

PUBLIC DISCLOSURE

March 17, 2025

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

**Southern Bancorp Bank
RSSD #852544**

**601 Main Street
Arkadelphia, Arkansas 71923**

Federal Reserve Bank of St. Louis

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

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

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INSTITUTION'S CRA RATING

INSTITUTION'S CRA RATING: This institution is rated OUTSTANDING.

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

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

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

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

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

DESCRIPTION OF INSTITUTION

Southern Bancorp Bank is an interstate retail bank offering both consumer and commercial loan and deposit products. The bank is headquartered in Arkadelphia, Arkansas, and is wholly owned by Southern Bancorp, Inc. (SBI), also headquartered in Arkadelphia, Arkansas. Southern Bancorp, Inc. is a public-benefit corporation, and both SBI and Southern Bancorp Bank are certified Community Development Financial Institutions (CDFIs), as designated by the U.S. Department of the Treasury. The bank is a full-service financial institution offering an array of commercial and consumer loan and deposit products; service delivery systems include 53 branches and three loan production offices (LPOs) across two states and one multistate metropolitan statistical area (MSA). The bank's most significant presence is in its home state of Arkansas, specifically in its Southwestern Arkansas assessment area where the bank is headquartered; the Southwestern Arkansas assessment area also holds the largest amount of bank deposits and loans. During the review period, the bank acquired Premier Bank of Arkansas, Jonesboro, Arkansas, and its three branches. The bank also opened three new branches and closed one branch.

Assessment area changes stemming from this branch activity include:

- The addition of Crittenden County to the Memphis, Tennessee-Mississippi-Arkansas MSA assessment area, and
- The delineation of the Little Rock-North Little Rock-Conway, Arkansas MSA as an assessment area.

In addition to its banking operations, Southern Bancorp Bank is affiliated with a 501(c)(3) nonprofit organization, Southern Bancorp Community Partners (SBCP). SBCP is a certified CDFI and collaborates with Southern Bancorp Bank to pursue its mission to provide access to capital and drive economic development in distressed areas of Arkansas and Mississippi. As a result of this partnership, Southern Bancorp Bank is permitted and has elected to have SBCP's community development activities reviewed under this CRA evaluation.

For this review period, no legal impediments or financial constraints were identified that would have hindered the bank from serving the credit needs of its assessment areas, and the bank is capable of meeting assessment area credit needs based on its available resources and financial products. As of December 31, 2024, the bank reported total assets of \$2.8 billion, which represents a 31.2 percent increase since the previous examination. As of the same date, loans and leases outstanding were \$1.8 billion, while deposits totaled \$2.1 billion.

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

Distribution of Total Loans as of December 31, 2024		
Credit Category	Amount \$ (000s)	Percentage of Total Loans
Construction and Development	\$264,473	15.1%
Commercial Real Estate	\$429,830	24.5%
Multifamily Residential	\$52,998	3.0%
1–4 Family Residential	\$470,515	26.9%
Farmland	\$173,707	9.9%
Farm Loans	\$85,512	4.9%
Commercial and Industrial	\$222,969	12.7%
Loans to Individuals	\$45,256	2.6%
Total Other Loans	\$6,388	0.4%
TOTAL	\$1,751,648	100%

As indicated by the table above, a significant portion of the bank’s lending resources are directed to loans secured by 1–4 family residential properties and commercial real estate loans. While farmland and farm loans do not represent a significant portion of the bank’s loan portfolio by dollar volume, these products are nevertheless an important product line in several of the bank’s assessment areas and are thus included for review where applicable. The bank also originates and subsequently sells a significant volume of loans related to residential real estate. As these loans are sold on the secondary market shortly after origination, this activity is not captured in the table.

The bank received an Outstanding rating at its previous CRA evaluation conducted by this Reserve Bank on August 8, 2022.

SCOPE OF EXAMINATION

The bank’s CRA performance was reviewed using the Federal Financial Institutions Examination Council’s (FFIEC’s) Interagency Large Institution CRA Examination Procedures, which include a Lending Test, Investment Test, and Service Test. Bank performance under these tests is rated at the institution, multistate MSA, and state levels and reflects the conclusions drawn in each of the bank’s 13 assessment areas. The following table details the number of branch offices, breakdown of deposits, and CRA review procedures applicable to each assessment area completed as part of this evaluation. Deposit information in the following table, as well as deposit information throughout this evaluation, is taken from the Federal Deposit Insurance Corporation (FDIC) Deposit Market Share Report data as of June 30, 2024.

Rated Area	Offices		Deposits as of June 30, 2024		Assessment Area Review Procedures		
	#	%	\$ (000s)	%	Full- Scope	Limited- Scope	TOTAL
Arkansas	32	60.4%	\$1,666,288	82.7%	3	5	8
Mississippi	17	32.1%	\$179,537	8.9%	2	2	4
Memphis Multistate MSA	4	7.5%	\$168,207	8.4%	1	0	1
OVERALL	53	100%	\$2,014,032	100%	6	7	13

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

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

Lending Test

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

Lending Test Performance Criterion	Products Selected for Review	Time Period
Level of Lending Activity	<ul style="list-style-type: none"> Home mortgage loans reported under the Home Mortgage Disclosure Act (HMDA) Small business and small farm loans reported under the CRA 	January 1, 2022 – December 31, 2023
Assessment Area Concentration		
Loan Distribution by Borrower's Profile		
Geographic Distribution of Loans		
Community Development Lending Activities		August 8, 2022 – March 14, 2025
Product Innovation		

As shown in the preceding table, small business, HMDA, and small farm loans were used to evaluate the bank's lending performance, as these loans are considered the bank's core business lines based on lending volume and the bank's business strategy. The weighting given to each product when evaluating the bank's lending performance varied based on loan demand, credit needs, and the bank's business strategy and is discussed at the rated area and assessment area level. While all three loan categories were included in the lending activity levels and assessment area concentration analyses, in some markets, small farm lending volume was too low to conduct product-specific analyses. Furthermore, unless otherwise specified at the rated area or assessment area level, performance in the small business loan category carried greater significance toward the bank's overall performance conclusions, followed by the HMDA loan category. The bank's small farm lending performance carries a weight equal to small business in performance conclusions when applicable. Lastly, equal emphasis is placed on performance in 2022 and 2023.

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

- Level of lending activity
- Assessment areas concentration¹
- Geographic distribution of loans
- Distribution of loans by borrower's income/revenue profile
- Community development lending activities
- Product innovation²

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

- Assessment area demographics are based on 2020 American Community Survey (ACS) data, and business demographics are based on 2022 and 2023 Dun & Bradstreet data.
- Median family incomes are based on the FFIEC's 2022 and 2023 annual estimates. These estimates were used to classify borrowers into low-, moderate-, middle-, and upper-income categories by comparing their reported income to the applicable median family income figure for that area.
- Industry demographics are sourced from the U.S. Department of Labor, Bureau of Labor Statistics (BLS) Quarterly Census of Employment and Wages data, according to the North American Industry Classification System.

¹ This criterion is applicable at the institution level only.

² Unlike other large bank CRA performance criteria, a lack of innovative or flexible lending practices does not necessarily impact the bank's performance negatively, as these activities are largely used to augment consideration given to an institution's performance under the quantitative criteria, potentially resulting in a higher rating.

- Unemployment data are sourced from the BLS and are not seasonally adjusted.
- In the evaluation of the bank's distribution of loans to borrowers of different income levels and businesses and farms of different revenue sizes, the demographic figure refers to either the percentage of families in that assessment area that are classified as low- and moderate-income (LMI) or the percentage of businesses and farms with annual revenues of \$1 million or less.
- In the evaluation of the bank's geographic distribution of loans, the demographic figure refers to either the percentage of owner-occupied housing units in that assessment area that are in either LMI census tracts or the percentage of businesses located in LMI census tracts.

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

Investment Test

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

Service Test

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

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

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

LENDING TEST

The bank's performance under the Lending Test is rated high satisfactory. This rating reflects the performance in each rated area shown in the table below, with Arkansas and Mississippi carrying the most weight toward the overall rating.

Rated Area	Lending Test Rating
Arkansas	High Satisfactory
Mississippi	High Satisfactory
Memphis MSA	Low Satisfactory
OVERALL	HIGH SATISFACTORY

Lending Activity

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

Assessment Area Concentration

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

Lending Inside and Outside of Assessment Areas January 1, 2022 through December 31, 2023						
Loan Type	Inside Assessment Areas		Outside Assessment Areas		TOTAL	
Small Business	2,074	89.2%	250	10.8%	2,324	100%
	\$226,831	82.8%	\$47,145	17.2%	\$273,976	100%
HMDA	1,269	88.8%	160	11.2%	1,429	100%
	\$157,707	78.5%	\$43,310	21.5%	\$201,017	100%
Small Farm	580	87.6%	82	12.4%	662	100%
	\$72,292	88.1%	\$9,742	11.9%	\$82,034	100%
TOTAL LOANS	3,923	88.9%	492	11.1%	4,415	100%
	\$456,830	82.0%	\$100,197	18.0%	\$557,027	100%

A high percentage of loans were made inside the bank's assessment areas. As shown in the preceding table, 88.9 percent of the bank's total HMDA, small business, and small farm loans were made inside its assessment areas, representing 82.0 percent of loans by dollar volume.

Borrower and Geographic Distribution

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

Rated Area	Loan Distribution by Borrower's Profile
Arkansas	Good
Mississippi	Good
Memphis MSA	Adequate
OVERALL	GOOD

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

Rated Area	Geographic Distribution of Loans
Arkansas	Good
Mississippi	Good
Memphis MSA	Good
OVERALL	GOOD

Community Development Lending Activity

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

Rated Area	Community Development Lending
Arkansas	Relatively High
Mississippi	Relatively High
Memphis MSA	Adequate
OVERALL	RELATIVELY HIGH LEVEL

The overall performance conclusion is driven by performance in the state of Arkansas, leading to an overall determination that Southern Bancorp Bank makes a relatively high level of community development lending. During the review period, the bank originated or renewed 82 qualifying community development loans inside its assessment areas, totaling \$51.0 million. These figures

are further supplemented by community development loans made outside of the bank's assessment areas but in the broader statewide areas: Arkansas (3 loans totaling \$5.8 million) and Mississippi (12 loans totaling \$29.5 million). In sum, the bank made a total of 97 community development loans totaling \$86.2 million benefiting Arkansas and Mississippi communities.

Product Innovation

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

- *Fresh Start Loans*: Offered to customers with overdrawn deposit accounts to help regain their financial footing and continue their banking relationships. Over the review period, Southern Bancorp Bank's loan portfolio included 176 active Fresh Start loans totaling \$168,808.
- *Credit-Builder Loans*: Secured by certificate of deposit accounts that help customers establish or improve their credit scores while engaging in savings. During the review period, Southern Bancorp Bank's portfolio included 128 credit-builder loans totaling \$91,101.
- *Holiday Loans*: Small dollar loans that allow deposit customers an opportunity to qualify for a \$500 loan based on their positive deposit account history. During the review period, the bank originated 6,771 holiday loans totaling \$3.7 million.
- *Small Business Administration (SBA) Loan Administration Programs*: Provide flexible financing terms to promote business growth and job creation. Through these programs, the bank offers small business loans that support small business operations and/or expansion. During the review period, the bank originated 70 SBA loans totaling \$57.2 million.
- *Federal Housing Administration (FHA), Veterans Affairs (VA), and U.S. Department of Agriculture (USDA)*: Government-insured loan programs that offer borrowers flexible, long-term loan options. During the review period, the bank originated 102 FHA loans totaling \$21.0 million, 18 VA loans totaling \$5.8 million, and 29 USDA Rural Development loans totaling \$4.0 million.

INVESTMENT TEST

The bank's performance under the Investment Test is rated outstanding, driven primarily by the performance in Arkansas. Overall, the bank made an excellent level of qualified community development investments and grants. The investments and grants exhibit excellent responsiveness to credit and community development needs, and the bank is occasionally in a leadership position. The bank makes significant use of innovative and/or complex investments to support community development initiatives. The following table displays investment and grant activity performance by rated area.

Rated Area	Investment and Grant Activity
Arkansas	Outstanding
Mississippi	High Satisfactory
Memphis MSA	High Satisfactory
OVERALL	OUTSTANDING

During the review period, the bank made new investments totaling \$55.2 million and \$165.1 million in prior period investments that were still outstanding and benefiting the bank's assessment areas. To support the bank's community development investment activity, Southern Bancorp Bank is an active participant in federal and state New Markets Tax Credit (NMTC) programs. These funds are allocated by the CDFI Fund to intermediaries with a stated mission of serving or providing investment capital for small business borrowers in underserved and distressed communities. Southern Bancorp Bank and SBI have established multiple affiliate community development entities for the purpose of managing NMTC allocations throughout their rated areas and assessment areas. Alongside its investment activity, the bank made community development donations totaling \$1.7 million throughout its assessment areas.

Lastly, and in addition to the amounts discussed above, the bank made community development investments in the broader statewide and national areas, which included Arkansas and Mississippi. These amounts include an additional \$130.4 million in investments and \$60,521 in donations. Supplemental details of the bank's investment and donation/grant activity are discussed later in the evaluation of each rated area and assessment area.

SERVICE TEST

The bank's performance under the Service Test is rated outstanding, as shown in the table below.

Rated Area	Service Test Rating
Arkansas	Outstanding
Mississippi	Outstanding
Memphis MSA	High Satisfactory
OVERALL	OUTSTANDING

Accessibility of Delivery Systems

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

Rated Area	Accessibility of Delivery Systems
Arkansas	Readily Accessible
Mississippi	Readily Accessible
Memphis MSA	Reasonably Accessible
OVERALL	READILY ACCESSIBLE

Changes in Branch Locations

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

Rated Area	Changes in Branch Locations
Arkansas	Not Adversely Affected
Mississippi	Not Adversely Affected
Memphis MSA	Improved Access
OVERALL	NOT ADVERSELY AFFECTED

Reasonableness of Business Hours and Services in Meeting Assessment Area Needs

The bank's hours and services do not vary in a way that inconveniences certain portions of its assessment areas, particularly LMI geographies or individuals. While the bank's hours vary slightly between assessment areas, they do not vary in a way that inconveniences certain portions of its assessment areas. The bank offers the same suite of products throughout its entire branch network.

Rated Area	Reasonableness of Business Hours and Services
Arkansas	Do Not Vary in a Way That Inconveniences
Mississippi	Do Not Vary in a Way That Inconveniences
Memphis MSA	Do Not Vary in a Way That Inconveniences
OVERALL	DO NOT VARY IN A WAY THAT INCONVENIENCES

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

- Southern Bancorp Bank provides Interest on Lawyers' Trust Accounts (IOLTA). Interest earned on IOLTA accounts within a state is sent to the state's IOLTA program, which donates to organizations offering free legal services to LMI individuals.
- SBCP and Southern Bancorp Bank collaborate to offer individual development accounts (IDAs), which are matched savings accounts for LMI individuals. Savers have been able to use their savings to successfully invest in an affordable home, home repair, higher education, or small business. Savers are required to participate in financial literacy courses. As financial literacy and low-cost deposit accounts were mentioned as needs within several of the bank's assessment areas, Southern Bancorp Bank's offering of IDAs was considered particularly responsive and supports the bank's Service Test rating of Outstanding.

Community Development Services

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

Rated Area	Community Development Services
Arkansas	Leader
Mississippi	Leader
Memphis MSA	Relatively High Level
OVERALL	LEADER

In total, 398 employees provided 20,069 community development service hours. Employees lent their expertise in various capacities, such as being a board member or financial literacy instructor, to local community service and economic development organizations. By far the largest community development service provided by employees across the bank's various assessment areas was through the Volunteer Income Tax Assistance (VITA) program, which helped predominantly LMI individuals by providing tax counseling services. During the 2023 tax season, employees completed 4,719 returns, providing over \$6.1 million in tax refunds and over \$2.5 million in earned income tax credits for LMI families and individuals through the bank's footprint.

Additionally, a substantial amount of service was provided through the bank's School Savings Program. The bank's School Savings Program in Arkansas and Mississippi plays a pivotal role in teaching students the importance of saving, helping them develop strong financial habits from an early age. Employees visit schools to assist students with deposit account management and provide money management education. The program's goal is to instill positive financial behaviors while also contributing to the long-term financial literacy and economic mobility of their community. Due to financial education being identified as a local need in many of the bank's assessment areas, this program is considered responsive, which supports the bank's Service Test rating of Outstanding.

FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

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

MEMPHIS, TENNESSEE-MISSISSIPPI-ARKANSAS MULTISTATE MSA³

CRA RATING FOR MEMPHIS MSA:

The Lending Test is rated:

The Investment Test is rated:

The Service Test is rated

SATISFACTORY

Low Satisfactory

High Satisfactory

High Satisfactory

Factors supporting the ratings for the Memphis multistate MSA include:

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

³ This rating reflects performance within the multistate MSA. The statewide evaluations of Arkansas and Mississippi are adjusted and do not reflect performance in the portions of these states within the Memphis assessment area.

SCOPE OF EXAMINATION

The bank has one delineated assessment area within the Memphis, Tennessee-Mississippi-Arkansas MSA (Memphis MSA). Scoping considerations applicable to the review of the Memphis assessment area are consistent with the overall CRA examination scope presented in the *Institution, Scope of Examination* section. However, as demand for small farm loans and the bank's small farm loan activity are minimal in the assessment area, small farm lending is not assessed and did not impact the evaluation of lending performance in the assessment area. Based on loan demand and the bank's lending activity, small business lending received primary consideration in the analysis of the bank's lending performance, followed by HMDA lending.

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

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE MEMPHIS ASSESSMENT AREA

Bank Structure

As shown in the table below, the bank operates four (7.5 percent) of its total branches in the Memphis assessment area.

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

During this review period, the bank converted LPO operations in an upper-income census tract to a full-service branch in the Memphis MSA. Also, as part of the aforementioned acquisition, the bank expanded its assessment area to include Crittenden County and expanded its branch network through the addition of one branch in a middle-income census tract and one branch in a moderate-income census tract. No branches were closed in this assessment area during the review period.

General Demographics

The bank's assessment area is composed of three counties across three states:

- DeSoto County, Mississippi
- Shelby County, Tennessee
- Crittenden County, Arkansas

These counties represent three of the nine counties that make up the entire Memphis MSA. The majority of the assessment area's population of 1.2 million is concentrated in Shelby County (929,744), which contains the city of Memphis, while DeSoto (185,314) and Crittenden (48,163) counties are significantly less populous. From 2015 to 2020, DeSoto County experienced population growth of 9.9 percent, while Shelby and Crittenden counties experienced population declines of 0.9 percent and 3.2 percent, respectively.

The banking industry in the Memphis assessment area is competitive, with 39 financial institutions operating 278 branches throughout the assessment area. With only 0.5 percent of the market share, Southern Bancorp Bank operates four branches within the assessment area. Competition for HMDA and CRA loans is similarly high. An analysis of 2023 HMDA-reportable loans shows that 534 institutions had loan activity in the assessment area, of which the bank ranked 98th, with less than 1 percent of total HMDA loans. The bank ranked 26th out of 132 institutions with CRA loan activity in the assessment area, accounting for less than 1 percent of total CRA loan activity.

The assessment area covers a large metropolitan area with a diverse population and demographic composition. As such, there are numerous credit needs in the assessment area, in addition to the standard blend of consumer and commercial loan and deposit products. Particular credit needs noted by the community contact include access to physical branch locations, as the concentration of brick-and-mortar locations is not as prevalent in LMI communities throughout the assessment area. The contact further noted a need for home repair loans, as significant portions of the current housing stock are in need of repair and rehabilitation.

Income and Wealth Demographics

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

Assessment Area Demographics by Geography Income Level				
	Census Tracts		Family Population	
Low	56	18.1%	32,915	11.8%
Moderate	85	27.4%	70,455	25.3%
Middle	66	21.3%	65,872	23.6%
Upper	91	29.4%	108,461	38.9%
Unknown	12	3.9%	1,228	0.4%
TOTAL	310	100%	278,931	100.0%

As shown in the table above, 45.5 percent of census tracts in the assessment area are designated as LMI, while 37.1 percent of assessment area families reside within those tracts. Additionally, assessment area demographics indicate that 24.9 percent and 41.6 percent of total owner-occupied housing units are located in LMI census tracts, respectively.

Based on 2020 ACS data, the median family income for the assessment area was \$68,474. This income figure was above figures for the states of Mississippi (\$58,923), Arkansas (\$62,067), and Tennessee (\$68,793). More recently, the FFIEC estimated the median family income for the Memphis multistate MSA to be \$76,200 in 2022 and \$79,200 in 2023. The following table displays the distribution of assessment area families by income level compared to the states of Mississippi and Arkansas as a whole.

Family Population by Income Level								
	Assessment Area		Tennessee		Mississippi		Arkansas	
Low	66,024	23.7%	364,945	21.1%	171,514	23.2%	165,087	21.4%
Moderate	44,489	15.9%	304,686	17.6%	121,461	16.4%	136,380	17.7%
Middle	49,664	17.8%	352,060	20.4%	137,207	18.5%	155,142	20.2%
Upper	118,754	42.6%	702,248	40.8%	310,307	41.9%	313,502	40.7%
TOTAL	278,931	100.0%	1,726,939	100.0%	740,489	100.0%	770,111	100.0%

When compared with the data in the first table in this section, a slightly higher percentage of families in the assessment area are LMI (39.6 percent) than reside in LMI census tracts (37.1 percent). Overall, the distribution of families by income level in the assessment area is aligned with the states of Tennessee, Mississippi, and Arkansas. Additionally, the percentage of families below the poverty level in the assessment area (13.2 percent) is lower than that of Mississippi (15.0 percent) and higher than those of Tennessee (10.1 percent) and Arkansas (11.8 percent).

Housing Demographics

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

Housing Demographics				
Dataset	Median Housing Value	Affordability Ratio	Median Gross Rent (monthly)	Renter Cost Burden
Assessment Area	\$161,600	33.4%	\$957	48.4%
Tennessee	\$177,600	30.9%	\$897	42.4%
Mississippi	\$125,500	37.1%	\$789	41.4%
Arkansas	\$133,600	37.0%	\$760	38.4%

Housing is less affordable in the assessment area than in the states of Mississippi and Arkansas. The assessment area affordability ratio (33.4 percent) is below both the Mississippi state level (37.1 percent) and the Arkansas state level (37.0 percent) and above the state of Tennessee (30.9 percent). Similarly, median housing values are higher in the assessment area (\$161,000) than in the states of Mississippi (\$125,500) and Arkansas (\$133,600) and lower than the state of Tennessee (\$177,600). Additionally, the median gross rent in the assessment area (\$957) exceeds Mississippi (\$789), Arkansas (\$760), and Tennessee (\$897). Higher rental rates in the assessment area are

driven by significantly higher rents in DeSoto County, Mississippi, with a median gross rent of \$1,073. As noted by a community contact, affordable home improvement loans are a significant credit need in these counties, as much of the housing stock is old and in disrepair. The average age of housing stock in the assessment area (46 years) has exacerbated the need for home repairs, which many LMI residents are unable to afford. Based on the housing figures and demographic information, access to affordable housing options in the assessment area appears to be a challenge for many LMI individuals, including those who rent.

Industry and Employment Demographics

The Memphis assessment area supports a large and diverse business community. BLS industry demographics indicate there are 571,007 paid employees in the assessment area, with the three largest industries by number of paid employees being transportation and warehousing (14.9 percent), healthcare and social services (14.2 percent), and government (12.5 percent). The assessment area also supports a strong small business sector, with 91.3 percent of assessment area businesses having annual revenues of \$1 million or less.

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

Unemployment Levels				
Time Period (Annual Average)	Assessment Area	Tennessee	Mississippi	Arkansas
2022	4.3%	3.4%	3.8%	3.2%
2023	4.1%	3.3%	3.2%	3.3%
2024 Year to Date (YTD)	4.1%	3.3%	3.0%	3.4%

As shown in the table above, unemployment levels in the assessment area were higher than those of Tennessee, Mississippi, and Arkansas throughout the review period. DeSoto County, Mississippi, had the lowest levels of unemployment during the review period, with a 2024 year-to-date unemployment rate of 2.8 percent compared to 4.1 percent for the entire assessment area.

Community Contact Information

For the Memphis assessment area, one community contact interview was referenced as part of this evaluation. The community contact characterized the local economy as largely stable over the last several years; however, the city has seen a recent increase in economic development and growth, and the contact noted that many new large businesses moving into the area should create new job opportunities and economic growth. According to the contact, Memphis has a sizeable wealth and opportunity gap between low- and high-income individuals and communities. The contact noted there is a need for home repair loans, resulting from an aging housing stock in disrepair coupled with a lack of new affordable housing development in the area. The contact explained that the overall housing stock is older and in need of rehabilitation. The stock that is newer or recently built, according to the contact, is aimed at higher-income individuals and has seen price pressures in recent years.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE MEMPHIS ASSESSMENT AREA

LENDING TEST

The bank's Lending Test performance in the Memphis multistate MSA is rated low satisfactory. The following table displays the bank's performance under the Lending Test in the Memphis assessment area.

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

Lending Activity

The following table displays the bank's combined 2022 and 2023 lending volume in the Memphis assessment area by number and dollar volume.

Summary of Lending Activity January 1, 2022 through December 31, 2023				
Loan Type	#	%	\$ (000s)	%
Home Improvement	0	0.0%	0	0.0%
Home Purchase	31	13.7%	4,965	12.6%
Multifamily Housing	3	1.3%	3,205	8.1%
Refinancing	8	3.5%	1,672	4.2%
Other Purpose LOC	0	0.0%	0	0.0%
Other Purpose Closed/Exempt	3	1.3%	146	0.4%
Purpose Not Applicable	0	0.0%	0	0.0%
Total HMDA	45	19.9%	9,988	25.3%
Small Business	170	75.2%	27,276	69.2%
Small Farm	11	4.9%	2,173	5.5%
TOTAL LOANS	226	100.0%	39,437	100.0%

Loans made in the Memphis assessment area represent 8.6 percent of total 2022 and 2023 HMDA and CRA loans made within the bank's combined assessment areas. Total loans are slightly higher than deposits (8.4 percent) and branch concentration (7.5 percent). In 2023, the bank ranked 26th out of 132 institutions in CRA-reported lending. Similarly, the bank ranked 98th out of 534 HMDA-reporting institutions, demonstrating the highly competitive landscape of the Memphis assessment

area. Therefore, the bank's lending activity reflects adequate responsiveness to the credit needs of the Memphis assessment area.

Loan Distribution by Borrower's Profile

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

Small Business Lending

The bank's record of lending to businesses of different sizes is adequate overall. The bank originated 53.8 percent of its small business loans to businesses with annual revenues of \$1 million or less in 2022; this performance is considered adequate when compared with aggregate lending levels (46.7 percent) and the demographic figure (91.4 percent). Similarly, the bank's level of lending in 2023 was adequate, as the percentage of small business loans to businesses with annual revenues of \$1 million or less (64.8 percent) again exceeded aggregate lending levels (49.0 percent) but was below the demographic figure (91.3 percent).

HMDA Lending

Overall, the bank's borrower distribution of HMDA loans is poor. In 2022, the bank did not originate any of its HMDA loans to low- or moderate-income borrowers, compared to aggregate lending figures of 5.2 percent and 13.9 percent and demographic figures of 23.7 percent and 15.9 percent, respectively. This reflects poor performance. Similarly, in 2023, the bank did not originate any of its HMDA loans to low- or moderate-income borrowers, compared to aggregate lending figures of 4.1 percent and 14.3 percent and demographic figures of 23.7 percent and 15.9 percent, respectively, again reflecting poor performance.

Geographic Distribution of Loans

The bank's geographic distribution of loans is good overall, with primary consideration again based on performance from the small business lending category.

Small Business Lending

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

The bank made 1.5 percent of its 2022 small business loans in low-income geographies, which is considered poor when compared to aggregate lending levels (8.3 percent) and the demographic figure (9.9 percent). However, small business lending in low-income geographies in 2023 (8.6 percent) is good when compared with aggregate lending levels (7.7 percent) and the demographic figure (9.8 percent).

Small business lending in moderate-income census tracts in 2022 is poor. The bank originated 9.2 percent of its small business loans in moderate-income census tracts, less than peer institutions in the assessment area (20.4 percent) and the demographic figure (23.3 percent). Conversely, performance in 2023 was good, as the bank's lending in moderate-income geographies (21.9 percent) was consistent with aggregate lending levels (20.3 percent) and the demographic figure (23.3 percent).

HMDA Lending

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

In 2022, the bank originated 10.7 percent of its HMDA loans in low-income geographies, exceeding peer institutions in the assessment area (5.6 percent). Additionally, the bank's level of lending in low-income geographies exceeded the demographic level (7.5 percent), reflecting excellent performance. Conversely, the bank did not originate any HMDA loans in low-income geographies in 2023 compared to aggregate lending levels of 5.8 percent and the demographic figure (7.5 percent), reflecting poor performance.

In 2022, the bank originated 14.3 percent of its HMDA lending in moderate-income geographies, which is considered poor compared to aggregate lending levels (18.1 percent) and demographic levels (22.1 percent). Conversely, in 2023, the bank originated 41.2 percent of its HMDA lending in moderate-income geographies, far exceeding both peer institutions in the assessment area (19.1 percent) and demographic levels (22.1 percent), reflecting excellent performance.

An analysis of the dispersion of both loan products throughout the assessment area did not reveal evidence of conspicuous lending gaps in LMI geographies. In 2022, the bank had loan activity in 14.2 percent of all assessment area census tracts and 9.2 percent of all LMI geographies. In 2023, the bank had lending activity in 17.1 percent of census tracts in the assessment area and 12.1 percent of LMI geographies in the assessment area. This dispersion supports the conclusion that the geographic distribution of loans is good overall.

Community Development Lending Activity

The bank makes an adequate level of community development loans in the Memphis assessment area. During the review period, the bank made ten community development loans totaling \$9.5 million. These community development loans supported various community development purposes, including affordable housing (four), economic development (two), community service (three), and revitalization and stabilization (one).

Of note, one of the community development loans with a purpose of affordable housing was used to finance the development of a 22-unit apartment complex with affordable rents. As noted by the community contact and assessment area housing demographics, the assessment area has a need for affordable rental options for LMI borrowers.

INVESTMENT TEST

The bank's Investment Test performance in the Memphis assessment area is rated high satisfactory. The bank made a significant level of qualified community development investments and grants in the assessment area. The bank made qualified community development investments of \$8.5 million, including \$1.5 million in investments made prior to this review period that were still outstanding. In addition to these investments, the bank made 51 community development donations totaling \$34,937. Overall investments and donations were significantly higher than performance at the bank's previous examination. The majority of investments made in the assessment area were to school districts that serve a majority of students who are eligible for free or reduced-price lunches. The bank additionally had investments in an economic development organization operating in an area with a majority of LMI census tracts.

