,714	0.5	1,069	15.9	0	0.0
Total AA	1,314	100.0	1,370,139	100.0	122,964	9.0	1,370,139	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	239,666	61,702	5.4	25.7	151,704	63.3	26,260	11.0
Moderate	585,154	255,511	22.4	43.7	281,915	48.2	47,728	8.2
Middle	641,176	351,287	30.8	54.8	247,974	38.7	41,915	6.5
Upper	698,338	468,176	41.0	67.0	186,617	26.7	43,545	6.2
Unknown	20,046	4,291	0.4	21.4	12,756	63.6	2,999	15.0
Total AA	2,184,380	1,140,967	100.0	52.2	880,966	40.3	162,447	7.4
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	20,112	6.0	18,469	6.0	1,506	6.8	137	3.3
Moderate	69,855	20.8	63,970	20.7	5,292	24.0	593	14.4
Middle	100,899	30.0	93,247	30.1	6,646	30.1	1,006	24.5
Upper	142,010	42.3	131,394	42.4	8,278	37.5	2,338	56.9
Unknown	3,045	0.9	2,659	0.9	354	1.6	32	0.8
Total AA	335,921	100.0	309,739	100.0	22,076	100.0	4,106	100.0
Percentage of Total Businesses:				92.2		6.6		1.2
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	66	3.0	65	3.0	1	2.9	0	0.0
Moderate	297	13.5	292	13.5	5	14.7	0	0.0
Middle	637	29.0	628	29.1	9	26.5	0	0.0
Upper	1,178	53.7	1,158	53.6	19	55.9	1	100.0
Unknown	17	0.8	17	0.8	0	0.0	0	0.0
Total AA	2,195	100.0	2,160	100.0	34	100.0	1	100.0
Percentage of Total Farms:				98.4		1.5		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.								

HOUSTON METROPOLITAN AA

Table B-4

2022 Combined Demographics Assessment Area: Houston Metropolitan								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	208	16.7	163,726	12.9	53,196	32.5	328,927	25.9
Moderate-income	333	26.7	323,024	25.5	52,748	16.3	220,958	17.4
Middle-income	312	25.0	359,693	28.4	27,315	7.6	226,457	17.9
Upper-income	353	28.3	403,942	31.9	13,552	3.4	491,521	38.8
Unknown-income	42	3.4	17,478	1.4	4,184	23.9	0	0.0
Total Assessment Area	1,248	100.0	1,267,863	100.0	150,995	11.9	1,267,863	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	289,367	69,314	6.6	24.0	183,636	63.5	36,417	12.6
Moderate-income	517,113	230,146	22.0	44.5	239,305	46.3	47,662	9.2
Middle-income	541,124	318,741	30.5	58.9	182,222	33.7	40,161	7.4
Upper-income	627,287	415,560	39.8	66.2	164,755	26.3	46,972	7.5
Unknown-income	43,927	11,179	1.1	25.4	26,610	60.6	6,138	14.0
Total Assessment Area	2,018,818	1,044,940	100.0	51.8	796,528	39.5	177,350	8.8
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	31,723	10.9	28,699	10.8	2,793	13.1	231	6.7
Moderate-income	63,303	21.7	57,575	21.6	5,230	24.6	498	14.5
Middle-income	72,497	24.9	67,418	25.3	4,434	20.8	645	18.8
Upper-income	118,192	40.5	107,928	40.4	8,287	39.0	1,977	57.7
Unknown-income	5,853	2.0	5,244	2.0	531	2.5	78	2.3
Total Assessment Area	291,568	100.0	266,864	100.0	21,275	100.0	3,429	100.0
Percentage of Total Businesses:			91.5		7.3		1.2	
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	82	4.9	79	4.8	3	8.8	0	0.0
Moderate-income	241	14.5	229	14.1	12	35.3	0	0.0
Middle-income	398	23.9	390	23.9	6	17.6	2	66.7
Upper-income	916	55.0	903	55.4	12	35.3	1	33.3
Unknown-income	29	1.7	28	1.7	1	2.9	0	0.0
Total Assessment Area	1,666	100.0	1,629	100.0	34	100.0	3	100.0
Percentage of Total Farms:			97.8		2.0		0.2	
Source: 2023 FFIEC Census Data 2023 D&B Information 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

JACKSON METROPOLITAN AA

Table B-5

2022 Combined Demographics Assessment Area: Jackson Metropolitan								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	17	13.1	9,565	7.8	3,409	35.6	25,734	20.9
Moderate-income	28	21.5	21,466	17.5	4,210	19.6	19,063	15.5
Middle-income	40	30.8	43,875	35.7	3,602	8.2	23,785	19.4
Upper-income	43	33.1	47,724	38.9	1,863	3.9	54,255	44.2
Unknown-income	2	1.5	207	0.2	110	53.1	0	0.0
Total Assessment Area	130	100.0	122,837	100.0	13,194	10.7	122,837	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	21,740	6,029	4.8	27.7	11,578	53.3	4,133	19.0
Moderate-income	43,356	16,764	13.5	38.7	19,199	44.3	7,393	17.1
Middle-income	70,227	46,926	37.7	66.8	16,600	23.6	6,701	9.5
Upper-income	72,487	54,557	43.8	75.3	12,746	17.6	5,184	7.2
Unknown-income	1,508	163	0.1	10.8	1,089	72.2	256	17.0
Total Assessment Area	209,318	124,439	100.0	59.4	61,212	29.2	23,667	11.3
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1,744	6.9	1,576	6.8	138	8.5	30	13.0
Moderate-income	4,779	19.0	4,355	18.7	390	24.0	34	14.7
Middle-income	7,678	30.5	7,191	30.8	432	26.6	55	23.8
Upper-income	10,102	40.1	9,474	40.6	538	33.1	90	39.0
Unknown-income	894	3.5	746	3.2	126	7.8	22	9.5
Total Assessment Area	25,197	100.0	23,342	100.0	1,624	100.0	231	100.0
Percentage of Total Businesses:			92.6		6.4		0.9	
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	8	1.8	8	1.8	0	0.0	0	0.0
Moderate-income	38	8.4	38	8.6	0	0.0	0	0.0
Middle-income	173	38.4	170	38.4	3	42.9	0	0.0
Upper-income	223	49.6	219	49.4	4	57.1	0	0.0
Unknown-income	8	1.8	8	1.8	0	0.0	0	0.0
Total Assessment Area	450	100.0	443	100.0	7	100.0	0	0.0
Percentage of Total Farms:			98.4		1.6		0.0	
Source: 2023 FFIEC Census Data 2023 D&B Information 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Appendix C – FULL-SCOPE ASSESSMENT AREAS LENDING TABLES

SHREVEPORT METROPOLITAN AA

Table C-1

Distribution of 2022 and 2023 Small Farm Lending By Income Level of Geography Assessment Area: Shreveport LA Metropolitan												
Geographic Income Level	Bank And Aggregate Loans By Year											
	2022						2023					
	Bank			Agg			Bank			Agg		
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%
Low	0	0.0	1.2	0	0.0	2.7	0	0.0	3.7	0	0.0	0.8
Moderate	0	0.0	17.4	0	0.0	17.3	0	0.0	11.1	0	0.0	4.5
Middle	2	100.0	50.0	269	100.0	63.9	0	0.0	54.3	0	0.0	85.8
Upper	0	0.0	27.9	0	0.0	14.4	2	100.0	28.4	30	100.0	8.6
Unknown	0	0.0	2.3	0	0.0	1.5	0	0.0	1.2	0	0.0	0.1
Total	2	100.0	100.0	269	100.0	100.0	2	100.0	100.0	30	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.												

Table C-2

Distribution of 2022 and 2023 Small Farm Lending By Revenue Size of Farms Assessment Area: Shreveport LA Metropolitan												
	Bank And Aggregate Loans By Year											
	2022						2023					
	Bank			Agg			Bank			Agg		
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%
By Revenue												
\$1 Million or Less	1	50.0	51.2	73	27.1	51.5	0	0.0	49.4	0	0.0	58.2
Over \$1 Million	0	0.0		0	0.0		0	0.0		0	0.0	
Revenue Unknown	1	50.0		196	72.9		2	100.0		30	100.0	
Total	2	100.0		269	100.0		2	100.0		30	100.0	
By Loan Size												
\$100,000 or Less	1	50.0	93.0	73	27.1	53.6	2	100.0	88.9	30	100.0	28.2
\$100,001 - \$250,000	1	50.0	4.7	196	72.9	24.4	0	0.0	3.7	0	0.0	15.3
\$250,001 - \$500,000	0	0.0	2.3	0	0.0	22.0	0	0.0	7.4	0	0.0	56.5
Total	2	100.0	100.0	269	100.0	100.0	2	100.0	100.0	30	100.0	100.0
By Loan Size and Revenues \$1 Million or Less												
\$100,000 or Less	1	100.0		73	100.0		0	0.0		0	0.0	
\$100,001 - \$250,000	0	0.0		0	0.0		0	0.0		0	0.0	
\$250,001 - \$500,000	0	0.0		0	0.0		0	0.0		0	0.0	
Total	1	100.0		73	100.0		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.												

DALLAS-FORT WORTH METROPOLITAN AA

Table C-3

Distribution of 2022 and 2023 Small Farm Lending By Income Level of Geography													
Assessment Area: DFW TX Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Farms %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Low	0	0.0	3.4	0	0.0	7.2	0	0.0	2.4	0	0.0	2.3	2.9
Moderate	0	0.0	9.8	0	0.0	11.1	0	0.0	12.7	0	0.0	10.5	13.5
Middle	2	66.7	34.4	120	26.8	31.8	1	100.0	31.4	100	100.0	33.6	29.5
Upper	1	33.3	51.2	328	73.2	49.1	0	0.0	51.8	0	0.0	53.2	53.3
Unknown	0	0.0	0.4	0	0.0	0.6	0	0.0	0.6	0	0.0	0.1	0.8
Total	3	100.0	100.0	448	100.0	100.0	1	100.0	100.0	100	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.													

Table C-4

Distribution of 2022 and 2023 Small Farm Lending By Revenue Size of Farms													
Assessment Area: DFW TX Metropolitan													
	Bank And Aggregate Loans By Year												Total Farms %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
By Revenue													
\$1 Million or Less	1	33.3	67.2	328	73.2	64.4	0	0.0	69.4	0	0.0	63.7	98.3
Over \$1 Million	0	0.0		0	0.0		0	0.0		0	0.0		1.6
Revenue Unknown	2	66.7		120	26.8		1	100.0		100	100.0		0.0
Total	3	100.0		448	100.0		1	100.0		100	100.0		100.0
By Loan Size													
\$100,000 or Less	2	66.7	93.4	120	26.8	45.1	1	100.0	93.3	100	100.0	45.2	
\$100,001 - \$250,000	0	0.0	4.6	0	0.0	28.7	0	0.0	4.3	0	0.0	24.4	
\$250,001 - \$500,000	1	33.3	2.0	328	73.2	26.2	0	0.0	2.4	0	0.0	30.4	
Total	3	100.0	100.0	448	100.0	100.0	1	100.0	100.0	100	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	0	0.0		0	0.0		0	0.0		0	0.0		
\$100,001 - \$250,000	0	0.0		0	0.0		0	0.0					
\$250,001 - \$500,000	1	100.0		328	100.0		0	0.0					
Total	1	100.0		328	100.0		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.													

HOUSTON METROPOLITAN AA

Table C-5

Distribution of 2022 and 2023 Small Farm Lending By Income Level of Geography Assessment Area: Houston TX Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Farms %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Low	0	0.0	4.1	0	0.0	3.1	0	0.0	3.6	0	0.0	2.0	4.4
Moderate	1	33.3	15.3	46	9.8	19.7	0	0.0	12.3	0	0.0	14.7	14.8
Middle	2	66.7	27.5	424	90.2	24.8	1	100.0	32.4	100	100.0	30.2	24.5
Upper	0	0.0	49.4	0	0.0	47.8	0	0.0	48.0	0	0.0	44.6	54.7
Unknown	0	0.0	2.9	0	0.0	4.4	0	0.0	2.1	0	0.0	7.8	1.7
Total	3	100.0	100.0	470	100.0	100.0	1	100.0	100.0	100	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.													

Table C-6

Distribution of 2022 and 2023 Small Farm Lending By Revenue Size of Farms														
Assessment Area: Houston TX Metropolitan														
	Bank And Aggregate Loans By Year													Total Farms %
	2022						2023							
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg		
	#	№%	№%	\$(000)	№%	№%	#	№%	№%	\$(000)	№%	№%		
By Revenue														
\$1 Million or Less	1	33.3	63.5	100	21.3	56.8	0	0.0	67.8	0	0.0	60.6		97.7
Over \$1 Million	1	33.3		324	68.9		1	100.0		100	100.0			2.2
Revenue Unknown	1	33.3		46	9.8		0	0.0		0	0.0		0.1	
Total	3	100.0		470	100.0		1	100.0		100	100.0		100.0	
By Loan Size														
\$100,000 or Less	2	66.7	94.4	146	31.1	51.4	1	100.0	95.6	100	100.0	54.7		
\$100,001 - \$250,000	0	0.0	3.0	0	0.0	15.4	0	0.0	2.1	0	0.0	13.1		
\$250,001 - \$500,000	1	33.3	2.5	324	68.9	33.2	0	0.0	2.3	0	0.0	32.2		
Total	3	100.0	100.0	470	100.0	100.0	1	100.0	100.0	100	100.0	100.0		
By Loan Size and Revenues \$1 Million or Less														
\$100,000 or Less	1	100.0		100	100.0		0	0.0		0	0.0			
\$100,001 - \$250,000	0	0.0		0	0.0		0	0.0		0	0.0			
\$250,001 - \$500,000	0	0.0		0	0.0		0	0.0		0	0.0			
Total	1	100.0		100	100.0		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.														