SERVICE TEST

The bank's performance under the Service Test in the Memphis MSA is rated high satisfactory. The following table displays the bank's performance under the Service Test.

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

Accessibility of Delivery Systems

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

Branch Distribution by Geography Income Level						
Dataset	Geography Income Level					TOTAL
	Low-	Moderate-	Middle-	Upper-	Unknown-	
Branches	0	1	1	2	0	4
	0.0%	25.0%	25.0%	50.0%	0.0%	100%
Census Tracts	18.1%	27.4%	21.3%	29.4%	3.9%	100%
Household Population	13.6%	26.5%	24.3%	34.8%	0.9%	100%

Based on data in the preceding table, the bank operates 25.0 percent of its assessment area branches in LMI census tracts. This distribution is below the percentage of assessment area census tracts that are LMI (45.5 percent) and the household population in LMI census tracts (40.1 percent).

However, all three branches the bank operates in middle- and upper-income census tracts are adjacent to LMI census tracts. Therefore, the bank's service delivery systems are reasonably accessible to individuals and geographies of different income levels.

Changes in Branch Locations

At the beginning of this review period, the bank operated one branch in a middle-income census tract and one LPO in an upper-income census tract. Since that time, the bank converted the LPO operations into a full-service branch. Additionally, the bank acquired two branches in the assessment area, one of which is located in a moderate-income census tract. Therefore, the bank's record of opening and closing branches in the assessment area has improved the accessibility of its service delivery systems, particularly to LMI individuals and geographies.

Reasonableness of Business Hours and Services in Meeting Assessment Area Needs

Business hours, products, and services are generally consistent across all branches in the assessment area. Branches are generally open from 9:00 a.m. to 4:00 p.m. or 8:30 a.m. to 4:30 p.m., Monday through Friday. All branches have drive-up access, as well as ATMs on site, and three of four branches have loan officers on site. While there is no loan officer present at the branch in a moderate-income census tract, loan officers are required to travel to the branch upon request. Therefore, the bank's services do not vary in a way that inconveniences its assessment area, particularly LMI geographies and/or LMI individuals.

Community Development Services

The bank provides a relatively high level of community development services in the assessment area. During the review period, 38 employees provided 756 community development services hours in the Memphis assessment area. These efforts consisted of bank employees providing financial literacy training to underserved youth and students receiving free or reduced-price lunch benefits. Additionally, two bank employees provided 45 hours of tax preparation assistance through VITA in the assessment area. Bank employees provided 22 hours of service to schools participating in the School Savings Program, where a majority of the students are eligible for free or reduced-price lunch.

ARKANSAS

CRA RATING FOR ARKANSAS:

The Lending Test is rated:

The Investment Test is rated:

The Service Test is rated:

OUTSTANDING

High Satisfactory

Outstanding

Outstanding

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

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

SCOPE OF EXAMINATION

Scoping considerations applicable to the review of the Arkansas assessment areas are consistent with the overall CRA examination scope as presented in the *Institution, Scope of Examination* section. In Arkansas assessment areas with substantive levels of small farm lending, performance was reviewed along with small business and HMDA lending activity. When making overall performance conclusions under the Lending Test, bank performance in the small business and small farm (where applicable) loan categories received the greatest weight in the analysis, followed by the HMDA category.

The bank operates eight assessment areas throughout Arkansas, located in three MSAs and five noncontiguous nonMSA portions of the state. Three of the bank's Arkansas assessment areas were reviewed under full-scope procedures. When considering branch structure and loan/deposit activity, CRA performance in the Southwestern Arkansas assessment area carried the greatest weight when forming overall state conclusions.

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

DESCRIPTION OF INSTITUTION'S OPERATIONS IN ARKANSAS

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

Assessment Area	Offices		Deposits As of June 30, 2024		Review Procedures
	#	%	\$	%	
Southwestern Arkansas	7	21.9%	\$606,002	36.4%	Full-Scope
Eastern Arkansas	8	25.0%	\$342,045	20.5%	Full-Scope
Northeastern Arkansas	6	19.0%	\$182,039	11.3%	Full-Scope
Hot Springs	3	9.4%	\$186,537	11.2%	Limited-Scope
Jonesboro	2	6.3%	\$129,600	7.8%	Limited-Scope
Little Rock	1	3.1%	\$4,818	0.3%	Limited-Scope
Southern Arkansas	4	12.5%	\$191,198	11.5%	Limited-Scope
Western Arkansas	1	3.1%	\$24,049	1.4%	Limited-Scope
TOTAL	32	100%	\$1,666,288	100%	3 Full-Scope

As shown above, the bank's deposits in Arkansas total \$1.7 billion, which represents 82.7 percent of total bank deposits. In addition to the branch locations shown in the table above, the bank operates two LPOs in Arkansas—one in the Little Rock assessment area and one in Fayetteville (which is not in a CRA assessment area). The bank's operations and deposits in the state are concentrated mostly in the Southwestern and Eastern Arkansas assessment areas, both of which were evaluated using full-scope review procedures. During the review period, the bank added one branch in the Jonesboro MSA through an acquisition. Additionally, the bank opened a branch in the Little Rock MSA, which resulted in the delineation of that new assessment area.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN ARKANSAS

LENDING TEST

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

Lending Test Summary	
Lending Activity	Excellent
Borrower Distribution	Good
Geographic Distribution	Good
Community Development Loans	Relatively High Level
OVERALL	HIGH SATISFACTORY

Lending Activity

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

Full-Scope Assessment Areas	Lending Activity
Southwestern Arkansas	Excellent
Eastern Arkansas	Excellent
Northeastern Arkansas	Good
OVERALL	EXCELLENT

Limited-Scope Assessment Areas	Lending Activity
Hot Springs	Consistent
Jonesboro	Below
Little Rock	Consistent
Southern Arkansas	Below
Western Arkansas	Consistent

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

Borrower and Geographic Distribution

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

Full-Scope Assessment Areas	Loan Distribution by Borrower's Profile
Southwestern Arkansas	Adequate
Eastern Arkansas	Good
Northeastern Arkansas	Excellent
OVERALL	GOOD

Limited-Scope Assessment Areas	Loan Distribution by Borrower's Profile
Hot Springs	Consistent
Jonesboro	Consistent
Little Rock	Consistent
Southern Arkansas	Consistent
Western Arkansas	Consistent

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

Full-Scope Assessment Areas	Geographic Distribution of Loans
Southwestern Arkansas	Adequate
Eastern Arkansas	Excellent
Northeastern Arkansas	Adequate
OVERALL	GOOD

Limited-Scope Assessment Areas	Geographic Distribution of Loans
Hot Springs	Consistent
Jonesboro	Consistent
Little Rock	Below
Southern Arkansas	Consistent
Western Arkansas	Consistent

Community Development Lending Activity

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

Full-Scope Assessment Areas	Community Development Lending
Southwestern Arkansas	Adequate
Eastern Arkansas	Adequate
Northeastern Arkansas	Adequate
OVERALL	ADEQUATE

Limited-Scope Assessment Areas	Community Development Lending
Hot Springs	Below
Jonesboro	Consistent
Little Rock	Exceeds
Southern Arkansas	Consistent
Western Arkansas	Below

During the review period, the bank originated or renewed 49 qualifying community development loans inside its assessment areas, totaling \$26.6 million. In addition to meeting the community development needs of its assessment areas, the bank made three loans totaling \$4.4 million outside its assessment areas but in the broader statewide area. These loans qualified for a community development purpose of revitalization/stabilization of LMI geographies and economic development. One noteworthy loan supported the construction of a new industrial facility in an LMI area, resulting in the retention of a major employer.

INVESTMENT TEST

The bank's performance under the Investment Test is rated outstanding in Arkansas. Overall, the bank made a significant level of qualified community development investments and grants within Arkansas assessment areas; this performance was further supplemented by significant levels of investments/grants outside assessment areas but benefiting the broader statewide area, which positively impacted the overall rating. Furthermore, these investments and grants exhibit excellent responsiveness to credit and community development needs in Arkansas, augmenting the bank's performance. The following tables display investment and grant activity performance for each assessment area.

Full-Scope Assessment Areas	Investment and Grant Activity
Southwestern Arkansas	Excellent
Eastern Arkansas	Significant
Northeastern Arkansas	Significant
OVERALL	SIGNIFICANT LEVEL

Limited-Scope Assessment Areas	Investment and Grant Activity
Hot Springs	Exceeds
Jonesboro	Consistent
Little Rock	Exceeds
Southern Arkansas	Below
Western Arkansas	Below

During the review period, the bank made new investments totaling \$26.0 million and had \$158.8 million in previous period investments that were still outstanding. The bank's investment activity consisted of NMTCs and municipal bonds benefiting schools or projects in LMI areas in the bank's assessment areas, as well as mortgage-backed securities. The bank also made 514 donations totaling \$1.6 million in Arkansas assessment areas.

In addition to these totals, the bank had a significant level of community development investments/grants outside of its assessment areas but in the broader Arkansas statewide area, which positively impacted the bank's rating. These investments include an additional \$108.7 million in investments and \$56,121 in donations benefiting a broader statewide area that includes multiple assessment areas. In sum, the bank's Investment Test rating is outstanding based on an excellent level of investment/grant activity in the bank's primary Arkansas assessment area, excellent responsiveness to credit and community development needs, and a significant level of investments/grants in the broader Arkansas statewide area that enhanced overall performance.

SERVICE TEST

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

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

Accessibility of Delivery Systems

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

Full-Scope Assessment Areas	Accessibility of Delivery Systems
Southwestern Arkansas	Accessible
Eastern Arkansas	Readily Accessible
Northeastern Arkansas	Readily Accessible
OVERALL	READILY ACCESSIBLE

Limited-Scope Assessment Areas	Accessibility of Delivery Systems
Hot Springs	Below
Jonesboro	Below
Little Rock	Below
Southern Arkansas	Consistent
Western Arkansas	Below

The bank currently operates 12 of its 32 Arkansas branches (37.5 percent) in LMI geographies.

Changes in Branch Locations

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

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

Limited-Scope Assessment Areas	Changes in Branch Locations
Hot Springs	Consistent
Jonesboro	Consistent
Little Rock	Exceeds
Southern Arkansas	Consistent
Western Arkansas	Consistent

Reasonableness of Business Hours and Services in Meeting Assessment Area Needs

The bank's hours and services do not vary in a way that inconveniences certain portions of its assessment areas, particularly LMI geographies or individuals. Business hours, products, and services are generally consistent across all branches in the assessment area. Branches are typically open from 9:00 a.m. to 4:00 p.m., Monday through Thursday, with an additional hour available to customers on Fridays. Generally, branches in the state offer drive-up access, ATMs, and loan officers on site.

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

Limited-Scope Assessment Areas	Reasonableness of Business Hours and Services
Hot Springs	Consistent
Jonesboro	Consistent
Little Rock	Consistent
Southern Arkansas	Consistent
Western Arkansas	Consistent

Community Development Services

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

Full-Scope Assessment Areas	Community Development Services
Southwestern Arkansas	Leader
Eastern Arkansas	Leader
Northeastern Arkansas	Leader
OVERALL	LEADER

Limited-Scope Assessment Areas	Community Development Services
Hot Springs	Below
Jonesboro	Consistent
Little Rock	Consistent
Southern Arkansas	Consistent
Western Arkansas	Below

In total, 298 employees provided 15,969 hours of community development services to 191 organizations. Of note, employees dedicated a significant number of service hours to volunteering in the bank's School Savings Program and providing free tax preparation services for LMI taxpayers.

SOUTHWESTERN ARKANSAS NONMETROPOLITAN STATISTICAL AREA

(Full-Scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE SOUTHWESTERN ARKANSAS ASSESSMENT AREA

Bank Structure

As shown in the table below, the bank operates seven (13.2 percent) of its total branches in the Southwestern Arkansas assessment area.

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

The bank did not open or close any branches during the review period.

General Demographics

The assessment area comprises the entirety of Clark, Montgomery, Pike, and Hot Spring counties. The assessment area's population, according to 2020 ACS data, is shown in the following table.

County	Population
Clark County	21,446
Montgomery County	8,484
Pike County	10,171
Hot Spring County	33,040
TOTAL ASSESSMENT AREA POPULATION	73,141

There is a moderate level of competition in this assessment area, where 12 FDIC-insured depository institutions operate 33 offices. Southern Bancorp Bank leads the assessment area, with a deposit market share of 33.5 percent, while the institution that ranks 2nd possesses a distant 15.5 percent market share. Southern Bancorp Bank is also a leading lender in the assessment area. An analysis of 2023 HMDA-reportable loans shows that 162 institutions had loan activity in the assessment area, of which the bank ranked 1st, with 9.1 percent of total HMDA loans. The bank was also 1st out of 58 institutions with CRA loan activity in the assessment area, accounting for 24.5 percent of total CRA loan activity.

The assessment area has a mix of credit needs, including consumer and business loan products for residents and businesses of different income/revenue levels. Specifically, the community contact interviewed noted the need for small dollar small business loans that apply nontraditional methods for determining creditworthiness, along with flexible terms, particularly as related to collateral requirements.

Income and Wealth Demographics

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

Assessment Area Demographics by Geography Income Level				
	Census Tracts		Family Population	
Low	0	0.0%	0	0.0%
Moderate	2	9.5%	1,693	8.8%
Middle	14	66.7%	13,345	69.0%
Upper	5	23.8%	4,300	22.2%
Unknown	0	0.0%	0	0.0%
TOTAL	21	100.0%	19,338	100.0%

As shown in the preceding table, there are no low-income census tracts in the assessment area. Moreover, only 9.5 percent of assessment area census tracts are classified as moderate income. The majority of census tracts in the assessment area are middle income (66.7 percent), but despite that classification, many of these census tracts were designated as distressed, underserved, or both during the review period, as detailed below.

- Three census tracts are designated as distressed due to poverty in Clark County.
- Five census tracts are designated as underserved due to their remote rural locations in Montgomery and Pike counties.

The majority of the families in the assessment area live in middle-income geographies (69.0 percent), while a much smaller family population (8.8 percent) lives in moderate-income areas.

According to 2020 ACS data, the median family income for the assessment area was \$56,430. In comparison, the median family income for the nonMSA portions of the state of Arkansas was \$53,702. More recently, the FFIEC estimates the 2022 and 2023 median family income for nonMSA Arkansas to be \$60,200 and \$63,400, respectively.

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

Family Population by Income Level				
	Assessment Area		NonMSA Arkansas	
Low	3,731	19.3%	59,832	20.6%
Moderate	3,367	17.4%	53,245	18.4%
Middle	3,926	20.3%	58,635	20.2%
Upper	8,314	43.0%	118,518	40.8%
TOTAL	19,338	100.0%	290,230	100.0%

As shown in the table above, 36.7 percent of families within the assessment area were considered LMI, which is less than the LMI family percentage of 39.0 percent in the nonMSA portions of Arkansas. Similarly, the percentage of families living below the poverty level in the assessment area (12.5 percent) is slightly less than in nonMSA Arkansas (13.5 percent). Considering these factors, the assessment area appears slightly more affluent than nonMSA Arkansas as a whole.

Housing Demographics

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

Housing Demographics				
Dataset	Median Housing Value	Affordability Ratio	Median Gross Rent (monthly)	Renter Cost Burden
Assessment Area	\$104,225	41.1%	\$611	37.4%
NonMSA Arkansas	\$101,025	42.0%	\$640	36.2%

As displayed in the preceding table, homeownership in the assessment area is slightly less affordable compared to nonMSA Arkansas, based on affordability ratios, 41.1 percent versus 42.0 percent, respectively. Similarly, more renters in the assessment area pay over 30.0 percent of their income for rental costs (37.4 percent) compared to renters in nonMSA Arkansas overall (36.2 percent).

Industry and Employment Demographics

The assessment area supports a fairly diverse business community, including a significant number of small businesses and small farms. According to 2023 Dun & Bradstreet estimates, 90.8 percent of businesses and 97.3 percent of farms have gross annual revenues under \$1 million. BLS industry demographics indicate that there are 20,549 paid employees in the assessment area. By percentage of employees, the three largest job categories in the assessment area are manufacturing (16.2 percent), retail trade (12.3 percent), and accommodation and food services (9.6 percent).

The table below details BLS unemployment data (not seasonally adjusted) for the assessment area and the state of Arkansas.

Unemployment Levels			
Dataset	Time Period (Annual Average)		
	2022	2023	2024 YTD
Assessment Area	3.8%	4.0%	4.1%
NonMSA Arkansas	3.8%	3.9%	4.0%

As shown in the table above, unemployment rates in the assessment area were consistent with the nonMSA portion figures over the review period; similarly, both datasets increased slightly from 2022 through YTD 2024. Unemployment rates were highest in Montgomery County throughout the review period, which ranged from 4.6 to 4.9 percent during the review period.

Community Contact Information

For the Southwestern Arkansas assessment area, one community contact interview was referenced as part of this evaluation with an individual specializing in small business development and technical assistance. The community contact characterized the local economy as relatively “stagnant,” as the area is predominantly rural and agricultural, with generations of farming families. The contact mentioned, however, that Pike County is one of the strongest counties economically in the region. According to the contact, tourism and real estate values have increased in recent years due to a growing interest in outdoor activities and multiple nature-centered attractions in the area. However, the contact stressed that many of the counties within the region are economically fragile, with average income levels below the state’s average income level. They mentioned that some residents commute across counties, and even state lines, for work. Transportation in general, however, is a huge social and economic barrier for residents in these counties. Lastly, the contact stressed a need for more housing given a shortage of new affordable developments.

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

LENDING TEST

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

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

Lending Activity

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

Summary of Lending Activity January 1, 2022 through December 31, 2023				
Loan Type	#	%	\$ (000s)	%
Home Improvement	11	1.1%	497	0.6%
Home Purchase	164	15.8%	19,145	22.5%
Multifamily Housing	5	0.5%	666	0.8%
Refinancing	81	7.8%	7,746	9.1%
Other Purpose Line of Credit (LOC)	0	0.0%	0	0.0%
Other Purpose Closed/Exempt	4	0.4%	196	0.2%
Total HMDA	265	0.0%	0	0.0%
Small Business	647	25.6%	28,250	33.2%
Small Farm	125	12.1%	47,102	55.4%
TOTAL LOANS	1,037	100.0%	85,032	100.0%

The bank's lending activity in the assessment area represents 18.6 percent of total 2022 and 2023 HMDA and CRA loans. By comparison, the bank operates 13.2 percent of its total branches and holds 30.1 percent of total bank deposits in the assessment area. In 2022 and 2023, the bank ranked 1st in HMDA lending, with the margin between Southern Bancorp Bank and its next closest peer in HMDA originations being especially significant. This demonstrates the key role the bank plays in meeting the area's credit needs. The bank's headquarters is in the Southwestern Arkansas assessment area, likely contributing to a significantly higher concentration of deposits compared to loan concentration. Additionally, the bank remained a leader in providing both HMDA and CRA lending throughout the review period. Therefore, the bank's lending activity levels reflect excellent responsiveness to the credit needs of the assessment area.

Loan Distribution by Borrower's Profile

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

Small Business Lending

In 2022, the bank originated 75.5 percent of its small business loans to businesses with annual revenues of \$1 million or less, which exceeded aggregate lending levels (58.0 percent) but was below the demographic figure (90.9 percent), reflecting good performance. The bank's level of lending in 2023 was likewise good, as the percentage of small business loans to businesses with annual revenues of \$1 million or less (77.2 percent) again comfortably exceeded aggregate performance (61.0 percent) but was below the demographic figure (90.8 percent). Therefore, the overall distribution of small business loans by business revenue profile is good.

Small Farm Lending

According to assessment area demographics, 97.3 percent of farms had annual revenues of \$1 million or less in 2022 and 2023. Of the bank's 2022 small farm loans, 76.1 percent were made to farms with annual revenues of \$1 million or less, which exceeded yet was comparable to the performance of peer institutions in the assessment area (68.2 percent). The bank's 2022 performance was also below the aforementioned demographic figure and is therefore considered adequate. Similarly, the percentage of loans to small farms in 2023 (77.6 percent) exceeded aggregate lending levels (70.8 percent) but was below the demographic figure and is considered adequate. Therefore, the bank's level of lending to small farms is adequate overall.

HMDA Lending

The bank's performance in making home mortgage loans to individuals of different income levels is adequate overall. The bank originated 3.3 percent of its HMDA loans to low-income borrowers in 2022, which was below both the performance of peer institutions in the assessment area (5.4 percent) and the percentage of assessment area families who are low income (19.3 percent). While the gap between the bank's performance and the demographic figure is large, a significant portion

of borrowers in this demographic are unlikely to qualify for a home mortgage loan, given the overall percentage of households in the assessment area below poverty was 18.5 percent. Therefore, the bank's performance is considered adequate. In 2023, the bank originated 4.5 percent of its HMDA loans to low-income borrowers, which compared favorably to aggregate lending levels (5.0 percent) but was below the demographic figure (19.3 percent), reflecting adequate performance.

In 2022, the bank originated 14.4 percent of its HMDA loans to moderate-income borrowers, which was closely aligned with the aggregate lending level (14.9 percent) while below the demographic figure (17.4 percent) and is considered adequate. In 2023, the bank made 11.6 percent of its HMDA loans to moderate-income borrowers, as compared to 14.5 percent for other lenders in the assessment area and the demographic figure (17.4 percent), reflecting adequate performance.

Geographic Distribution of Loans

The bank's overall geographic distribution of loans in the assessment area is adequate. As previously mentioned, the assessment area does not include any low-income census tracts and contains only two moderate-income census tracts, both of which were used as performance context.

Small Business Lending

In 2022, the bank originated 10.1 percent of small business loans in moderate-income geographies, which was comparable to aggregate (12.7 percent) and slightly below demographic levels (15.2 percent), reflecting adequate performance. Similarly, the bank made 7.1 percent of its small business loans in moderate-income geographies in 2023, which was again comparable to aggregate performance (9.4 percent) but below the demographic comparator (15.4 percent), reflecting adequate performance. Therefore, the distribution of small business loans by business revenue profile is adequate overall.

Small Farm Lending

The distribution of small farm loans by revenue profile is adequate overall.

In 2022, the bank originated 1.5 percent of small farm loans in moderate-income geographies, which is consistent with aggregate performance (1.7 percent) and marginally below demographic (3.3 percent), reflecting adequate performance. In 2023, the bank did not originate any small farm loans in moderate-income geographies. However, given the low level of aggregate lending (1.2 percent) in addition to a small demographic comparator (3.4 percent), the bank's performance is adequate.

HMDA Lending

The bank's distribution of HMDA loans reflects good penetration among geographies of different income levels, particularly LMI geographies.

In 2022, the bank originated 9.8 percent of its HMDA loans in moderate-income census tracts, which is in line with aggregate lending levels (10.4 percent) and exceeded the demographic figure (6.8 percent), reflecting good performance. The bank's lending performance in moderate-income geographies in 2023 (8.0 percent) was below the aggregate lending level (12.0 percent) but above the demographic figure (6.8 percent), reflecting good performance.

An analysis of the dispersion of all three loan products throughout the assessment area did not reveal evidence of conspicuous lending gaps in LMI geographies. In 2022 and 2023, the bank had loan activity in 100.0 percent of assessment area census tracts.

Community Development Lending Activity

The bank provides an adequate level of community development loans in the Southwestern Arkansas assessment area. During the review period, the bank made 14 community development loans totaling \$4.4 million. These community development loans supported various community development purposes, including affordable housing, economic development, community service, and revitalization and stabilization. One notable community development loan with an economic development purpose was for \$1.1 million, which financed a new hotel that will provide full-time employment in the hospitality industry for majority-LMI wage-earning individuals.

INVESTMENT TEST

The bank makes an excellent level of qualified community development investments and grants within the Southwestern Arkansas assessment area. During the review period, the bank made investments totaling \$8.7 million in new qualified investments and had \$12.0 in prior period investments still outstanding.

In addition to these investments, the bank made 160 donations totaling \$1.1 million to various organizations throughout the assessment area. By dollar amount, the vast majority of donations benefited education, including donations to school districts with a majority of students from LMI families. Of note, the bank donated \$996,438 to an organization that provides scholarships to LMI students' higher education pursuits. Additional donations were provided in support of economic development and revitalization efforts.

SERVICE TEST

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

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

Accessibility of Delivery Systems

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

Branch Distribution by Geography Income Level						
Dataset	Geography Income Level					TOTAL
	Low-	Moderate-	Middle-	Upper-	Unknown-	
Branches	0	1	5	1	0	7
	0.0%	14.3%	71.4%	14.3%	0.0%	100%
Census Tracts	0.0%	9.5%	66.7%	23.8%	0.0%	100%
Household Population	0.0%	9.3%	71.0%	19.7%	0.0%	100%

As shown in the previous table, the bank operates one branch (14.3 percent) in a moderate-income geography, which is above demographic data used for comparison. With no low-income census tracts in the assessment area, this performance in moderate-income tracts determined the overall rating, demonstrating the bank's service delivery systems are accessible to geographies of different income levels.

Changes in Branch Locations

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

Reasonableness of Business Hours and Services in Meeting Assessment Area Needs

Business hours and services do not vary in a way that inconveniences certain portions of the assessment area, particularly LMI geographies and individuals. The bank's branches in the assessment area offer relatively consistent lobby hours Monday through Friday during standard business hours, with similar drive-through hours. Saturday drive-through hours are offered at three of seven branches. Lastly, five of the seven branches in the assessment have a loan officer on site, including the branch located in a moderate-income census tract.

Community Development Services

The bank is a leader in providing community development services in the assessment area. During the review period, 75 organization employees provided 3,915 hours of community development services to 46 different organizations in the Southwestern Arkansas assessment area. Most notably, 37 employees provided 596 hours of service through the bank's School Savings Program. Additionally, 30 bank employees provided 1,689 hours of income tax assistance through VITA for members of the local community.

EASTERN ARKANSAS NONMETROPOLITAN STATISTICAL AREA

(Full-Scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE EASTERN ARKANSAS ASSESSMENT AREA

Bank Structure

As shown in the table below, the bank operates eight (15.1 percent) of its total branches in the Eastern Arkansas assessment area.

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

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

General Demographics

This assessment area includes Arkansas, Phillips, and Prairie counties. The assessment area has a total population of 41,999 according to the 2020 ACS, which is an 11.6 percent decrease from 2015. The assessment area population is heavily concentrated in Arkansas County (40.8 percent) and Phillips County (39.4 percent), while Prairie County is more rural in nature. Of the counties in the assessment area, Phillips County had the most significant decline in population, with an 18.7 percent decrease from 2015 to 2020, according to ACS-reported figures. Of the seven FDIC-insured depository institutions with a branch presence in this assessment area, the bank ranked 2nd in deposit market share, encompassing 25.3 percent of total deposit dollars.

While only seven depository institutions operate a branch in the assessment area, a much higher number of institutions reported loan activity in the assessment area. An analysis of 2023 HMDA-reportable loans shows that 90 institutions had loan activity in the assessment area, of which the bank ranked 1st, with 15.4 percent of total HMDA loans. The bank ranked 2nd out of 56 institutions with CRA loan activity in the assessment area in 2023, accounting for 15.7 percent of total CRA loan activity.

The demographics of the assessment area are fairly diverse, resulting in a mix of credit needs, including consumer and business loan products for residents and businesses of different income/revenue levels. Furthermore, there is adequate opportunity for community development participation in the assessment area, particularly related to leveraging relationships with development corporations and nonprofit community service organizations.

Income and Wealth Demographics

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

Assessment Area Demographics by Geography Income Level				
	Census Tracts		Family Population	
Low	0	0.0%	0	0.0%
Moderate	5	27.8%	2,828	24.1%
Middle	6	33.3%	3,680	31.3%
Upper	7	38.9%	5,250	44.7%
Unknown	0	0.0%	0	0.0%
TOTAL	18	100.0%	11,758	100.0%

As shown above, 27.8 percent of the census tracts in the assessment area are LMI geographies, but only 24.1 percent of the family population resides in these tracts. Four of the five total moderate-income census tracts are in Phillips County. Additionally, one middle-income census tract in Phillips County was designated as distressed due to poverty, unemployment, and population loss, while two tracts in Prairie County were underserved due to their remote rural location.

Based on 2020 ACS data, the median family income for the assessment area was \$55,956. At the same time, the median family income for nonMSA portions of the state of Arkansas was \$53,702. More recently, the FFIEC estimates the 2022 and 2023 median family income for the Eastern Arkansas assessment area to be \$60,200 and \$63,400, respectively. The following table displays population percentages of assessment area families by income level compared to Arkansas family populations.

Family Population by Income Level				
	Assessment Area		NonMSA Arkansas	
Low	2,732	23.2%	59,832	20.6%
Moderate	1,594	13.6%	53,245	18.4%
Middle	2,412	20.5%	58,635	20.2%
Upper	5,020	42.7%	118,518	40.8%
TOTAL	11,758	100.0%	290,230	100.0%

As shown in the table above, 36.8 percent of families within the assessment area were considered LMI, which is less than the LMI family percentages of 39.0 percent in nonMSA portions of Arkansas. However, the percentage of families living below the poverty level in the assessment area (16.6 percent) exceeds the level in nonMSA Arkansas (13.5 percent). Considering these factors, the assessment area appears slightly less affluent than nonMSA Arkansas.

Housing Demographics

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

Housing Demographics				
Dataset	Median Housing Value	Affordability Ratio	Median Gross Rent (monthly)	Renter Cost Burden
Assessment Area	\$85,214	49.5%	\$597	33.4%
NonMSA Arkansas	\$101,025	42.0%	\$640	36.2%

Based on the data in the table above, homeownership in the assessment area is more affordable compared to nonMSA Arkansas, based on affordability ratios, 49.5 percent versus 42.0 percent, respectively. Similarly, fewer renters in the assessment area pay over 30.0 percent of their income for rental costs (33.4 percent) compared to renters in nonMSA Arkansas overall (36.2 percent).

Industry and Employment Demographics

BLS industry demographics indicate there are 15,586 employees in the assessment area in both the private and government sectors. By percentage of employees, the three largest job categories in the assessment area are manufacturing (29.0 percent), government industries (14.9 percent), and retail trade (11.0 percent).

The table below details unemployment data from the BLS (not seasonally adjusted) for the assessment area and nonMSA Arkansas as a whole.