JACKSON METROPOLITAN AA

Table C-7

Distribution of 2022 and 2023 Small Farm Lending By Income Level of Geography													
Assessment Area: Jackson Metropolitan													
Geographi c Income Level	Bank and Aggregate Loans By Year												Total Farms %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Low	0	0.0	0.4	0	0.0	0.2	0	0.0	1.9	0	0.0	0.2	1.9
Moderate	0	0.0	11.8	0	0.0	10.4	0	0.0	6.4	0	0.0	4.3	8.4
Middle	0	0.0	32.6	0	0.0	32.4	1	100.0	31.4	25	100.0	35.5	38.5
Upper	0	0.0	54.5	0	0.0	57.0	0	0.0	59.5	0	0.0	60.0	48.8
Unknown	0	0.0	0.4	0	0.0	0.0	0	0.0	0.8	0	0.0	0.0	2.4
Total	0	0.0	100.0	0	0.0	100.0	1	100.0	100.0	25	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.													

Table C-8

Distribution of 2022 and 2023 Small Farm Lending By Revenue Size of Farms													
Assessment Area: Jackson MS Metropolitan													
	Bank And Aggregate Loans By Year												Total Farms %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	0	0.0	59.1	0	0.0	61.2	0	0.0	63.3	0	0.0	68.2	98.3
Over \$1 Million	0	0.0		0	0.0		1	100.0		25	100.0		1.7
Revenue Unknown	0	0.0		0	0.0		0	0.0		0	0.0		
Total	0	0.0		0	0.0		1	100.0		25	100.0		100.0
By Loan Size													
\$100,000 or Less	0	0.0	73.1	0	0.0	24.2	1	100.0	76.5	25	100.0	29.9	
\$100,001 - \$250,000	0	0.0	16.8	0	0.0	32.8	0	0.0	14.4	0	0.0	29.0	
\$250,001 - \$500,000	0	0.0	10.0	0	0.0	43.0	0	0.0	9.1	0	0.0	41.1	
Total	0	0.0	100.0	0	0.0	100.0	1	100.0	100.0	25	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	0	0.0		0	0.0		0	0.0		0	0.0		
\$100,001 - \$250,000	0	0.0		0	0.0		0	0.0					
\$250,001 - \$500,000	0	0.0		0	0.0		0	0.0					
Total	0	0.0		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.													

APPENDIX D – METROPOLITAN LIMITED-SCOPE ASSESSMENT AREAS

TYLER, TX MSA AA

Table D-1

2022 Combined Demographics Assessment Area: Tyler TX MSA								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	1	1.8	784	1.5	152	19.4	11,317	21.0
Moderate	16	28.6	12,216	22.6	2,128	17.4	9,450	17.5
Middle	23	41.1	23,722	44.0	2,229	9.4	11,437	21.2
Upper	14	25.0	16,786	31.1	723	4.3	21,739	40.3
Unknown	2	3.6	435	0.8	87	20.0	0	0.0
Total AA	56	100.0	53,943	100.0	5,319	9.9	53,943	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	1,879	529	1.0	28.2	884	47.0	466	24.8
Moderate	22,936	9,828	18.8	42.8	9,084	39.6	4,024	17.5
Middle	39,381	23,319	44.6	59.2	10,541	26.8	5,521	14.0
Upper	26,141	18,060	34.5	69.1	4,856	18.6	3,225	12.3
Unknown	785	564	1.1	71.8	144	18.3	77	9.8
Total AA	91,122	52,300	100.0	57.4	25,509	28.0	13,313	14.6
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	243	2.1	209	1.9	32	4.2	2	1.5
Moderate	2,849	24.2	2,584	23.7	248	32.8	17	12.5
Middle	4,970	42.2	4,597	42.2	309	40.9	64	47.1
Upper	3,654	31.0	3,437	31.6	165	21.8	52	38.2
Unknown	64	0.5	61	0.6	2	0.3	1	0.7
Total AA	11,780	100.0	10,888	100.0	756	100.0	136	100.0
Percentage of Total Businesses:			92.4		6.4		1.2	
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	35	19.8	33	19.2	2	50.0	0	0.0
Middle	71	40.1	70	40.7	0	0.0	1	100.0
Upper	66	37.3	64	37.2	2	50.0	0	0.0
Unknown	5	2.8	5	2.9	0	0.0	0	0.0
Total AA	177	100.0	172	100.0	4	100.0	1	100.0
Percentage of Total Farms:			97.2		2.3		0.6	
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.								

Table D-2

2023 Combined Demographics Assessment Area: Tyler TX MSA								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	1	1.8	784	1.5	152	19.4	11,317	21.0
Moderate	16	28.6	12,216	22.6	2,128	17.4	9,450	17.5
Middle	23	41.1	23,722	44.0	2,229	9.4	11,437	21.2
Upper	14	25.0	16,786	31.1	723	4.3	21,739	40.3
Unknown	2	3.6	435	0.8	87	20.0	0	0.0
Total AA	56	100.0	53,943	100.0	5,319	9.9	53,943	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	1,879	529	1.0	28.2	884	47.0	466	24.8
Moderate	22,936	9,828	18.8	42.8	9,084	39.6	4,024	17.5
Middle	39,381	23,319	44.6	59.2	10,541	26.8	5,521	14.0
Upper	26,141	18,060	34.5	69.1	4,856	18.6	3,225	12.3
Unknown	785	564	1.1	71.8	144	18.3	77	9.8
Total AA	91,122	52,300	100.0	57.4	25,509	28.0	13,313	14.6
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	232	2.0	201	1.9	29	3.9	2	1.7
Moderate	2,762	24.4	2,505	24.0	242	32.3	15	12.4
Middle	4,790	42.3	4,420	42.3	312	41.6	58	47.9
Upper	3,479	30.7	3,270	31.3	164	21.9	45	37.2
Unknown	66	0.6	62	0.6	3	0.4	1	0.8
Total AA	11,329	100.0	10,458	100.0	750	100.0	121	100.0
Percentage of Total Businesses:				92.3		6.6		1.1
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	34	19.0	32	18.3	2	66.7	0	0.0
Middle	75	41.9	74	42.3	0	0.0	1	100.0
Upper	65	36.3	64	36.6	1	33.3	0	0.0
Unknown	5	2.8	5	2.9	0	0.0	0	0.0
Total AA	179	100.0	175	100.0	3	100.0	1	100.0
Percentage of Total Farms:				97.8		1.7		0.6
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.								

Table D-3A

Distribution of 2022 and 2023 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Tyler TX MSA													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	#	#%	#%	\$(000)	%	%	
Home Purchase Loans													
Low	0	0.0	0.9	0	0.0	0.6	0	0.0	1.3	0	0.0	0.8	1.0
Moderate	0	0.0	16.5	0	0.0	11.2	1	5.0	15.6	388	4.9	12.0	18.8
Middle	2	100.0	47.3	1,026	100.0	46.2	10	50.0	45.7	3,409	43.1	44.8	44.6
Upper	0	0.0	34.4	0	0.0	40.4	9	45.0	36.6	4,104	51.9	41.9	34.5
Unknown	0	0.0	0.9	0	0.0	1.7	0	0.0	0.8	0	0.0	0.5	1.1
Total	2	100.0	100.0	1,026	100.0	100.0	20	100.0	100.0	7,901	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	1.1	0	0.0	0.5	0	0.0	0.6	0	0.0	0.3	1.0
Moderate	0	0.0	11.9	0	0.0	9.5	0	0.0	15.6	0	0.0	12.2	18.8
Middle	1	100.0	47.2	344	100.0	47.1	4	66.7	42.7	1,873	69.0	40.7	44.6
Upper	0	0.0	39.0	0	0.0	42.0	2	33.3	40.0	840	31.0	45.5	34.5
Unknown	0	0.0	0.8	0	0.0	0.8	0	0.0	1.2	0	0.0	1.4	1.1
Total	1	100.0	100.0	344	100.0	100.0	6	100.0	100.0	2,713	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	2.3	0	0.0	1.0	0	0.0	1.4	0	0.0	0.6	1.0
Moderate	0	0.0	15.3	0	0.0	13.3	0	0.0	11.2	0	0.0	11.1	18.8
Middle	0	0.0	45.2	0	0.0	49.9	0	0.0	47.2	0	0.0	41.8	44.6
Upper	0	0.0	36.2	0	0.0	35.1	0	0.0	38.3	0	0.0	45.1	34.5
Unknown	0	0.0	1.1	0	0.0	0.8	0	0.0	1.9	0	0.0	1.4	1.1
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Multifamily Loans													Multi-family Units %
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	4.5
Moderate	0	0.0	26.5	0	0.0	38.0	0	0.0	24.0	0	0.0	22.7	43.2
Middle	0	0.0	42.6	0	0.0	25.7	0	0.0	48.0	0	0.0	62.6	33.4
Upper	0	0.0	30.9	0	0.0	36.4	1	100.0	28.0	1,180	100.0	14.7	19.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	1	100.0	100.0	1,180	100.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Low	0	0.0	1.0	0	0.0	0.5	0	0.0	1.2	0	0.0	0.7	1.0
Moderate	0	0.0	15.7	0	0.0	13.7	1	3.7	15.3	388	3.3	12.6	18.8
Middle	3	100.0	47.0	1,370	100.0	44.2	14	51.9	45.2	5,282	44.8	45.3	44.6
Upper	0	0.0	35.4	0	0.0	40.3	12	44.4	37.4	6,124	51.9	40.8	34.5
Unknown	0	0.0	0.9	0	0.0	1.3	0	0.0	0.9	0	0.0	0.6	1.1
Total	3	100.0	100.0	1,370	100.0	100.0	27	100.0	100.0	11,794	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.													

Table D-3B

Distribution of 2022 and 2023 Home Mortgage Lending By Income Level of Geography Assessment Area: Tyler TX MSA													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	2.1	0	0.0	0.8	1.0
Moderate	0	0.0	10.8	0	0.0	3.9	0	0.0	4.3	0	0.0	1.1	18.8
Middle	0	0.0	51.4	0	0.0	39.6	0	0.0	46.8	0	0.0	39.6	44.6
Upper	0	0.0	37.8	0	0.0	56.5	0	0.0	44.7	0	0.0	57.0	34.5
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	2.1	0	0.0	1.5	1.1
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	0	0.0	1.6	0	0.0	0.7	0	0.0	0.7	0	0.0	0.4	1.0
Moderate	0	0.0	17.2	0	0.0	13.9	0	0.0	12.5	0	0.0	13.7	18.8
Middle	0	0.0	37.5	0	0.0	37.6	0	0.0	43.8	0	0.0	39.2	44.6
Upper	0	0.0	41.4	0	0.0	44.1	0	0.0	43.1	0	0.0	46.7	34.5
Unknown	0	0.0	2.3	0	0.0	3.7	0	0.0	0.0	0	0.0	0.0	1.1
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	1.0
Moderate	0	0.0	37.4	0	0.0	23.2	0	0.0	20.0	0	0.0	11.9	18.8
Middle	0	0.0	46.2	0	0.0	44.7	0	0.0	40.0	0	0.0	39.3	44.6
Upper	0	0.0	16.5	0	0.0	32.2	0	0.0	40.0	0	0.0	48.8	34.5
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	1.1
Total	0	0.0	100.0	0	0.0	100.0	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.													

Table D-4

Distribution of 2022 and 2023 Small Business Lending By Income Level of Geography Assessment Area: Tyler TX MSA													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	##%	##%	\$(000)	##%	##%	#	##%	##%	\$(000)	##%	##%	
Low	6	4.0	1.8	1,973	8.6	2.7	2	1.3	2.3	78	0.3	2.6	2.0
Moderate	32	21.5	19.2	1,433	6.3	17.5	28	18.7	18.1	3,754	14.9	16.7	24.4
Middle	41	27.5	43.1	6,189	27.0	44.7	53	35.3	43.8	10,126	40.2	42.8	42.3
Upper	70	47.0	34.2	13,322	58.1	33.1	67	44.7	33.1	11,254	44.6	28.9	30.7
Unknown	0	0.0	1.0	0	0.0	1.8	0	0.0	2.1	0	0.0	8.9	0.6
Total	149	100.0	100.0	22,917	100.0	100.0	150	100.0	100.0	25,212	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.													

Table D-5

Distribution of 2022 and 2023 Small Farm Lending By Income Level of Geography Assessment Area: Tyler TX MSA													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Farms %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	26.4	0	0.0	20.9	0	0.0	30.3	0	0.0	28.7	19.0
Middle	0	0.0	34.6	0	0.0	31.0	2	100.0	33.1	65	100.0	33.2	41.9
Upper	0	0.0	37.1	0	0.0	47.6	0	0.0	32.4	0	0.0	34.1	36.3
Unknown	0	0.0	1.9	0	0.0	0.4	0	0.0	4.1	0	0.0	4.0	2.8
Total	0	0.0	100.0	0	0.0	100.0	2	100.0	100.0	65	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.													