Unemployment Levels			
Dataset	Time Period (Annual Average)		
	2022	2023	2024 YTD
Assessment Area	4.0%	3.9%	3.9%
NonMSA Arkansas	3.8%	3.9%	4.0%

As shown in the table above, unemployment rates in the assessment area were generally consistent with nonMSA figures over the review period. While unemployment rates in nonMSA Arkansas as a whole have increased slightly from 2022 through YTD 2024, unemployment rates in the assessment area decreased slightly from 2022 to 2023 and have remained steady from 2023 through YTD 2024. Unemployment rates were highest in Phillips County in 2022 and 2023 at 6.2 percent and 6.5 percent, respectively. Conversely, Arkansas and Prairie counties had considerably lower unemployment rates throughout the review period.

Community Contact Information

For the Eastern Arkansas assessment area, one community contact interview was referenced in support of this evaluation and was conducted with an individual specializing in economic development and revitalization. According to the contact, manufacturing, agriculture, and public

sector firms are the largest employers in the assessment area. This sentiment was supported by the data provided in the industry and employment section above. The contact also expressed that additional investment in the area's infrastructure would be beneficial to the area's economy and aid in the region's ability to attract newer and larger employers. Moreover, while there is an area hospital, the contact expressed additional social-service-related needs in the community, specifically for lower-income individuals.

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

LENDING TEST

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

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

Lending Activity

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

Summary of Lending Activity January 1, 2022 through December 31, 2023				
Loan Type	#	%	\$ (000s)	%
Home Improvement	27	2.8%	763	1.1%
Home Purchase	63	9.0%	3,907	5.7%
Multifamily Housing	2	0.3%	378	0.6%
Refinancing	114	16.3%	7,056	10.3%
Other Purpose LOC	0	0.0%	0	0.0%
Other Purpose Closed/Exempt	12	1.7%	440	0.7%
Total HMDA	218	31.2%	12,544	18.4%
Small Business	221	31.6%	20,637	30.3%
Small Farm	260	37.2%	35,029	51.4%
TOTAL LOANS	699	100.0%	68,210	100.0%

The bank's lending activity in the assessment area represents 14.9 percent of total 2022 and 2023 HMDA and CRA loans. By comparison, the bank operates 15.1 percent of its total branches and holds 17.0 percent of total bank deposits in the assessment area. In 2023, the bank ranked 1st out of 90 lenders in HMDA originations and 2nd out of 56 lenders in CRA originations in the assessment area. While the bank's lending levels were below the percentage of total bank deposits, it remained a leader in providing both HMDA and CRA lending throughout the review period.

Therefore, the bank's lending activity levels reflect excellent responsiveness to the credit needs of the assessment area.

Loan Distribution by Borrower's Profile

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

Small Business Lending

In 2022, the bank originated 64.9 percent of its small business loans to businesses with annual revenues of \$1 million or less, which exceeded aggregate lending levels (55.6 percent) but was below the demographic figure (88.9 percent), reflecting adequate performance. The bank's level of lending to businesses with annual revenues of \$1 million or less (67.3 percent) in 2023 was again adequate, as the bank performed slightly better than peers (60.4 percent) but was below the demographic figure (88.9 percent). Therefore, the overall distribution of small business loans by business revenue profile is adequate.

Small Farm Lending

According to assessment area demographics, 97.4 percent of farms had annual revenues of \$1 million or less in 2022 and 97.6 percent did in 2023. Of the bank's 2022 small farm loans, 76.1 percent were made to farms with annual revenues of \$1 million or less, which comfortably exceeded the performance of peer institutions in the assessment area (51.9 percent) and is considered good. Similarly, the percentage of loans to small farms in 2023 (69.5 percent) also comfortably exceeded aggregate lending levels (47.6 percent) and is considered good. Therefore, the bank's level of lending to small farms is good overall.

HMDA Lending

The bank's performance in making home mortgage loans to individuals of different income levels is excellent overall.

The bank originated 9.7 percent of its HMDA loans to low-income borrowers in 2022, which exceeded the performance of peer institutions in the assessment area (6.7 percent) but was below the percentage of assessment area families who are low income (23.2 percent). While the gap between the bank's performance and the demographic figure is large, a significant portion of borrowers in this demographic are unlikely to qualify for a home mortgage loan, given the overall percentage of families in the assessment area below poverty was 16.6 percent. Therefore, the bank's performance is considered good. In 2023, the bank originated 7.4 percent of its HMDA loans to low-income borrowers, which compared favorably to aggregate lending levels (5.6 percent) but was also below the demographic figure (23.2 percent), reflecting good performance.

In 2022, the bank originated 28.2 percent of its HMDA loans to moderate-income borrowers, which far exceeded the aggregate lending level (19.9 percent) and the demographic figure (13.6 percent) and is considered excellent. In 2023, the bank made 19.1 percent of its HMDA loans to moderate-income borrowers as compared to 16.6 percent for other lenders in the assessment area and the demographic figure (13.6 percent), reflecting excellent performance.

Geographic Distribution of Loans

The bank's overall geographic distribution of loans in the assessment area is excellent. As was previously mentioned, the assessment area does not include any low-income census tracts, and therefore the bank's geographic distribution performance was based on its lending in moderate-income census tracts.

Small Business Lending

In 2022, the bank originated 31.6 percent of small business loans in moderate-income geographies, which exceeded aggregate performance (21.2 percent) and demographic levels (30.1 percent), reflecting excellent performance. Similarly, the bank made 35.5 percent of its small business loans in moderate-income geographies in 2023, which exceeded aggregate performance (21.8 percent) and demographic levels (30.4 percent), reflecting excellent performance. Therefore, the overall distribution of small business loans in moderate-income census tracts is excellent.

Small Farm Lending

In 2022, the percentage of small farm loans in moderate-income geographies (18.3 percent) exceeded aggregate lending levels (10.2 percent) and the percentage of assessment area farms in moderate-income geographies (12.1 percent), reflecting excellent performance. The bank's distribution of small farm loans in moderate-income geographies in 2023 (22.0 percent) was again above both the aggregate lending levels (15.0 percent) and the demographic figure (12.1 percent) and is considered excellent. Therefore, the overall distribution of small farm loans in LMI geographies is excellent.

HMDA Lending

The bank's distribution of HMDA loans reflects excellent penetration among geographies of different income levels. In 2022, the bank originated 20.2 percent of its HMDA loans in moderate-income census tracts, which exceeded aggregate lending levels (10.8 percent) and the percentage of owner-occupied housing units in moderate-income geographies (19.8 percent) and is considered excellent. The bank's lending performance in moderate-income geographies in 2023 (26.6 percent) exceeded both the aggregate lending level (11.3 percent) and the demographic figure (19.8 percent), again reflecting excellent performance.

An analysis of the dispersion of all three loan products throughout the assessment area did not reveal evidence of conspicuous lending gaps in the assessment area. In 2022, the bank had loan activity in 100 percent of all assessment area census tracts. In 2023, the bank had lending activity in 94.4 percent of census tracts in the assessment area and 100.0 percent of moderate-income census tracts in the assessment area. This dispersion supports the conclusion that the geographic distribution of loans is excellent overall.

Community Development Lending Activity

The bank makes an adequate level of community development loans in the Eastern Arkansas assessment area. During the review period, the bank made five community development loans totaling \$594,200. These community development loans supported community service and the revitalization and stabilization of a moderate-income census tract. Two notable loans were for the purchase of equipment that provides essential services to residents in moderate-income census tracts. Additionally, the bank provided loans in support of education and programs for students who are eligible for free or reduced-price lunches.

INVESTMENT TEST

The bank makes a significant level of qualified community development investments and grants within the Eastern Arkansas assessment area. During the review period, the bank made four new qualified investments totaling \$2.5 million and received credit for four investments made prior to the review period that were still outstanding, totaling \$1.8 million. Most of the investments were school bonds benefiting schools that serve a majority of students who are eligible for free or reduced-price lunches. Notably, the bank provided investments in critical infrastructure, addressing a critical need in the assessment noted by the community contact, making this investment particularly responsive. In addition, the bank provided 86 donations totaling \$79,893 in support of economic development and revitalization.

SERVICE TEST

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

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

Accessibility of Delivery Systems

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

Branch Distribution by Geography Income Level						
Dataset	Geography Income Level					TOTAL
	Low-	Moderate-	Middle-	Upper-	Unknown-	
Branches	0	4	2	2	0	8
	0.0%	50.0%	25.0%	25.0%	0.0%	100.0%
Census Tracts	0.0%	27.8%	33.3%	38.9%	0.0%	100.0%
Household Population	0.0%	27.9%	31.0%	41.1%	0.0%	100.0%

As shown in the previous table, there are no low-income geographies in the Eastern Arkansas assessment area. The bank operates four of its offices in moderate-income census tracts, representing 50.0 percent of total branches in the assessment area. This percentage of branches in moderate-income geographies is well above the percentage of moderate-income census tracts (27.8 percent) and the percentage of households in moderate-income census tracts (27.9 percent). As a result, the bank's service delivery systems are readily accessible to geographies and individuals of different income levels in the assessment area.

Changes in Branch Locations

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

Reasonableness of Business Hours and Services in Meeting Assessment Area Needs

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

Community Development Services

The bank is a leader in providing community development services in the assessment area. During the review period, 56 employees provided 2,715 hours of community development services to 37 organizations in the Eastern Arkansas assessment area. These activities consisted mostly of employees dedicating approximately 2,039 hours of service to VITA preparing taxes for LMI

taxpayers. Additionally, employees provided financial education to LMI youth and adults, with approximately 182 hours dedicated to financial literacy in addition to serving on boards and committees for organizations that promote economic development throughout the assessment area.

NORTHEASTERN ARKANSAS NONMETROPOLITAN STATISTICAL AREA

(Full-Scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE NORTHEASTERN ARKANSAS ASSESSMENT AREA

Bank Structure

As shown in the table below, the bank operates six (11.3 percent) of its total branches in the Northeastern Arkansas assessment area.

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

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

General Demographics

This assessment area consists of Mississippi County. According to 2020 ACS data, the assessment area population was 40,685. Of the seven FDIC-insured depository institutions with a branch presence in this assessment area, the bank ranked 2nd in deposit market share, encompassing 23.4 percent of total deposit dollars.

While only seven depository institutions operate a branch in the assessment area, a much higher number of institutions reported loan activity in the assessment area. An analysis of 2023 HMDA-reportable loans shows that 94 institutions had loan activity in the assessment area, of which the bank ranked 2nd, with 6.9 percent of total HMDA loans. The bank ranked 6th out of 54 institutions with CRA loan activity in the assessment area, accounting for 5.4 percent of total CRA loan activity.

Income and Wealth Demographics

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

Assessment Area Demographics by Geography Income Level				
	Census Tracts		Family Population	
Low	1	7.1%	614	5.5%
Moderate	4	28.6%	2,376	21.2%
Middle	5	35.7%	4,324	38.6%
Upper	4	28.6%	3,899	34.8%
Unknown	0	0.0%	0	0.0%
TOTAL	14	100.0%	11,213	100.0%

As shown above, 35.7 percent of the census tracts in the assessment area are LMI geographies, but only 26.7 percent of the family population resides in these tracts. Most of the assessment area census tracts and family population are middle income. However, all five of these middle-income census tracts are designated as distressed (due to poverty and population loss) and underserved.

Based on 2020 ACS data, the median family income for the assessment area was \$52,556. At the same time, the median family income for the nonMSA portions of the state of Arkansas was \$53,702. More recently, the FFIEC estimates the 2022 and 2023 median family income for the Northeastern Arkansas assessment area to be \$60,200 and \$63,400, respectively. The following table displays population percentages of assessment area families by income level compared to Arkansas family populations.

Family Population by Income Level				
	Assessment Area		NonMSA Arkansas	
Low	2,751	24.5%	59,832	20.6%
Moderate	2,052	18.3%	53,245	18.4%
Middle	1,864	16.6%	58,635	20.2%
Upper	4,546	40.5%	118,518	40.8%
TOTAL	11,213	100.0%	290,230	100.0%

As shown in the table above, 42.8 percent of families within the assessment area were considered LMI, which is slightly higher than the LMI family percentage of 39.0 percent in the nonMSA portions of Arkansas. Similarly, the percentage of families living below the poverty level in the assessment area (16.7 percent) exceeds the poverty level in nonMSA Arkansas (13.5 percent). Considering these factors, the assessment area appears less affluent than nonMSA Arkansas as a whole.

Housing Demographics

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

Housing Demographics				
Dataset	Median Housing Value	Affordability Ratio	Median Gross Rent (monthly)	Renter Cost Burden
Assessment Area	\$93,023	46.3%	\$655	40.0%
NonMSA Arkansas	\$101,025	42.0%	\$640	36.2%

Within the assessment area, homeownership is more affordable compared to the nonMSA portion of Arkansas, based on an affordability ratio of 46.3 percent versus 42.0 percent, respectively. Conversely, more renters in the assessment area pay over 30.0 percent of their income for rental costs (40.0 percent) compared to renters in nonMSA Arkansas overall (36.2 percent). Additionally, rental costs are relatively less affordable in the assessment area than nonMSA Arkansas, based on median gross rent (\$655) in the assessment area exceeding median gross rents for nonMSA Arkansas overall (\$640). Based on these figures, access to affordable rental housing is likely a challenge for many LMI individuals.

Industry and Employment Demographics

BLS industry demographics indicate there are 20,141 paid employees in the assessment area. By percentage of employees, the three largest job categories in the assessment area are manufacturing (34.1 percent), government industries (12.3 percent), and construction (12.1 percent).

The table below details unemployment data from the BLS (not seasonally adjusted) for the assessment area and nonMSA Arkansas.

Unemployment Levels			
Dataset	Time Period (Annual Average)		
	2022	2023	2024 YTD
Assessment Area	5.1%	4.9%	4.7%
NonMSA Arkansas	3.8%	3.9%	4.0%

As shown in the table above, unemployment rates in the assessment area exceeded nonMSA portions of Arkansas over the review period. While unemployment in nonMSA portions of Arkansas has increased slightly throughout the review period, unemployment has been decreasing in the assessment area, with YTD 2024 unemployment rates in the assessment area slightly exceeding those of nonMSA Arkansas overall.

Community Contact Information

For the Northeastern Arkansas assessment area, one community contact interview was referenced as part of this evaluation and was conducted with an individual specializing in economic development. Generally, the economy is rebounding from a significant downturn due to a loss of several major employers in the assessment area. The contact also shared that economic development resulting from investment in a new manufacturing-related industry has reaped positive results, and they expect the impacts to be long term. They further explained that the industry investment has spurred significant job creation for the area. New industry growth notwithstanding, the contact stressed that Mississippi County relies heavily on its farming and agriculture industry, which has remained stable to strong over the last few years. In terms of community needs, the contact noted the housing stock is aging, and much of it needs repairs. Without those repairs, homeownership can, and often does, become a burden for LMI families who face high utility bills and upkeep costs.

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

LENDING TEST

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

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

Lending Activity

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

Summary of Lending Activity January 1, 2022 through December 31, 2023				
Loan Type	#	%	\$ (000s)	%
Home Improvement	14	9.6%	744	6.79%
Home Purchase	41	28.1%	3,221	29.4%
Multifamily Housing	6	4.1%	1,577	14.4%
Refinancing	26	17.8%	1,823	16.6%
Other Purpose LOC	0	0.0%	0	0.0%
Other Purpose Closed/Exempt	2	1.4%	45	0.4%
Total HMDA	89	61.0%	7,410	67.6%
Small Business	48	32.9%	2,183	19.9%
Small Farm	9	6.2%	1,362	12.4%
TOTAL LOANS	146	100.0%	10,955	100.0%

The bank's lending activity in the assessment area represents 2.4 percent of total 2022 and 2023 HMDA and CRA loans. By comparison, the bank operates 11.3 percent of its total branches and holds 9.0 percent of total bank deposits in the assessment area. In 2023, the bank ranked 2nd out of 94 lenders in HMDA originations. Additionally, in 2023, the bank ranked 6th out of 54 lenders in CRA originations in the assessment area. Therefore, the bank's lending activity levels reflect good responsiveness to the credit needs of the assessment area.

Loan Distribution by Borrower's Profile

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

Small Business Lending

In 2022, the bank originated 90.5 percent of its small business loans to businesses with annual revenues of \$1 million or less, which substantially exceeded aggregate lending levels (47.2 percent) and was above the demographic figure (87.0 percent), reflecting excellent performance. The bank's level of lending in 2023 was likewise excellent, as the percentage of small business loans to businesses with annual revenues of \$1 million or less (96.3 percent) exceeded aggregate performance (53.1 percent) and the demographic figure (86.9 percent). Therefore, the overall distribution of small business loans by business revenue profile is excellent.

HMDA Lending

The bank's performance in making home mortgage loans to individuals of different income levels is good overall.

The bank originated 3.6 percent of its HMDA loans to low-income borrowers in 2022, which was below but comparable to the performance of peer institutions in the assessment area (5.2 percent). However, the bank's performance was below the percentage of assessment area families who are low income (24.5 percent), and therefore the bank's performance is considered adequate. In 2023, the bank originated 2.9 percent of its HMDA loans to low-income borrowers, which marginally exceeded aggregate lending levels (2.4 percent) and was below the demographic figure (24.5 percent), reflecting adequate performance.

In 2022, the bank originated 18.2 percent of its HMDA loans to moderate-income borrowers, which was above the aggregate lending level (16.4 percent) and consistent with the demographic figure (18.3 percent) and is considered good. In 2023, the bank made 20.6 percent of its HMDA loans to moderate-income borrowers, which exceeded area lenders (12.7 percent) and the demographic figure (18.3 percent), reflecting excellent performance.

Geographic Distribution of Loans

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

Small Business Lending

The percentage of small business loans originated in low-income census tracts in 2022 (4.8 percent) was below aggregate lending levels (7.5 percent) and the demographic figure (6.7 percent), reflecting poor performance. In contrast, the percentage of small business loans originated in low-income census tracts in 2023 (18.5 percent) far exceeded aggregate lending

levels (6.5 percent) and the demographic figure for low-income geographies (6.8 percent), reflecting excellent performance.

In 2022, the bank originated 19.0 percent of small business loans in moderate-income geographies, which was below aggregate performance (27.0 percent) and demographic levels (30.1 percent), reflecting poor performance. Similarly, the bank made 18.5 percent of its small business loans in moderate-income geographies in 2023, which is below aggregate performance (23.5 percent) and demographic levels (30.1 percent), reflecting poor performance.

When considering LMI geographies combined, the bank's distribution of small business loans in LMI geographies is adequate overall.

HMDA Lending

The bank's distribution of HMDA loans reflects good penetration among geographies of different income levels, particularly LMI geographies.

In 2022, the bank originated 3.6 percent of its HMDA loans in low-income census tracts, which exceeded aggregate lending levels (2.2 percent) but was below the percentage of owner-occupied housing units in low-income geographies (5.4 percent), reflecting good performance. In 2023, the bank originated 8.8 percent of its HMDA loans in low-income census tracts, which far exceeded aggregate lending levels (2.0 percent) and demographic figures (5.4 percent), reflecting excellent performance.

In 2022, the bank originated 14.5 percent of its HMDA loans in moderate-income census tracts, which exceeded the aggregate lending level (10.4 percent) but was below the demographic figure (18.7 percent), reflecting good performance. In 2023, however, the bank only originated 8.8 percent of its HMDA lending in moderate-income census tracts, which was below both aggregate lending levels (11.3 percent) and demographic figures (18.7 percent), reflecting poor performance.

An analysis of the dispersion of both loan products throughout the assessment area did not reveal evidence of conspicuous lending gaps in LMI geographies and therefore does not contradict the overall adequate rating. In 2022, the bank had loan activity in 92.9 percent of all assessment area census tracts and 80.0 percent of all LMI geographies. In 2023, the bank had lending activity in 92.9 percent of census tracts in the assessment area and 100 percent of LMI geographies in the assessment area.

Community Development Lending Activity

The bank provided an adequate level of community development loans in the Northeastern Arkansas assessment area. During the review period, the bank made six community development loans totaling \$2.0 million. These community development loans supported various community development purposes, including affordable housing, community service, and revitalization and

stabilization. The majority of the loans—four out of six—were to finance multifamily housing with affordable rents. These affordable housing loans are particularly responsive to assessment area needs, in light of community contact comments underscoring the need for affordable housing stock rehabilitation and previously discussed assessment area housing demographics (renter cost burden levels), which indicated that more affordable rental housing stock is needed.

INVESTMENT TEST

The bank makes a significant level of qualified community development investments and grants within the Northeastern Arkansas assessment area. Southern Bancorp Bank had current period investments of \$540,056 and prior period investments that were still outstanding totaling \$5.3 million. In addition to these investments, the bank made 26 donations totaling \$36,211 to organizations throughout the assessment area, mostly in support of educational programming for students from LMI families, and to nonprofit organizations providing community services to LMI families. Additionally, the bank provided a donation that promotes economic development.

SERVICE TEST

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

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

Accessibility of Delivery Systems

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

Branch Distribution by Geography Income Level						
Dataset	Geography Income Level					TOTAL
	Low-	Moderate-	Middle-	Upper-	Unknown-	
Branches	0	3	1	2	0	6
	0.0%	50.0%	16.7%	33.3%	0.0%	100.0%
Census Tracts	7.1%	28.6%	35.7%	28.6%	0.0%	100.0%
Household Population	7.0%	21.6%	36.6%	34.8%	0.0%	100.0%

As shown in the previous table, none of the bank's offices are in low-income geographies. However, three of the bank's offices are located in moderate-income census tracts and account for 50.0 percent of the total branches in the assessment area. The bank's concentration of branches in moderate-income census tracts is significantly higher than both the percentage of LMI census tracts (35.7 percent) and household population in LMI geographies (38.6 percent), demonstrating that, overall, the bank's service delivery systems are readily accessible to geographies and individuals of different income levels.

Changes in Branch Locations

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

Reasonableness of Business Hours and Services in Meeting Assessment Area Needs

The bank's branches in the assessment area offer relatively consistent lobby and drive-through hours Monday through Friday during standard business hours; two branches are drive-through-only facilities, while loan officers are on site at two of the four remaining branches (lenders are available by appointment at all branches with lobby hours). Lastly, all offices in the assessment area offer the same deposit and loan products. Therefore, services do not vary in a way that inconveniences certain portions of the assessment area, particularly LMI geographies and individuals.

Community Development Services

The bank is a leader in providing community development services in the assessment area. During the review period, ten employees provided 1,248 hours of community development services to 13 organizations in the Northeastern Arkansas assessment area. These activities consisted mostly of employees dedicating approximately 1,141 hours of service to VITA preparing taxes for LMI taxpayers. Additionally, employees served on boards and committees for organizations that promote economic development throughout the assessment area.

HOT SPRINGS, ARKANSAS METROPOLITAN STATISTICAL AREA

(Limited-Scope Review)

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

Southern Bancorp Bank operates three branches in this assessment area, which includes the entirety of Garland County. The bank did not open or close any branches in this assessment area during the review period. The tables below detail key demographics relating to this assessment area.

Assessment Area Demographics by Geography Income Level						
Dataset	Low-	Moderate-	Middle-	Upper-	Unknown-	TOTAL
Census Tracts	0	9	15	5	1	30
	0.0%	30.0%	50.0%	16.7%	3.3%	100.0%
Family Population	0	7,034	13,910	4,829	298	26,071
	0.0%	27.0%	53.4%	18.5%	1.1%	100.0%
Household Population	0	11,718	21,276	7,059	853	40,906
	0.0%	28.7%	52.0%	17.3%	2.1%	100.0%
Business Institutions	0	1,368	2,144	743	71	4,326
	0.0%	31.6%	49.6%	17.2%	1.6%	100.0%
Agricultural Institutions	0	10	29	11	0	50
	0.0%	20.0%	58.0%	22.0%	0.0%	100.0%

Assessment Area Demographics by Population Income Level					
Dataset	Low-	Moderate-	Middle-	Upper-	TOTAL
Family Population	5,381	4,672	6,076	9,942	26,071
	20.6%	17.9%	23.3%	38.1%	100.0%
Household Population	9,953	6,353	7,422	17,178	40,906
	24.3%	15.5%	18.1%	42.0%	100.0%

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

LENDING TEST

Southern Bancorp Bank's overall lending performance in this assessment area is consistent with Lending Test performance in Arkansas (which is based on the full-scope review areas), as displayed in the table below. For more detailed information related to Lending Test performance, see Appendix C.

Lending Test Criteria	Performance
Lending Activity	Consistent
Borrower Distribution	Consistent
Geographic Distribution	Consistent
Community Development Lending Activity	Below
OVERALL	CONSISTENT

During the review period, the bank made two community development loans totaling \$1.6 million. Both loans were in support of affordable housing creation for LMI individuals and families.

INVESTMENT TEST

The bank had five prior period community development investments totaling \$10.1 million with outstanding balances. Furthermore, 36 donations were made totaling \$40,865. Most donations were made in support of education for LMI students and other essential services for LMI individuals and families. This performance exceeds the significant level of investments and grants made by the bank in Arkansas full-scope review areas.

SERVICE TEST

The bank's performance under the Service Test criteria is satisfactory overall in this assessment area; however, this performance was below the overall statewide level, which was rated outstanding based on the Arkansas full-scope review assessment areas.

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

During the review period, 14 employees provided 804 hours of service to nine organizations.

JONESBORO, ARKANSAS METROPOLITAN STATISTICAL AREA

(Limited-Scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE JONESBORO ASSESSMENT AREA

Southern Bancorp Bank operates two branches in this assessment area, which includes Craighead and Poinsett counties. The bank did not close any branches in the Jonesboro assessment area, and it added one branch as part of an acquisition during this review period. The tables below detail key demographics relating to this assessment area.

Assessment Area Demographics by Geography Income Level						
Dataset	Low-	Moderate-	Middle-	Upper-	Unknown-	TOTAL
Census Tracts	1	8	14	7	0	30
	3.3%	26.7%	46.7%	23.3%	0.0%	100.0%
Family Population	806	7,709	15,075	10,632	0	34,222
	2.4%	22.5%	44.1%	31.1%	0.0%	100.0%
Household Population	1,748	13,047	23,401	13,574	0	51,770
	3.4%	25.2%	45.2%	26.2%	0.0%	100.0%
Business Institutions	90	1,204	1,819	1,186	0	4,299
	2.1%	28.0%	42.3%	27.6%	0.0%	100.0%
Agricultural Institutions	1	126	236	102	0	465
	0.2%	27.1%	50.8%	21.9%	0.0%	100.0%

Assessment Area Demographics by Population Income Level					
Dataset	Low-	Moderate-	Middle-	Upper-	TOTAL
Family Population	7,434	5,822	7,002	13,964	34,222
	21.7%	17.0%	20.5%	40.8%	100.0%
Household Population	12,544	8,673	8,758	21,795	51,770
	24.2%	16.8%	16.9%	42.1%	100.0%

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE JONESBORO ASSESSMENT AREA

LENDING TEST

Southern Bancorp Bank's overall lending performance in this assessment area is consistent with Lending Test performance in Arkansas (which is based on the full-scope review areas), as displayed in the table below. For more detailed information related to Lending Test performance, see Appendix C.

Lending Test Criteria	Performance
Lending Activity	Below
Borrower Distribution	Consistent
Geographic Distribution	Consistent
Community Development Lending Activity	Consistent
OVERALL	CONSISTENT

During the review period, the bank made six community development loans totaling \$6.5 million. These loans qualified for a community development purpose of revitalization/stabilization, affordable housing, and economic development.

INVESTMENT TEST

The bank's Investment Test performance in the Jonesboro assessment area is consistent with the overall state rating. During the review period, the bank had nine community development investments totaling \$4.9 million still outstanding from a prior review period. Furthermore, 37 donations totaling \$38,849 were made in support of affordable housing for LMI families, economic development, and essential services for LMI individuals.

SERVICE TEST

As displayed in the table below, the bank's Service Test performance in this assessment area is consistent with the service performance in Arkansas.

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

During the review period, 29 employees provided 3,070 service hours to 15 organizations.

LITTLE ROCK-NORTH LITTLE ROCK-CONWAY, ARKANSAS METROPOLITAN STATISTICAL AREA

(Limited-Scope Review)

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

Southern Bancorp Bank added the Little Rock assessment area during this review period when it opened its only branch in this MSA; the assessment area includes the entirety of Pulaski and Saline counties.

Assessment Area Demographics by Geography Income Level						
Dataset	Low-	Moderate-	Middle-	Upper-	Unknown-	TOTAL
Census Tracts	14	30	54	37	2	137
	10.2%	21.9%	39.4%	27.0%	1.5%	100.0%
Family Population	8,556	25,053	52,334	41,210	0	127,153
	6.7%	19.7%	41.2%	32.4%	0.0%	100.0%
Household Population	16,260	43,775	82,602	64,113	0	127,153
	7.9%	21.2%	40.0%	31.0%	0.0%	100.0%
Business Institutions	1,993	5,672	9,015	10,038	90	26,808
	7.4%	21.2%	33.6%	37.4%	0.3%	100.0%
Agricultural Institutions	5	38	103	148	1	295
	1.7%	12.9%	34.9%	50.2%	0.3%	100.1%

Assessment Area Demographics by Population Income Level					
Dataset	Low-	Moderate-	Middle-	Upper-	TOTAL
Family Population	29,266	20,218	24,553	53,116	127,153
	23.0%	15.9%	19.3%	41.8%	100.0%
Household Population	50,369	34,669	34,316	87,396	206,750
	24.4%	16.8%	16.6%	42.3%	100.0%

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

LENDING TEST

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

Lending Test Criteria	Performance
Lending Activity	Consistent
Borrower Distribution	Consistent
Geographic Distribution	Below
Community Development Lending Activity	Exceeds
OVERALL	CONSISTENT

During the review period, the bank made five community development loans totaling \$8.4 million. One notable loan was used to finance a new child development center utilizing NMTCs that will serve LMI families in a moderate-income census tract.

INVESTMENT TEST

During the review period, the bank had community development investments totaling \$136.4 million, of which \$14.2 million were made in the current period. Furthermore, 92 donations were made totaling \$238,574. Investments were made in response to various community needs throughout the assessment area, including affordable housing and infrastructure. Current period investment totals included \$9.0 million in NMTCs, which provide flexible financing to small business borrowers in underserved communities. Most donations were made in support of education for LMI students and families. This performance exceeds the significant level of investments and grants made by the bank in Arkansas full-scope review areas.

SERVICE TEST

As displayed in the table below, the bank's Service Test performance in this assessment area is consistent with the service performance in Arkansas (which is based on the full-scope review areas).

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

During the review period, 83 employees provided 1,713 service hours to 47 organizations.