Table D-6A

Distribution of 2022 and 2023 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Tyler TX MSA													
Borrower Income Level	Bank and Aggregate Loans By Year												Families by Family Income %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	##	##	\$(000)	##	##	#	##	##	\$(000)	##	##	
Home Purchase Loans													
Low	0	0.0	5.4	0	0.0	2.5	0	0.0	3.1	0	0.0	1.2	21.0
Moderate	0	0.0	14.8	0	0.0	9.5	2	10.0	14.8	378	4.8	8.9	17.5
Middle	1	50.0	21.4	324	31.6	19.1	0	0.0	21.2	0	0.0	17.1	21.2
Upper	1	50.0	38.1	702	68.4	52.1	10	50.0	39.2	5,701	72.2	53.0	40.3
Unknown	0	0.0	20.3	0	0.0	16.9	8	40.0	21.7	1,822	23.1	19.6	0.0
Total	2	100.0	100.0	1,026	100.0	100.0	20	100.0	100.0	7,901	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	7.5	0	0.0	3.5	0	0.0	4.9	0	0.0	2.2	21.0
Moderate	0	0.0	16.4	0	0.0	10.1	0	0.0	17.3	0	0.0	10.8	17.5
Middle	0	0.0	22.1	0	0.0	18.6	0	0.0	22.7	0	0.0	18.4	21.2
Upper	0	0.0	39.3	0	0.0	51.6	5	83.3	37.2	2,356	86.8	49.0	40.3
Unknown	1	100.0	14.7	344	100.0	16.2	1	16.7	17.9	357	13.2	19.6	0.0
Total	1	100.0	100.0	344	100.0	100.0	6	100.0	100.0	2,713	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	8.5	0	0.0	3.3	0	0.0	7.0	0	0.0	3.4	21.0
Moderate	0	0.0	15.3	0	0.0	9.9	0	0.0	17.3	0	0.0	12.0	17.5
Middle	0	0.0	18.1	0	0.0	11.9	0	0.0	20.1	0	0.0	13.8	21.2
Upper	0	0.0	52.5	0	0.0	66.9	0	0.0	49.1	0	0.0	62.4	40.3
Unknown	0	0.0	5.6	0	0.0	8.0	0	0.0	6.5	0	0.0	8.3	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Low	0	0.0	6.2	0	0.0	2.8	0	0.0	3.8	0	0.0	1.5	21.0
Moderate	0	0.0	15.2	0	0.0	9.7	2	7.7	15.2	378	3.6	9.3	17.5
Middle	1	33.3	21.1	324	23.6	18.8	0	0.0	21.3	0	0.0	17.2	21.2
Upper	1	33.3	38.4	702	51.2	52.0	15	57.7	39.7	8,057	75.9	52.8	40.3
Unknown	1	33.3	19.2	344	25.1	16.7	9	34.6	20.0	2,179	20.5	19.3	0.0
Total	3	100.0	100.0	1,370	100.0	100.0	26	100.0	100.0	10,614	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.													

Table D-6B

Distribution of 2022 and 2023 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Tyler TX MSA													
Borrower Income Level	Bank and Aggregate Loans By Year												Families by Family Income %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	#	#%	#%	\$(000)	%	%	
Other Purpose LOC													
Low	0	0.0	10.8	0	0.0	4.1	0	0.0	8.5	0	0.0	4.5	21.0
Moderate	0	0.0	18.9	0	0.0	12.9	0	0.0	12.8	0	0.0	5.2	17.5
Middle	0	0.0	18.9	0	0.0	20.0	0	0.0	12.8	0	0.0	10.2	21.2
Upper	0	0.0	45.9	0	0.0	58.8	0	0.0	59.6	0	0.0	72.4	40.3
Unknown	0	0.0	5.4	0	0.0	4.2	0	0.0	6.4	0	0.0	7.7	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	0	0.0	13.3	0	0.0	6.6	0	0.0	6.9	0	0.0	4.1	21.0
Moderate	0	0.0	21.1	0	0.0	16.6	0	0.0	16.7	0	0.0	11.8	17.5
Middle	0	0.0	18.0	0	0.0	17.1	0	0.0	25.7	0	0.0	19.5	21.2
Upper	0	0.0	43.0	0	0.0	54.3	0	0.0	47.2	0	0.0	60.4	40.3
Unknown	0	0.0	4.7	0	0.0	5.4	0	0.0	3.5	0	0.0	4.2	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	1.1	0	0.0	1.3	0	0.0	0.0	0	0.0	0.0	21.0
Moderate	0	0.0	1.1	0	0.0	0.5	0	0.0	0.0	0	0.0	0.0	17.5
Middle	0	0.0	1.1	0	0.0	1.8	0	0.0	0.0	0	0.0	0.0	21.2
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	40.3
Unknown	0	0.0	96.7	0	0.0	96.4	0	0.0	100.0	0	0.0	100.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	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.													

Table D-7

Distribution of 2022 and 2023 Small Business Lending By Revenue Size of Businesses													
Assessment Area: Tyler TX MSA													
	Bank And Aggregate Loans By Year												Total Businesses %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	88	59.1	51.9	16,820	73.4	40.4	81	54.0	53.7	10,325	41.0	35.6	92.3
Over \$1 Million	54	36.2		5,568	24.3		49	32.7		12,098	48.0		6.6
Revenue Unknown	7	4.7		529	2.3		20	13.3		2,789	11.1		1.1
Total	149	100.0		22,917	100.0		150	100.0		25,212	100.0		100.0
By Loan Size													
\$100,000 or Less	85	57.0	89.7	3,801	16.6	32.0	88	58.7	89.9	4,595	18.2	32.3	
\$100,001 - \$250,000	36	24.2	5.4	6,368	27.8	18.2	37	24.7	4.9	6,841	27.1	16.3	
\$250,001 - \$1 Million	28	18.8	4.8	12,748	55.6	49.9	25	16.7	5.2	13,776	54.6	51.4	
Total	149	100.0	100.0	22,917	100.0	100.0	150	100.0	100.0	25,212	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	43	48.9		2,135	12.7		51	63.0		2,734	26.5		
\$100,001 - \$250,000	23	26.1		4,110	24.4		23	28.4		4,372	42.3		
\$250,001 - \$1 Million	22	25.0		10,575	62.9		7	8.6		3,219	31.2		
Total	88	100.0		16,820	100.0		81	100.0		10,325	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.													

Table D-8

Distribution of 2022 and 2023 Small Farm Lending By Revenue Size of Farms													
Assessment Area: Tyler TX MSA													
	Bank And Aggregate Loans By Year												Total Farms %
	2022						2023						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
By Revenue													
\$1 Million or Less	0	0.0	71.7	0	0.0	84.0	1	50.0	64.8	25	38.5	64.4	97.8
Over \$1 Million	0	0.0		0	0.0		0	0.0		0	0.0		1.7
Revenue Unknown	0	0.0		0	0.0		1	50.0		40	61.5		0.6
Total	0	0.0		0	0.0		2	100.0		65	100.0		100.0
By Loan Size													
\$100,000 or Less	0	0.0	86.2	0	0.0	41.5	2	100.0	89.0	65	100.0	47.3	
\$100,001 - \$250,000	0	0.0	8.8	0	0.0	25.2	0	0.0	6.9	0	0.0	23.7	
\$250,001 - \$500,000	0	0.0	5.0	0	0.0	33.2	0	0.0	4.1	0	0.0	28.9	
Total	0	0.0	100.0	0	0.0	100.0	2	100.0	100.0	65	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	0	0.0		0	0.0		1	100.0		25	100.0		
\$100,001 - \$250,000	0	0.0		0	0.0		0	0.0		0	0.0		
\$250,001 - \$500,000	0	0.0		0	0.0		0	0.0		0	0.0		
Total	0	0.0		0	0.0		1	100.0		25	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.													

LONGVIEW, TX METROPOLITAN AA

D-9

2023 Demographics								
Assessment Area: Longviewr TX MSA								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	13,049	21.4
Moderate	15	25.0	11,804	19.3	2,578	21.8	11,035	18.1
Middle	34	56.7	37,406	61.3	3,993	10.7	12,323	20.2
Upper	10	16.7	11,798	19.3	687	5.8	24,605	40.3
Unknown	1	1.7	4	0.0	0	0.0	0	0.0
Total AA	60	100.0	61,012	100.0	7,258	11.9	61,012	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	22,271	10,008	16.9	44.9	8,818	39.6	3,445	15.5
Middle	61,979	36,985	62.6	59.7	16,060	25.9	8,934	14.4
Upper	18,548	12,115	20.5	65.3	4,077	22.0	2,356	12.7
Unknown	8	4	0.0	50.0	4	50.0	0	0.0
Total AA	102,806	59,112	100.0	57.5	28,959	28.2	14,735	14.3
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	2,647	24.6	2,361	24.2	264	30.3	22	17.6
Middle	6,110	56.9	5,558	57.0	481	55.2	71	56.8
Upper	1,969	18.3	1,816	18.6	121	13.9	32	25.6
Unknown	21	0.2	16	0.2	5	0.6	0	0.0
Total AA	10,747	100.0	9,751	100.0	871	100.0	125	100.0
Percentage of Total Businesses:			90.7		8.1		1.2	
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	28	14.3	26	13.7	2	33.3	0	0.0
Middle	126	64.3	126	66.3	0	0.0	0	0.0
Upper	41	20.9	37	19.5	4	66.7	0	0.0
Unknown	1	0.5	1	0.5	0	0.0	0	0.0
Total AA	196	100.0	190	100.0	6	100.0	0	0.0
Percentage of Total Farms:			96.9		3.1		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.								

D-10A

Distribution of 2023 Home Mortgage Lending By Income Level of Geography Assessment Area: Longview TX Metropolitan							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	3	15.8	16.5	968	20.1	13.5	16.9
Middle	15	78.9	61.6	3,599	74.8	58.8	62.6
Upper	1	5.3	21.9	242	5.0	27.7	20.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	19	100.0	100.0	4,809	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	1	7.7	18.0	28	1.6	13.6	16.9
Middle	9	69.2	58.2	675	39.7	59.9	62.6
Upper	3	23.1	23.9	999	58.7	26.5	20.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	13	100.0	100.0	1,702	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	19.8	0	0.0	16.3	16.9
Middle	0	0.0	57.4	0	0.0	53.3	62.6
Upper	0	0.0	22.8	0	0.0	30.3	20.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	25.0	0	0.0	20.3	25.1
Middle	0	0.0	46.4	0	0.0	68.0	58.1
Upper	0	0.0	28.6	0	0.0	11.7	16.8
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans							Owner Occupied Units %
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	4	12.5	16.9	996	15.3	13.9	16.9
Middle	24	75.0	60.7	4,274	65.6	59.4	62.6
Upper	4	12.5	22.4	1,241	19.1	26.7	20.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	32	100.0	100.0	6,511	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.							

Table D-10B

Distribution of 2023 Home Mortgage Lending By Income Level of Geography Assessment Area: Longview TX Metropolitan							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	17.4	0	0.0	12.2	16.9
Middle	0	0.0	60.9	0	0.0	58.8	62.6
Upper	0	0.0	21.7	0	0.0	29.0	20.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	13.0	0	0.0	8.8	16.9
Middle	0	0.0	61.1	0	0.0	68.2	62.6
Upper	0	0.0	25.9	0	0.0	23.1	20.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	25.0	0	0.0	38.8	16.9
Middle	0	0.0	50.0	0	0.0	34.4	62.6
Upper	0	0.0	25.0	0	0.0	26.8	20.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
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.							

Table D-11

Distribution of 2023 Small Business Lending By Income Level of Geography Assessment Area: Longview TX Metropolitan							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	26	18.4	21.8	5,813	28.7	21.0	24.6
Middle	73	51.8	53.8	7,712	38.0	52.5	56.9
Upper	35	24.8	23.0	3,608	17.8	25.7	18.3
Unknown	7	5.0	0.5	3,155	15.6	0.6	0.2
Total	141	100.0	100.0	20,288	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.

Table D-12

Distribution of 2023 Small Farm Lending By Income Level of Geography Assessment Area: Longview TX Metropolitan							
Geographic Income Level	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	6.8	0	0.0	4.6	14.3
Middle	0	0.0	80.0	0	0.0	86.2	64.3
Upper	0	0.0	13.2	0	0.0	9.3	20.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.5
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.

Table D-13A

Distribution of 2023 Home Mortgage Lending By Borrower Income Level Assessment Area: Longview TX Metropolitan							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Home Purchase Loans							
Low	0	0.0	3.1	0	0.0	1.4	21.4
Moderate	2	10.5	14.1	304	6.3	9.2	18.1
Middle	2	10.5	21.5	372	7.7	18.4	20.2
Upper	13	68.4	37.5	3,859	80.2	48.8	40.3
Unknown	2	10.5	23.8	274	5.7	22.2	0.0
Total	19	100.0	100.0	4,809	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	6.5	0	0.0	2.8	21.4
Moderate	1	7.7	16.0	50	2.9	11.3	18.1
Middle	1	7.7	22.1	43	2.5	17.6	20.2
Upper	6	46.2	39.9	1,368	80.4	49.6	40.3
Unknown	5	38.5	15.6	241	14.2	18.7	0.0
Total	13	100.0	100.0	1,702	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	7.1	0	0.0	4.5	21.4
Moderate	0	0.0	12.2	0	0.0	8.6	18.1
Middle	0	0.0	23.4	0	0.0	18.9	20.2
Upper	0	0.0	47.2	0	0.0	58.5	40.3
Unknown	0	0.0	10.2	0	0.0	9.4	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans							
Low	0	0.0	3.9	0	0.0	1.7	21.4
Moderate	3	9.4	14.2	354	5.4	9.4	18.1
Middle	3	9.4	21.3	415	6.4	18.1	20.2
Upper	19	59.4	38.5	5,227	80.3	49.1	40.3
Unknown	7	21.9	22.0	515	7.9	21.7	0.0
Total	32	100.0	100.0	6,511	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. Multifamily loans are not included in the borrower distribution analysis.							

Table D-13B

Distribution of 2023 Home Mortgage Lending By Borrower Income Level							
Assessment Area: Longview TX Metropolitan							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Other Purpose LOC							
Low	0	0.0	0.0	0	0.0	0.0	21.4
Moderate	0	0.0	17.4	0	0.0	15.7	18.1
Middle	0	0.0	13.0	0	0.0	3.6	20.2
Upper	0	0.0	60.9	0	0.0	76.7	40.3
Unknown	0	0.0	8.7	0	0.0	4.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	9.3	0	0.0	5.9	21.4
Moderate	0	0.0	16.7	0	0.0	9.0	18.1
Middle	0	0.0	16.7	0	0.0	10.0	20.2
Upper	0	0.0	48.1	0	0.0	57.8	40.3
Unknown	0	0.0	9.3	0	0.0	17.3	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	21.4
Moderate	0	0.0	0.0	0	0.0	0.0	18.1
Middle	0	0.0	0.0	0	0.0	0.0	20.2
Upper	0	0.0	0.0	0	0.0	0.0	40.3
Unknown	0	0.0	100.0	0	0.0	100.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
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.							

Table D-14

Distribution of 2023 Small Business Lending By Revenue Size of Businesses							
Assessment Area: Longview TX Metropolitan							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
By Revenue							
\$1 Million or Less	55	39.0	52.7	4,980	24.5	37.7	90.7
Over \$1 Million	56	39.7		11,707	57.7		8.1
Revenue Unknown	30	21.3		3,601	17.7		1.2
Total	141	100.0		20,288	100.0		100.0
By Loan Size							
\$100,000 or Less	96	68.1	88.3	4,501	22.2	33.0	
\$100,001 - \$250,000	27	19.1	7.2	4,566	22.5	23.5	
\$250,001 - \$1 Million	18	12.8	4.5	11,221	55.3	43.5	
Total	141	100.0	100.0	20,288	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	47	85.5		1,977	39.7		
\$100,001 - \$250,000	4	7.3		800	16.1		
\$250,001 - \$1 Million	4	7.3		2,203	44.2		
Total	55	100.0		4,980	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.							

Table D-15

Distribution of 2023 Small Farm Lending By Revenue Size of Farms							
Assessment Area: Longview TX Metropolitan							
	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
By Revenue							
\$1 Million or Less	0	0.0	72.1	0	0.0	75.7	96.9
Over \$1 Million	0	0.0		0	0.0		3.1
Revenue Unknown	0	0.0		0	0.0		0.0
Total	0	0.0		0	0.0		100.0
By Loan Size							
\$100,000 or Less	0	0.0	86.8	0	0.0	53.0	
\$100,001 - \$250,000	0	0.0	11.1	0	0.0	33.1	
\$250,001 - \$500,000	0	0.0	2.1	0	0.0	13.9	
Total	0	0.0	100.0	0	0.0	100.0	
By Loan Size and Revenues \$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 - \$500,000	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.							

APPENDIX E – NONMETROPOLITAN LIMITED-SCOPE ASSESSMENT AREAS

LINCOLN PARISH NONMETROPOLITAN AA

Table E-1

2022 Combined Demographics								
Assessment Area: Lincoln Parish LA Nonmetropolitan								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	2	16.7	1,535	15.5	728	47.4	2,473	25.0
Moderate	1	8.3	887	9.0	288	32.5	1,351	13.7
Middle	4	33.3	4,122	41.6	647	15.7	1,722	17.4
Upper	4	33.3	3,115	31.5	176	5.7	4,351	44.0
Unknown	1	8.3	238	2.4	60	25.2	0	0.0
Total AA	12	100.0	9,897	100.0	1,899	19.2	9,897	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	3,649	1,108	12.1	30.4	2,015	55.2	526	14.4
Moderate	1,632	416	4.5	25.5	1,060	65.0	156	9.6
Middle	8,081	3,751	40.8	46.4	3,245	40.2	1,085	13.4
Upper	5,949	3,665	39.9	61.6	1,661	27.9	623	10.5
Unknown	1,120	250	2.7	22.3	690	61.6	180	16.1
Total AA	20,431	9,190	100.0	45.0	8,671	42.4	2,570	12.6
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	221	11.2	202	11.3	13	8.3	6	19.4
Moderate	86	4.4	79	4.4	7	4.5	0	0.0
Middle	622	31.6	561	31.5	54	34.6	7	22.6
Upper	763	38.8	689	38.7	60	38.5	14	45.2
Unknown	275	14.0	249	14.0	22	14.1	4	12.9
Total AA	1,967	100.0	1,780	100.0	156	100.0	31	100.0
Percentage of Total Businesses:				90.5		7.9		1.6
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	1	2.0	1	2.1	0	0.0	0	0.0
Moderate	2	3.9	2	4.3	0	0.0	0	0.0
Middle	24	47.1	21	44.7	3	75.0	0	0.0
Upper	23	45.1	22	46.8	1	25.0	0	0.0
Unknown	1	2.0	1	2.1	0	0.0	0	0.0
Total AA	51	100.0	47	100.0	4	100.0	0	0.0
Percentage of Total Farms:				92.2		7.8		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.								

Table E-2

2023 Combined Demographics								
Assessment Area: Lincoln Parish LA Nonmetropolitan								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	2	16.7	1,535	15.5	728	47.4	2,473	25.0
Moderate	1	8.3	887	9.0	288	32.5	1,351	13.7
Middle	4	33.3	4,122	41.6	647	15.7	1,722	17.4
Upper	4	33.3	3,115	31.5	176	5.7	4,351	44.0
Unknown	1	8.3	238	2.4	60	25.2	0	0.0
Total AA	12	100.0	9,897	100.0	1,899	19.2	9,897	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	3,649	1,108	12.1	30.4	2,015	55.2	526	14.4
Moderate	1,632	416	4.5	25.5	1,060	65.0	156	9.6
Middle	8,081	3,751	40.8	46.4	3,245	40.2	1,085	13.4
Upper	5,949	3,665	39.9	61.6	1,661	27.9	623	10.5
Unknown	1,120	250	2.7	22.3	690	61.6	180	16.1
Total AA	20,431	9,190	100.0	45.0	8,671	42.4	2,570	12.6
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	219	11.0	198	10.9	15	9.7	6	20.0
Moderate	88	4.4	81	4.5	7	4.5	0	0.0
Middle	632	31.6	572	31.5	53	34.4	7	23.3
Upper	785	39.3	714	39.3	58	37.7	13	43.3
Unknown	275	13.8	250	13.8	21	13.6	4	13.3
Total AA	1,999	100.0	1,815	100.0	154	100.0	30	100.0
Percentage of Total Businesses:				90.8		7.7		1.5
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	1	1.9	1	2.0	0	0.0	0	0.0
Moderate	2	3.7	2	4.0	0	0.0	0	0.0
Middle	27	50.0	24	48.0	3	75.0	0	0.0
Upper	23	42.6	22	44.0	1	25.0	0	0.0
Unknown	1	1.9	1	2.0	0	0.0	0	0.0
Total AA	54	100.0	50	100.0	4	100.0	0	0.0
Percentage of Total Farms:				92.6		7.4		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.								

Table E-3A

Distribution of 2022 and 2023 Home Mortgage Lending By Income Level of Geography Assessment Area: Lincoln Parish Nonmetropolitan													
Geographic Income Level	Bank and Aggregate Loans By Year												Owner Occupied Units %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Home Purchase Loans													
Low	3	3.2	5.2	369	1.6	4.6	0	0.0	5.0	0	0.0	4.6	12.1
Moderate	0	0.0	2.6	0	0.0	2.4	1	1.5	5.0	60	0.3	4.0	4.5
Middle	35	37.2	45.5	8,047	35.2	44.1	27	40.3	46.8	8,439	48.1	44.0	40.8
Upper	51	54.3	42.9	13,626	59.6	45.1	35	52.2	40.8	8,602	49.0	45.6	39.9
Unknown	5	5.3	3.7	835	3.6	3.8	4	6.0	2.5	456	2.6	1.7	2.7
Total	94	100.0	100.0	22,877	100.0	100.0	67	100.0	100.0	17,557	100.0	100.0	100.0
Refinance Loans													
Low	3	5.1	7.4	274	2.0	6.5	1	3.7	6.8	64	1.1	4.3	12.1
Moderate	1	1.7	2.6	51	0.4	1.1	2	7.4	8.3	69	1.1	4.7	4.5
Middle	29	49.2	42.2	7,235	52.8	42.7	13	48.1	45.5	3,655	60.3	49.0	40.8
Upper	24	40.7	42.6	5,963	43.5	46.8	9	33.3	34.8	2,079	34.3	38.5	39.9
Unknown	2	3.4	5.2	172	1.3	2.9	2	7.4	4.5	196	3.2	3.4	2.7
Total	59	100.0	100.0	13,695	100.0	100.0	27	100.0	100.0	6,063	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	21.4	0	0.0	22.9	0	0.0	0.0	0	0.0	0.0	12.1
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	12.5	0	0.0	19.7	4.5
Middle	0	0.0	42.9	0	0.0	35.2	0	0.0	25.0	0	0.0	19.7	40.8
Upper	1	100.0	14.3	16	100.0	18.8	0	0.0	62.5	0	0.0	60.6	39.9
Unknown	0	0.0	21.4	0	0.0	23.2	1	100.0	0.0	59	100.0	0.0	2.7
Total	1	100.0	100.0	16	100.0	100.0	1	100.0	100.0	59	100.0	100.0	100.0
	Multifamily Loans												Multi- family Units %
Low	1	10.0	5.6	1,646	25.3	5.4	2	33.3	37.5	653	53.7	8.1	24.4
Moderate	1	10.0	5.6	63	1.0	0.7	0	0.0	0.0	0	0.0	0.0	12.8
Middle	2	20.0	38.9	394	6.1	40.1	2	33.3	50.0	393	32.3	88.9	24.0
Upper	4	40.0	33.3	3,588	55.2	27.0	0	0.0	12.5	0	0.0	3.1	13.1
Unknown	2	20.0	16.7	812	12.5	26.9	2	33.3	0.0	169	13.9	0.0	25.7
Total	10	100.0	100.0	6,503	100.0	100.0	6	100.0	100.0	1,215	100.0	100.0	100.0
	Total Home Mortgage Loans												Owner Occupied Units %
Low	7	4.3	6.6	2,289	5.3	5.5	3	2.9	5.7	717	2.9	4.9	12.1
Moderate	2	1.2	2.6	114	0.3	1.7	3	2.9	5.7	129	0.5	3.8	4.5
Middle	66	40.2	43.5	15,676	36.4	42.7	44	42.7	46.4	12,596	50.4	50.1	40.8
Upper	80	48.8	42.3	23,193	53.8	43.4	44	42.7	39.4	10,681	42.7	39.4	39.9
Unknown	9	5.5	5.0	1,819	4.2	6.7	9	8.7	2.8	880	3.5	1.8	2.7
Total	164	100.0	100.0	43,091	100.0	100.0	103	100.0	100.0	25,003	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.													

Table E-3B

Distribution of 2022 and 2023 Home Mortgage Lending By Income Level of Geography Assessment Area: Lincoln Parish Nonmetropolitan													
Geographic Income Level	Bank and Aggregate Loans By Year												Owner Occupied Units %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	#	#%	#%	\$(000)	%	%	
Other Purpose LOC													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	12.1
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	4.5
Middle	0	0.0	0.0	0	0.0	0.0	0	0.0	25.0	0	0.0	19.1	40.8
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	75.0	0	0.0	80.9	39.9
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	2.7
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	0	0.0	21.4	0	0.0	9.5	0	0.0	6.3	0	0.0	1.8	12.1
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	6.3	0	0.0	13.2	4.5
Middle	0	0.0	14.3	0	0.0	22.8	2	100.0	56.3	109	100.0	61.7	40.8
Upper	0	0.0	64.3	0	0.0	67.7	0	0.0	31.3	0	0.0	23.3	39.9
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	2.7
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	12.1
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	4.5
Middle	0	0.0	50.0	0	0.0	28.8	0	0.0	66.7	0	0.0	61.6	40.8
Upper	0	0.0	25.0	0	0.0	45.0	0	0.0	33.3	0	0.0	38.4	39.9
Unknown	0	0.0	25.0	0	0.0	26.1	0	0.0	0.0	0	0.0	0.0	2.7
Total	0	0.0	100.0	0	0.0	100.0	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.													

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.