SOUTHERN ARKANSAS NONMETROPOLITAN STATISTICAL AREA

(Limited-Scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE SOUTHERN ARKANSAS ASSESSMENT AREA

Southern Bancorp Bank operates four branches in this assessment area, which includes the entirety of Ashley, Chicot, and Union counties. The bank did not open or close any branches in this assessment area during the review period. The tables below detail key demographics relating to this assessment area.

Assessment Area Demographics by Geography Income Level						
Dataset	Low-	Moderate-	Middle-	Upper-	Unknown-	TOTAL
Census Tracts	1	3	14	5	0	23
	4.3%	13.0%	60.9%	21.7%	0.0%	100.0%
Family Population	627	2,075	11,451	3,870	0	18,023
	3.5%	11.5%	63.5%	21.5%	0.0%	100.0%
Household Population	1,082	3,288	17,133	6,120	0	27,623
	3.9%	11.9%	62.0%	22.2%	0.0%	100.0%
Business Institutions	85	344	1,438	756	0	2,623
	3.2%	13.1%	54.8%	28.8%	0.0%	100.0%
Agricultural Institutions	9	12	153	20	0	194
	4.6%	6.2%	78.9%	10.3%	0.0%	100.0%

Assessment Area Demographics by Population Income Level					
Dataset	Low-	Moderate-	Middle-	Upper-	TOTAL
Family Population	4,010	3,074	3,145	7,794	18,023
	22.3%	17.1%	17.5%	43.2%	100.0%
Household Population	7,044	4,351	4,348	11,880	27,623
	25.5%	15.8%	15.7%	43.0%	100.0%

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

LENDING TEST

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

Lending Test Criteria	Performance
Lending Activity	Below
Borrower Distribution	Consistent
Geographic Distribution	Consistent
Community Development Lending Activity	Consistent
OVERALL	CONSISTENT

During the review period, the bank had 11 community development loans totaling \$3.2 million. These loans qualified for a community development purpose of revitalization/stabilization, affordable housing, and community services. One noteworthy loan was used to finance the land acquisition and construction of affordable single-family housing units that will be rented to LMI individuals.

INVESTMENT TEST

The bank's Investment Test performance in this assessment area is consistent with the overall state rating. During the review period, the bank had four community development investments totaling \$2.2 million still outstanding from the prior period. Furthermore, 36 donations were made totaling \$20,238, mostly for school districts where the majority of the students are LMI.

SERVICE TEST

As displayed in the table below, the bank's Service Test performance in this assessment area is consistent with the service performance in Arkansas (which is based on the full-scope review areas).

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

During the review period, 31 employees provided 2,141 service hours to 24 organizations. This exceeded peer performance and the bank's previous performance in the Southern Arkansas assessment area.

WESTERN ARKANSAS NONMETROPOLITAN STATISTICAL AREA

(Limited-Scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE WESTERN ARKANSAS ASSESSMENT AREA

Southern Bancorp Bank operates one branch in this assessment area, which includes the entirety of Sevier County. The bank did not open or close any branches in this assessment area during the review period. The tables below detail key demographics relating to this assessment area.

Assessment Area Demographics by Geography Income Level						
Dataset	Low-	Moderate-	Middle-	Upper-	Unknown-	TOTAL
Census Tracts	0	0	4	0	0	4
	0.0%	0.0%	100.0%	0.0%	0.0%	100.0%
Family Population	0	0	4,292	0	0	4,292
	0.0%	0.0%	100.0%	0.0%	0.0%	100.0%
Household Population	0	0	5,690	0	0	5,690
	0.0%	0.0%	100.0%	0.0%	0.0%	100.0%
Business Institutions	0	0	445	0	0	445
	0.0%	0.0%	100.0%	0.0%	0.0%	100.0%
Agricultural Institutions	0	0	41	0	0	41
	0.0%	0.0%	100.0%	0.0%	0.0%	100.0%

Assessment Area Demographics by Population Income Level					
Dataset	Low-	Moderate-	Middle-	Upper-	TOTAL
Family Population	774	580	1,122	1,816	4,292
	18.0%	13.5%	26.1%	42.3%	100.0%
Household Population	1,331	689	1,067	2,603	5,690
	23.4%	12.1%	18.8%	45.8%	100.0%

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

LENDING TEST

Southern Bancorp Bank's overall lending performance in this assessment area is consistent with Lending Test performance in Arkansas (which is based on the full-scope review areas), as displayed in the table below. For more detailed information related to Lending Test performance, see Appendix C.

Lending Test Criteria	Performance
Lending Activity	Consistent
Borrower Distribution	Consistent
Geographic Distribution	Consistent
Community Development Lending Activity	Below
OVERALL	CONSISTENT

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

INVESTMENT TEST

The bank's Investment Test performance in this assessment area is below the overall performance at the state level. During the review period, the bank had one community development investment totaling \$444,033 still outstanding from a prior period. Furthermore, 41 donations were made totaling \$16,406, largely in support of education for LMI students.

SERVICE TEST

The bank's performance under the Service Test criteria is satisfactory overall in this assessment area; however, this performance was below the overall statewide level, which was rated outstanding based on the Arkansas full-scope review assessment areas.

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

During the review period, 14 employees provided 363 service hours to 11 organizations.

MISSISSIPPI

CRA RATING FOR MISSISSIPPI:

The Lending Test is rated:

The Investment Test is rated:

The Service Test is rated:

SATISFACTORY

High Satisfactory

High Satisfactory

Outstanding

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

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

SCOPE OF EXAMINATION

Scoping considerations applicable to the review of the Mississippi assessment areas are consistent with the overall CRA examination scope as presented in the *Institution, Scope of Examination* section. When making overall performance conclusions under the Lending Test, bank performance in the small business and small farm (where applicable) loan categories received the greatest weight in the analysis, followed by the HMDA category.

The bank operates four assessment areas throughout Mississippi that are located in two MSAs and two noncontiguous nonMSA portions of the state. Two of the bank's Mississippi assessment areas were reviewed under full-scope procedures. When considering branch structure and loan/deposit activity, CRA performance in the Northwestern Mississippi nonMSA assessment area carried the greatest weight when forming overall state conclusions.

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

DESCRIPTION OF INSTITUTION'S OPERATIONS IN MISSISSIPPI

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

Assessment Area	Offices		Deposits As of June 30, 2024		Review Procedures
	#	%	\$	%	
Northwestern Mississippi	13	76.4%	\$156,227	87.0%	Full-Scope
Jackson	2	11.8%	\$8,604	4.8%	Full-Scope
Hattiesburg	1	5.9%	\$7,277	4.1%	Limited-Scope
Southern Mississippi	1	5.9%	\$7,429	4.3%	Limited-Scope
TOTAL	17	100%	\$179,537	100%	2 Full-Scope

The bank operates 17 branches (32.1 percent of total branches) throughout the four CRA assessment areas in the state of Mississippi. The bank's deposits in the state total \$179,537 million, which represents 8.9 percent of total bank deposits. The bank's operations in the state are heavily concentrated in the Northwestern Mississippi nonMSA portions of the state, which carried the greatest weight toward determining statewide ratings. During the review period, the bank opened a new branch and closed one branch in the state of Mississippi.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN MISSISSIPPI

LENDING TEST

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

Lending Test Summary	
Lending Activity	Excellent
Borrower Distribution	Good
Geographic Distribution	Good
Community Development Loans	Relatively High Level
OVERALL	HIGH SATISFACTORY

Lending Activity

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

Full-Scope Assessment Areas	Lending Activity
Northwestern Mississippi	Excellent
Jackson	Excellent
OVERALL	EXCELLENT

Limited-Scope Assessment Areas	Lending Activity
Hattiesburg	Below
Southern Mississippi	Below

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

Borrower and Geographic Distribution

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

Full-Scope Assessment Areas	Loan Distribution by Borrower's Profile
Northwestern Mississippi	Good
Jackson	Adequate
OVERALL	GOOD

Limited-Scope Assessment Areas	Loan Distribution by Borrower's Profile
Hattiesburg	Consistent
Southern Mississippi	Consistent

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

Full-Scope Assessment Areas	Geographic Distribution of Loans
Northwestern Mississippi	Good
Jackson	Adequate
OVERALL	GOOD

Limited-Scope Assessment Areas	Geographic Distribution of Loans
Hattiesburg	Consistent
Southern Mississippi	Consistent

Community Development Lending Activity

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

Full-Scope Assessment Areas	Community Development Lending
Northwestern Mississippi	Adequate
Jackson	Relatively High Level
OVERALL	RELATIVELY HIGH LEVEL

Limited-Scope Assessment Areas	Community Development Lending
Hattiesburg	Consistent
Southern Mississippi	Below

During the review period, the bank originated or renewed 23 community development loans inside its assessment areas, totaling \$14.9 million. In addition to these totals, the bank also had a significant level of community development loans outside of its assessment areas but in the broader Mississippi statewide area, which positively impacted the bank's performance. The bank made 12 loans in Mississippi totaling \$29.5 million outside its assessment areas. These loans qualified for a community development purpose of revitalization/stabilization and economic development. Most of these loans resulted in job creation for LMI individuals.

INVESTMENT TEST

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

Full-Scope Assessment Areas	Investment and Grant Activity
Northwestern Mississippi	Significant Level
Jackson	Adequate
OVERALL	SIGNIFICANT LEVEL

Limited-Scope Assessment Areas	Investment and Grant Activity
Hattiesburg	Below
Southern Mississippi	Below

During the review period, the bank made new investments totaling \$22.2 million and had \$4.8 million in previous period investments that were still outstanding. The bank's investment activity consisted of NMTCs, municipal bonds benefiting schools or projects in LMI areas in the bank's assessment areas, and mortgage-backed securities. While not included in the totals above, the bank also made \$21.7 million in NMTCs benefiting a broader statewide Mississippi area including multiple assessment areas. Lastly, the bank made 131 donations totaling \$102,862.

SERVICE TEST

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

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

Accessibility of Delivery Systems

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

Full-Scope Assessment Areas	Accessibility of Delivery Systems
Northwestern Mississippi	Readily Accessible
Jackson	Readily Accessible
OVERALL	READILY ACCESSIBLE

Limited-Scope Assessment Areas	Accessibility of Delivery Systems
Hattiesburg	Below
Southern Mississippi	Below

The bank currently operates 9 of its 17 branches (52.9 percent) in LMI geographies. These branches are in the Northwestern Mississippi and Jackson assessment areas.

Changes in Branch Locations

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

Full-Scope Assessment Areas	Changes in Branch Locations
Northwestern Mississippi	Not Adversely Affected
Jackson	Improved Access
OVERALL	NOT ADVERSELY AFFECTED

Limited-Scope Assessment Areas	Changes in Branch Locations
Hattiesburg	Consistent
Southern Mississippi	Consistent

Reasonableness of Business Hours and Services in Meeting Assessment Area Needs

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

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

Limited-Scope Assessment Areas	Reasonableness of Business Hours and Services
Hattiesburg	Consistent
Southern Mississippi	Consistent

Community Development Services

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

Full-Scope Assessment Areas	Community Development Services
Northwestern Mississippi	Leader
Jackson	Relatively High Level
OVERALL	LEADER

Limited-Scope Assessment Areas	Community Development Services
Hattiesburg	Below
Southern Mississippi	Below

In total, 62 employees provided 3,342 community development service hours to 52 organizations. Of note, employees dedicated a significant number of service hours to volunteering in the bank's School Savings Program and providing free tax preparation services for LMI taxpayers.

NORTHWESTERN MISSISSIPPI NONMETROPOLITAN STATISTICAL AREA

(Full-Scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE NORTHWESTERN MISSISSIPPI ASSESSMENT AREA

Bank Structure

As shown in the table below, the bank operates 13 (24.5 percent) of its total branches in the Northwestern Mississippi assessment area.

Branch Locations by Census Tract Income Level				
Low-Income	Moderate-Income	Middle-Income	Upper-Income	Unknown-Income
3	5	3	2	0

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

General Demographics

The bank's Northwestern Mississippi assessment area includes the full counties of Bolivar, Coahoma, Quitman, Sunflower, Tallahatchie, and Washington. According to 2020 ACS data, the assessment area population was 142,159, generally spread evenly among each of the six counties, with the exception of Quitman County, where only 4.3 percent of the population is concentrated. Of the 17 FDIC-insured depository institutions with a branch presence in this assessment area, the bank ranked 6th in deposit market share, encompassing 4.2 percent of total deposit dollars.

While only seven depository institutions operate a branch in the assessment area, a much higher number of institutions reported loan activity in the assessment area. An analysis of 2023 HMDA-reportable loans shows that 126 institutions had loan activity in the assessment area, of which the bank ranked 3rd, with 5.5 percent of total HMDA loans. The bank ranked 10th out of 65 institutions with CRA loan activity in the assessment area, accounting for 3.3 percent of total CRA loan activity. This assessment area covers a nonmetropolitan area with diverse credit needs, including a blend of credit products for individuals and businesses of various income/revenue levels.

Income and Wealth Demographics

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

Assessment Area Demographics by Geography Income Level				
	Census Tracts		Family Population	
Low	7	14.3%	4,746	13.9%
Moderate	20	40.8%	14,186	41.6%
Middle	16	32.7%	9,925	29.1%
Upper	6	12.2%	5,221	15.3%
Unknown	0	0.0%	0	0.0%
TOTAL	49	100.0%	34,078	100.0%

As shown above, 55.1 percent of the census tracts in the assessment area are LMI geographies, consistent with the family population that resides in these tracts (55.5 percent). Additionally, 32.7 percent of the assessment area census tracts are middle income. Despite being middle-income geographies, many of these census tracts were designated as distressed, as detailed below.

- There are 16 census tracts designated as distressed due to poverty and population loss in Bolivar, Coahoma, Quitman, Sunflower, and Washington counties.
- Of those census tracts, 14 were also designated as distressed due to unemployment.

Based on 2020 ACS data, the median family income for the assessment area was \$41,412. At the same time, the median family income for nonMSA Mississippi was \$53,003. More recently, the FFIEC estimates the 2022 and 2023 median family income for nonMSA Mississippi to be \$58,800 and \$64,200, respectively. The following table displays population percentages of assessment area families by income level compared to nonMSA Mississippi family populations.

Family Population by Income Level				
	Assessment Area		NonMSA Mississippi	
Low	11,290	33.1%	89,246	23.6%
Moderate	6,068	17.8%	62,630	16.6%
Middle	5,666	16.3%	68,326	18.1%
Upper	11,054	32.4%	158,072	41.8%
TOTAL	34,078	100.0%	378,274	100.0%

As shown in the preceding table, 50.9 percent of families within the assessment area were considered LMI, which is above the LMI family percentages of 40.2 percent in nonMSA Mississippi. Additionally, the percentage of families living below the poverty level in the assessment area (25.1 percent) exceeds the level in the nonMSA portions of the state (17.0

percent). Considering these factors, the assessment area appears less affluent than the entirety of nonMSA Mississippi.

Housing Demographics

The following table displays housing demographics for the assessment area and the entirety of nonMSA Mississippi.

Housing Demographics				
Dataset	Median Housing Value	Affordability Ratio	Median Gross Rent (monthly)	Renter Cost Burden
Assessment Area	\$79,490	39.5%	\$636	43.4%
NonMSA Mississippi	\$100,494	40.0%	\$691	39.0%

Based on the data in the table above, the median gross rent is lower in the assessment area (\$636) compared to the nonMSA portion of the state (\$691). However, the cost burden in the assessment area is higher, with 43.4 percent of renters spending more than 30 percent of their income on housing compared to 39.0 percent of renters in nonMSA Mississippi. This suggests that despite lower overall rental costs, those renting in the assessment area still struggle more than others in the nonMSA areas of Mississippi due to relatively lower income levels. That said, homeownership affordability ratios vary considerably throughout the assessment area, with the lowest affordability in Bolivar County (32.8 percent) compared to the highest affordability in Coahoma County (45.3 percent). Similarly, the median housing value is highest in Bolivar County (\$98,800) compared to the lowest median housing value in Quitman County (\$54,500).

Industry and Employment Demographics

BLS industry demographics indicate there are 43,375 paid employees in the assessment area. By percentage of employees, the three largest job categories in the assessment area are government industries (26.8 percent), retail trade (12.8 percent), and healthcare and social assistance (12.4 percent). The following table details unemployment data from BLS (not seasonally adjusted) for the assessment area and nonMSA Mississippi as a whole.

Unemployment Levels			
Dataset	Time Period (Annual Average)		
	2022	2023	2024 YTD
Assessment Area	5.2%	4.4%	4.2%
NonMSA Mississippi	4.1%	3.4%	3.2%

As shown in the table above, unemployment rates in the assessment area were higher than nonMSA Mississippi figures over the review period; however, rates varied significantly between assessment area counties. Unemployment rates were lowest in Tallahatchie County, which went from 4.1 percent in 2022 to 3.3 percent in 2024. Rates were highest in Washington County, which changed from 5.6 percent in 2022 to 4.9 percent in 2024.

Community Contact Information

For the Northwestern Mississippi assessment area, one community contact interview was completed as part of this evaluation. This interview was conducted with an individual specializing in economic development. The contact described the economy as having “pockets” of economic growth. They mentioned that the local school system and healthcare are significant employers across the assessment area. According to the contact, the housing stock of the assessment area is comparatively old, which is illustrated by the data, as the median age of the housing stock in the assessment area is 53 years old, compared to 34 years old for the entirety of the nonMSA portions of the state. Additionally, a significant portion of assessment area housing stock is in close proximity to the Mississippi River, causing ongoing insurance and maintenance challenges. Consequently, the housing stock is in need of repair and rehabilitation, which is challenging due to increased material costs. Lastly, the contact noted basic public infrastructure—including waste and water infrastructure, public safety, and essential services that improve the quality of life—is a significant need in the assessment area.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE NORTHWESTERN MISSISSIPPI ASSESSMENT AREA

LENDING TEST

The following table displays the bank's performance under the Lending Test in the Northwestern Mississippi assessment area.

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

Lending Activity

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

Summary of Lending Activity January 1, 2022 through December 31, 2023				
Loan Type	#	%	\$ (000s)	%
Home Improvement	21	5.5%	1,249	3.1%
Home Purchase	42	11.1%	3,608	8.8%
Multifamily Housing	6	1.6%	1,713	4.2%
Refinancing	94	24.8%	6,692	16.4%
Other Purpose LOC	0	0.0%	0	0.0%
Other Purpose Closed/Exempt	6	1.6%	307	1.0%
Total HMDA	169	44.6%	13,569	33.2%
Small Business	167	44.1%	19,437	19.3%
Small Farm	43	11.4%	7,890	0.0%
TOTAL LOANS	379	100.0%	40,896	100.0%

The bank's lending activity in the assessment area represents 9.0 percent of total 2022 and 2023 HMDA and CRA loans. By comparison, the bank operates 24.5 percent of its total branches and holds 7.8 percent of total bank deposits in the assessment area. In 2023, the bank ranked 3rd out of 126 lenders in HMDA originations and 10th out of 65 lenders in CRA originations in the assessment area. While the bank's lending levels were below the share of branches, lending levels exceed the bank's share of deposits in the assessment area. Therefore, the bank's lending activity levels reflect excellent responsiveness to the credit needs of the assessment area.

Loan Distribution by Borrower's Profile

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

Small Business Lending

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

In 2022, the bank originated 72.1 percent of its small business loans to businesses with annual revenues of \$1 million or less, which substantially exceeded aggregate lending levels (44.4 percent) but was below the demographic figure (91.0 percent), reflecting good performance. The bank's level of lending in 2023 was adequate, as the percentage of small business loans to businesses with annual revenues of \$1 million or less (65.4 percent) again exceeded aggregate performance (56.4 percent) but was below the demographic figure (91.0 percent).

Small Farm Lending

Overall, the bank's level of lending to small farms is good overall. According to assessment area demographics, 93.8 percent of farms had annual revenues of \$1 million or less in 2022 and 94.2 percent had annual revenues of \$1 million or less in 2023. Of the bank's 2022 small farm loans, 69.6 percent were made to farms with annual revenues of \$1 million or less, which far exceeded the performance of peer institutions in the assessment area (41.0 percent) and is considered good. The percentage of loans to small farms in 2023 (55.0 percent) again exceeded aggregate lending levels (50.6 percent), but only marginally, and is thus considered adequate.

HMDA Lending

The bank's performance in making home mortgage loans to individuals of different income levels is good overall.

The bank originated 9.0 percent of its HMDA loans to low-income borrowers in 2022, which exceeded the performance of peer institutions in the assessment area (7.0 percent) but was below the percentage of assessment area families who are low income (33.1 percent). While the gap between the bank's performance and the demographic figure is large, a significant portion of borrowers in this demographic are unlikely to qualify for a home mortgage loan given the overall percentage of families in the assessment area below poverty was 25.1 percent. Therefore, the bank's performance is considered good. In 2023, the bank originated 14.5 percent of its HMDA loans to low-income borrowers, which compared favorably to aggregate lending levels (9.0 percent) but was also below the demographic figure (33.1 percent), reflecting good performance.

In 2022, the bank originated 14.0 percent of its HMDA loans to moderate-income borrowers, which was below, yet comparable to, both the aggregate lending level (19.6 percent) and the demographic figure (17.8 percent) and is considered adequate. In 2023, the bank made 17.4 percent

of its HMDA loans to moderate-income borrowers as compared to 16.9 percent for other lenders in the assessment area and the demographic figure (17.8 percent), reflecting good performance.

Geographic Distribution of Loans

The bank's overall geographic distribution of loans in the assessment area is good, with primary emphasis placed on small business lending.

Small Business Lending

When considering low- and moderate-income geographies combined, the bank's distribution of small business loans in LMI geographies is good overall.

The percentage of small business loans originated in low-income census tracts in 2022 (10.5 percent) was below, yet comparable to, both the aggregate lending levels (14.7 percent) and the demographic figure for low-income geographies (12.8 percent), reflecting adequate performance. In 2023, the bank originated 11.1 percent of small business loans in low-income geographies, which was again below, yet comparable to, the aggregate lending level (13.8 percent) and slightly below the demographic figure (12.8 percent), reflecting adequate performance.

In 2022, the bank originated 41.9 percent of small business loans in moderate-income geographies, which exceeded both aggregate performance (33.2 percent) and demographic levels (41.2 percent), reflecting excellent performance. Similarly, the bank made 42.0 percent of its small business loans in moderate-income geographies in 2023, which again exceeded both aggregate performance (31.2 percent) and demographic levels (41.1 percent), reflecting excellent performance.

Small Farm Lending

The bank did not originate any small farm loans in low-income census tracts in 2022, reflecting poor performance when compared to aggregate performance (8.1 percent) and demographic levels (9.5 percent). In 2023, the bank originated 5.0 percent of small farm loans in low-income geographies compared to aggregate performance (6.2 percent) and demographic levels (9.5 percent), reflecting adequate performance.

In 2022, the bank originated 30.4 percent of small farm loans in moderate-income geographies, which exceeded aggregate performance (28.4 percent) and demographic levels (28.5 percent), reflecting excellent performance. Similarly, the bank originated 40.0 percent of small farm loans in moderate-income census tracts, which far exceeded aggregate lending levels (24.1 percent) and demographic levels (28.2 percent), reflecting excellent performance.

When considering low- and moderate-income geographies combined, the bank's distribution of small farm loans in LMI geographies is good overall.

HMDA Lending

Overall, the bank's distribution of HMDA loans reflects excellent penetration among geographies of different income levels, particularly LMI geographies.

In 2022, the bank originated 16.0 percent of its HMDA loans in low-income census tracts, which exceeds aggregate lending levels (10.0 percent) and the percentage of owner-occupied housing units in low-income geographies (12.4 percent), reflecting excellent performance. In 2023, the bank originated 7.2 percent of HMDA loans in low-income census tracts compared to aggregate lending levels (8.8 percent) and the demographic figure (12.4 percent), reflecting adequate performance.

In 2022, the bank originated 45.0 percent of its HMDA loans in moderate-income census tracts, which exceeds aggregate lending levels (29.5 percent) and demographic levels (38.4 percent), reflecting excellent performance. Similarly, 49.3 percent of the bank's HMDA loans were originated in moderate-income census tracts in 2023, which far exceeded aggregate lending levels (29.6 percent) and the percentage of owner-occupied housing units in moderate-income geographies (38.4 percent), reflecting excellent performance.

An analysis of the dispersion of all three loan products throughout the assessment area did not reveal evidence of conspicuous lending gaps in LMI geographies. In 2022, the bank had loan activity in 87.8 percent of all assessment area census tracts and 81.5 percent of all LMI geographies. In 2023, the bank had lending activity in 87.8 percent of census tracts in the assessment area and 88.9 percent of LMI geographies in the assessment area. This dispersion supports the conclusion that the geographic distribution of loans is good overall.

Community Development Lending Activity

The bank is a leader in making community development loans in the Northwestern Mississippi assessment area. During the review period, the bank made 12 community development loans totaling \$4.0 million. These loans supported various community development purposes, including affordable housing, community service, and revitalization and stabilization. As noted earlier, basic public infrastructure—including waste and water infrastructure, public safety, and essential services that improve the quality of life—is a significant need in the assessment area. A number of the bank's loans were to municipalities with a significant number of distressed and underserved middle-income census tracts to provide essential services to residents.

INVESTMENT TEST

The bank makes a significant level of qualified community development investments and grants within the Northwestern Mississippi assessment area. During the review period, the bank had qualified investments totaling \$22.2 million. Included in this figure are NMTC projects along with two new investments supporting \$8.8 million in redevelopment of multifamily properties built

specifically for LMI families in rural areas. As noted by a community contact, the housing stock in the assessment area is older and in great need of repair and rehabilitation, making these investments particularly responsive.

In addition to these investments, the bank made 90 donations totaling \$73,468 to various organizations throughout the assessment area. These donations predominantly benefited school districts with a majority of students from LMI families and nonprofit organizations providing community services to LMI families.

SERVICE TEST

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

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

Accessibility of Delivery Systems

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

Branch Distribution by Geography Income Level						
Dataset	Geography Income Level					TOTAL
	Low-	Moderate-	Middle-	Upper-	Unknown-	
Branches	3	5	3	2	0	13
	23.1%	38.5%	23.1%	15.4%	0.0%	100.0%
Census Tracts	14.3%	40.8%	32.7%	12.2%	0.0%	100.0%
Household Population	13.6%	42.0%	29.7%	14.7%	0.0%	100.0%

As shown in the previous table, the bank operates three branches in low-income geographies and five branches in moderate-income census tracts. The combined total of branches in LMI census tracts (61.6 percent) exceeds the percentage of LMI census tracts in the assessment area (55.1 percent) and the household population living within LMI census tracts (55.6 percent). Therefore, the bank's service delivery systems are readily accessible to geographies and individuals of different income levels.

Changes in Branch Locations

During the review period, the bank closed one branch in a low-income census tract; therefore, the bank's record of opening and closing branch locations has generally not adversely affected the accessibility of its service delivery systems in the assessment area, particularly for LMI individuals and geographies.

Reasonableness of Business Hours and Services in Meeting Assessment Area Needs

Business hours and services do not vary in a way that inconveniences certain portions of the assessment area, particularly LMI geographies and individuals. The bank's branches in the assessment area offer relatively consistent lobby and drive-through hours Monday through Friday during standard business hours. Lastly, all offices in the assessment area offer the same deposit and loan products. Additionally, four out of the eight branches in LMI census tracts have lenders on site, and lenders travel upon request to all branches that do not have a loan officer.

Community Development Services

The bank is a leader in providing community development services in the assessment area. During the review period, 46 bank employees provided 2,383 hours of community development services to 25 organizations in the assessment area. The vast majority of employee volunteers spent their time volunteering for VITA, where they spent approximately 2,046 hours preparing taxes for LMI taxpayers.

JACKSON, MISSISSIPPI METROPOLITAN STATISTICAL AREA

(Full-Scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE JACKSON ASSESSMENT AREA

Bank Structure

As shown in the table below, the bank operates two (3.8 percent) of its total branches in the Jackson assessment area.

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

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

General Demographics

This assessment area includes Hinds, Madison, and Rankin counties. According to 2020 ACS data, the assessment area population was 493,918, which is most heavily concentrated in Hinds County (227,742). Of the 30 FDIC-insured depository institutions with a branch presence in this assessment area, the bank ranked 26th in deposit market share, encompassing 0.1 percent of total deposit dollars.

While only 30 depository institutions operate a branch in the assessment area, a much higher number of institutions reported loan activity in the assessment area. An analysis of 2023 HMDA-reportable loans shows that 293 institutions had loan activity in the assessment area, of which the bank ranked 42nd, with less than 1 percent of total HMDA loans. The bank ranked 30th out of 107 institutions with CRA loan activity in the assessment area, accounting for less than 1 percent of total CRA loan activity.

This assessment area covers a metropolitan area with diverse credit needs, including a blend of credit products for individuals and businesses of various income/revenue levels. The community contact also indicated that the most significant community development needs are technical assistance for small businesses and workforce development.

Income and Wealth Demographics

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

Assessment Area Demographics by Geography Income Level				
	Census Tracts		Family Population	
Low	17	13.1%	9,565	7.8%
Moderate	28	21.5%	21,466	17.5%
Middle	40	30.8%	43,875	35.7%
Upper	43	33.1%	47,724	38.9%
Unknown	2	1.5%	207	0.2%
TOTAL	130	100%	122,837	100%

As shown above, 34.6 percent of the census tracts in the assessment area are LMI geographies, but only 25.3 percent of the family population resides in these tracts. These LMI areas are primarily concentrated in the downtown area of the city of Jackson in Hinds County.

Based on 2020 ACS data, the median family income for the assessment area was \$71,203. At the same time, the median family income for the state of Mississippi was \$58,923. More recently, the FFIEC estimates the 2022 and 2023 median family income for the Jackson MSA to be \$74,000 and \$76,800, respectively. The following table displays population percentages of assessment area families by income level compared to Mississippi family populations.

Family Population by Income Level				
	Assessment Area		Mississippi	
Low	25,734	21.0%	171,514	23.2%
Moderate	19,063	15.5%	121,461	16.4%
Middle	23,785	19.4%	137,207	18.5%
Upper	54,255	44.2%	310,307	41.9%
TOTAL	122,837	100.0%	740,489	100.0%

As shown in the table above, 36.5 percent of families within the assessment area were considered LMI, which is slightly lower than the LMI family percentages of 39.6 percent in the state of Mississippi. Additionally, the percentage of families living below the poverty level in the assessment area (10.7 percent) is below the level in the state of Mississippi (15.0 percent). Considering these factors, the assessment area appears slightly more affluent than the state of Mississippi.