Table E-4

Distribution of 2022 and 2023 Small Business Lending By Income Level of Geography Assessment Area: Lincoln Parish Nonmetropolitan													
Geographic Income Level	Bank and Aggregate Loans By Year												Total Businesses %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Low	10	3.2	7.9	2,523	5.7	4.0	14	5.4	7.3	741	2.3	7.0	11.0
Moderate	5	1.6	2.4	644	1.5	0.5	1	0.4	3.9	116	0.4	0.9	4.4
Middle	116	37.5	34.7	12,945	29.4	29.6	104	40.0	34.2	12,944	40.4	29.1	31.6
Upper	148	47.9	42.2	23,991	54.5	46.6	113	43.5	43.3	14,762	46.0	50.5	39.3
Unknown	30	9.7	11.6	3,898	8.9	18.9	28	10.8	10.6	3,494	10.9	11.9	13.8
Total	309	100.0	100.0	44,001	100.0	100.0	260	100.0	100.0	32,057	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.													

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.

Table E-5

Distribution of 2022 and 2023 Small Farm Lending By Income Level of Geography													
Assessment Area: Lincoln Parish Nonmetropolitan													
Geographic Income Level	Bank and Aggregate Loans By Year												Total Farms %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	#	#%	#%	\$(000)	%	%	
Low	0	0.0	3.0	0	0.0	0.7	0	0.0	0.0	0	0.0	0.0	1.9
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	3.7
Middle	4	40.0	33.3	290	24.4	39.1	5	35.7	56.5	66	6.3	59.1	50.0
Upper	6	60.0	60.6	897	75.6	56.4	9	64.3	39.1	978	93.7	39.8	42.6
Unknown	0	0.0	3.0	0	0.0	3.8	0	0.0	4.3	0	0.0	1.1	1.9
Total	10	100.0	100.0	1,187	100.0	100.0	14	100.0	100.0	1,044	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.													

Table E-6A

Distribution of 2022 and 2023 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Lincoln Parish Nonmetropolitan													
Borrower Income Level	Bank and Aggregate Loans By Year												Families By Family Income %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	#	#%	#%	\$(000)	%	%	
Home Purchase Loans													
Low	0	0.0	0.5	0	0.0	0.3	1	1.5	0.6	90	0.5	0.1	25.0
Moderate	5	5.3	9.2	861	3.8	5.4	7	10.4	8.0	1,037	5.9	3.9	13.7
Middle	14	14.9	20.9	3,038	13.3	17.4	4	6.0	12.7	671	3.8	8.2	17.4
Upper	58	61.7	48.2	15,891	69.5	55.9	40	59.7	49.0	12,154	69.2	59.7	44.0
Unknown	17	18.1	21.2	3,087	13.5	21.1	15	22.4	29.8	3,605	20.5	28.1	0.0
Total	94	100.0	100.0	22,877	100.0	100.0	67	100.0	100.0	17,557	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	4.8	0	0.0	1.6	1	3.7	2.3	73	1.2	0.8	25.0
Moderate	3	5.1	7.8	246	1.8	3.9	2	7.4	5.3	131	2.2	2.9	13.7
Middle	4	6.8	14.8	506	3.7	8.1	1	3.7	15.2	64	1.1	13.3	17.4
Upper	35	59.3	45.7	10,189	74.4	52.8	15	55.6	50.0	4,591	75.7	46.7	44.0
Unknown	17	28.8	27.0	2,754	20.1	33.7	8	29.6	27.3	1,204	19.9	36.3	0.0
Total	59	100.0	100.0	13,695	100.0	100.0	27	100.0	100.0	6,063	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	7.1	0	0.0	10.6	0	0.0	0.0	0	0.0	0.0	25.0
Moderate	0	0.0	21.4	0	0.0	16.7	0	0.0	12.5	0	0.0	3.4	13.7
Middle	0	0.0	14.3	0	0.0	6.2	0	0.0	0.0	0	0.0	0.0	17.4
Upper	1	100.0	42.9	16	100.0	50.3	0	0.0	62.5	0	0.0	65.2	44.0
Unknown	0	0.0	14.3	0	0.0	16.2	1	100.0	25.0	59	100.0	31.4	0.0
Total	1	100.0	100.0	16	100.0	100.0	1	100.0	100.0	59	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	0	0.0	2.2	0	0.0	0.8	2	2.1	0.9	163	0.7	0.3	25.0
Moderate	8	5.2	9.3	1,107	3.0	5.1	9	9.3	7.3	1,168	4.9	3.6	13.7
Middle	18	11.7	18.5	3,544	9.7	13.7	5	5.2	12.9	735	3.1	9.2	17.4
Upper	94	61.0	46.9	26,096	71.3	54.8	57	58.8	49.5	16,854	70.9	56.9	44.0
Unknown	34	22.1	23.1	5,841	16.0	25.7	24	24.7	29.3	4,868	20.5	29.9	0.0
Total	154	100.0	100.0	36,588	100.0	100.0	97	100.0	100.0	23,788	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.													

Table E-6B

Distribution of 2022 and 2023 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Lincoln Parish Nonmetropolitan													
Borrower Income Level	Bank and Aggregate Loans By Year												Families By Family Income %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	25.0
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	25.0	0	0.0	9.7	13.7
Middle	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	17.4
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	62.5	0	0.0	87.0	44.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	12.5	0	0.0	3.4	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	25.0
Moderate	0	0.0	28.6	0	0.0	18.1	0	0.0	0.0	0	0.0	0.0	13.7
Middle	0	0.0	21.4	0	0.0	11.8	0	0.0	18.8	0	0.0	21.4	17.4
Upper	0	0.0	50.0	0	0.0	70.2	2	100.0	62.5	109	100.0	60.8	44.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	18.8	0	0.0	17.9	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	25.0
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	13.7
Middle	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	17.4
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	44.0
Unknown	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	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.													

Table E-7

Distribution of 2022 and 2023 Small Business Lending By Revenue Size of Businesses Assessment Area: Lincoln Parish Nonmetropolitan													
	Bank and Aggregate Loans By Year												Total Businesses %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	130	42.1	52.5	17,164	39.0	41.6	88	33.8	57.1	10,761	33.6	51.4	90.8
Over \$1 Million	56	18.1		11,994	27.3		92	35.4		17,177	53.6		7.7
Revenue Unknown	123	39.8		14,843	33.7		80	30.8		4,119	12.8		1.5
Total	309	100.0		44,001	100.0		260	100.0		32,057	100.0		100.0
By Loan Size													
\$100,000 or Less	203	65.7	95.9	6,711	15.3	49.3	182	70.0	95.4	6,690	20.9	50.3	
\$100,001 - \$250,000	53	17.2	2.2	8,637	19.6	12.9	40	15.4	3.0	6,772	21.1	19.4	
\$250,001 - \$1 Million	53	17.2	2.0	28,653	65.1	37.9	38	14.6	1.6	18,595	58.0	30.3	
Total	309	100.0	100.0	44,001	100.0	100.0	260	100.0	100.0	32,057	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	83	63.8		2,526	14.7		57	64.8		2,283	21.2		
\$100,001 - \$250,000	27	20.8		4,182	24.4		19	21.6		2,977	27.7		
\$250,001 - \$1 Million	20	15.4		10,456	60.9		12	13.6		5,501	51.1		
Total	130	100.0	17,164	100.0	88	100.0	10,761	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.													

Table E-8

Table 2.0

Distribution of 2022 and 2023 Small Farm Lending By Revenue Size of Businesses Assessment Area: Lincoln Parish Nonmetropolitan													
	Bank and Aggregate Loans By Year												Total Farms %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	2	20.0	45.5	355	29.9	48.9	11	78.6	73.9	810	77.6	76.5	92.6
Over \$1 Million	1	10.0		287	24.2		0	0.0		0	0.0		7.4
Revenue Unknown	7	70.0		545	45.9		3	21.4		234	22.4		0.0
Total	10	100.0		1,187	100.0		14	100.0		1,044	100.0		100.0
By Loan Size													
\$100,000 or Less	5	50.0	75.8	244	20.6	30.8	10	71.4	73.9	245	23.5	23.9	
\$100,001 - \$250,000	4	40.0	15.2	656	55.3	26.1	3	21.4	21.7	485	46.5	57.6	
\$250,001 - \$500,000	1	10.0	9.1	287	24.2	43.1	1	7.1	4.3	314	30.1	18.5	
Total	10	100.0	100.0	1,187	100.0	100.0	14	100.0	100.0	1,044	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	0	0.0		0	0.0		8	72.7		203	25.1		
\$100,001 - \$250,000	2	100.0		355	100.0		2	18.2		293	36.2		
\$250,001 - \$500,000	0	0.0		0	0.0		1	9.1		314	38.8		
Total	2	100.0		355	100.0		11	100.0		810	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.

WOOD COUNTY NONMETROPOLITAN AA

Table E-9

2022 Combined Demographics								
Assessment Area: Wood County Nonmetropolitan								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	1,992	16.9
Moderate-income	0	0.0	0	0.0	0	0.0	1,822	15.5
Middle-income	9	75.0	7,864	66.8	755	9.6	2,485	21.1
Upper-income	3	25.0	3,903	33.2	382	9.8	5,468	46.5
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	12	100.0	11,767	100.0	1,137	9.7	11,767	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	0	0	0.0	0.0	0	0.0	0	0.0
Middle-income	14,426	8,768	64.4	60.8	2,520	17.5	3,138	21.8
Upper-income	6,958	4,841	35.6	69.6	587	8.4	1,530	22.0
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	21,384	13,609	100.0	63.6	3,107	14.5	4,668	21.8
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	0	0.0	0	0.0	0	0.0	0	0.0
Middle-income	1,461	73.6	1,348	73.1	82	82.0	31	75.6
Upper-income	524	26.4	496	26.9	18	18.0	10	24.4
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	1,985	100.0	1,844	100.0	100	100.0	41	100.0
	Percentage of Total Businesses:			92.9		5.0		2.1
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	0	0.0	0	0.0	0	0.0	0	0.0
Middle-income	53	66.3	52	65.8	1	100.0	0	0.0
Upper-income	27	33.8	27	34.2	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	80	100.0	79	100.0	1	100.0	0	0.0
	Percentage of Total Farms:			98.8		1.3		0.0
Source: 2022 FFIEC Census Data 2022 D&B Information 2016-2020 U.S. Census Bureau: American Community Survey								
Note: Percentages may not total 100.0 percent due to rounding.								

Table E-10

2023 Combined Demographics Assessment Area: Wood County Nonmetropolitan								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	1,992	16.9
Moderate-income	0	0.0	0	0.0	0	0.0	1,822	15.5
Middle-income	9	75.0	7,864	66.8	755	9.6	2,485	21.1
Upper-income	3	25.0	3,903	33.2	382	9.8	5,468	46.5
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	12	100.0	11,767	100.0	1,137	9.7	11,767	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	0	0	0.0	0.0	0	0.0	0	0.0
Middle-income	14,426	8,768	64.4	60.8	2,520	17.5	3,138	21.8
Upper-income	6,958	4,841	35.6	69.6	587	8.4	1,530	22.0
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	21,384	13,609	100.0	63.6	3,107	14.5	4,668	21.8
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	0	0.0	0	0.0	0	0.0	0	0.0
Middle-income	1,433	73.7	1,320	73.2	82	81.2	31	79.5
Upper-income	511	26.3	484	26.8	19	18.8	8	20.5
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	1,944	100.0	1,804	100.0	101	100.0	39	100.0
	Percentage of Total Businesses:			92.8		5.2		2.0
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	0	0.0	0	0.0	0	0.0	0	0.0
Middle-income	52	66.7	51	66.2	1	100.0	0	0.0
Upper-income	26	33.3	26	33.8	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	78	100.0	77	100.0	1	100.0	0	0.0
	Percentage of Total Farms:			98.7		1.3		0.0
Source: 2023 FFIEC Census Data 2023 D&B Information 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table E-11A

Distribution of 2022 and 2023 Home Mortgage Lending By Income Level of Geography Assessment Area: Wood County Nonmetropolitan													
Geographic Income Level	Bank and Aggregate Loans By Year												Owner Occupied Units %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	#	#%	#%	\$(000)	%	%	
Home Purchase Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Middle	0	0.0	64.7	0	0.0	62.1	0	0.0	64.9	0	0.0	63.2	64.4
Upper	0	0.0	35.3	0	0.0	37.9	2	100.0	35.1	170	100.0	36.8	35.6
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	2	100.0	100.0	170	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Middle	1	100.0	54.7	103	100.0	57.1	5	71.4	61.3	830	84.7	65.2	64.4
Upper	0	0.0	45.3	0	0.0	42.9	2	28.6	38.7	150	15.3	34.8	35.6
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	1	100.0	100.0	103	100.0	100.0	7	100.0	100.0	980	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Middle	0	0.0	61.3	0	0.0	65.4	0	0.0	73.1	0	0.0	69.7	64.4
Upper	0	0.0	38.7	0	0.0	34.6	0	0.0	26.9	0	0.0	30.3	35.6
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
	Multifamily Loans												Multi- family Units %
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Middle	0	0.0	85.7	0	0.0	95.3	0	0.0	83.3	0	0.0	36.7	66.3
Upper	0	0.0	14.3	0	0.0	4.7	0	0.0	16.7	0	0.0	63.3	33.7
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
	Total Home Mortgage Loans												Owner Occupied Units %
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Middle	1	100.0	62.5	103	100.0	62.6	5	55.6	64.4	830	72.2	63.0	64.4
Upper	0	0.0	37.5	0	0.0	37.4	4	44.4	35.6	320	27.8	37.0	35.6
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	1	100.0	100.0	103	100.0	100.0	9	100.0	100.0	1,150	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.													

Table E-11B

Distribution of 2022 and 2023 Home Mortgage Lending By Income Level of Geography Assessment Area: Wood County Nonmetropolitan													
Geographic Income Level	Bank and Aggregate Loans By Year												Owner Occupied Units %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	#	#%	#%	\$(000)	%	%	
Other Purpose LOC													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Middle	0	0.0	66.7	0	0.0	75.2	0	0.0	73.3	0	0.0	78.3	64.4
Upper	0	0.0	33.3	0	0.0	24.8	0	0.0	26.7	0	0.0	21.7	35.6
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Middle	0	0.0	65.0	0	0.0	67.3	0	0.0	57.1	0	0.0	55.1	64.4
Upper	0	0.0	35.0	0	0.0	32.7	0	0.0	42.9	0	0.0	44.9	35.6
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Middle	0	0.0	71.4	0	0.0	90.1	0	0.0	50.0	0	0.0	75.9	64.4
Upper	0	0.0	28.6	0	0.0	9.9	0	0.0	50.0	0	0.0	24.1	35.6
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	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.													

Table E-12

Table 2.12

Distribution of 2022 and 2023 Small Business Lending By Income Level of Geography Assessment Area: Wood County Nonmetropolitan													
Geographic Income Level	Bank and Aggregate Loans By Year												Total Businesses %
	2022						2023						
	Bank			Agg			Bank			Agg			
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Middle	10	90.9	71.6	1,094	95.6	82.1	10	47.6	71.5	2,392	77.5	76.4	73.7
Upper	1	9.1	27.5	50	4.4	17.7	11	52.4	27.5	695	22.5	23.3	26.3
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	11	100.0	100.0	1,144	100.0	100.0	21	100.0	100.0	3,087	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.

Table E-13

Distribution of 2022 and 2023 Small Farm Lending By Income Level of Geography													
Assessment Area: Wood County Nonmetropolitan													
Geographic Income Level	Bank and Aggregate Loans By Year												Total Farms %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	#	#%	#%	\$(000)	%	%	
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Middle	3	75.0	74.7	991	98.0	85.6	0	0.0	76.5	0	0.0	90.6	66.7
Upper	1	25.0	24.0	20	2.0	14.2	1	100.0	21.6	20	100.0	9.0	33.3
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	4	100.0	100.0	1,011	100.0	100.0	1	100.0	100.0	20	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.													

Table E-14A

Distribution of 2022 and 2023 Home Mortgage Lending By Borrower Income Level Assessment Area: Wood County Nonmetropolitan													
Borrower Income Level	Bank and Aggregate Loans By Year												Families By Family Income %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	#	#%	#%	\$(000)	%	%	
Home Purchase Loans													
Low	0	0.0	3.2	0	0.0	1.5	0	0.0	4.0	0	0.0	1.9	16.9
Moderate	0	0.0	13.1	0	0.0	8.4	1	50.0	11.5	50	29.4	6.6	15.5
Middle	0	0.0	21.9	0	0.0	17.4	1	50.0	21.4	120	70.6	16.1	21.1
Upper	0	0.0	45.9	0	0.0	55.9	0	0.0	44.4	0	0.0	56.7	46.5
Unknown	0	0.0	15.8	0	0.0	16.8	0	0.0	18.8	0	0.0	18.8	0.0
Total	0	0.0	100.0	0	0.0	100.0	2	100.0	100.0	170	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	7.2	0	0.0	3.9	0	0.0	8.7	0	0.0	3.4	16.9
Moderate	1	100.0	15.2	103	100.0	10.2	2	28.6	12.7	191	19.5	8.7	15.5
Middle	0	0.0	23.6	0	0.0	20.2	1	14.3	20.7	50	5.1	13.9	21.1
Upper	0	0.0	44.9	0	0.0	55.8	4	57.1	41.3	739	75.4	53.9	46.5
Unknown	0	0.0	9.1	0	0.0	9.9	0	0.0	16.7	0	0.0	20.0	0.0
Total	1	100.0	100.0	103	100.0	100.0	7	100.0	100.0	980	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	9.7	0	0.0	6.0	0	0.0	11.5	0	0.0	4.3	16.9
Moderate	0	0.0	16.1	0	0.0	8.6	0	0.0	15.4	0	0.0	25.1	15.5
Middle	0	0.0	12.9	0	0.0	14.9	0	0.0	19.2	0	0.0	19.0	21.1
Upper	0	0.0	58.1	0	0.0	67.1	0	0.0	42.3	0	0.0	41.4	46.5
Unknown	0	0.0	3.2	0	0.0	3.4	0	0.0	11.5	0	0.0	10.3	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans													
Low	0	0.0	4.5	0	0.0	2.1	0	0.0	5.0	0	0.0	2.2	16.9
Moderate	1	100.0	14.0	103	100.0	9.0	3	33.3	12.3	241	21.0	7.5	15.5
Middle	0	0.0	21.8	0	0.0	17.8	2	22.2	21.0	170	14.8	15.8	21.1
Upper	0	0.0	45.7	0	0.0	56.0	4	44.4	44.1	739	64.3	56.0	46.5
Unknown	0	0.0	14.0	0	0.0	15.1	0	0.0	17.6	0	0.0	18.5	0.0
Total	1	100.0	100.0	103	100.0	100.0	9	100.0	100.0	1,150	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.													

Table E-14B

Distribution of 2022 and 2023 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Wood County Nonmetropolitan													
Borrower Income Level	Bank and Aggregate Loans By Year												Families By Family Income %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	6.7	0	0.0	6.3	16.9
Moderate	0	0.0	33.3	0	0.0	29.9	0	0.0	33.3	0	0.0	31.1	15.5
Middle	0	0.0	0.0	0	0.0	0.0	0	0.0	20.0	0	0.0	14.4	21.1
Upper	0	0.0	50.0	0	0.0	59.9	0	0.0	33.3	0	0.0	42.0	46.5
Unknown	0	0.0	16.7	0	0.0	10.2	0	0.0	6.7	0	0.0	6.2	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	0	0.0	10.0	0	0.0	7.3	0	0.0	7.1	0	0.0	3.0	16.9
Moderate	0	0.0	20.0	0	0.0	15.6	0	0.0	16.7	0	0.0	18.3	15.5
Middle	0	0.0	22.5	0	0.0	18.3	0	0.0	19.0	0	0.0	16.1	21.1
Upper	0	0.0	45.0	0	0.0	57.9	0	0.0	54.8	0	0.0	59.4	46.5
Unknown	0	0.0	2.5	0	0.0	1.0	0	0.0	2.4	0	0.0	3.3	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	16.9
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	15.5
Middle	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	21.1
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	46.5
Unknown	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	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.													

Table E-15

Distribution of 2022 and 2023 Small Business Lending By Revenue Size of Businesses													
Assessment Area: Wood County Nonmetropolitan													
	Bank and Aggregate Loans By Year												Total Businesses %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	7	63.6	49.8	889	77.7	37.8	5	23.8	53.6	447	14.5	40.6	92.8
Over \$1 Million	3	27.3		205	17.9		5	23.8		2,080	67.4		5.2
Revenue Unknown	1	9.1		50	4.4		11	52.4		560	18.1		2.0
Total	11	100.0		1,144	100.0		21	100.0		3,087	100.0		100.0
By Loan Size													
\$100,000 or Less	8	72.7	96.8	373	32.6	57.2	15	71.4	96.2	512	16.6	52.5	
\$100,001 - \$250,000	2	18.2	1.9	261	22.8	12.3	4	19.0	2.4	825	26.7	17.7	
\$250,001 - \$1 Million	1	9.1	1.3	510	44.6	30.5	2	9.5	1.4	1,750	56.7	29.8	
Total	11	100.0	100.0	1,144	100.0	100.0	21	100.0	100.0	3,087	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	5	71.4		243	27.3		4	80.0		223	49.9		
\$100,001 - \$250,000	1	14.3		136	15.3		1	20.0		224	50.1		
\$250,001 - \$1 Million	1	14.3		510	57.4		0	0.0		0	0.0		
Total	7	100.0	889	100.0	5	100.0	447	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.													

Table E-16

Distribution of 2022 and 2023 Small Farm Lending By Revenue Size of Businesses													
Assessment Area: Wood County Nonmetropolitan													
	Bank and Aggregate Loans By Year												Total Farms %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	2	50.0	73.3	410	40.6	74.9	0	0.0	68.6	0	0.0	75.6	98.7
Over \$1 Million	2	50.0		601	59.4		0	0.0		0	0.0		1.3
Revenue Unknown	0	0.0		0	0.0		1	100.0		20	100.0		0.0
Total	4	100.0		1,011	100.0		1	100.0		20	100.0		100.0
By Loan Size													
\$100,000 or Less	1	25.0	88.0	20	2.0	43.9	1	100.0	92.2	20	100.0	62.2	
\$100,001 - \$250,000	0	0.0	5.3	0	0.0	17.0	0	0.0	5.9	0	0.0	23.7	
\$250,001 - \$500,000	3	75.0	6.7	991	98.0	39.1	0	0.0	2.0	0	0.0	14.1	
Total	4	100.0	100.0	1,011	100.0	100.0	1	100.0	100.0	20	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	1	50.0		20	4.9		0	0.0		0	0.0		
\$100,001 - \$250,000	0	0.0		0	0.0		0	0.0		0	0.0		
\$250,001 - \$500,000	1	50.0		390	95.1		0	0.0		0	0.0		
Total	2	100.0		410	100.0		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.													

PANOLA COUNTY NONMETROPOLITAN AA

Table E-17

2022 Combined Demographics Assessment Area: Panola County Nonmetropolitan								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	1,532	25.5
Moderate-income	0	0.0	0	0.0	0	0.0	802	13.3
Middle-income	6	85.7	5,260	87.5	401	7.6	1,242	20.7
Upper-income	0	0.0	0	0.0	0	0.0	2,437	40.5
Unknown-income	1	14.3	753	12.5	126	16.7	0	0.0
Total Assessment Area	7	100.0	6,013	100.0	527	8.8	6,013	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	0	0	0.0	0.0	0	0.0	0	0.0
Middle-income	10,005	6,214	92.9	62.1	1,261	12.6	2,530	25.3
Upper-income	0	0	0.0	0.0	0	0.0	0	0.0
Unknown-income	1,333	474	7.1	35.6	713	53.5	146	11.0
Total Assessment Area	11,338	6,688	100.0	59.0	1,974	17.4	2,676	23.6
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	0	0.0	0	0.0	0	0.0	0	0.0
Middle-income	710	79.8	659	80.7	37	68.5	14	73.7
Upper-income	0	0.0	0	0.0	0	0.0	0	0.0
Unknown-income	180	20.2	158	19.3	17	31.5	5	26.3
Total Assessment Area	890	100.0	817	100.0	54	100.0	19	100.0
	Percentage of Total Businesses:			91.8		6.1		2.1
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	0	0.0	0	0.0	0	0.0	0	0.0
Middle-income	38	92.7	38	92.7	0	0.0	0	0.0
Upper-income	0	0.0	0	0.0	0	0.0	0	0.0
Unknown-income	3	7.3	3	7.3	0	0.0	0	0.0
Total Assessment Area	41	100.0	41	100.0	0	0.0	0	0.0
	Percentage of Total Farms:			100.0		0.0		0.0
Source: 2022 FFIEC Census Data 2022 D&B Information 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table E-18

2023 Combined Demographics Assessment Area: Panola County Nonmetropolitan								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	1,532	25.5
Moderate-income	0	0.0	0	0.0	0	0.0	802	13.3
Middle-income	6	85.7	5,260	87.5	401	7.6	1,242	20.7
Upper-income	0	0.0	0	0.0	0	0.0	2,437	40.5
Unknown-income	1	14.3	753	12.5	126	16.7	0	0.0
Total Assessment Area	7	100.0	6,013	100.0	527	8.8	6,013	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	0	0	0.0	0.0	0	0.0	0	0.0
Middle-income	10,005	6,214	92.9	62.1	1,261	12.6	2,530	25.3
Upper-income	0	0	0.0	0.0	0	0.0	0	0.0
Unknown-income	1,333	474	7.1	35.6	713	53.5	146	11.0
Total Assessment Area	11,338	6,688	100.0	59.0	1,974	17.4	2,676	23.6
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	0	0.0	0	0.0	0	0.0	0	0.0
Middle-income	699	79.9	649	80.7	36	67.9	14	77.8
Upper-income	0	0.0	0	0.0	0	0.0	0	0.0
Unknown-income	176	20.1	155	19.3	17	32.1	4	22.2
Total Assessment Area	875	100.0	804	100.0	53	100.0	18	100.0
Percentage of Total Businesses:			91.9		6.1		2.1	
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	0	0.0	0	0.0	0	0.0	0	0.0
Middle-income	39	95.1	39	95.1	0	0.0	0	0.0
Upper-income	0	0.0	0	0.0	0	0.0	0	0.0
Unknown-income	2	4.9	2	4.9	0	0.0	0	0.0
Total Assessment Area	41	100.0	41	100.0	0	0.0	0	0.0
Percentage of Total Farms:			100.0		0.0		0.0	
Source: 2023 FFIEC Census Data 2023 D&B Information 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table E-19A

Distribution of 2022 and 2023 Home Mortgage Lending By Income Level of Geography Assessment Area: Panola County Nonmetropolitan													
Geographic Income Level	Bank and Aggregate Loans By Year												Owner Occupied Units %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Home Purchase Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Middle	0	0.0	83.5	0	0.0	86.9	0	0.0	87.1	0	0.0	86.1	92.9
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Unknown	0	0.0	16.5	0	0.0	13.1	0	0.0	12.9	0	0.0	13.9	7.1
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Refinance Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Middle	0	0.0	82.2	0	0.0	88.6	1	100.0	97.9	320	100.0	97.5	92.9
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Unknown	0	0.0	17.8	0	0.0	11.4	0	0.0	2.1	0	0.0	2.5	7.1
Total	0	0.0	100.0	0	0.0	100.0	1	100.0	100.0	320	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Middle	0	0.0	75.0	0	0.0	90.1	0	0.0	84.6	0	0.0	81.1	92.9
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Unknown	0	0.0	25.0	0	0.0	9.9	0	0.0	15.4	0	0.0	18.9	7.1
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
	Multifamily Loans												Multi- family Units %
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Middle	0	0.0	0.0	0	0.0	0.0	0	0.0	100.0	0	0.0	100.0	20.3
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Unknown	0	0.0	100.0	0	0.0	100.0	0	0.0	0.0	0	0.0	0.0	79.7
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
	Total Home Mortgage Loans												Owner Occupied Units %
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Middle	0	0.0	83.0	0	0.0	87.0	1	100.0	89.1	320	100.0	88.4	92.9
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Unknown	0	0.0	17.0	0	0.0	13.0	0	0.0	10.9	0	0.0	11.6	7.1
Total	0	0.0	100.0	0	0.0	100.0	1	100.0	100.0	320	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.													