Housing Demographics

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

Housing Demographics				
Dataset	Median Housing Value	Affordability Ratio	Median Gross Rent (monthly)	Renter Cost Burden
Assessment Area	\$159,256	35.8%	\$915	45.1%
Mississippi	\$125,500	37.1%	\$789	41.4%

Based on the data in the table above, homeownership is less affordable in the assessment area than in the state of Mississippi as a whole, even when accounting for higher income levels in the assessment area. Within the assessment area, homeownership is least affordable in Madison County based on an affordability ratio of 31.9 percent and the highest median housing value in the assessment area (\$224,300). In addition, rents are much higher in the assessment area than the state as a whole, and more renters' housing costs exceed 30 percent of their income. These demographics indicate that homeownership or affordable rental options are likely a challenge for many LMI residents in the area.

Industry and Employment Demographics

The assessment area supports a large and diverse business community, including a strong small business sector. BLS industry demographics indicate there are 235,209 paid employees in the assessment area. By percentage of employees, the three largest job categories in the assessment area are government industries (19.4 percent), healthcare and social assistance (15.5 percent), and retail trade (10.8 percent). The table below details unemployment data from the BLS (not seasonally adjusted) for the assessment area as a whole and the state of Mississippi.

Unemployment Levels			
Dataset	Time Period (Annual Average)		
	2022	2023	2024 YTD
Assessment Area	3.3%	2.7%	2.6%
Mississippi	3.8%	3.2%	3.0%

As shown in the table above, unemployment rates in the assessment area were lower than statewide figures over the review period. Within the assessment area, unemployment rates were highest in Hinds County in 2022 when they matched the statewide unemployment rate of 3.8 percent.

Community Contact Information

For the Jackson assessment area, one community contact interview was completed as part of this evaluation. This interview was conducted with an individual specializing in small business development, economic development, and disaster recovery. The community contact interviewee noted the area is suffering from population migration. This is demonstrated by data based on the 2020 ACS, which shows the most significant population decline in Hinds County, the primary county seat for the city of Jackson, with a 7.4 percent population decrease from 2015 to 2020. They also indicated there have been some business closures in the assessment area, resulting in part from a lack of technical assistance and development resources for small businesses. Lastly, the contact noted that many employers in the assessment area have open positions but have struggled to fill them due to competition for skilled labor.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE JACKSON ASSESSMENT AREA

LENDING TEST

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

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

Lending Activity

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

Summary of Lending Activity January 1, 2022 through December 31, 2023				
Loan Type	#	%	\$ (000s)	%
Home Improvement	1	1.0%	61	0.3%
Home Purchase	46	35.7%	8,733	35.9%
Multifamily Housing	1	1.0%	1,686	6.9%
Refinancing	18	14.0%	3,249	13.4%
Other Purpose LOC	0	0.0%	0	0.0%
Other Purpose Closed/Exempt	1	1.0%	96	0.4%
Total HMDA	67	51.9%	13,825	56.8%
Small Business	57	44.2%	9,484	39.0%
Small Farm	5	3.9%	1,012	4.2%
TOTAL LOANS	129	100.0%	24,321	100.0%

The bank's lending activity in the assessment area represents 5.3 percent of total 2022 and 2023 HMDA and CRA loans. By comparison, the bank operates 3.8 percent of its total branches and holds 0.4 percent of total bank deposits in the assessment area. In 2023, the bank ranked 42nd out of 293 HMDA lenders and 10th out of 107 CRA data-reporting lenders in the assessment area. The bank's lending levels were above the share of deposits and concentration of branches in the assessment area. Therefore, the bank's lending activity levels reflect excellent responsiveness to the credit needs of the assessment area.

Loan Distribution by Borrower's Profile

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

Small Business Lending

In 2022, the bank originated 65.4 percent of its small business loans to businesses with annual revenues of \$1 million or less, which far exceeded aggregate lending levels (47.0 percent) but was below the demographic figure (92.6 percent), reflecting good performance. The bank's level of lending in 2023 was likewise good, as the percentage of small business loans to businesses with annual revenues of \$1 million or less (67.7 percent) again far exceeded aggregate performance (49.9 percent) but was below the demographic figure (92.9 percent). Therefore, the overall distribution of small business loans by business revenue profile is good.

HMDA Lending

The bank's performance in making home mortgage loans to individuals of different income levels is adequate overall.

The bank did not originate any of its HMDA loans to low-income borrowers in 2022, compared to aggregate lending levels of 5.0 percent and demographic figures of 20.9 percent, reflecting poor performance. In 2023, the bank originated 3.3 percent of its HMDA loans to low-income borrowers, which was below, yet comparable to, aggregate lending levels (4.8 percent). The bank's performance was below the demographic figure (20.9 percent) and is considered adequate.

In 2022, the bank originated 13.5 percent of its HMDA loans to moderate-income borrowers, which was comparable to the aggregate lending level (16.4 percent) and the demographic figure (15.5 percent) and is considered adequate. In 2023, the bank made 13.3 percent of its HMDA loans to moderate-income borrowers as compared to 15.4 percent for other lenders in the assessment area and the demographic figure (15.5 percent), again reflecting adequate performance.

Geographic Distribution of Loans

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

Small Business Lending

The percentage of small business loans originated in low-income census tracts in 2022 (3.8 percent) is in line with aggregate lending levels (4.5 percent) while below the demographic figure (6.9 percent), reflecting adequate performance. In 2023, the bank did not originate any small business loans in low-income census tracts and therefore fell below aggregate lending (4.3 percent) and the demographic figure (6.9 percent), reflecting poor performance.

In 2022, the bank originated 19.2 percent of small business loans in moderate-income geographies, which aligns with the demographic figure (19.0 percent) and exceeds aggregate performance (15.5 percent), reflecting good performance. In 2023, the bank made 12.9 percent of its small business loans in moderate-income geographies, which is comparable to aggregate performance (14.2 percent) yet below the demographic levels (18.8 percent), reflecting adequate performance.

HMDA Lending

The bank's distribution of HMDA loans reflects good penetration among geographies of different income levels, particularly LMI geographies.

In 2022, the bank originated 10.8 percent of its HMDA loans in low-income census tracts, which far exceeded the aggregate lending level (1.5 percent) and more than doubled the demographic figure (4.8 percent), reflecting excellent performance. The bank's lending in low-income geographies in 2023 (6.7 percent) exceeded both the aggregate lending level (1.8 percent) and the demographic figure (4.8 percent), again reflecting excellent performance.

In 2022, the bank's geographic distribution of HMDA loans in moderate-income census tracts (8.1 percent) is in line with the performance of peer institutions in the assessment area (8.4 percent) but below the demographic figure (13.5 percent), reflecting adequate performance. In 2023, lending in moderate-income census tracts (13.3 percent) exceeded aggregate lending performance (9.1 percent) and was in line with the demographic figure (13.5 percent), reflecting good performance.

An analysis of the dispersion of both loan products throughout the assessment area did not reveal evidence of conspicuous lending gaps in LMI geographies. In 2022, the bank had loan activity in 34.6 percent of all assessment area census tracts and 22.2 percent of all LMI geographies. In 2023, the bank had lending activity in 33.1 percent of census tracts in the assessment area and 17.8 percent of LMI geographies in the assessment area. While loan penetration in LMI geographies lags behind the overall penetration rate, a visual analysis of plotted loan activity did not reveal any particular LMI geographies without loan activity compared to other census tracts. Therefore, this analysis supports the conclusion that the geographic distribution of loans is adequate overall.

Community Development Lending Activity

The bank makes a relatively high level of community development loans in the Jackson assessment area. During the review period, the bank made seven community development loans totaling \$6.7 million. These community development loans supported various community development purposes, including economic development and community service. One notable loan was used to finance construction and equipment costs associated with a significant facility expansion resulting in approximately 50 jobs, the majority of which are for LMI employees. The transaction is partially subsidized with equity from NMTCs.

INVESTMENT TEST

The bank makes an adequate level of qualified community development investments and grants within the Jackson assessment area. During the review period, the bank made one new qualified investment totaling \$242,500 and received credit for seven investments made in the prior period that were still outstanding, totaling \$1.5 million. In addition to these investments, the bank made 16 donations totaling \$17,145 to various organizations throughout the assessment area. Most donations were made in support of essential services for LMI individuals throughout the assessment area.

SERVICE TEST

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

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

Accessibility of Delivery Systems

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

Branch Distribution by Geography Income Level						
Dataset	Geography Income Level					TOTAL
	Low-	Moderate-	Middle-	Upper-	Unknown-	
Branches	0	1	0	1	0	2
	0.0%	50.0%	0.0%	50.0%	0.0%	100.0%
Census Tracts	13.1%	21.5%	30.8%	33.1%	1.5%	100.0%
Household Population	9.5%	19.4%	34.2%	36.3%	0.7%	100.0%

As shown in the previous table, none of the bank's offices are in low-income geographies. However, of the two branches in the bank's assessment area, one branch is located in a moderate-income census tract. As a result, the bank's service delivery systems are readily accessible in the assessment area.

Changes in Branch Locations

During the review period, the bank opened a branch in a moderate-income census tract, and no branches were closed. Therefore, the bank's record of opening and closing branch locations has improved the accessibility of its service delivery systems in the assessment area, particularly for LMI individuals and geographies.

Reasonableness of Business Hours and Services in Meeting Assessment Area Needs

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

Community Development Services

The bank provides a relatively high level of community development services in the assessment area. During the review period, 13 employees provided 463 hours of community development services to 24 organizations in the Jackson assessment area. The vast majority of employee volunteers spent their time volunteering for VITA, where employees spent approximately 186 hours preparing taxes for LMI taxpayers.

HATTIESBURG, MISSISSIPPI METROPOLITAN STATISTICAL AREA

(Limited-Scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE HATTIESBURG ASSESSMENT AREA

Southern Bancorp Bank operates one branch in this assessment area, which includes the entirety of Forrest and Lamar counties. The bank did not open or close any branches in this assessment area during the review period. The tables below detail key demographics relating to this assessment area.

Assessment Area Demographics by Geography Income Level						
Dataset	Low-	Moderate-	Middle-	Upper-	Unknown-	TOTAL
Census Tracts	0	9	13	13	3	38
	0.0%	23.7%	34.2%	34.2%	7.9%	100.0%
Family Population	0	5,613	10,884	15,948	1,458	33,903
	0.0%	16.6%	32.1%	47.0%	4.3%	100.0%
Household Population	0	10,527	16,165	21,172	2,179	50,583
	0.0%	20.8%	32.0%	41.9%	5.4%	100.0%
Business Institutions	0	1,269	1,631	2,248	331	5,479
	0.0%	23.2%	29.8%	41.0%	6.0%	100.0%
Agricultural Institutions	0	7	43	55	2	107
	0.0%	6.5%	40.2%	51.4%	1.9%	100.0%

Assessment Area Demographics by Population Income Level					
Dataset	Low-	Moderate-	Middle-	Upper-	TOTAL
Family Population	7,528	4,761	6,608	15,006	33,903
	22.2%	14.0%	19.5%	44.3%	100.0%
Household Population	13,474	6,579	8,755	21,775	50,853
	26.6%	13.0%	17.3%	43.1%	100.0%

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE HATTIESBURG ASSESSMENT AREA

LENDING TEST

Southern Bancorp Bank's overall lending performance in this assessment area is consistent with Lending Test performance in Mississippi (which is based on the full-scope review assessment area in Mississippi), as displayed in the table below. For more detailed information related to Lending Test performance, see Appendix C.

Lending Test Criteria	Performance
Lending Activity	Below
Borrower Distribution	Consistent
Geographic Distribution	Consistent
Community Development Lending Activity	Consistent
OVERALL	CONSISTENT

During the review period, the bank made two community development loans totaling \$4.2 million. These two loans qualified for a community development purpose of revitalization/stabilization of LMI geographies.

INVESTMENT TEST

The bank's Investment Test performance in the Hattiesburg assessment area is below the overall performance at the state level (which is based on the full-scope review assessment areas in Mississippi). During the review period, the bank had one community development investment totaling \$3.0 million with a balance outstanding from the prior period. Furthermore, 14 donations were made totaling \$9,250. The majority of the donations were made to school districts that serve a majority of students who are eligible for free or reduced-price lunches and for LMI individuals pursuing higher education.

SERVICE TEST

The bank's performance under the Service Test criteria is satisfactory overall in this assessment area; however, this performance was below the overall statewide level, which was rated outstanding based on the Mississippi full-scope review assessment areas.

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

During the review period, two employees provided 225 service hours to two organizations. This exceeded the bank's previous performance in the Hattiesburg assessment area.

SOUTHERN MISSISSIPPI NONMETROPOLITAN STATISTICAL AREA

(Limited-Scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE SOUTHERN MISSISSIPPI ASSESSMENT AREA

Southern Bancorp Bank operates one branch in this assessment area, which includes the entirety of Pearl River County. The bank did not open or close any branches in this assessment area during the review period. The tables below detail key demographics relating to this assessment area.

Assessment Area Demographics by Geography Income Level						
Dataset	Low-	Moderate-	Middle-	Upper-	Unknown-	TOTAL
Census Tracts	1	1	4	10	0	16
	6.3%	6.3%	25.0%	62.5%	0.0%	100.0%
Family Population	632	1,157	3,393	10,556	0	15,738
	4.0%	7.4%	21.6%	67.1%	0.0%	100.0%
Household Population	968	1,637	5,375	13,341	0	21,321
	4.5%	7.7%	25.2%	62.6%	0.0%	100.0%
Business Institutions	223	216	498	898	0	1,835
	12.2%	11.8%	27.1%	48.9%	0.0%	100.0%
Agricultural Institutions	1	3	20	38	0	62
	1.6%	4.8%	32.3%	61.3%	0.0%	100.0%

Assessment Area Demographics by Population Income Level					
Dataset	Low-	Moderate-	Middle-	Upper-	TOTAL
Family Population	2,720	2,581	2,706	7,731	15,738
	17.3%	16.4%	17.2%	49.1%	100.0%
Household Population	4,128	2,749	3,308	11,136	21,321
	19.4%	12.9%	15.5%	52.2%	100.0%

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE SOUTHERN MISSISSIPPI ASSESSMENT AREA

LENDING TEST

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

Lending Test Criteria	Performance
Lending Activity	Below
Borrower Distribution	Consistent
Geographic Distribution	Consistent
Community Development Lending Activity	Below
OVERALL	BELOW

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

INVESTMENT TEST

The bank's Investment Test performance in the Southern Mississippi assessment area is below the overall performance at the state level. The bank did not make any community development investments during the review period; however, 11 donations were made totaling \$2,999. The majority of the donations were made in support of economic development, while others were in support of essential services like the local food pantry.

SERVICE TEST

The bank's performance under the Service Test criteria is satisfactory overall in this assessment area; however, this performance was below the overall statewide level.

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

During the review period, five employees provided 271 service hours to six organizations. This exceeded the bank's previous performance in the Southern Mississippi assessment area.

APPENDIX A – SCOPE OF EXAMINATION TABLES

Scope of Examination			
TIME PERIOD REVIEWED	<p>January 1, 2022 – December 31, 2023 for HMDA, small business, and small farm lending</p> <p>August 8, 2022 – March 14, 2025 for community development loans, investments, and service activities</p>		
FINANCIAL INSTITUTION	<p>PRODUCTS REVIEWED</p> <p>HMDA Loans Small Business Loans Small Farm Loans</p>		
Southern Bancorp Bank Arkadelphia, Arkansas			
AFFILIATE(S)	AFFILIATE RELATIONSHIP		PRODUCTS REVIEWED
Southern Bancorp Community Partners	Nonprofit Community Development Organization under Common Management		Community Development Investments/Donations and Services

Assessment Area – Examination Scope Details					
Assessment Area	Rated Area	# of Offices	Deposits \$ (000s) (as of June 30, 2024)	Branches Visited	CRA Review Procedures
Memphis	Memphis	4	\$168,207	0	Full-Scope
Southwestern Arkansas	Arkansas	7	\$606,002	0	Full-Scope
Eastern Arkansas	Arkansas	8	\$342,045	0	Full-Scope
Northeastern Arkansas	Arkansas	6	\$182,039	0	Full-Scope
Hot Springs	Arkansas	3	\$186,537	0	Limited-Scope
Jonesboro	Arkansas	2	\$129,600	0	Limited-Scope
Little Rock	Arkansas	1	\$4,818	0	Limited-Scope
Southern Arkansas	Arkansas	4	\$191,198	0	Limited-Scope
Western Arkansas	Arkansas	1	\$24,049	0	Limited-Scope
Northwestern Mississippi	Mississippi	13	\$156,227	0	Full-Scope
Jackson	Mississippi	2	\$8,604	0	Full-Scope
Hattiesburg	Mississippi	1	\$7,277	0	Limited-Scope
Southern Mississippi	Mississippi	1	\$7,429	0	Limited-Scope
OVERALL		53	\$2,014,032	0	6 Full-Scope

**APPENDIX B – SUMMARY OF STATE AND MULTISTATE
METROPOLITAN STATISTICAL AREA RATINGS**

State or Multistate MSA	Lending Test Rating	Investment Test Rating	Service Test Rating	Overall Rating
Arkansas	High Satisfactory	Outstanding	Outstanding	Outstanding
Mississippi	High Satisfactory	High Satisfactory	Outstanding	Satisfactory
Memphis Multistate MSA	Low Satisfactory	High Satisfactory	High Satisfactory	Satisfactory

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

State or Multistate MSA	Lending Test Rating	Investment Test Rating	Service Test Rating	Total Points	Overall Rating
Arkansas	9	6	6	21	Outstanding
Mississippi	9	4	6	19	Satisfactory
Memphis Multistate MSA	6	4	4	14	Satisfactory

APPENDIX C – LENDING PERFORMANCE TABLES BY ASSESSMENT AREA

MEMPHIS TN-MS-AR MSA

Memphis Assessment Area

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	0	0.0%	3.7%	\$0	0.0%	1.6%	23.7%
Moderate	0	0.0%	12.8%	\$0	0.0%	8.3%	15.9%
Middle	0	0.0%	18.5%	\$0	0.0%	16.8%	17.8%
Upper	5	21.7%	40.2%	\$1,103	29.7%	49.5%	42.6%
Unknown	18	78.3%	24.7%	\$2,608	70.3%	23.9%	0.0%
TOTAL	23	100.0%	100.0%	\$3,711	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	7.1%	\$0	0.0%	3.7%	23.7%
Moderate	0	0.0%	15.9%	\$0	0.0%	11.5%	15.9%
Middle	0	0.0%	22.5%	\$0	0.0%	19.9%	17.8%
Upper	1	33.3%	38.9%	\$203	37.4%	49.0%	42.6%
Unknown	2	66.7%	15.6%	\$340	62.6%	16.0%	0.0%
TOTAL	3	100.0%	100.0%	\$543	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	9.2%	\$0	0.0%	3.9%	23.7%
Moderate	0	0.0%	17.5%	\$0	0.0%	9.0%	15.9%
Middle	0	0.0%	22.9%	\$0	0.0%	15.5%	17.8%
Upper	0	0.0%	45.9%	\$0	0.0%	67.3%	42.6%
Unknown	0	0.0%	4.6%	\$0	0.0%	4.3%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	5.9%	\$0	0.0%	2.5%	23.7%
Moderate	0	0.0%	13.8%	\$0	0.0%	7.2%	15.9%
Middle	0	0.0%	21.3%	\$0	0.0%	13.7%	17.8%
Upper	0	0.0%	55.8%	\$0	0.0%	73.5%	42.6%
Unknown	0	0.0%	3.1%	\$0	0.0%	3.1%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%

Other Purpose Closed/Exempt							
Low	0	0.0%	7.1%	\$0	0.0%	4.3%	23.7%
Moderate	0	0.0%	12.6%	\$0	0.0%	6.3%	15.9%
Middle	0	0.0%	20.2%	\$0	0.0%	14.7%	17.8%
Upper	0	0.0%	49.9%	\$0	0.0%	62.2%	42.6%
Unknown	0	0.0%	10.2%	\$0	0.0%	12.5%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Purpose Not Applicable							
Low	0	0.0%	8.6%	\$0	0.0%	3.5%	23.7%
Moderate	0	0.0%	1.7%	\$0	0.0%	1.4%	15.9%
Middle	0	0.0%	1.2%	\$0	0.0%	1.5%	17.8%
Upper	0	0.0%	0.5%	\$0	0.0%	0.5%	42.6%
Unknown	0	0.0%	87.9%	\$0	0.0%	93.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Middle	0	0.0%	0.5%	\$0	0.0%	0.0%	N/A
Upper	0	0.0%	4.7%	\$0	0.0%	0.5%	N/A
Unknown	2	100.0%	94.8%	\$1,708	100.0%	99.5%	N/A
TOTAL	2	100.0%	100.0%	\$1,708	100.0%	100.0%	N/A
Total Home Mortgage Loans							Families by Family Income %
Low	0	0.0%	5.2%	\$0	0.0%	1.9%	23.7%
Moderate	0	0.0%	13.9%	\$0	0.0%	7.7%	15.9%
Middle	0	0.0%	19.8%	\$0	0.0%	14.7%	17.8%
Upper	6	21.4%	40.4%	\$1,306	21.9%	42.2%	42.6%
Unknown	22	78.6%	20.7%	\$4,656	78.1%	33.6%	0.0%
TOTAL	28	100.0%	100.0%	\$5,962	100.0%	100.0%	100.0%
Source: 2022 FFIEC Census Data							
2016–2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2023 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	0	0.0%	2.9%	\$0	0.0%	1.3%	23.7%
Moderate	0	0.0%	14.3%	\$0	0.0%	8.6%	15.9%
Middle	0	0.0%	18.8%	\$0	0.0%	16.0%	17.8%
Upper	5	62.5%	40.2%	\$799	63.7%	51.0%	42.6%
Unknown	3	37.5%	23.8%	\$455	36.3%	23.1%	0.0%
TOTAL	8	100.0%	100.0%	\$1,254	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	7.1%	\$0	0.0%	3.0%	23.7%
Moderate	0	0.0%	15.6%	\$0	0.0%	9.6%	15.9%
Middle	0	0.0%	21.4%	\$0	0.0%	17.1%	17.8%
Upper	2	40.0%	35.5%	\$659	58.4%	39.5%	42.6%
Unknown	3	60.0%	20.3%	\$470	41.6%	30.7%	0.0%
TOTAL	5	100.0%	100.0%	\$1,129	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	5.3%	\$0	0.0%	1.9%	23.7%
Moderate	0	0.0%	15.5%	\$0	0.0%	8.1%	15.9%
Middle	0	0.0%	20.6%	\$0	0.0%	15.1%	17.8%
Upper	0	0.0%	53.4%	\$0	0.0%	69.4%	42.6%
Unknown	0	0.0%	5.1%	\$0	0.0%	5.4%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	5.4%	\$0	0.0%	2.5%	23.7%
Moderate	0	0.0%	12.4%	\$0	0.0%	6.9%	15.9%
Middle	0	0.0%	20.9%	\$0	0.0%	13.6%	17.8%
Upper	0	0.0%	56.8%	\$0	0.0%	72.8%	42.6%
Unknown	0	0.0%	4.5%	\$0	0.0%	4.2%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	6.0%	\$0	0.0%	3.0%	23.7%
Moderate	0	0.0%	12.2%	\$0	0.0%	6.6%	15.9%
Middle	1	33.3%	22.2%	\$28	19.2%	14.9%	17.8%
Upper	2	66.7%	53.1%	\$118	80.8%	66.9%	42.6%
Unknown	0	0.0%	6.5%	\$0	0.0%	8.6%	0.0%
TOTAL	3	100.0%	100.0%	\$146	100.0%	100.0%	100.0%

Purpose Not Applicable							
Low	0	0.0%	2.9%	\$0	0.0%	1.0%	23.7%
Moderate	0	0.0%	2.4%	\$0	0.0%	1.7%	15.9%
Middle	0	0.0%	1.0%	\$0	0.0%	2.1%	17.8%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	42.6%
Unknown	0	0.0%	93.8%	\$0	0.0%	95.2%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Upper	0	0.0%	3.5%	\$0	0.0%	1.1%	N/A
Unknown	1	100.0%	96.5%	\$1,497	100.0%	98.9%	N/A
TOTAL	1	100.0%	100.0%	\$1,497	100.0%	100.0%	N/A
Total Home Mortgage Loans							Families By Family Income %
Low	0	0.0%	4.1%	\$0	0.0%	1.5%	23.7%
Moderate	0	0.0%	14.3%	\$0	0.0%	8.0%	15.9%
Middle	1	5.9%	19.4%	\$28	0.7%	14.8%	17.8%
Upper	9	52.9%	40.7%	\$1,576	39.1%	45.6%	42.6%
Unknown	7	41.2%	21.4%	\$2,422	60.2%	30.1%	0.0%
TOTAL	17	100.0%	100.0%	\$4,026	100.0%	100.0%	100.0%
Source: 2023 FFIEC Census Data							
2016–2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2022 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner– Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	3	13.0%	5.5%	\$198	5.3%	2.2%	7.5%
Moderate	2	8.7%	18.0%	\$273	7.4%	10.0%	22.1%
Middle	8	34.8%	25.5%	\$1,249	33.7%	22.0%	24.1%
Upper	10	43.5%	50.7%	\$1,991	53.7%	65.5%	45.9%
Unknown	0	0.0%	0.3%	\$0	0.0%	0.3%	0.3%
TOTAL	23	100.0%	100.0%	\$3,711	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	5.0%	\$0	0.0%	2.4%	7.5%
Moderate	0	0.0%	17.6%	\$0	0.0%	11.2%	22.1%
Middle	0	0.0%	26.7%	\$0	0.0%	22.2%	24.1%
Upper	3	100.0%	50.5%	\$543	100.0%	64.0%	45.9%
Unknown	0	0.0%	0.2%	\$0	0.0%	0.2%	0.3%
TOTAL	3	100.0%	100.0%	\$543	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	6.9%	\$0	0.0%	2.5%	7.5%
Moderate	0	0.0%	19.7%	\$0	0.0%	9.7%	22.1%
Middle	0	0.0%	24.5%	\$0	0.0%	17.6%	24.1%
Upper	0	0.0%	48.6%	\$0	0.0%	69.7%	45.9%
Unknown	0	0.0%	0.4%	\$0	0.0%	0.5%	0.3%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	4.7%	\$0	0.0%	1.9%	7.5%
Moderate	0	0.0%	15.8%	\$0	0.0%	8.1%	22.1%
Middle	0	0.0%	23.9%	\$0	0.0%	16.5%	24.1%
Upper	0	0.0%	55.5%	\$0	0.0%	73.2%	45.9%
Unknown	0	0.0%	0.2%	\$0	0.0%	0.3%	0.3%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	7.5%	\$0	0.0%	4.2%	7.5%
Moderate	0	0.0%	14.1%	\$0	0.0%	7.8%	22.1%
Middle	0	0.0%	23.0%	\$0	0.0%	17.1%	24.1%
Upper	0	0.0%	55.0%	\$0	0.0%	70.8%	45.9%
Unknown	0	0.0%	0.4%	\$0	0.0%	0.1%	0.3%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%

Purpose Not Applicable							
Low	0	0.0%	11.1%	\$0	0.0%	5.3%	7.5%
Moderate	0	0.0%	34.6%	\$0	0.0%	25.9%	22.1%
Middle	0	0.0%	29.4%	\$0	0.0%	29.3%	24.1%
Upper	0	0.0%	24.7%	\$0	0.0%	39.5%	45.9%
Unknown	0	0.0%	0.2%	\$0	0.0%	0.0%	0.3%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	27.5%	\$0	0.0%	18.8%	23.3%
Moderate	2	100.0%	31.8%	\$1,708	100.0%	11.3%	25.1%
Middle	0	0.0%	21.3%	\$0	0.0%	35.8%	23.8%
Upper	0	0.0%	16.1%	\$0	0.0%	29.8%	25.2%
Unknown	0	0.0%	3.3%	\$0	0.0%	4.4%	2.7%
TOTAL	2	100.0%	100.0%	\$1,708	100.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	3	10.7%	5.6%	\$198	3.3%	4.9%	7.5%
Moderate	4	14.3%	18.1%	\$1,981	33.2%	10.5%	22.1%
Middle	8	28.6%	25.7%	\$1,249	20.9%	24.0%	24.1%
Upper	13	46.4%	50.3%	\$2,534	42.5%	59.7%	45.9%
Unknown	0	0.0%	0.3%	\$0	0.0%	0.9%	0.3%
TOTAL	28	100.0%	100.0%	\$5,962	100.0%	100.0%	100.0%
Source: 2022 FFIEC Census Data							
2016–2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2023 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner- Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	0	0.0%	5.6%	\$0	0.0%	2.5%	7.5%
Moderate	5	62.5%	19.3%	\$698	55.7%	11.0%	22.1%
Middle	2	25.0%	25.2%	\$293	23.4%	21.6%	24.1%
Upper	1	12.5%	49.6%	\$263	21.0%	64.6%	45.9%
Unknown	0	0.0%	0.3%	\$0	0.0%	0.3%	0.3%
TOTAL	8	100.0%	100.0%	\$1,254	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	6.9%	\$0	0.0%	3.3%	7.5%
Moderate	1	20.0%	21.1%	\$93	8.2%	11.8%	22.1%
Middle	2	40.0%	25.1%	\$161	14.3%	19.4%	24.1%
Upper	2	40.0%	46.6%	\$875	77.5%	65.3%	45.9%
Unknown	0	0.0%	0.3%	\$0	0.0%	0.2%	0.3%
TOTAL	5	100.0%	100.0%	\$1,129	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	5.1%	\$0	0.0%	2.7%	7.5%
Moderate	0	0.0%	16.4%	\$0	0.0%	9.6%	22.1%
Middle	0	0.0%	21.4%	\$0	0.0%	18.2%	24.1%
Upper	0	0.0%	56.8%	\$0	0.0%	69.3%	45.9%
Unknown	0	0.0%	0.3%	\$0	0.0%	0.2%	0.3%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	2.7%	\$0	0.0%	1.2%	7.5%
Moderate	0	0.0%	11.9%	\$0	0.0%	6.3%	22.1%
Middle	0	0.0%	24.5%	\$0	0.0%	16.8%	24.1%
Upper	0	0.0%	60.6%	\$0	0.0%	75.6%	45.9%
Unknown	0	0.0%	0.3%	\$0	0.0%	0.1%	0.3%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	4.6%	\$0	0.0%	2.5%	7.5%
Moderate	1	33.3%	11.8%	\$40	27.4%	8.0%	22.1%
Middle	0	0.0%	24.7%	\$0	0.0%	16.4%	24.1%
Upper	2	66.7%	58.7%	\$106	72.6%	73.0%	45.9%
Unknown	0	0.0%	0.2%	\$0	0.0%	0.1%	0.3%
TOTAL	3	100.0%	100.0%	\$146	100.0%	100.0%	100.0%

Purpose Not Applicable							
Low	0	0.0%	8.6%	\$0	0.0%	2.6%	7.5%
Moderate	0	0.0%	37.6%	\$0	0.0%	48.5%	22.1%
Middle	0	0.0%	27.6%	\$0	0.0%	21.1%	24.1%
Upper	0	0.0%	25.2%	\$0	0.0%	27.7%	45.9%
Unknown	0	0.0%	1.0%	\$0	0.0%	0.2%	0.3%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	33.7%	\$0	0.0%	46.6%	23.3%
Moderate	0	0.0%	25.6%	\$0	0.0%	19.5%	25.1%
Middle	0	0.0%	25.6%	\$0	0.0%	13.7%	23.8%
Upper	1	100.0%	14.0%	\$1,497	100.0%	19.9%	25.2%
Unknown	0	0.0%	1.2%	\$0	0.0%	0.3%	2.7%
TOTAL	1	100.0%	100.0%	\$1,497	100.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	0	0.0%	5.8%	\$0	0.0%	6.3%	7.5%
Moderate	7	41.2%	19.1%	\$831	20.6%	11.9%	22.1%
Middle	4	23.5%	24.9%	\$454	11.3%	20.4%	24.1%
Upper	6	35.3%	49.8%	\$2,741	68.1%	61.2%	45.9%
Unknown	0	0.0%	0.3%	\$0	0.0%	0.3%	0.3%
TOTAL	17	100.0%	100.0%	\$4,026	100.0%	100.0%	100.0%
Source: 2023 FFIEC Census Data							
2016–2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2022 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2022						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	35	53.8%	46.7%	\$5,027	43.9%	31.7%	91.4%
	Over \$1 Million/ Unknown	30	46.2%	53.3%	\$6,412	56.1%	68.3%	8.6%
	TOTAL	65	100.0%	100.0%	\$11,439	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	36	55.4%	93.0%	\$1,500	13.1%	34.7%	
	\$100,001–\$250,000	18	27.7%	3.7%	\$3,372	29.5%	16.4%	
	\$250,001– \$1 Million	11	16.9%	3.4%	\$6,567	57.4%	48.9%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	65	100.0%	100.0%	\$11,439	100.0%	100.0%	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	23	65.7%		\$821	16.3%		
	\$100,001–\$250,000	7	20.0%		\$1,214	24.1%		
	\$250,001– \$1 Million	5	14.3%		\$2,992	59.5%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	35	100.0%		\$5,027	100.0%		

Distribution of 2023 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2023						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	68	64.8%	49.0%	\$8,529	53.9%	31.2%	91.3%
	Over \$1 Million/ Unknown	37	35.2%	51.0%	\$7,308	46.1%	68.8%	8.7%
	TOTAL	105	100.0%	100.0%	\$15,837	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	60	57.1%	91.9%	\$2,477	15.6%	32.6%	
	\$100,001–\$250,000	26	24.8%	4.3%	\$4,715	29.8%	17.3%	
	\$250,001– \$1 Million	19	18.1%	3.8%	\$8,645	54.6%	50.1%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	105	100.0%	100.0%	\$15,837	100.0%	100.0%	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	42	61.8%		\$1,675	19.6%		
	\$100,001–\$250,000	16	23.5%		\$2,918	34.2%		
	\$250,001– \$1 Million	10	14.7%		\$3,936	46.1%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	68	100.0%		\$8,529	100.0%		

Distribution of 2022 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	1	1.5%	8.3%	\$190	1.7%	9.9%	9.9%
Moderate	6	9.2%	20.4%	\$1,413	12.4%	22.7%	23.3%
Middle	21	32.3%	22.0%	\$4,327	37.8%	19.0%	22.7%
Upper	37	56.9%	47.2%	\$5,509	48.2%	43.3%	41.9%
Unknown	0	0.0%	2.1%	\$0	0.0%	5.2%	2.2%
TOTAL	65	100.0%	100.0%	\$11,439	100.0%	100.0%	100.0%
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016–2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2023 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	9	8.6%	7.7%	\$1,423	9.0%	9.5%	9.8%
Moderate	23	21.9%	20.3%	\$3,502	22.1%	21.6%	23.3%
Middle	28	26.7%	20.7%	\$5,333	33.7%	17.7%	22.7%
Upper	44	41.9%	48.6%	\$5,279	33.3%	43.6%	42.0%
Unknown	1	1.0%	2.7%	\$300	1.9%	7.6%	2.2%
TOTAL	105	100.0%	100.0%	\$15,837	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.							