Table E-19B

Distribution of 2022 and 2023 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Panola County Nonmetropolitan													
Geographic Income Level	Bank and Aggregate Loans By Year												Owner Occupied Units %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Middle	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	92.9
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	7.1
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Middle	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	92.9
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	7.1
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	12.1
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	4.5
Middle	0	0.0	50.0	0	0.0	28.8	0	0.0	66.7	0	0.0	61.6	40.8
Upper	0	0.0	25.0	0	0.0	45.0	0	0.0	33.3	0	0.0	38.4	39.9
Unknown	0	0.0	25.0	0	0.0	26.1	0	0.0	0.0	0	0.0	0.0	2.7
Total	0	0.0	100.0	0	0.0	100.0	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.													

Table E-20

Table 2.10

Distribution of 2022 and 2023 Small Business Lending By Income Level of Geography Assessment Area: Panola County Nonmetropolitan													
Geographic Income Level	Bank and Aggregate Loans By Year												Total Businesses %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Middle	3	100.0	80.4	116	100.0	56.8	5	45.5	81.4	123	17.4	58.3	79.9
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Unknown	0	0.0	17.5	0	0.0	42.3	6	54.5	17.4	585	82.6	41.5	20.1
Total	3	100.0	100.0	116	100.0	100.0	11	100.0	100.0	708	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.

Table E-21

Distribution of 2022 and 2023 Small Farm Lending By Income Level of Geography Assessment Area: Panola County Nonmetropolitan													
Geographic Income Level	Bank and Aggregate Loans By Year												Total Farms %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Middle	3	100.0	94.3	327	100.0	94.1	2	100.0	94.4	228	100.0	97.4	95.1
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Unknown	0	0.0	4.3	0	0.0	5.7	0	0.0	5.6	0	0.0	2.6	4.9
Total	3	100.0	100.0	327	100.0	100.0	2	100.0	100.0	228	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.													

Table E-22A

Distribution of 2022 and 2023 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Panola County Nonmetropolitan													
Borrower Income Level	Bank and Aggregate Loans By Year												Families By Family Income %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	#	#%	#%	\$(000)	%	%	
Home Purchase Loans													
Low	0	0.0	3.4	0	0.0	1.4	0	0.0	0.8	0	0.0	0.4	25.5
Moderate	0	0.0	15.7	0	0.0	11.6	0	0.0	12.0	0	0.0	7.3	13.3
Middle	0	0.0	20.6	0	0.0	16.7	0	0.0	23.2	0	0.0	18.9	20.7
Upper	0	0.0	41.9	0	0.0	52.1	0	0.0	44.0	0	0.0	54.7	40.5
Unknown	0	0.0	18.4	0	0.0	18.2	0	0.0	19.9	0	0.0	18.7	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Refinance Loans													
Low	0	0.0	5.5	0	0.0	3.3	0	0.0	6.4	0	0.0	2.3	25.5
Moderate	0	0.0	13.7	0	0.0	10.0	0	0.0	6.4	0	0.0	2.5	13.3
Middle	0	0.0	21.9	0	0.0	15.8	0	0.0	23.4	0	0.0	11.4	20.7
Upper	0	0.0	52.1	0	0.0	66.9	1	100.0	59.6	320	100.0	80.3	40.5
Unknown	0	0.0	6.8	0	0.0	4.0	0	0.0	4.3	0	0.0	3.4	0.0
Total	0	0.0	100.0	0	0.0	100.0	1	100.0	100.0	320	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	7.7	0	0.0	2.4	25.5
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	13.3
Middle	0	0.0	37.5	0	0.0	36.6	0	0.0	0.0	0	0.0	0.0	20.7
Upper	0	0.0	50.0	0	0.0	52.7	0	0.0	61.5	0	0.0	61.1	40.5
Unknown	0	0.0	12.5	0	0.0	10.7	0	0.0	30.8	0	0.0	36.5	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans													
Low	0	0.0	3.7	0	0.0	1.7	0	0.0	1.9	0	0.0	0.8	25.5
Moderate	0	0.0	14.8	0	0.0	11.1	0	0.0	10.3	0	0.0	6.3	13.3
Middle	0	0.0	21.6	0	0.0	16.9	0	0.0	22.5	0	0.0	17.7	20.7
Upper	0	0.0	44.0	0	0.0	54.8	1	100.0	46.9	320	100.0	58.5	40.5
Unknown	0	0.0	15.9	0	0.0	15.5	0	0.0	18.3	0	0.0	16.8	0.0
Total	0	0.0	100.0	0	0.0	100.0	1	100.0	100.0	320	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.													

Table E-22B

Distribution of 2022 and 2023 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Panola County Nonmetropolitan													
Borrower Income Level	Bank and Aggregate Loans By Year												Families By Family Income %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	25.5
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	13.3
Middle	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	20.7
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	40.5
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	100.0
Other Purpose Closed/Exempt													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	25.5
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	13.3
Middle	0	0.0	66.7	0	0.0	43.9	0	0.0	42.9	0	0.0	43.9	20.7
Upper	0	0.0	33.3	0	0.0	56.1	0	0.0	57.1	0	0.0	56.1	40.5
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	25.5
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	13.3
Middle	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	20.7
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	40.5
Unknown	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	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.													

Table E-23

Distribution of 2022 and 2023 Small Business Lending By Revenue Size of Businesses													
Assessment Area: Panola County Nonmetropolitan													
	Bank and Aggregate Loans By Year												Total Businesses %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	3	100.0	51.8	116	100.0	29.6	3	27.3	51.0	85	12.0	24.6	91.9
Over \$1 Million	0	0.0		0	0.0		6	54.5		585	82.6		6.1
Revenue Unknown	0	0.0		0	0.0		2	18.2		38	5.4		2.1
Total	3	100.0		116	100.0		11	100.0		708	100.0		100.0
By Loan Size													
\$100,000 or Less	3	100.0	90.7	116	100.0	33.4	9	81.8	90.5	308	43.5	37.2	
\$100,001 - \$250,000	0	0.0	4.9	0	0.0	17.2	2	18.2	6.4	400	56.5	23.5	
\$250,001 - \$1 Million	0	0.0	4.3	0	0.0	49.4	0	0.0	3.1	0	0.0	39.3	
Total	3	100.0	100.0	116	100.0	100.0	11	100.0	100.0	708	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	3	100.0		116	100.0		3	100.0		85	100.0		
\$100,001 - \$250,000	0	0.0		0	0.0		0	0.0		0	0.0		
\$250,001 - \$1 Million	0	0.0		0	0.0		0	0.0		0	0.0		
Total	3	100.0		116	100.0		3	100.0		85	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.													

Table E-24

Distribution of 2022 and 2023 Small Farm Lending By Revenue Size of Businesses Assessment Area: Panola County Nonmetropolitan													
	Bank and Aggregate Loans By Year												Total Farms %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	2	66.7	85.7	75	22.9	82.7	2	100.0	80.6	228	100.0	94.4	100.0
Over \$1 Million	1	33.3		252	77.1		0	0.0		0	0.0		0.0
Revenue Unknown	0	0.0		0	0.0		0	0.0		0	0.0		
Total	3	100.0		327	100.0		2	100.0		228	100.0		100.0
By Loan Size													
\$100,000 or Less	2	66.7	82.9	75	22.9	42.4	1	50.0	87.5	90	39.5	46.6	
\$100,001 - \$250,000	0	0.0	14.3	0	0.0	41.6	1	50.0	8.3	138	60.5	26.6	
\$250,001 - \$500,000	1	33.3	2.9	252	77.1	16.0	0	0.0	4.2	0	0.0	26.8	
Total	3	100.0	100.0	327	100.0	100.0	2	100.0	100.0	228	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	2	100.0		75	100.0		1	50.0		90	39.5		
\$100,001 - \$250,000	0	0.0		0	0.0		1	50.0		138	60.5		
\$250,001 - \$500,000	0	0.0		0	0.0		0	0.0		0	0.0		
Total	2	100.0		75	100.0		2	100.0		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.													

OXFORD NONMETROPOLITAN AA

Table E-25

2022 Combined Demographics Assessment Area: Oxford Nonmetropolitan								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	1,781	16.3
Moderate-income	1	6.7	920	8.4	161	17.5	1,359	12.5
Middle-income	8	53.3	5,831	53.5	767	13.2	1,844	16.9
Upper-income	6	40.0	4,154	38.1	328	7.9	5,921	54.3
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	15	100.0	10,905	100.0	1,256	11.5	10,905	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	1,748	973	8.6	55.7	190	10.9	585	33.5
Middle-income	13,323	5,344	47.3	40.1	4,174	31.3	3,805	28.6
Upper-income	11,020	4,975	44.1	45.1	2,929	26.6	3,116	28.3
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	26,091	11,292	100.0	43.3	7,293	28.0	7,506	28.8
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	84	4.0	80	4.1	3	2.1	1	3.8
Middle-income	856	40.4	795	40.8	51	35.4	10	38.5
Upper-income	1,179	55.6	1,074	55.1	90	62.5	15	57.7
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	2,119	100.0	1,949	100.0	144	100.0	26	100.0
	Percentage of Total Businesses:			92.0		6.8		1.2
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	2	4.4	2	4.7	0	0.0	0	0.0
Middle-income	29	64.4	27	62.8	1	100.0	1	100.0
Upper-income	14	31.1	14	32.6	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	45	100.0	43	100.0	1	100.0	1	100.0
	Percentage of Total Farms:			95.6		2.2		2.2
Source: 2022 FFIEC Census Data 2022 D&B Information 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table E-26

2023 Combined Demographics Assessment Area: Oxford Nonmetropolitan								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	1,781	16.3
Moderate-income	1	6.7	920	8.4	161	17.5	1,359	12.5
Middle-income	8	53.3	5,831	53.5	767	13.2	1,844	16.9
Upper-income	6	40.0	4,154	38.1	328	7.9	5,921	54.3
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	15	100.0	10,905	100.0	1,256	11.5	10,905	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	1,748	973	8.6	55.7	190	10.9	585	33.5
Middle-income	13,323	5,344	47.3	40.1	4,174	31.3	3,805	28.6
Upper-income	11,020	4,975	44.1	45.1	2,929	26.6	3,116	28.3
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	26,091	11,292	100.0	43.3	7,293	28.0	7,506	28.8
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	82	3.8	78	3.9	3	2.1	1	3.8
Middle-income	878	40.7	814	41.0	55	38.2	9	34.6
Upper-income	1,195	55.5	1,093	55.1	86	59.7	16	61.5
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	2,155	100.0	1,985	100.0	144	100.0	26	100.0
Percentage of Total Businesses:			92.1		6.7		1.2	
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	3	6.1	3	6.4	0	0.0	0	0.0
Middle-income	30	61.2	28	59.6	1	100.0	1	100.0
Upper-income	16	32.7	16	34.0	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	49	100.0	47	100.0	1	100.0	1	100.0
Percentage of Total Farms:			95.9		2.0		2.0	
Source: 2023 FFIEC Census Data 2023 D&B Information 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table E-27A

Distribution of 2022 and 2023 Home Mortgage Lending by Income Level of Geography Assessment Area: Oxford Nonmetropolitan													
Geographic Income Level	Bank and Aggregate Loans By Year												Owner Occupied Units %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Home Purchase Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	1	4.5	3.7	75	1.5	2.7	0	0.0	3.3	0	0.0	2.1	8.6
Middle	13	59.1	47.5	2,695	54.0	41.0	8	61.5	46.5	1,532	48.9	40.4	47.3
Upper	8	36.4	48.8	2,218	44.5	56.3	5	38.5	50.2	1,599	51.1	57.6	44.1
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	22	100.0	100.0	4,988	100.0	100.0	13	100.0	100.0	3,131	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	1	14.3	8.7	206	11.5	6.6	0	0.0	4.4	0	0.0	3.9	8.6
Middle	5	71.4	46.8	1,545	86.2	42.1	4	66.7	49.3	1,115	83.8	43.1	47.3
Upper	1	14.3	44.5	41	2.3	51.3	2	33.3	46.2	215	16.2	53.0	44.1
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	7	100.0	100.0	1,792	100.0	100.0	6	100.0	100.0	1,330	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	12.1	0	0.0	6.4	0	0.0	10.8	0	0.0	6.5	8.6
Middle	0	0.0	25.9	0	0.0	20.3	0	0.0	30.8	0	0.0	25.1	47.3
Upper	0	0.0	62.1	0	0.0	73.2	0	0.0	58.5	0	0.0	68.4	44.1
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
	Multifamily Loans												Multi- family Units %
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	4.2	0	0.0	1.9	0	0.0	10.0	0	0.0	1.0	0.0
Middle	0	0.0	41.7	0	0.0	69.2	0	0.0	50.0	0	0.0	16.2	65.6
Upper	0	0.0	54.2	0	0.0	28.9	0	0.0	40.0	0	0.0	82.7	34.4
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
	Total Home Mortgage Loans												Owner Occupied Units %
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	2	6.9	5.3	281	4.1	3.4	0	0.0	4.0	0	0.0	2.2	8.6
Middle	18	62.1	46.2	4,240	62.5	47.0	12	63.2	46.3	2,647	59.3	37.5	47.3
Upper	9	31.0	48.4	2,259	33.3	49.7	7	36.8	49.7	1,814	40.7	60.3	44.1
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	29	100.0	100.0	6,780	100.0	100.0	19	100.0	100.0	4,461	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.													

Table E-27B

Distribution of 2022 and 2023 Home Mortgage Lending By Income Level of Geography Assessment Area: Oxford Nonmetropolitan													
Geographic Income Level	Bank and Aggregate Loans By Year												Owner Occupied Units %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	#	#%	#%	\$(000)	%	%	
Other Purpose LOC													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	3.4	0	0.0	2.4	0	0.0	1.4	0	0.0	0.4	8.6
Middle	0	0.0	44.9	0	0.0	42.8	0	0.0	48.6	0	0.0	41.6	47.3
Upper	0	0.0	51.7	0	0.0	54.8	0	0.0	50.0	0	0.0	58.0	44.1
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	3.7	0	0.0	2.7	0	0.0	7.7	0	0.0	2.7	8.6
Middle	0	0.0	37.0	0	0.0	33.4	0	0.0	46.2	0	0.0	29.5	47.3
Upper	0	0.0	59.3	0	0.0	63.9	0	0.0	46.2	0	0.0	67.8	44.1
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	33.3	0	0.0	33.3	0	0.0	0.0	0	0.0	0.0	8.6
Middle	0	0.0	66.7	0	0.0	66.7	0	0.0	0.0	0	0.0	0.0	47.3
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	44.1
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	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.													

Table E-28

Table 2-10

Distribution of 2022 and 2023 Small Business Lending By Income Level of Geography													
Assessment Area: Oxford Nonmetropolitan													
Geographic Income Level	Bank and Aggregate Loans By Year												Total Businesses %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	4.8	0	0.0	4.4	0	0.0	4.3	0	0.0	2.3	3.8
Middle	1	16.7	36.5	20	3.2	36.3	1	20.0	37.9	96	6.3	32.5	40.7
Upper	5	83.3	57.4	596	96.8	59.0	4	80.0	56.8	1,423	93.7	64.9	55.5
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	6	100.0	100.0	616	100.0	100.0	5	100.0	100.0	1,519	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.

Table E-29

Distribution of 2022 and 2023 Small Farm Lending By Income Level of Geography													
Assessment Area: Oxford Nonmetropolitan													
Geographic Income Level	Bank and Aggregate Loans By Year											Total Farms %	
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank			Agg
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%		%
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	10.7	0	0.0	9.6	0	0.0	9.4	0	0.0	5.3	6.1
Middle	0	0.0	50.0	0	0.0	57.7	0	0.0	65.6	0	0.0	67.7	61.2
Upper	0	0.0	39.3	0	0.0	32.6	2	100.0	25.0	500	100.0	27.1	32.7
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	2	100.0	100.0	500	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.													

Table E-30A

Distribution of 2022 and 2023 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Oxford Nonmetropolitan													
Borrower Income Level	Bank and Aggregate Loans By Year												Families By Family Income %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	#	#%	#%	\$(000)	%	%	
Home Purchase Loans													
Low	0	0.0	0.8	0	0.0	0.3	0	0.0	0.6	0	0.0	0.1	16.3
Moderate	0	0.0	3.9	0	0.0	2.1	0	0.0	4.9	0	0.0	2.4	12.5
Middle	6	27.3	11.3	1,097	22.0	8.0	2	15.4	9.9	441	14.1	6.4	16.9
Upper	14	63.6	67.6	3,393	68.0	73.2	10	76.9	67.0	2,490	79.5	73.7	54.3
Unknown	2	9.1	16.4	498	10.0	16.5	1	7.7	17.7	200	6.4	17.4	0.0
Total	22	100.0	100.0	4,988	100.0	100.0	13	100.0	100.0	3,131	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	1.9	0	0.0	0.6	0	0.0	3.1	0	0.0	1.4	16.3
Moderate	0	0.0	6.3	0	0.0	3.0	0	0.0	4.9	0	0.0	3.0	12.5
Middle	2	28.6	10.8	186	10.4	6.1	0	0.0	14.2	0	0.0	9.6	16.9
Upper	5	71.4	64.4	1,606	89.6	70.1	5	83.3	60.4	1,263	95.0	67.6	54.3
Unknown	0	0.0	16.6	0	0.0	20.2	1	16.7	17.3	67	5.0	18.4	0.0
Total	7	100.0	100.0	1,792	100.0	100.0	6	100.0	100.0	1,330	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	3.4	0	0.0	1.3	0	0.0	4.6	0	0.0	0.9	16.3
Moderate	0	0.0	5.2	0	0.0	4.0	0	0.0	4.6	0	0.0	3.0	12.5
Middle	0	0.0	6.9	0	0.0	1.7	0	0.0	13.8	0	0.0	6.7	16.9
Upper	0	0.0	77.6	0	0.0	83.5	0	0.0	66.2	0	0.0	83.3	54.3
Unknown	0	0.0	6.9	0	0.0	9.5	0	0.0	10.8	0	0.0	6.2	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans													
Low	0	0.0	1.2	0	0.0	0.4	0	0.0	1.2	0	0.0	0.3	16.3
Moderate	0	0.0	4.7	0	0.0	2.4	0	0.0	5.0	0	0.0	2.5	12.5
Middle	8	27.6	10.4	1,283	18.9	7.1	2	10.5	11.1	441	9.9	6.9	16.9
Upper	19	65.5	68.4	4,999	73.7	73.4	15	78.9	66.7	3,753	84.1	73.4	54.3
Unknown	2	6.9	15.4	498	7.3	16.8	2	10.5	16.1	267	6.0	16.8	0.0
Total	29	100.0	100.0	6,780	100.0	100.0	19	100.0	100.0	4,461	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.													

Table E-30B

Distribution of 2022 and 2023 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Oxford Nonmetropolitan													
Borrower Income Level	Bank and Aggregate Loans By Year												Families By Family Income %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	#	#%	#%	\$(000)	%	%	
Other Purpose LOC													
Low	0	0.0	2.2	0	0.0	0.3	0	0.0	0.0	0	0.0	0.0	16.3
Moderate	0	0.0	3.4	0	0.0	2.2	0	0.0	4.2	0	0.0	1.1	12.5
Middle	0	0.0	3.4	0	0.0	1.4	0	0.0	16.7	0	0.0	12.7	16.9
Upper	0	0.0	87.6	0	0.0	93.1	0	0.0	75.0	0	0.0	82.1	54.3
Unknown	0	0.0	3.4	0	0.0	3.0	0	0.0	4.2	0	0.0	4.1	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	16.3
Moderate	0	0.0	11.1	0	0.0	3.4	0	0.0	10.3	0	0.0	4.9	12.5
Middle	0	0.0	0.0	0	0.0	0.0	0	0.0	5.1	0	0.0	3.9	16.9
Upper	0	0.0	85.2	0	0.0	95.1	0	0.0	82.1	0	0.0	86.7	54.3
Unknown	0	0.0	3.7	0	0.0	1.4	0	0.0	2.6	0	0.0	4.5	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	16.3
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	12.5
Middle	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	16.9
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	54.3
Unknown	0	0.0	100.0	0	0.0	100.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	0.0	0	0.0	0.0	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.													

Table E-31

Distribution of 2022 and 2023 Small Business Lending By Revenue Size of Businesses													
Assessment Area: Oxford Nonmetropolitan													
	Bank and Aggregate Loans By Year												Total Businesses %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	4	66.7	44.6	215	34.9	43.9	5	100.0	45.8	1,519	100.0	32.8	92.1
Over \$1 Million	1	16.7		400	64.9		0	0.0		0	0.0		6.7
Revenue Unknown	1	16.7		1	0.2		0	0.0		0	0.0		1.2
Total	6	100.0		616	100.0		5	100.0		1,519	100.0		100.0
By Loan Size													
\$100,000 or Less	5	83.3	92.3	216	35.1	35.5	2	40.0	92.6	196	12.9	40.2	
\$100,001 - \$250,000	0	0.0	4.1	0	0.0	17.3	1	20.0	4.2	186	12.2	16.8	
\$250,001 - \$1 Million	1	16.7	3.7	400	64.9	47.2	2	40.0	3.3	1,137	74.9	42.9	
Total	6	100.0	100.0	616	100.0	100.0	5	100.0	100.0	1,519	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	4	100.0		215	100.0		2	40.0		196	12.9		
\$100,001 - \$250,000	0	0.0		0	0.0		1	20.0		186	12.2		
\$250,001 - \$1 Million	0	0.0		0	0.0		2	40.0		1,137	74.9		
Total	4	100.0		215	100.0		5	100.0		1,519	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.													

Table E-32

Distribution of 2022 and 2023 Small Farm Lending By Revenue Size of Businesses													
Assessment Area: Oxford Nonmetropolitan													
	Bank and Aggregate Loans By Year												Total Farms %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	0	0.0	53.6	0	0.0	58.8	2	100.0	56.3	500	100.0	85.3	95.9
Over \$1 Million	0	0.0		0	0.0		0	0.0		0	0.0		2.0
Revenue Unknown	0	0.0		0	0.0		0	0.0		0	0.0		2.0
Total	0	0.0		0	0.0		2	100.0		500	100.0		100.0
By Loan Size													
\$100,000 or Less	0	0.0	67.9	0	0.0	21.2	0	0.0	87.5	0	0.0	35.7	
\$100,001 - \$250,000	0	0.0	17.9	0	0.0	31.1	2	100.0	6.3	500	100.0	22.3	
\$250,001 - \$500,000	0	0.0	14.3	0	0.0	47.7	0	0.0	6.3	0	0.0	42.0	
Total	0	0.0	100.0	0	0.0	100.0	2	100.0	100.0	500	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	0	0.0		0	0.0		0	0.0		0	0.0		
\$100,001 - \$250,000	0	0.0		0	0.0		2	100.0		500	100.0		
\$250,001 - \$500,000	0	0.0		0	0.0		0	0.0		0	0.0		
Total	0	0.0		0	0.0		2	100.0		500	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.													

APPENDIX F – 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, relatively permanent statistical subdivision of a county. Census tract boundaries do not cross county lines; however, they may cross the boundaries of metropolitan statistical areas. Census tracts average about 4,000 inhabitants, and their physical size varies widely depending upon population density. Census tracts are designed to be homogeneous with respect to the population characteristics, economic status, and living conditions to allow for statistical comparisons.

Community development: All Agencies have adopted the following language:

1. Affordable housing (including multi-family rental housing) for low- or moderate-income individuals.
2. Community services targeted to low- or moderate-income individuals.
3. Activities that promote economic development by financing businesses or farms that meet the size eligibility standards of the Small Business Administration's Development Company or Small Business Investment Company programs (13 CFR 121.301) or have gross annual revenues of \$1 million or less.
4. Activities that revitalize or stabilize –
 - a. Low- or moderate-income geographies.
 - b. Designated disaster areas.
 - c. Distressed or underserved nonmetropolitan middle-income geographies designated by the Board, Federal Deposit Insurance Corporation, and Office of the Comptroller of the Currency, based on-
 - i. Rates of poverty, unemployment, and population loss.
 - ii. Population size, density, and dispersion. Activities that revitalize and stabilize geographies designated based on population size, density, and dispersion if they help to meet essential community needs, including needs of low- and moderate-income individuals.

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

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 non-relatives 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).

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 income of the applicants; the amount of loan requested; and the disposition of the application (for example, approved, denied, or withdrawn).

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

Household: 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.

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.

Other products: Includes any unreported optional category of loans for which the institution collects and maintains data for consideration during a CRA evaluation. 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.

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) and the Thrift Financial Reporting (TFR) 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 instructions for preparation of the Call Report. These loans have original amounts of \$500,000 or less and are either secured by farmland or are classified as loans to finance agricultural production and other loans to farmers.

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