ARKANSAS

Southwestern Arkansas Assessment Area

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	4	4.2%	5.7%	\$233	2.2%	2.9%	19.3%
Moderate	13	13.5%	16.1%	\$1,473	13.6%	10.8%	17.4%
Middle	20	20.8%	20.0%	\$1,727	16.0%	16.1%	20.3%
Upper	44	45.8%	36.1%	\$5,764	53.4%	47.1%	43.0%
Unknown	15	15.6%	22.0%	\$1,595	14.8%	23.0%	0.0%
TOTAL	96	100.0%	100.0%	\$10,792	100.0%	100.0%	100.0%
Refinance							
Low	1	2.1%	4.5%	\$55	1.3%	2.0%	19.3%
Moderate	5	10.6%	12.6%	\$307	7.3%	7.8%	17.4%
Middle	10	21.3%	26.1%	\$750	17.7%	21.5%	20.3%
Upper	25	53.2%	46.5%	\$2,255	53.3%	56.6%	43.0%
Unknown	6	12.8%	10.4%	\$867	20.5%	12.1%	0.0%
TOTAL	47	100.0%	100.0%	\$4,234	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	10.4%	\$0	0.0%	6.6%	19.3%
Moderate	1	25.0%	12.5%	\$30	21.9%	9.1%	17.4%
Middle	0	0.0%	20.8%	\$0	0.0%	22.6%	20.3%
Upper	3	75.0%	52.1%	\$107	78.1%	53.8%	43.0%
Unknown	0	0.0%	4.2%	\$0	0.0%	7.9%	0.0%
TOTAL	4	100.0%	100.0%	\$137	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	19.3%
Moderate	0	0.0%	21.4%	\$0	0.0%	5.2%	17.4%
Middle	0	0.0%	21.4%	\$0	0.0%	14.3%	20.3%
Upper	0	0.0%	42.9%	\$0	0.0%	54.0%	43.0%
Unknown	0	0.0%	14.3%	\$0	0.0%	26.5%	0.0%
TOTAL	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%	1.6%	19.3%
Moderate	2	66.7%	7.7%	\$68	46.6%	3.5%	17.4%
Middle	1	33.3%	23.1%	\$78	53.4%	21.5%	20.3%
Upper	0	0.0%	61.5%	\$0	0.0%	69.4%	43.0%
Unknown	0	0.0%	3.8%	\$0	0.0%	4.0%	0.0%
TOTAL	3	100.0%	100.0%	\$146	100.0%	100.0%	100.0%
Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	19.3%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	17.4%
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	20.3%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	43.0%
Unknown	0	0.0%	100.0%	\$0	0.0%	100.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Moderate	1	33.3%	11.1%	\$76	20.0%	0.6%	N/A
Middle	1	33.3%	11.1%	\$138	36.3%	1.1%	N/A
Upper	0	0.0%	11.1%	\$0	0.0%	3.2%	N/A
Unknown	1	33.3%	66.7%	\$166	43.7%	95.1%	N/A
TOTAL	3	100.0%	100.0%	\$380	100.0%	100.0%	N/A
Total Home Mortgage Loans							Families by Family Income %
Low	5	3.3%	5.4%	\$288	1.8%	2.6%	19.3%
Moderate	22	14.4%	14.9%	\$1,954	12.5%	9.4%	17.4%
Middle	32	20.9%	21.5%	\$2,693	17.2%	16.6%	20.3%
Upper	72	47.1%	39.4%	\$8,126	51.8%	47.0%	43.0%
Unknown	22	14.4%	18.8%	\$2,628	16.8%	24.3%	0.0%
TOTAL	153	100.0%	100.0%	\$15,689	100.0%	100.0%	100.0%
Source: 2022 FFIEC Census Data							
2016–2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2023 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	1	1.5%	4.2%	\$28	0.3%	2.3%	19.3%
Moderate	7	10.3%	14.6%	\$327	3.9%	10.3%	17.4%
Middle	13	19.1%	23.0%	\$1,238	14.8%	19.8%	20.3%
Upper	36	52.9%	36.1%	\$5,751	68.8%	44.1%	43.0%
Unknown	11	16.2%	22.2%	\$1,009	12.1%	23.5%	0.0%
TOTAL	68	100.0%	100.0%	\$8,353	100.0%	100.0%	100.0%
Refinance							
Low	4	11.8%	6.1%	\$130	3.7%	2.6%	19.3%
Moderate	5	14.7%	14.9%	\$225	6.4%	8.7%	17.4%
Middle	5	14.7%	19.7%	\$742	21.1%	17.3%	20.3%
Upper	15	44.1%	39.0%	\$1,851	52.7%	47.0%	43.0%
Unknown	5	14.7%	20.2%	\$564	16.1%	24.5%	0.0%
TOTAL	34	100.0%	100.0%	\$3,512	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	9.3%	\$0	0.0%	4.2%	19.3%
Moderate	0	0.0%	14.8%	\$0	0.0%	12.6%	17.4%
Middle	2	28.6%	22.2%	\$220	61.1%	30.4%	20.3%
Upper	4	57.1%	46.3%	\$99	27.5%	47.1%	43.0%
Unknown	1	14.3%	7.4%	\$41	11.4%	5.7%	0.0%
TOTAL	7	100.0%	100.0%	\$360	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	4.9%	\$0	0.0%	6.0%	19.3%
Moderate	0	0.0%	17.1%	\$0	0.0%	16.5%	17.4%
Middle	0	0.0%	17.1%	\$0	0.0%	12.9%	20.3%
Upper	0	0.0%	56.1%	\$0	0.0%	59.1%	43.0%
Unknown	0	0.0%	4.9%	\$0	0.0%	5.4%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	14.8%	\$0	0.0%	9.5%	19.3%
Moderate	0	0.0%	11.1%	\$0	0.0%	10.5%	17.4%
Middle	0	0.0%	7.4%	\$0	0.0%	5.8%	20.3%
Upper	1	100.0%	55.6%	\$50	100.0%	63.8%	43.0%
Unknown	0	0.0%	11.1%	\$0	0.0%	10.3%	0.0%
TOTAL	1	100.0%	100.0%	\$50	100.0%	100.0%	100.0%

Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	19.3%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	17.4%
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	20.3%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	43.0%
Unknown	0	0.0%	100.0%	\$0	0.0%	100.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Moderate	1	50.0%	7.1%	\$126	44.1%	2.4%	N/A
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Unknown	1	50.0%	92.9%	\$160	55.9%	97.6%	N/A
TOTAL	2	100.0%	100.0%	\$286	100.0%	100.0%	N/A
Total Home Mortgage Loans							Families By Family Income %
Low	5	4.5%	5.0%	\$158	1.3%	2.4%	19.3%
Moderate	13	11.6%	14.5%	\$678	5.4%	9.8%	17.4%
Middle	20	17.9%	21.4%	\$2,200	17.5%	18.7%	20.3%
Upper	56	50.0%	37.5%	\$7,751	61.7%	43.6%	43.0%
Unknown	18	16.1%	21.7%	\$1,774	14.1%	25.6%	0.0%
TOTAL	112	100.0%	100.0%	\$12,561	100.0%	100.0%	100.0%
Source: 2023 FFIEC Census Data							
2016–2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2022 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner- Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	8	8.3%	10.4%	\$604	5.6%	7.9%	6.8%
Middle	69	71.9%	67.1%	\$7,972	73.9%	65.9%	71.0%
Upper	19	19.8%	22.4%	\$2,216	20.5%	26.2%	22.2%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	96	100.0%	100.0%	\$10,792	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	5	10.6%	9.8%	\$480	11.3%	7.0%	6.8%
Middle	35	74.5%	65.3%	\$3,267	77.2%	65.5%	71.0%
Upper	7	14.9%	24.6%	\$487	11.5%	27.3%	22.2%
Unknown	0	0.0%	0.3%	\$0	0.0%	0.3%	0.0%
TOTAL	47	100.0%	100.0%	\$4,234	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	1	25.0%	8.3%	\$44	32.1%	5.5%	6.8%
Middle	3	75.0%	58.3%	\$93	67.9%	69.0%	71.0%
Upper	0	0.0%	33.3%	\$0	0.0%	25.5%	22.2%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	4	100.0%	100.0%	\$137	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	21.4%	\$0	0.0%	17.1%	6.8%
Middle	0	0.0%	64.3%	\$0	0.0%	58.2%	71.0%
Upper	0	0.0%	14.3%	\$0	0.0%	24.6%	22.2%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	1	33.3%	15.4%	\$23	15.8%	5.9%	6.8%
Middle	1	33.3%	50.0%	\$78	53.4%	50.3%	71.0%
Upper	1	33.3%	34.6%	\$45	30.8%	43.8%	22.2%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	3	100.0%	100.0%	\$146	100.0%	100.0%	100.0%

Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	22.2%	\$0	0.0%	10.7%	6.8%
Middle	0	0.0%	44.4%	\$0	0.0%	35.6%	71.0%
Upper	0	0.0%	33.3%	\$0	0.0%	53.6%	22.2%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	11.4%
Middle	2	66.7%	66.7%	\$214	56.3%	66.5%	71.5%
Upper	1	33.3%	33.3%	\$166	43.7%	33.5%	17.1%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	3	100.0%	100.0%	\$380	100.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	15	9.8%	10.4%	\$1,151	7.3%	7.2%	6.8%
Middle	110	71.9%	65.9%	\$11,624	74.1%	65.6%	71.0%
Upper	28	18.3%	23.7%	\$2,914	18.6%	27.1%	22.2%
Unknown	0	0.0%	0.1%	\$0	0.0%	0.1%	0.0%
TOTAL	153	100.0%	100.0%	\$15,689	100.0%	100.0%	100.0%
Source: 2022 FFIEC Census Data 2016–2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2023 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner– Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	7	10.3%	13.3%	\$583	7.0%	10.8%	6.8%
Middle	45	66.2%	63.5%	\$4,804	57.5%	64.7%	71.0%
Upper	16	23.5%	23.1%	\$2,966	35.5%	24.4%	22.2%
Unknown	0	0.0%	0.1%	\$0	0.0%	0.1%	0.0%
TOTAL	68	100.0%	100.0%	\$8,353	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	1	2.9%	9.6%	\$8	0.2%	9.7%	6.8%
Middle	24	70.6%	63.6%	\$2,596	73.9%	61.5%	71.0%
Upper	9	26.5%	26.8%	\$908	25.9%	28.7%	22.2%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	34	100.0%	100.0%	\$3,512	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	1	14.3%	5.6%	\$106	29.4%	5.6%	6.8%
Middle	5	71.4%	63.0%	\$213	59.2%	60.6%	71.0%
Upper	1	14.3%	31.5%	\$41	11.4%	33.8%	22.2%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	7	100.0%	100.0%	\$360	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	6.8%
Middle	0	0.0%	68.3%	\$0	0.0%	71.7%	71.0%
Upper	0	0.0%	31.7%	\$0	0.0%	28.3%	22.2%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	11.1%	\$0	0.0%	14.2%	6.8%
Middle	1	100.0%	77.8%	\$50	100.0%	71.8%	71.0%
Upper	0	0.0%	11.1%	\$0	0.0%	14.0%	22.2%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	1	100.0%	100.0%	\$50	100.0%	100.0%	100.0%

Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	22.2%	\$0	0.0%	11.3%	6.8%
Middle	0	0.0%	55.6%	\$0	0.0%	79.5%	71.0%
Upper	0	0.0%	22.2%	\$0	0.0%	9.3%	22.2%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	28.6%	\$0	0.0%	35.5%	11.4%
Middle	2	100.0%	50.0%	\$286	100.0%	31.2%	71.5%
Upper	0	0.0%	21.4%	\$0	0.0%	33.2%	17.1%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	2	100.0%	100.0%	\$286	100.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	9	8.0%	12.0%	\$697	5.5%	11.1%	6.8%
Middle	77	68.8%	63.7%	\$7,949	63.3%	63.2%	71.0%
Upper	26	23.2%	24.1%	\$3,915	31.2%	25.6%	22.2%
Unknown	0	0.0%	0.1%	\$0	0.0%	0.1%	0.0%
TOTAL	112	100.0%	100.0%	\$12,561	100.0%	100.0%	100.0%
Source: 2023 FFIEC Census Data							
2016–2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2022 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2022						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	
Business Revenue	\$1 Million or Less	253	75.5%	58.0%	\$14,833	53.1%	48.9%	90.9%
	Over \$1 Million/ Unknown	82	24.5%	42.0%	\$13,079	46.9%	51.1%	9.1%
	TOTAL	335	100.0%	100.0%	\$27,912	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	279	83.3%	91.4%	\$9,953	35.7%	38.0%	
	\$100,001–\$250,000	32	9.6%	5.3%	\$5,451	19.5%	20.9%	
	\$250,001–\$1 Million	24	7.2%	3.3%	\$12,508	44.8%	41.1%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	335	100.0%	100.0%	\$27,912	100.0%	100.0%	
Loan Size	Revenue \$1 Million or Less							
	\$100,000 or Less	221	87.4%		\$7,451	50.2%		
	\$100,001–\$250,000	25	9.9%		\$4,080	27.5%		
	\$250,001–\$1 Million	7	2.8%		\$3,302	22.3%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	253	100.0%		\$14,833	100.0%		

Distribution of 2023 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2023						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	
Business Revenue	\$1 Million or Less	241	77.2%	61.0%	\$11,454	59.7%	54.0%	90.8%
	Over \$1 Million/ Unknown	71	22.8%	39.0%	\$7,736	40.3%	46.0%	9.2%
	TOTAL	312	100.0%	100.0%	\$19,190	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	274	87.8%	93.1%	\$9,571	49.9%	47.6%	
	\$100,001–\$250,000	26	8.3%	4.5%	\$4,070	21.2%	19.8%	
	\$250,001–\$1 Million	12	3.8%	2.4%	\$5,549	28.9%	32.7%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	312	100.0%	100.0%	\$19,190	100.0%	100.0%	
Loan Size	Revenue \$1 Million or Less							
	\$100,000 or Less	218	90.5%		\$7,240	63.2%		
	\$100,001–\$250,000	20	8.3%		\$3,018	26.3%		
	\$250,001–\$1 Million	3	1.2%		\$1,196	10.4%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	241	100.0%		\$11,454	100.0%		

Distribution of 2022 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	34	10.1%	12.7%	\$4,841	17.3%	19.3%	15.2%
Middle	234	69.9%	66.8%	\$17,235	61.7%	63.3%	66.3%
Upper	67	20.0%	19.9%	\$5,836	20.9%	17.2%	18.5%
Unknown	0	0.0%	0.5%	\$0	0.0%	0.2%	0.0%
TOTAL	335	100.0%	100.0%	\$27,912	100.0%	100.0%	100.0%
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016–2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2023 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	22	7.1%	9.4%	\$1,910	10.0%	10.0%	15.4%
Middle	231	74.0%	69.2%	\$13,612	70.9%	71.5%	65.7%
Upper	59	18.9%	21.2%	\$3,668	19.1%	18.4%	18.9%
Unknown	0	0.0%	0.3%	\$0	0.0%	0.1%	0.0%
TOTAL	312	100.0%	100.0%	\$19,190	100.0%	100.0%	100.0%
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016–2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2022 Small Farm Lending By Borrower Income Level								
Farm Revenue and Loan Size		2022						
		Count			Dollars			Farms
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	
Farm Revenue	\$1 Million or Less	51	76.1%	68.2%	\$4,736	79.7%	79.4%	97.3%
	Over \$1 Million/ Unknown	16	23.9%	31.8%	\$1,203	20.3%	20.6%	2.7%
	TOTAL	67	100.0%	100.0%	\$5,939	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	49	73.1%	81.0%	\$1,501	25.3%	31.9%	
	\$100,001–\$250,000	9	13.4%	10.1%	\$1,331	22.4%	22.8%	
	\$250,001–\$500,000	9	13.4%	8.9%	\$3,107	52.3%	45.3%	
	Over \$500,000	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	67	100.0%	100.0%	\$5,939	100.0%	100.0%	
Loan Size	Revenue \$1 Million or Less	36	70.6%		\$1,237	26.1%		
	\$100,001–\$250,000	9	17.6%		\$1,331	28.1%		
	\$250,001–\$1 Million	6	11.8%		\$2,168	45.8%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	51	100.0%		\$4,736	100.0%		

Distribution of 2023 Small Farm Lending By Borrower Income Level								
Farm Revenue and Loan Size		2023						
		Count			Dollars			Farms
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	
Farm Revenue	\$1 Million or Less	45	77.6%	70.8%	\$3,329	89.0%	71.2%	97.3%
	Over \$1 Million/ Unknown	13	22.4%	29.2%	\$412	11.0%	28.8%	2.7%
	TOTAL	58	100.0%	100.0%	\$3,741	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	50	86.2%	79.5%	\$1,743	46.6%	29.7%	
	\$100,001–\$250,000	5	8.6%	9.9%	\$742	19.8%	21.4%	
	\$250,001–\$500,000	3	5.2%	10.6%	\$1,256	33.6%	48.8%	
	Over \$500,000	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	58	100.0%	100.0%	\$3,741	100.0%	100.0%	
Loan Size	Revenue \$1 Million or Less	37	82.2%		\$1,331	40.0%		
	\$100,001–\$250,000	5	11.1%		\$742	22.3%		
	\$250,001–\$1 Million	3	6.7%		\$1,256	37.7%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	45	100.0%		\$3,329	100.0%		

Distribution of 2022 Small Farm Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Farm Loans		Aggregate of Peer Data	Bank Small Farm Loans		Aggregate of Peer Data	% of Farms
	#	# %	# %	\$ (000s)	\$ %	\$ %	
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	1	1.5%	1.7%	\$264	4.4%	2.2%	3.3%
Middle	57	85.1%	79.9%	\$4,789	80.6%	81.6%	72.7%
Upper	9	13.4%	18.4%	\$886	14.9%	16.2%	24.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	67	100.0%	100.0%	\$5,939	100.0%	100.0%	100.0%
<i>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.</i>							

Distribution of 2023 Small Farm Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Farm Loans		Aggregate of Peer Data	Bank Small Farm Loans		Aggregate of Peer Data	% of Farms
	#	# %	# %	\$ (000s)	\$ %	\$ %	
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	1.2%	\$0	0.0%	0.5%	3.4%
Middle	47	81.0%	73.9%	\$2,960	79.1%	72.9%	72.1%
Upper	11	19.0%	24.2%	\$781	20.9%	26.6%	24.5%
Unknown	0	0.0%	0.6%	\$0	0.0%	0.0%	0.0%
TOTAL	58	100.0%	100.0%	\$3,741	100.0%	100.0%	100.0%
<i>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.</i>							

Eastern Arkansas Assessment Area

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	4	10.8%	6.0%	\$132	5.8%	3.2%	23.2%
Moderate	12	32.4%	20.0%	\$622	27.4%	14.6%	13.6%
Middle	9	24.3%	21.1%	\$683	30.0%	20.7%	20.5%
Upper	6	16.2%	26.2%	\$480	21.1%	34.0%	42.7%
Unknown	6	16.2%	26.7%	\$357	15.7%	27.6%	0.0%
TOTAL	37	100.0%	100.0%	\$2,274	100.0%	100.0%	100.0%
Refinance							
Low	7	10.4%	6.9%	\$272	5.9%	3.6%	23.2%
Moderate	13	19.4%	18.0%	\$581	12.6%	10.7%	13.6%
Middle	16	23.9%	20.3%	\$821	17.9%	16.2%	20.5%
Upper	25	37.3%	42.9%	\$2,499	54.3%	57.2%	42.7%
Unknown	6	9.0%	12.0%	\$425	9.2%	12.3%	0.0%
TOTAL	67	100.0%	100.0%	\$4,598	100.0%	100.0%	100.0%
Home Improvement							
Low	1	7.1%	10.8%	\$19	6.0%	8.1%	23.2%
Moderate	8	57.1%	29.7%	\$175	55.6%	17.4%	13.6%
Middle	4	28.6%	16.2%	\$100	31.7%	20.8%	20.5%
Upper	1	7.1%	37.8%	\$21	6.7%	50.4%	42.7%
Unknown	0	0.0%	5.4%	\$0	0.0%	3.3%	0.0%
TOTAL	14	100.0%	100.0%	\$315	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	8.3%	\$0	0.0%	1.7%	23.2%
Moderate	0	0.0%	8.3%	\$0	0.0%	1.7%	13.6%
Middle	0	0.0%	8.3%	\$0	0.0%	5.8%	20.5%
Upper	0	0.0%	75.0%	\$0	0.0%	90.9%	42.7%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%

Other Purpose Closed/Exempt							
Low	0	0.0%	9.5%	\$0	0.0%	4.1%	23.2%
Moderate	2	33.3%	33.3%	\$42	18.2%	30.7%	13.6%
Middle	4	66.7%	33.3%	\$189	81.8%	34.9%	20.5%
Upper	0	0.0%	23.8%	\$0	0.0%	30.4%	42.7%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	6	100.0%	100.0%	\$231	100.0%	100.0%	100.0%
Purpose Not Applicable							
Low	0	0.0%	10.0%	\$0	0.0%	0.3%	23.2%
Moderate	0	0.0%	10.0%	\$0	0.0%	10.8%	13.6%
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	20.5%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	42.7%
Unknown	0	0.0%	80.0%	\$0	0.0%	88.9%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Unknown	0	0.0%	100.0%	\$0	0.0%	100.0%	N/A
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	N/A
Total Home Mortgage Loans							Families by Family Income %
Low	12	9.7%	6.7%	\$423	5.7%	3.4%	23.2%
Moderate	35	28.2%	19.9%	\$1,420	19.1%	13.5%	13.6%
Middle	33	26.6%	20.4%	\$1,793	24.2%	19.3%	20.5%
Upper	32	25.8%	32.1%	\$3,000	40.4%	40.9%	42.7%
Unknown	12	9.7%	21.0%	\$782	10.5%	22.9%	0.0%
TOTAL	124	100.0%	100.0%	\$7,418	100.0%	100.0%	100.0%
Source: 2022 FFIEC Census Data							
2016–2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2023 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	1	3.8%	4.5%	\$16	1.0%	2.7%	23.2%
Moderate	4	15.4%	16.8%	\$143	8.8%	11.4%	13.6%
Middle	5	19.2%	20.0%	\$224	13.7%	18.1%	20.5%
Upper	13	50.0%	27.0%	\$1,071	65.6%	36.7%	42.7%
Unknown	3	11.5%	31.8%	\$179	11.0%	31.0%	0.0%
TOTAL	26	100.0%	100.0%	\$1,633	100.0%	100.0%	100.0%
Refinance							
Low	4	8.5%	8.0%	\$124	5.0%	3.0%	23.2%
Moderate	10	21.3%	20.4%	\$340	13.8%	14.0%	13.6%
Middle	16	34.0%	19.5%	\$771	31.4%	11.8%	20.5%
Upper	15	31.9%	37.2%	\$1,047	42.6%	46.8%	42.7%
Unknown	2	4.3%	15.0%	\$176	7.2%	24.4%	0.0%
TOTAL	47	100.0%	100.0%	\$2,458	100.0%	100.0%	100.0%
Home Improvement							
Low	2	15.4%	10.8%	\$18	4.0%	7.7%	23.2%
Moderate	3	23.1%	16.2%	\$61	13.6%	11.2%	13.6%
Middle	3	23.1%	29.7%	\$91	20.3%	25.3%	20.5%
Upper	5	38.5%	40.5%	\$278	62.1%	55.1%	42.7%
Unknown	0	0.0%	2.7%	\$0	0.0%	0.7%	0.0%
TOTAL	13	100.0%	100.0%	\$448	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	13.3%	\$0	0.0%	4.7%	23.2%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	13.6%
Middle	0	0.0%	33.3%	\$0	0.0%	23.2%	20.5%
Upper	0	0.0%	40.0%	\$0	0.0%	62.2%	42.7%
Unknown	0	0.0%	13.3%	\$0	0.0%	9.9%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	3.4%	\$0	0.0%	0.5%	23.2%
Moderate	1	16.7%	17.2%	\$12	5.7%	7.4%	13.6%
Middle	1	16.7%	17.2%	\$17	8.1%	7.3%	20.5%
Upper	4	66.7%	48.3%	\$180	86.1%	41.6%	42.7%
Unknown	0	0.0%	13.8%	\$0	0.0%	43.1%	0.0%
TOTAL	6	100.0%	100.0%	\$209	100.0%	100.0%	100.0%

Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	23.2%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	13.6%
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	20.5%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	42.7%
Unknown	0	0.0%	100.0%	\$0	0.0%	100.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Upper	0	0.0%	10.0%	\$0	0.0%	2.4%	N/A
Unknown	2	100.0%	90.0%	\$378	100.0%	97.6%	N/A
TOTAL	2	100.0%	100.0%	\$378	100.0%	100.0%	N/A
Total Home Mortgage Loans							Families By Family Income %
Low	7	7.4%	5.6%	\$158	3.1%	2.6%	23.2%
Moderate	18	19.1%	16.6%	\$556	10.8%	10.8%	13.6%
Middle	25	26.6%	20.2%	\$1,103	21.5%	15.8%	20.5%
Upper	37	39.4%	30.5%	\$2,576	50.3%	36.8%	42.7%
Unknown	7	7.4%	27.1%	\$733	14.3%	34.0%	0.0%
TOTAL	94	100.0%	100.0%	\$5,126	100.0%	100.0%	100.0%
Source: 2023 FFIEC Census Data							
2016–2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2022 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner- Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	10	27.0%	10.2%	\$445	19.6%	7.3%	19.8%
Middle	7	18.9%	34.1%	\$387	17.0%	31.6%	36.5%
Upper	20	54.1%	55.7%	\$1,442	63.4%	61.1%	43.7%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	37	100.0%	100.0%	\$2,274	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	7	10.4%	7.8%	\$352	7.7%	4.8%	19.8%
Middle	17	25.4%	33.2%	\$1,430	31.1%	32.4%	36.5%
Upper	43	64.2%	59.0%	\$2,816	61.2%	62.8%	43.7%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	67	100.0%	100.0%	\$4,598	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	4	28.6%	18.9%	\$73	23.2%	20.9%	19.8%
Middle	2	14.3%	21.6%	\$42	13.3%	25.8%	36.5%
Upper	8	57.1%	59.5%	\$200	63.5%	53.4%	43.7%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	14	100.0%	100.0%	\$315	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	19.8%
Middle	0	0.0%	8.3%	\$0	0.0%	8.3%	36.5%
Upper	0	0.0%	91.7%	\$0	0.0%	91.7%	43.7%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	4	66.7%	28.6%	\$202	87.4%	33.0%	19.8%
Middle	1	16.7%	52.4%	\$11	4.8%	45.1%	36.5%
Upper	1	16.7%	19.0%	\$18	7.8%	21.9%	43.7%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	6	100.0%	100.0%	\$231	100.0%	100.0%	100.0%

Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	30.0%	\$0	0.0%	23.7%	19.8%
Middle	0	0.0%	10.0%	\$0	0.0%	9.1%	36.5%
Upper	0	0.0%	60.0%	\$0	0.0%	67.3%	43.7%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	100.0%	\$0	0.0%	100.0%	60.5%
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	12.3%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	27.3%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	25	20.2%	10.8%	\$1,072	14.5%	7.6%	19.8%
Middle	27	21.8%	32.9%	\$1,870	25.2%	31.5%	36.5%
Upper	72	58.1%	56.3%	\$4,476	60.3%	61.0%	43.7%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	124	100.0%	100.0%	\$7,418	100.0%	100.0%	100.0%
Source: 2022 FFIEC Census Data 2016–2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2023 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner- Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	11	42.3%	10.3%	\$658	40.3%	8.1%	19.8%
Middle	4	15.4%	35.5%	\$236	14.5%	35.1%	36.5%
Upper	11	42.3%	54.0%	\$739	45.3%	56.7%	43.7%
Unknown	0	0.0%	0.3%	\$0	0.0%	0.1%	0.0%
TOTAL	26	100.0%	100.0%	\$1,633	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	6	12.8%	9.7%	\$240	9.8%	8.3%	19.8%
Middle	19	40.4%	39.8%	\$944	38.4%	39.6%	36.5%
Upper	22	46.8%	50.4%	\$1,274	51.8%	52.1%	43.7%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	47	100.0%	100.0%	\$2,458	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	4	30.8%	18.9%	\$85	19.0%	10.6%	19.8%
Middle	1	7.7%	32.4%	\$17	3.8%	28.2%	36.5%
Upper	8	61.5%	48.6%	\$346	77.2%	61.1%	43.7%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	13	100.0%	100.0%	\$448	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	19.8%
Middle	0	0.0%	40.0%	\$0	0.0%	34.3%	36.5%
Upper	0	0.0%	60.0%	\$0	0.0%	65.7%	43.7%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	3	50.0%	20.7%	\$37	17.7%	11.5%	19.8%
Middle	1	16.7%	37.9%	\$23	11.0%	62.1%	36.5%
Upper	2	33.3%	41.4%	\$149	71.3%	26.4%	43.7%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	6	100.0%	100.0%	\$209	100.0%	100.0%	100.0%

Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	20.0%	\$0	0.0%	11.8%	19.8%
Middle	0	0.0%	60.0%	\$0	0.0%	65.1%	36.5%
Upper	0	0.0%	20.0%	\$0	0.0%	23.2%	43.7%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	1	50.0%	30.0%	\$52	13.8%	73.6%	60.5%
Middle	0	0.0%	40.0%	\$0	0.0%	11.8%	12.3%
Upper	1	50.0%	30.0%	\$326	86.2%	14.5%	27.3%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	2	100.0%	100.0%	\$378	100.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	25	26.6%	11.3%	\$1,072	20.9%	12.1%	19.8%
Middle	25	26.6%	36.6%	\$1,220	23.8%	35.4%	36.5%
Upper	44	46.8%	51.9%	\$2,834	55.3%	52.4%	43.7%
Unknown	0	0.0%	0.2%	\$0	0.0%	0.1%	0.0%
TOTAL	94	100.0%	100.0%	\$5,126	100.0%	100.0%	100.0%
Source: 2023 FFIEC Census Data							
2016–2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2022 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2022						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	
Business Revenue	\$1 Million or Less	74	64.9%	55.6%	\$3,332	34.1%	48.1%	88.9%
	Over \$1 Million/ Unknown	40	35.1%	44.4%	\$6,439	65.9%	51.9%	11.1%
	TOTAL	114	100.0%	100.0%	\$9,771	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	87	76.3%	91.3%	\$3,165	32.4%	42.3%	
	\$100,001–\$250,000	18	15.8%	5.4%	\$2,895	29.6%	21.3%	
	\$250,001–\$1 Million	9	7.9%	3.3%	\$3,711	38.0%	36.4%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	114	100.0%	100.0%	\$9,771	100.0%	100.0%	
Loan Size	Revenue \$1 Million or Less							
	\$100,000 or Less	67	90.5%		\$2,139	64.2%		
	\$100,001–\$250,000	6	8.1%		\$902	27.1%		
	\$250,001–\$1 Million	1	1.4%		\$291	8.7%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	74	100.0%		\$3,332	100.0%		

Distribution of 2023 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2023						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	
Business Revenue	\$1 Million or Less	72	67.3%	60.4%	\$3,892	35.8%	46.6%	88.9%
	Over \$1 Million/ Unknown	35	32.7%	39.6%	\$6,974	64.2%	53.4%	11.1%
	TOTAL	107	100.0%	100.0%	\$10,866	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	76	71.0%	89.5%	\$2,800	25.8%	36.8%	
	\$100,001–\$250,000	20	18.7%	6.2%	\$3,239	29.8%	22.2%	
	\$250,001–\$1 Million	11	10.3%	4.3%	\$4,827	44.4%	41.1%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	107	100.0%	100.0%	\$10,866	100.0%	100.0%	
Loan Size	Revenue \$1 Million or Less							
	\$100,000 or Less	66	91.7%		\$2,232	57.3%		
	\$100,001–\$250,000	3	4.2%		\$459	11.8%		
	\$250,001–\$1 Million	3	4.2%		\$1,201	30.9%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	72	100.0%		\$3,892	100.0%		

Distribution of 2022 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	36	31.6%	21.2%	\$4,123	42.2%	19.1%	30.1%
Middle	28	24.6%	32.2%	\$1,439	14.7%	32.9%	27.5%
Upper	50	43.9%	44.5%	\$4,209	43.1%	47.2%	42.4%
Unknown	0	0.0%	2.1%	\$0	0.0%	0.9%	0.0%
TOTAL	114	100.0%	100.0%	\$9,771	100.0%	100.0%	100.0%
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016–2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2023 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	38	35.5%	21.8%	\$5,757	53.0%	27.4%	30.4%
Middle	31	29.0%	34.2%	\$1,957	18.0%	33.3%	27.2%
Upper	38	35.5%	43.6%	\$3,152	29.0%	39.2%	42.4%
Unknown	0	0.0%	0.4%	\$0	0.0%	0.1%	0.0%
TOTAL	107	100.0%	100.0%	\$10,866	100.0%	100.0%	100.0%
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016–2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2022 Small Farm Lending By Borrower Income Level								
Farm Revenue and Loan Size		2022						
		Count			Dollars			Farms
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	
Farm Revenue	\$1 Million or Less	108	76.1%	51.9%	\$14,060	76.2%	54.3%	97.4%
	Over \$1 Million/ Unknown	34	23.9%	48.1%	\$4,385	23.8%	45.7%	2.6%
	TOTAL	142	100.0%	100.0%	\$18,445	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	81	57.0%	63.4%	\$4,149	22.5%	21.2%	
	\$100,001–\$250,000	40	28.2%	22.9%	\$6,340	34.4%	34.3%	
	\$250,001–\$500,000	21	14.8%	13.7%	\$7,956	43.1%	44.5%	
	Over \$500,000	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	142	100.0%	100.0%	\$18,445	100.0%	100.0%	
Loan Size	Revenue \$1 Million or Less	61	56.5%		\$2,856	20.3%		
	\$100,001–\$250,000	30	27.8%		\$4,654	33.1%		
	\$250,001–\$1 Million	17	15.7%		\$6,550	46.6%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	108	100.0%		\$14,060	100.0%		

Distribution of 2023 Small Farm Lending By Borrower Income Level								
Farm Revenue and Loan Size		2023						
		Count			Dollars			Farms
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	
Farm Revenue	\$1 Million or Less	82	69.5%	47.6%	\$9,864	59.5%	48.3%	97.6%
	Over \$1 Million/ Unknown	36	30.5%	52.4%	\$6,720	40.5%	51.7%	2.4%
	TOTAL	118	100.0%	100.0%	\$16,584	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	63	53.4%	61.8%	\$2,708	16.3%	16.5%	
	\$100,001–\$250,000	32	27.1%	22.0%	\$5,425	32.7%	31.1%	
	\$250,001–\$500,000	23	19.5%	16.2%	\$8,451	51.0%	52.4%	
	Over \$500,000	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	118	100.0%	100.0%	\$16,584	100.0%	100.0%	
Loan Size	\$100,000 or Less	51	62.2%		\$1,970	20.0%		
	\$100,001–\$250,000	18	22.0%		\$3,107	31.5%		
	\$250,001–\$1 Million	13	15.9%		\$4,787	48.5%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	82	100.0%		\$9,864	100.0%		

Distribution of 2022 Small Farm Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Farm Loans		Aggregate of Peer Data	Bank Small Farm Loans		Aggregate of Peer Data	% of Farms
	#	# %	# %	\$ (000s)	\$ %	\$ %	
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	26	18.3%	10.2%	\$3,779	20.5%	12.2%	12.1%
Middle	52	36.6%	43.9%	\$7,504	40.7%	42.7%	42.3%
Upper	64	45.1%	45.7%	\$7,162	38.8%	44.9%	45.7%
Unknown	0	0.0%	0.2%	\$0	0.0%	0.1%	0.0%
TOTAL	142	100.0%	100.0%	\$18,445	100.0%	100.0%	100.0%
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016–2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2023 Small Farm Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Farm Loans		Aggregate of Peer Data	Bank Small Farm Loans		Aggregate of Peer Data	% of Farms
	#	# %	# %	\$ (000s)	\$ %	\$ %	
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	26	22.0%	15.0%	\$4,075	24.6%	16.1%	12.1%
Middle	41	34.7%	37.2%	\$6,931	41.8%	43.0%	42.1%
Upper	51	43.2%	47.8%	\$5,578	33.6%	40.9%	45.9%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	118	100.0%	100.0%	\$16,584	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.							

Northeastern Arkansas Assessment Area

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	1	3.7%	5.7%	\$21	1.1%	2.9%	24.5%
Moderate	3	11.1%	14.3%	\$211	10.8%	8.9%	18.3%
Middle	7	25.9%	21.0%	\$369	18.9%	17.4%	16.6%
Upper	11	40.7%	35.2%	\$936	47.9%	46.4%	40.5%
Unknown	5	18.5%	23.8%	\$416	21.3%	24.4%	0.0%
TOTAL	27	100.0%	100.0%	\$1,953	100.0%	100.0%	100.0%
Refinance							
Low	1	6.3%	4.6%	\$46	4.0%	2.1%	24.5%
Moderate	4	25.0%	22.4%	\$156	13.5%	16.8%	18.3%
Middle	3	18.8%	21.1%	\$139	12.0%	17.8%	16.6%
Upper	5	31.3%	38.8%	\$661	57.1%	51.2%	40.5%
Unknown	3	18.8%	13.2%	\$156	13.5%	12.2%	0.0%
TOTAL	16	100.0%	100.0%	\$1,158	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	9.5%	\$0	0.0%	4.8%	24.5%
Moderate	3	37.5%	28.6%	\$119	24.2%	16.6%	18.3%
Middle	1	12.5%	19.0%	\$87	17.7%	24.4%	16.6%
Upper	3	37.5%	33.3%	\$182	37.1%	42.0%	40.5%
Unknown	1	12.5%	9.5%	\$103	21.0%	12.1%	0.0%
TOTAL	8	100.0%	100.0%	\$491	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	24.5%
Moderate	0	0.0%	42.9%	\$0	0.0%	20.4%	18.3%
Middle	0	0.0%	28.6%	\$0	0.0%	26.3%	16.6%
Upper	0	0.0%	28.6%	\$0	0.0%	53.3%	40.5%
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%	24.5%
Moderate	0	0.0%	20.0%	\$0	0.0%	5.3%	18.3%
Middle	0	0.0%	20.0%	\$0	0.0%	11.9%	16.6%
Upper	0	0.0%	60.0%	\$0	0.0%	82.8%	40.5%
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%	24.5%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	18.3%
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	16.6%
Upper	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%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Upper	2	50.0%	30.0%	\$902	67.0%	17.3%	N/A
Unknown	2	50.0%	70.0%	\$445	33.0%	82.7%	N/A
TOTAL	4	100.0%	100.0%	\$1,347	100.0%	100.0%	N/A
Total Home Mortgage Loans							Families by Family Income %
Low	2	3.6%	5.2%	\$67	1.4%	2.5%	24.5%
Moderate	10	18.2%	16.4%	\$486	9.8%	9.9%	18.3%
Middle	11	20.0%	20.0%	\$595	12.0%	16.0%	16.6%
Upper	21	38.2%	34.9%	\$2,681	54.2%	44.5%	40.5%
Unknown	11	20.0%	23.6%	\$1,120	22.6%	27.1%	0.0%
TOTAL	55	100.0%	100.0%	\$4,949	100.0%	100.0%	100.0%
Source: 2022 FFIEC Census Data							
2016–2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2023 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	1	7.1%	1.7%	\$62	4.9%	0.8%	24.5%
Moderate	1	7.1%	14.0%	\$70	5.5%	9.1%	18.3%
Middle	3	21.4%	21.7%	\$134	10.6%	18.1%	16.6%
Upper	4	28.6%	36.8%	\$437	34.5%	45.4%	40.5%
Unknown	5	35.7%	25.9%	\$565	44.6%	26.5%	0.0%
TOTAL	14	100.0%	100.0%	\$1,268	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	4.1%	\$0	0.0%	2.0%	24.5%
Moderate	3	30.0%	10.3%	\$39	5.9%	6.0%	18.3%
Middle	1	10.0%	15.5%	\$52	7.8%	11.7%	16.6%
Upper	5	50.0%	54.6%	\$507	76.2%	59.4%	40.5%
Unknown	1	10.0%	15.5%	\$67	10.1%	20.9%	0.0%
TOTAL	10	100.0%	100.0%	\$665	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	24.5%
Moderate	2	33.3%	9.1%	\$47	18.6%	4.1%	18.3%
Middle	1	16.7%	13.6%	\$111	43.9%	18.4%	16.6%
Upper	3	50.0%	63.6%	\$95	37.5%	66.6%	40.5%
Unknown	0	0.0%	13.6%	\$0	0.0%	10.9%	0.0%
TOTAL	6	100.0%	100.0%	\$253	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	24.5%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	18.3%
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	16.6%
Upper	0	0.0%	100.0%	\$0	0.0%	100.0%	40.5%
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%	25.0%	\$0	0.0%	32.1%	24.5%
Moderate	1	50.0%	25.0%	\$14	31.1%	20.7%	18.3%
Middle	1	50.0%	25.0%	\$31	68.9%	19.4%	16.6%
Upper	0	0.0%	25.0%	\$0	0.0%	27.8%	40.5%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	2	100.0%	100.0%	\$45	100.0%	100.0%	100.0%

Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	24.5%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	18.3%
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	16.6%
Upper	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%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Unknown	2	100.0%	100.0%	\$230	100.0%	100.0%	N/A
TOTAL	2	100.0%	100.0%	\$230	100.0%	100.0%	N/A
Total Home Mortgage Loans							Families By Family Income %
Low	1	2.9%	2.4%	\$62	2.5%	1.1%	24.5%
Moderate	7	20.6%	12.7%	\$170	6.9%	8.1%	18.3%
Middle	6	17.6%	19.4%	\$328	13.3%	16.0%	16.6%
Upper	12	35.3%	40.3%	\$1,039	42.2%	46.6%	40.5%
Unknown	8	23.5%	25.2%	\$862	35.0%	28.2%	0.0%
TOTAL	34	100.0%	100.0%	\$2,461	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.							

Distribution of 2022 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner- Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	0	0.0%	1.4%	\$0	0.0%	1.2%	5.4%
Moderate	6	22.2%	12.4%	\$447	22.9%	11.2%	18.7%
Middle	7	25.9%	35.5%	\$359	18.4%	31.3%	36.2%
Upper	14	51.9%	50.7%	\$1,147	58.7%	56.3%	39.7%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	27	100.0%	100.0%	\$1,953	100.0%	100.0%	100.0%
Refinance							
Low	1	6.3%	3.9%	\$60	5.2%	2.9%	5.4%
Moderate	0	0.0%	5.9%	\$0	0.0%	9.0%	18.7%
Middle	5	31.3%	44.1%	\$228	19.7%	39.4%	36.2%
Upper	10	62.5%	46.1%	\$870	75.1%	48.6%	39.7%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	16	100.0%	100.0%	\$1,158	100.0%	100.0%	100.0%
Home Improvement							
Low	1	12.5%	4.8%	\$87	17.7%	8.2%	5.4%
Moderate	1	12.5%	19.0%	\$82	16.7%	14.2%	18.7%
Middle	4	50.0%	47.6%	\$252	51.3%	47.3%	36.2%
Upper	2	25.0%	28.6%	\$70	14.3%	30.2%	39.7%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	8	100.0%	100.0%	\$491	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	5.4%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	18.7%
Middle	0	0.0%	42.9%	\$0	0.0%	65.3%	36.2%
Upper	0	0.0%	57.1%	\$0	0.0%	34.7%	39.7%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	5.4%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	18.7%
Middle	0	0.0%	60.0%	\$0	0.0%	48.5%	36.2%
Upper	0	0.0%	40.0%	\$0	0.0%	51.5%	39.7%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%

Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	5.4%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	18.7%
Middle	0	0.0%	38.1%	\$0	0.0%	31.4%	36.2%
Upper	0	0.0%	61.9%	\$0	0.0%	68.6%	39.7%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	10.0%	\$0	0.0%	1.5%	0.0%
Moderate	1	25.0%	10.0%	\$800	59.4%	13.0%	20.5%
Middle	0	0.0%	30.0%	\$0	0.0%	37.5%	51.7%
Upper	3	75.0%	50.0%	\$547	40.6%	48.0%	27.8%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	4	100.0%	100.0%	\$1,347	100.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	2	3.6%	2.2%	\$147	3.0%	1.6%	5.4%
Moderate	8	14.5%	10.4%	\$1,329	26.9%	10.7%	18.7%
Middle	16	29.1%	38.2%	\$839	17.0%	33.8%	36.2%
Upper	29	52.7%	49.2%	\$2,634	53.2%	53.9%	39.7%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	55	100.0%	100.0%	\$4,949	100.0%	100.0%	100.0%
Source: 2022 FFIEC Census Data							
2016–2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2023 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner- Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	0	0.0%	1.1%	\$0	0.0%	1.2%	5.4%
Moderate	2	14.3%	12.0%	\$42	3.3%	11.7%	18.7%
Middle	4	28.6%	34.5%	\$257	20.3%	29.3%	36.2%
Upper	8	57.1%	52.4%	\$969	76.4%	57.9%	39.7%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	14	100.0%	100.0%	\$1,268	100.0%	100.0%	100.0%
Refinance							
Low	2	20.0%	4.1%	\$127	19.1%	2.1%	5.4%
Moderate	0	0.0%	10.3%	\$0	0.0%	7.3%	18.7%
Middle	3	30.0%	35.1%	\$229	34.4%	38.1%	36.2%
Upper	5	50.0%	50.5%	\$309	46.5%	52.5%	39.7%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	10	100.0%	100.0%	\$665	100.0%	100.0%	100.0%
Home Improvement							
Low	1	16.7%	9.1%	\$32	12.6%	9.2%	5.4%
Moderate	0	0.0%	4.5%	\$0	0.0%	2.4%	18.7%
Middle	3	50.0%	40.9%	\$94	37.2%	38.2%	36.2%
Upper	2	33.3%	45.5%	\$127	50.2%	50.3%	39.7%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	6	100.0%	100.0%	\$253	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	5.4%
Moderate	0	0.0%	50.0%	\$0	0.0%	27.3%	18.7%
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	36.2%
Upper	0	0.0%	50.0%	\$0	0.0%	72.7%	39.7%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	5.4%
Moderate	1	50.0%	25.0%	\$14	31.1%	20.7%	18.7%
Middle	0	0.0%	50.0%	\$0	0.0%	63.7%	36.2%
Upper	1	50.0%	25.0%	\$31	68.9%	15.6%	39.7%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	2	100.0%	100.0%	\$45	100.0%	100.0%	100.0%

Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	5.4%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	18.7%
Middle	0	0.0%	100.0%	\$0	0.0%	100.0%	36.2%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	39.7%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	20.5%
Middle	1	50.0%	50.0%	\$118	51.3%	58.3%	51.7%
Upper	1	50.0%	50.0%	\$112	48.7%	41.7%	27.8%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	2	100.0%	100.0%	\$230	100.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	3	8.8%	2.0%	\$159	6.5%	1.5%	5.4%
Moderate	3	8.8%	11.3%	\$56	2.3%	10.2%	18.7%
Middle	11	32.4%	36.7%	\$698	28.4%	32.9%	36.2%
Upper	17	50.0%	50.0%	\$1,548	62.9%	55.4%	39.7%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	34	100.0%	100.0%	\$2,461	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.							

Distribution of 2022 Small Business Lending By Borrower Income Level									
Business Revenue and Loan Size		2022							
		Count			Dollars			Total Businesses	
		Bank		Aggregate	Bank		Aggregate		
		#	%	%	\$ (000s)	\$ %	\$ %		
Business Revenue	\$1 Million or Less	19	90.5%	47.2%	\$778	94.4%	28.4%	87.0%	
	Over \$1 Million/ Unknown	2	9.5%	52.8%	\$46	5.6%	71.6%	13.0%	
	TOTAL	21	100.0%	100.0%	\$824	100.0%	100.0%	100.0%	
Loan Size		\$100,000 or Less	20	95.2%	94.3%	\$676	82.0%	43.3%	
		\$100,001–\$250,000	1	4.8%	3.6%	\$148	18.0%	20.5%	
		\$250,001–\$1 Million	0	0.0%	2.1%	\$0	0.0%	36.2%	
		Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
		TOTAL	21	100.0%	100.0%	\$824	100.0%	100.0%	
Loan Size	Revenue \$1 Million or Less	\$100,000 or Less	18	94.7%		\$630	81.0%		
		\$100,001–\$250,000	1	5.3%		\$148	19.0%		
		\$250,001–\$1 Million	0	0.0%		\$0	0.0%		
		Over \$1 Million	0	0.0%		\$0	0.0%		
		TOTAL	19	100.0%		\$778	100.0%		

Distribution of 2023 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2023						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	
Business Revenue	\$1 Million or Less	26	96.3%	53.1%	\$1,317	96.9%	38.6%	86.9%
	Over \$1 Million/ Unknown	1	3.7%	46.9%	\$42	3.1%	61.4%	13.1%
	TOTAL	27	100.0%	100.0%	\$1,359	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	25	92.6%	93.5%	\$812	59.7%	47.4%	
	\$100,001–\$250,000	1	3.7%	4.3%	\$237	17.4%	22.6%	
	\$250,001–\$1 Million	1	3.7%	2.2%	\$310	22.8%	30.0%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	27	100.0%	100.0%	\$1,359	100.0%	100.0%	
Loan Size	Revenue \$1 Million or Less	\$100,000 or Less	24	92.3%		\$770	58.5%	
		\$100,001–\$250,000	1	3.8%		\$237	18.0%	
		\$250,001–\$1 Million	1	3.8%		\$310	23.5%	
		Over \$1 Million	0	0.0%		\$0	0.0%	
		TOTAL	26	100.0%		\$1,317	100.0%	

Distribution of 2022 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	1	4.8%	7.5%	\$35	4.2%	3.4%	6.7%
Moderate	4	19.0%	27.0%	\$273	33.1%	31.0%	30.1%
Middle	9	42.9%	32.3%	\$305	37.0%	33.0%	34.3%
Upper	7	33.3%	31.1%	\$211	25.6%	31.3%	28.9%
Unknown	0	0.0%	2.1%	\$0	0.0%	1.3%	0.0%
TOTAL	21	100.0%	100.0%	\$824	100.0%	100.0%	100.0%
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016–2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2023 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	5	18.5%	6.5%	\$131	9.6%	6.4%	6.8%
Moderate	5	18.5%	23.5%	\$189	13.9%	21.2%	30.1%
Middle	4	14.8%	34.8%	\$136	10.0%	43.9%	34.7%
Upper	13	48.1%	33.7%	\$903	66.4%	28.0%	28.4%
Unknown	0	0.0%	1.5%	\$0	0.0%	0.5%	0.0%
TOTAL	27	100.0%	100.0%	\$1,359	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.							

Hot Springs Assessment Area

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	1	1.7%	3.3%	\$64	0.5%	1.6%	20.6%
Moderate	4	6.9%	12.8%	\$254	2.1%	7.6%	17.9%
Middle	4	6.9%	16.7%	\$373	3.1%	12.6%	23.3%
Upper	29	50.0%	46.6%	\$5,391	45.5%	58.0%	38.1%
Unknown	20	34.5%	20.5%	\$5,770	48.7%	20.3%	0.0%
TOTAL	58	100.0%	100.0%	\$11,852	100.0%	100.0%	100.0%
Refinance							
Low	1	3.8%	6.7%	\$132	3.6%	3.0%	20.6%
Moderate	5	19.2%	14.9%	\$390	10.6%	8.9%	17.9%
Middle	1	3.8%	22.0%	\$112	3.0%	17.3%	23.3%
Upper	12	46.2%	41.3%	\$1,319	35.9%	53.9%	38.1%
Unknown	7	26.9%	15.0%	\$1,723	46.9%	17.0%	0.0%
TOTAL	26	100.0%	100.0%	\$3,676	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	5.3%	\$0	0.0%	4.9%	20.6%
Moderate	0	0.0%	13.1%	\$0	0.0%	8.9%	17.9%
Middle	1	33.3%	16.5%	\$26	25.7%	11.9%	23.3%
Upper	2	66.7%	56.3%	\$75	74.3%	61.4%	38.1%
Unknown	0	0.0%	8.7%	\$0	0.0%	12.9%	0.0%
TOTAL	3	100.0%	100.0%	\$101	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	9.3%	\$0	0.0%	8.0%	20.6%
Moderate	0	0.0%	5.3%	\$0	0.0%	3.2%	17.9%
Middle	0	0.0%	20.0%	\$0	0.0%	8.9%	23.3%
Upper	0	0.0%	54.7%	\$0	0.0%	68.6%	38.1%
Unknown	0	0.0%	10.7%	\$0	0.0%	11.4%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%

Other Purpose Closed/Exempt							
Low	0	0.0%	11.3%	\$0	0.0%	7.0%	20.6%
Moderate	0	0.0%	14.1%	\$0	0.0%	11.2%	17.9%
Middle	0	0.0%	15.5%	\$0	0.0%	9.6%	23.3%
Upper	0	0.0%	52.1%	\$0	0.0%	52.0%	38.1%
Unknown	1	100.0%	7.0%	\$353	100.0%	20.2%	0.0%
TOTAL	1	100.0%	100.0%	\$353	100.0%	100.0%	100.0%
Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	20.6%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	17.9%
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	23.3%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	38.1%
Unknown	0	0.0%	100.0%	\$0	0.0%	100.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	1	33.3%	2.5%	\$25	0.5%	0.0%	N/A
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Upper	0	0.0%	7.5%	\$0	0.0%	1.1%	N/A
Unknown	2	66.7%	90.0%	\$5,052	99.5%	98.9%	N/A
TOTAL	3	100.0%	100.0%	\$5,077	100.0%	100.0%	N/A
Total Home Mortgage Loans							Families by Family Income %
Low	3	3.3%	4.7%	\$221	1.0%	2.0%	20.6%
Moderate	9	9.9%	13.0%	\$644	3.1%	7.3%	17.9%
Middle	6	6.6%	17.9%	\$511	2.4%	12.7%	23.3%
Upper	43	47.3%	45.3%	\$6,785	32.2%	52.4%	38.1%
Unknown	30	33.0%	19.0%	\$12,898	61.2%	25.6%	0.0%
TOTAL	91	100.0%	100.0%	\$21,059	100.0%	100.0%	100.0%
Source: 2022 FFIEC Census Data							
2016–2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2023 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	0	0.0%	5.6%	\$0	0.0%	2.6%	20.6%
Moderate	5	14.7%	14.4%	\$719	9.0%	8.8%	17.9%
Middle	3	8.8%	18.3%	\$354	4.4%	14.7%	23.3%
Upper	11	32.4%	41.0%	\$3,383	42.3%	54.1%	38.1%
Unknown	15	44.1%	20.7%	\$3,539	44.3%	19.9%	0.0%
TOTAL	34	100.0%	100.0%	\$7,995	100.0%	100.0%	100.0%
Refinance							
Low	1	8.3%	9.0%	\$57	2.6%	4.7%	20.6%
Moderate	0	0.0%	16.4%	\$0	0.0%	10.5%	17.9%
Middle	1	8.3%	20.2%	\$79	3.6%	18.7%	23.3%
Upper	6	50.0%	35.0%	\$832	37.6%	43.5%	38.1%
Unknown	4	33.3%	19.3%	\$1,247	56.3%	22.6%	0.0%
TOTAL	12	100.0%	100.0%	\$2,215	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	12.2%	\$0	0.0%	5.4%	20.6%
Moderate	1	11.1%	14.6%	\$28	3.8%	7.9%	17.9%
Middle	1	11.1%	16.5%	\$12	1.6%	12.3%	23.3%
Upper	2	22.2%	45.1%	\$175	23.6%	59.0%	38.1%
Unknown	5	55.6%	11.6%	\$527	71.0%	15.4%	0.0%
TOTAL	9	100.0%	100.0%	\$742	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	14.8%	\$0	0.0%	7.9%	20.6%
Moderate	0	0.0%	14.8%	\$0	0.0%	9.4%	17.9%
Middle	0	0.0%	14.8%	\$0	0.0%	10.7%	23.3%
Upper	0	0.0%	50.0%	\$0	0.0%	60.8%	38.1%
Unknown	0	0.0%	5.7%	\$0	0.0%	11.3%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	12.5%	\$0	0.0%	7.2%	20.6%
Moderate	0	0.0%	17.0%	\$0	0.0%	10.6%	17.9%
Middle	0	0.0%	21.6%	\$0	0.0%	18.3%	23.3%
Upper	1	100.0%	43.2%	\$44	100.0%	60.7%	38.1%
Unknown	0	0.0%	5.7%	\$0	0.0%	3.1%	0.0%
TOTAL	1	100.0%	100.0%	\$44	100.0%	100.0%	100.0%

Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	20.6%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	17.9%
Middle	0	0.0%	20.0%	\$0	0.0%	31.2%	23.3%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	38.1%
Unknown	0	0.0%	80.0%	\$0	0.0%	68.8%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Unknown	1	100.0%	100.0%	\$450	100.0%	100.0%	N/A
TOTAL	1	100.0%	100.0%	\$450	100.0%	100.0%	N/A
Total Home Mortgage Loans							Families By Family Income %
Low	1	1.8%	7.3%	\$57	0.5%	3.2%	20.6%
Moderate	6	10.5%	14.8%	\$747	6.5%	8.9%	17.9%
Middle	5	8.8%	18.4%	\$445	3.9%	15.0%	23.3%
Upper	20	35.1%	40.4%	\$4,434	38.7%	51.3%	38.1%
Unknown	25	43.9%	19.1%	\$5,763	50.3%	21.6%	0.0%
TOTAL	57	100.0%	100.0%	\$11,446	100.0%	100.0%	100.0%
Source: 2023 FFIEC Census Data 2016–2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2022 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner– Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	23	39.7%	25.6%	\$4,697	39.6%	23.6%	24.0%
Middle	25	43.1%	49.9%	\$4,056	34.2%	51.8%	54.3%
Upper	10	17.2%	24.4%	\$3,099	26.1%	24.5%	21.0%
Unknown	0	0.0%	0.2%	\$0	0.0%	0.1%	0.7%
TOTAL	58	100.0%	100.0%	\$11,852	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	11	42.3%	22.6%	\$1,501	40.8%	20.6%	24.0%
Middle	10	38.5%	54.8%	\$1,824	49.6%	58.1%	54.3%
Upper	5	19.2%	22.4%	\$351	9.5%	21.2%	21.0%
Unknown	0	0.0%	0.2%	\$0	0.0%	0.1%	0.7%
TOTAL	26	100.0%	100.0%	\$3,676	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	2	66.7%	19.9%	\$41	40.6%	15.9%	24.0%
Middle	1	33.3%	54.9%	\$60	59.4%	57.0%	54.3%
Upper	0	0.0%	24.8%	\$0	0.0%	26.9%	21.0%
Unknown	0	0.0%	0.5%	\$0	0.0%	0.3%	0.7%
TOTAL	3	100.0%	100.0%	\$101	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	14.7%	\$0	0.0%	12.8%	24.0%
Middle	0	0.0%	68.0%	\$0	0.0%	70.1%	54.3%
Upper	0	0.0%	17.3%	\$0	0.0%	17.1%	21.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.7%
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%	14.1%	\$0	0.0%	10.3%	24.0%
Middle	1	100.0%	56.3%	\$353	100.0%	66.2%	54.3%
Upper	0	0.0%	29.6%	\$0	0.0%	23.5%	21.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.7%
TOTAL	1	100.0%	100.0%	\$353	100.0%	100.0%	100.0%

Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	26.3%	\$0	0.0%	16.7%	24.0%
Middle	0	0.0%	57.9%	\$0	0.0%	67.9%	54.3%
Upper	0	0.0%	15.8%	\$0	0.0%	15.5%	21.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.7%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	1	33.3%	55.0%	\$25	0.5%	28.9%	38.1%
Middle	2	66.7%	35.0%	\$5,052	99.5%	63.6%	48.2%
Upper	0	0.0%	7.5%	\$0	0.0%	4.6%	7.9%
Unknown	0	0.0%	2.5%	\$0	0.0%	2.9%	5.9%
TOTAL	3	100.0%	100.0%	\$5,077	100.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	37	40.7%	24.2%	\$6,264	29.7%	22.8%	24.0%
Middle	39	42.9%	52.0%	\$11,345	53.9%	54.8%	54.3%
Upper	15	16.5%	23.5%	\$3,450	16.4%	22.0%	21.0%
Unknown	0	0.0%	0.2%	\$0	0.0%	0.3%	0.7%
TOTAL	91	100.0%	100.0%	\$21,059	100.0%	100.0%	100.0%
Source: 2022 FFIEC Census Data							
2016–2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2023 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner- Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	9	26.5%	24.4%	\$1,512	18.9%	19.3%	24.0%
Middle	20	58.8%	49.1%	\$4,473	55.9%	52.9%	54.3%
Upper	5	14.7%	26.0%	\$2,010	25.1%	27.6%	21.0%
Unknown	0	0.0%	0.5%	\$0	0.0%	0.3%	0.7%
TOTAL	34	100.0%	100.0%	\$7,995	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	5	41.7%	23.6%	\$641	28.9%	21.1%	24.0%
Middle	7	58.3%	48.6%	\$1,574	71.1%	50.5%	54.3%
Upper	0	0.0%	27.9%	\$0	0.0%	28.4%	21.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.7%
TOTAL	12	100.0%	100.0%	\$2,215	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	2	22.2%	21.3%	\$55	7.4%	16.7%	24.0%
Middle	5	55.6%	55.5%	\$512	69.0%	56.4%	54.3%
Upper	2	22.2%	22.0%	\$175	23.6%	26.0%	21.0%
Unknown	0	0.0%	1.2%	\$0	0.0%	0.9%	0.7%
TOTAL	9	100.0%	100.0%	\$742	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	15.9%	\$0	0.0%	7.7%	24.0%
Middle	0	0.0%	53.4%	\$0	0.0%	64.2%	54.3%
Upper	0	0.0%	30.7%	\$0	0.0%	28.0%	21.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.7%
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	1	100.0%	26.1%	\$44	100.0%	16.0%	24.0%
Middle	0	0.0%	46.6%	\$0	0.0%	47.8%	54.3%
Upper	0	0.0%	27.3%	\$0	0.0%	36.2%	21.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.7%
TOTAL	1	100.0%	100.0%	\$44	100.0%	100.0%	100.0%

Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	80.0%	\$0	0.0%	88.3%	24.0%
Middle	0	0.0%	20.0%	\$0	0.0%	11.7%	54.3%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	21.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.7%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	1	100.0%	40.0%	\$450	100.0%	18.9%	38.1%
Middle	0	0.0%	60.0%	\$0	0.0%	81.1%	48.2%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	7.9%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	5.9%
TOTAL	1	100.0%	100.0%	\$450	100.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	18	31.6%	24.0%	\$2,702	23.6%	19.3%	24.0%
Middle	32	56.1%	49.5%	\$6,559	57.3%	53.3%	54.3%
Upper	7	12.3%	26.1%	\$2,185	19.1%	27.2%	21.0%
Unknown	0	0.0%	0.4%	\$0	0.0%	0.2%	0.7%
TOTAL	57	100.0%	100.0%	\$11,446	100.0%	100.0%	100.0%
Source: 2023 FFIEC Census Data							
2016–2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2022 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2022						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	90	67.7%	51.3%	\$10,045	52.3%	50.2%	92.8%
	Over \$1 Million/ Unknown	43	32.3%	48.7%	\$9,155	47.7%	49.8%	7.2%
	TOTAL	133	100.0%	100.0%	\$19,200	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	83	62.4%	91.7%	\$3,896	20.3%	33.1%	
	\$100,001–\$250,000	29	21.8%	4.6%	\$5,018	26.1%	19.3%	
	\$250,001–\$1 Million	21	15.8%	3.8%	\$10,286	53.6%	47.5%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	133	100.0%	100.0%	\$19,200	100.0%	100.0%	
Loan Size	Revenue \$1 Million or Less	\$100,000 or Less	59	65.6%		\$2,486	24.7%	
		\$100,001–\$250,000	23	25.6%		\$4,005	39.9%	
		\$250,001–\$1 Million	8	8.9%		\$3,554	35.4%	
		Over \$1 Million	0	0.0%		\$0	0.0%	
	TOTAL	90	100.0%			\$10,045	100.0%	

Distribution of 2023 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2023						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	81	65.3%	52.3%	\$10,228	59.7%	48.2%	92.9%
	Over \$1 Million/ Unknown	43	34.7%	47.7%	\$6,915	40.3%	51.8%	7.1%
	TOTAL	124	100.0%	100.0%	\$17,143	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	82	66.1%	92.6%	\$3,319	19.4%	35.5%	
	\$100,001–\$250,000	23	18.5%	3.7%	\$3,758	21.9%	15.8%	
	\$250,001–\$1 Million	19	15.3%	3.7%	\$10,066	58.7%	48.7%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	124	100.0%	100.0%	\$17,143	100.0%	100.0%	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	58	71.6%		\$2,076	20.3%		
	\$100,001–\$250,000	11	13.6%		\$1,994	19.5%		
	\$250,001–\$1 Million	12	14.8%		\$6,158	60.2%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	81	100.0%		\$10,228	100.0%		

Distribution of 2022 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	31	23.3%	29.1%	\$5,100	26.6%	29.2%	30.9%
Middle	77	57.9%	50.7%	\$11,666	60.8%	52.5%	50.5%
Upper	25	18.8%	17.9%	\$2,434	12.7%	14.5%	17.0%
Unknown	0	0.0%	2.3%	\$0	0.0%	3.8%	1.6%
TOTAL	133	100.0%	100.0%	\$19,200	100.0%	100.0%	100.0%
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016–2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2023 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	32	25.8%	28.9%	\$5,765	33.6%	28.5%	31.6%
Middle	64	51.6%	50.0%	\$8,378	48.9%	51.8%	49.6%
Upper	25	20.2%	18.6%	\$2,655	15.5%	17.2%	17.2%
Unknown	3	2.4%	2.5%	\$345	2.0%	2.5%	1.6%
TOTAL	124	100.0%	100.0%	\$17,143	100.0%	100.0%	100.0%
<i>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.</i>							

Jonesboro Assessment Area

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	1	8.3%	5.0%	\$24	1.5%	2.7%	21.7%
Moderate	2	16.7%	16.3%	\$222	14.2%	12.1%	17.0%
Middle	2	16.7%	18.7%	\$101	6.5%	16.7%	20.5%
Upper	4	33.3%	31.9%	\$809	51.7%	43.3%	40.8%
Unknown	3	25.0%	28.1%	\$408	26.1%	25.2%	0.0%
TOTAL	12	100.0%	100.0%	\$1,564	100.0%	100.0%	100.0%
Refinance							
Low	2	18.2%	8.4%	\$42	2.7%	4.1%	21.7%
Moderate	1	9.1%	14.1%	\$83	5.4%	9.1%	17.0%
Middle	0	0.0%	20.3%	\$0	0.0%	16.0%	20.5%
Upper	7	63.6%	38.2%	\$1,350	87.8%	51.5%	40.8%
Unknown	1	9.1%	19.0%	\$62	4.0%	19.3%	0.0%
TOTAL	11	100.0%	100.0%	\$1,537	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	6.6%	\$0	0.0%	2.9%	21.7%
Moderate	0	0.0%	8.4%	\$0	0.0%	5.3%	17.0%
Middle	0	0.0%	16.9%	\$0	0.0%	12.3%	20.5%
Upper	1	50.0%	54.8%	\$45	40.9%	66.9%	40.8%
Unknown	1	50.0%	13.3%	\$65	59.1%	12.6%	0.0%
TOTAL	2	100.0%	100.0%	\$110	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	3.0%	\$0	0.0%	1.0%	21.7%
Moderate	0	0.0%	13.6%	\$0	0.0%	10.1%	17.0%
Middle	0	0.0%	27.3%	\$0	0.0%	20.4%	20.5%
Upper	0	0.0%	48.5%	\$0	0.0%	63.5%	40.8%
Unknown	0	0.0%	7.6%	\$0	0.0%	5.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%

Other Purpose Closed/Exempt							
Low	0	0.0%	4.2%	\$0	0.0%	2.2%	21.7%
Moderate	0	0.0%	19.7%	\$0	0.0%	13.3%	17.0%
Middle	0	0.0%	28.2%	\$0	0.0%	22.0%	20.5%
Upper	0	0.0%	43.7%	\$0	0.0%	58.1%	40.8%
Unknown	0	0.0%	4.2%	\$0	0.0%	4.5%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Purpose Not Applicable							
Low	0	0.0%	7.1%	\$0	0.0%	1.6%	21.7%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	17.0%
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	20.5%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	40.8%
Unknown	0	0.0%	92.9%	\$0	0.0%	98.4%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Upper	0	0.0%	1.5%	\$0	0.0%	0.4%	N/A
Unknown	1	100.0%	98.5%	\$187	100.0%	99.6%	N/A
TOTAL	1	100.0%	100.0%	\$187	100.0%	100.0%	N/A
Total Home Mortgage Loans							Families by Family Income %
Low	3	11.5%	5.8%	\$66	1.9%	2.6%	21.7%
Moderate	3	11.5%	15.1%	\$305	9.0%	9.6%	17.0%
Middle	2	7.7%	18.9%	\$101	3.0%	14.1%	20.5%
Upper	12	46.2%	34.1%	\$2,204	64.9%	39.2%	40.8%
Unknown	6	23.1%	26.1%	\$722	21.2%	34.5%	0.0%
TOTAL	26	100.0%	100.0%	\$3,398	100.0%	100.0%	100.0%
Source: 2022 FFIEC Census Data							
2016–2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2023 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	0	0.0%	4.0%	\$0	0.0%	1.9%	21.7%
Moderate	2	13.3%	13.7%	\$45	1.9%	9.7%	17.0%
Middle	1	6.7%	19.4%	\$60	2.5%	17.3%	20.5%
Upper	8	53.3%	30.8%	\$1,654	68.8%	40.8%	40.8%
Unknown	4	26.7%	32.1%	\$646	26.9%	30.4%	0.0%
TOTAL	15	100.0%	100.0%	\$2,405	100.0%	100.0%	100.0%
Refinance							
Low	1	11.1%	7.5%	\$11	2.0%	2.7%	21.7%
Moderate	3	33.3%	12.3%	\$198	35.7%	7.5%	17.0%
Middle	0	0.0%	17.1%	\$0	0.0%	12.7%	20.5%
Upper	4	44.4%	40.8%	\$284	51.2%	51.3%	40.8%
Unknown	1	11.1%	22.3%	\$62	11.2%	25.8%	0.0%
TOTAL	9	100.0%	100.0%	\$555	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	7.9%	\$0	0.0%	6.9%	21.7%
Moderate	1	33.3%	8.9%	\$16	25.0%	7.9%	17.0%
Middle	0	0.0%	14.7%	\$0	0.0%	9.1%	20.5%
Upper	1	33.3%	52.6%	\$25	39.1%	59.9%	40.8%
Unknown	1	33.3%	15.8%	\$23	35.9%	16.2%	0.0%
TOTAL	3	100.0%	100.0%	\$64	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	21.7%
Moderate	0	0.0%	16.9%	\$0	0.0%	9.2%	17.0%
Middle	0	0.0%	18.5%	\$0	0.0%	11.5%	20.5%
Upper	0	0.0%	60.0%	\$0	0.0%	76.7%	40.8%
Unknown	0	0.0%	4.6%	\$0	0.0%	2.6%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	11.1%	\$0	0.0%	8.0%	21.7%
Moderate	0	0.0%	21.0%	\$0	0.0%	19.0%	17.0%
Middle	0	0.0%	14.8%	\$0	0.0%	15.4%	20.5%
Upper	0	0.0%	46.9%	\$0	0.0%	51.0%	40.8%
Unknown	0	0.0%	6.2%	\$0	0.0%	6.6%	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%	21.7%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	17.0%
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	20.5%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	40.8%
Unknown	0	0.0%	100.0%	\$0	0.0%	100.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	2.6%	\$0	0.0%	0.5%	N/A
Moderate	0	0.0%	2.6%	\$0	0.0%	0.7%	N/A
Middle	0	0.0%	2.6%	\$0	0.0%	2.0%	N/A
Upper	0	0.0%	2.6%	\$0	0.0%	2.1%	N/A
Unknown	0	0.0%	89.7%	\$0	0.0%	94.7%	N/A
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	N/A
Total Home Mortgage Loans							Families By Family Income %
Low	1	3.7%	4.9%	\$11	0.4%	2.1%	21.7%
Moderate	6	22.2%	13.3%	\$259	8.6%	8.9%	17.0%
Middle	1	3.7%	18.3%	\$60	2.0%	15.5%	20.5%
Upper	13	48.1%	34.3%	\$1,963	64.9%	41.3%	40.8%
Unknown	6	22.2%	29.2%	\$731	24.2%	32.1%	0.0%
TOTAL	27	100.0%	100.0%	\$3,024	100.0%	100.0%	100.0%
Source: 2023 FFIEC Census Data 2016–2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2022 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner– Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	0	0.0%	0.6%	\$0	0.0%	0.3%	0.4%
Moderate	1	8.3%	18.4%	\$31	2.0%	14.3%	20.7%
Middle	8	66.7%	41.4%	\$783	50.1%	36.0%	44.0%
Upper	3	25.0%	39.6%	\$750	48.0%	49.4%	34.9%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	12	100.0%	100.0%	\$1,564	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	0.3%	\$0	0.0%	0.4%	0.4%
Moderate	3	27.3%	20.0%	\$571	37.2%	15.0%	20.7%
Middle	7	63.6%	34.2%	\$466	30.3%	30.0%	44.0%
Upper	1	9.1%	45.5%	\$500	32.5%	54.6%	34.9%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	11	100.0%	100.0%	\$1,537	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.4%
Moderate	1	50.0%	17.5%	\$65	59.1%	16.0%	20.7%
Middle	1	50.0%	38.6%	\$45	40.9%	24.4%	44.0%
Upper	0	0.0%	44.0%	\$0	0.0%	59.6%	34.9%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	2	100.0%	100.0%	\$110	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.4%
Moderate	0	0.0%	9.1%	\$0	0.0%	11.9%	20.7%
Middle	0	0.0%	40.9%	\$0	0.0%	32.1%	44.0%
Upper	0	0.0%	50.0%	\$0	0.0%	56.0%	34.9%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.4%
Moderate	0	0.0%	15.5%	\$0	0.0%	12.5%	20.7%
Middle	0	0.0%	40.8%	\$0	0.0%	45.1%	44.0%
Upper	0	0.0%	43.7%	\$0	0.0%	42.4%	34.9%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%

Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.4%
Moderate	0	0.0%	28.6%	\$0	0.0%	27.7%	20.7%
Middle	0	0.0%	42.9%	\$0	0.0%	46.8%	44.0%
Upper	0	0.0%	28.6%	\$0	0.0%	25.4%	34.9%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	20.6%	\$0	0.0%	12.4%	17.7%
Moderate	0	0.0%	35.3%	\$0	0.0%	57.6%	38.2%
Middle	1	100.0%	30.9%	\$187	100.0%	18.9%	35.3%
Upper	0	0.0%	13.2%	\$0	0.0%	11.1%	8.8%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	1	100.0%	100.0%	\$187	100.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	0	0.0%	0.8%	\$0	0.0%	2.1%	0.4%
Moderate	5	19.2%	18.9%	\$667	19.6%	20.7%	20.7%
Middle	17	65.4%	39.4%	\$1,481	43.6%	32.2%	44.0%
Upper	4	15.4%	40.9%	\$1,250	36.8%	45.0%	34.9%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	26	100.0%	100.0%	\$3,398	100.0%	100.0%	100.0%
Source: 2022 FFIEC Census Data							
2016–2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2023 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner- Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	0	0.0%	0.5%	\$0	0.0%	0.3%	0.4%
Moderate	5	33.3%	20.9%	\$413	17.2%	16.6%	20.7%
Middle	9	60.0%	42.7%	\$1,932	80.3%	37.9%	44.0%
Upper	1	6.7%	35.8%	\$60	2.5%	45.3%	34.9%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	15	100.0%	100.0%	\$2,405	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	0.4%	\$0	0.0%	0.1%	0.4%
Moderate	5	55.6%	21.7%	\$368	66.3%	20.3%	20.7%
Middle	4	44.4%	41.0%	\$187	33.7%	33.2%	44.0%
Upper	0	0.0%	36.9%	\$0	0.0%	46.3%	34.9%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	9	100.0%	100.0%	\$555	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	1.6%	\$0	0.0%	1.5%	0.4%
Moderate	0	0.0%	25.3%	\$0	0.0%	22.1%	20.7%
Middle	3	100.0%	33.7%	\$64	100.0%	32.6%	44.0%
Upper	0	0.0%	39.5%	\$0	0.0%	43.8%	34.9%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	3	100.0%	100.0%	\$64	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.4%
Moderate	0	0.0%	13.8%	\$0	0.0%	6.7%	20.7%
Middle	0	0.0%	41.5%	\$0	0.0%	28.7%	44.0%
Upper	0	0.0%	44.6%	\$0	0.0%	64.6%	34.9%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.4%
Moderate	0	0.0%	18.5%	\$0	0.0%	12.6%	20.7%
Middle	0	0.0%	38.3%	\$0	0.0%	29.4%	44.0%
Upper	0	0.0%	43.2%	\$0	0.0%	57.9%	34.9%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%

Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.4%
Moderate	0	0.0%	50.0%	\$0	0.0%	32.2%	20.7%
Middle	0	0.0%	25.0%	\$0	0.0%	20.8%	44.0%
Upper	0	0.0%	25.0%	\$0	0.0%	47.1%	34.9%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	7.7%	\$0	0.0%	5.2%	17.7%
Moderate	0	0.0%	43.6%	\$0	0.0%	40.4%	38.2%
Middle	0	0.0%	41.0%	\$0	0.0%	49.5%	35.3%
Upper	0	0.0%	5.1%	\$0	0.0%	0.5%	8.8%
Unknown	0	0.0%	2.6%	\$0	0.0%	4.4%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	0	0.0%	0.6%	\$0	0.0%	0.5%	0.4%
Moderate	10	37.0%	21.5%	\$781	25.8%	18.3%	20.7%
Middle	16	59.3%	41.7%	\$2,183	72.2%	37.4%	44.0%
Upper	1	3.7%	36.2%	\$60	2.0%	43.5%	34.9%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.2%	0.0%
TOTAL	27	100.0%	100.0%	\$3,024	100.0%	100.0%	100.0%
Source: 2023 FFIEC Census Data							
2016–2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2022 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2022						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	
Business Revenue	\$1 Million or Less	34	75.6%	54.8%	\$3,053	60.3%	52.0%	89.6%
	Over \$1 Million/ Unknown	11	24.4%	45.2%	\$2,013	39.7%	48.0%	10.4%
	TOTAL	45	100.0%	100.0%	\$5,066	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	30	66.7%	88.6%	\$1,302	25.7%	34.3%	
	\$100,001–\$250,000	10	22.2%	6.9%	\$1,684	33.2%	21.7%	
	\$250,001–\$1 Million	5	11.1%	4.5%	\$2,080	41.1%	44.0%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	45	100.0%	100.0%	\$5,066	100.0%	100.0%	
Loan Size	Revenue \$1 Million or Less							
	\$100,000 or Less	24	70.6%		\$937	30.7%		
	\$100,001–\$250,000	8	23.5%		\$1,419	46.5%		
	\$250,001–\$1 Million	2	5.9%		\$697	22.8%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	34	100.0%		\$3,053	100.0%		

Distribution of 2023 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2023						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	
Business Revenue	\$1 Million or Less	52	76.5%	59.7%	\$5,101	61.6%	52.2%	89.7%
	Over \$1 Million/ Unknown	16	23.5%	40.3%	\$3,182	38.4%	47.8%	10.3%
	TOTAL	68	100.0%	100.0%	\$8,283	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	47	69.1%	89.4%	\$1,970	23.8%	36.9%	
	\$100,001–\$250,000	9	13.2%	6.3%	\$1,508	18.2%	20.3%	
	\$250,001–\$1 Million	12	17.6%	4.3%	\$4,805	58.0%	42.8%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	68	100.0%	100.0%	\$8,283	100.0%	100.0%	
Loan Size	Revenue \$1 Million or Less							
	\$100,000 or Less	41	78.8%		\$1,702	33.4%		
	\$100,001–\$250,000	5	9.6%		\$805	15.8%		
	\$250,001–\$1 Million	6	11.5%		\$2,594	50.9%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	52	100.0%		\$5,101	100.0%		

Distribution of 2022 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	0	0.0%	1.2%	\$0	0.0%	1.9%	2.1%
Moderate	14	31.1%	25.9%	\$1,211	23.9%	28.7%	28.4%
Middle	25	55.6%	40.9%	\$2,997	59.2%	43.6%	42.0%
Upper	6	13.3%	30.8%	\$858	16.9%	25.3%	27.6%
Unknown	0	0.0%	1.1%	\$0	0.0%	0.4%	0.0%
TOTAL	45	100.0%	100.0%	\$5,066	100.0%	100.0%	100.0%
<i>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.</i>							

Distribution of 2023 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	0	0.0%	0.7%	\$0	0.0%	0.3%	2.1%
Moderate	23	33.8%	26.1%	\$3,186	38.5%	26.7%	28.0%
Middle	36	52.9%	41.8%	\$3,887	46.9%	39.8%	42.3%
Upper	9	13.2%	30.9%	\$1,210	14.6%	33.1%	27.6%
Unknown	0	0.0%	0.5%	\$0	0.0%	0.1%	0.0%
TOTAL	68	100.0%	100.0%	\$8,283	100.0%	100.0%	100.0%
<i>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.</i>							

Distribution of 2022 Small Farm Lending By Borrower Income Level								
Farm Revenue and Loan Size		2022						
		Count			Dollars			Farms
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	
Farm Revenue	\$1 Million or Less	20	80.0%	50.4%	\$3,747	84.7%	60.1%	96.8%
	Over \$1 Million/ Unknown	5	20.0%	49.6%	\$676	15.3%	39.9%	3.2%
	TOTAL	25	100.0%	100.0%	\$4,423	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	10	40.0%	65.1%	\$576	13.0%	18.0%	
	\$100,001–\$250,000	9	36.0%	20.8%	\$1,476	33.4%	32.7%	
	\$250,001–\$500,000	6	24.0%	14.1%	\$2,371	53.6%	49.3%	
	Over \$500,000	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	25	100.0%	100.0%	\$4,423	100.0%	100.0%	
Loan Size	Revenue \$1 Million or Less	8	40.0%		\$451	12.0%		
	\$100,001–\$250,000	6	30.0%		\$925	24.7%		
	\$250,001–\$1 Million	6	30.0%		\$2,371	63.3%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	20	100.0%		\$3,747	100.0%		

Distribution of 2023 Small Farm Lending By Borrower Income Level								
Farm Revenue and Loan Size		2023						
		Count			Dollars			Farms
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	
Farm Revenue	\$1 Million or Less	16	53.3%	49.8%	\$2,327	48.7%	57.9%	96.8%
	Over \$1 Million/ Unknown	14	46.7%	50.2%	\$2,455	51.3%	42.1%	3.2%
	TOTAL	30	100.0%	100.0%	\$4,782	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	16	53.3%	68.1%	\$814	17.0%	18.7%	
	\$100,001–\$250,000	6	20.0%	17.2%	\$839	17.5%	29.9%	
	\$250,001–\$500,000	8	26.7%	14.6%	\$3,129	65.4%	51.4%	
	Over \$500,000	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	30	100.0%	100.0%	\$4,782	100.0%	100.0%	
Loan Size	Revenue \$1 Million or Less	9	56.3%		\$397	17.1%		
	\$100,001–\$250,000	3	18.8%		\$399	17.1%		
	\$250,001–\$1 Million	4	25.0%		\$1,531	65.8%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	16	100.0%		\$2,327	100.0%		

Distribution of 2022 Small Farm Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Farm Loans		Aggregate of Peer Data	Bank Small Farm Loans		Aggregate of Peer Data	% of Farms
	#	# %	# %	\$ (000s)	\$ %	\$ %	
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.2%
Moderate	7	28.0%	24.2%	\$894	20.2%	27.3%	26.8%
Middle	16	64.0%	49.2%	\$3,254	73.6%	49.9%	50.6%
Upper	2	8.0%	26.4%	\$275	6.2%	22.8%	22.3%
Unknown	0	0.0%	0.2%	\$0	0.0%	0.0%	0.0%
TOTAL	25	100.0%	100.0%	\$4,423	100.0%	100.0%	100.0%
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016–2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2023 Small Farm Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Farm Loans		Aggregate of Peer Data	Bank Small Farm Loans		Aggregate of Peer Data	% of Farms
	#	# %	# %	\$ (000s)	\$ %	\$ %	
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.2%
Moderate	10	33.3%	21.5%	\$1,387	29.0%	29.5%	27.1%
Middle	15	50.0%	49.8%	\$2,868	60.0%	47.3%	50.8%
Upper	5	16.7%	28.1%	\$527	11.0%	23.2%	21.9%
Unknown	0	0.0%	0.6%	\$0	0.0%	0.0%	0.0%
TOTAL	30	100.0%	100.0%	\$4,782	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.							

Little Rock Assessment Area

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	0	0.0%	6.6%	\$0	0.0%	3.3%	23.0%
Moderate	2	12.5%	18.4%	\$124	2.1%	13.2%	15.9%
Middle	0	0.0%	18.3%	\$0	0.0%	17.0%	19.3%
Upper	8	50.0%	32.9%	\$1,576	26.2%	44.4%	41.8%
Unknown	6	37.5%	23.8%	\$4,312	71.7%	22.2%	0.0%
TOTAL	16	100.0%	100.0%	\$6,012	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	7.4%	\$0	0.0%	3.7%	23.0%
Moderate	0	0.0%	18.9%	\$0	0.0%	13.3%	15.9%
Middle	0	0.0%	21.6%	\$0	0.0%	17.9%	19.3%
Upper	3	50.0%	34.2%	\$1,046	47.5%	46.6%	41.8%
Unknown	3	50.0%	17.8%	\$1,154	52.5%	18.5%	0.0%
TOTAL	6	100.0%	100.0%	\$2,200	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	6.4%	\$0	0.0%	3.7%	23.0%
Moderate	1	50.0%	15.0%	\$124	62.3%	9.0%	15.9%
Middle	1	50.0%	20.4%	\$75	37.7%	15.7%	19.3%
Upper	0	0.0%	49.6%	\$0	0.0%	60.3%	41.8%
Unknown	0	0.0%	8.6%	\$0	0.0%	11.2%	0.0%
TOTAL	2	100.0%	100.0%	\$199	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	4.3%	\$0	0.0%	2.2%	23.0%
Moderate	0	0.0%	13.6%	\$0	0.0%	9.9%	15.9%
Middle	0	0.0%	15.8%	\$0	0.0%	10.4%	19.3%
Upper	0	0.0%	59.0%	\$0	0.0%	72.5%	41.8%
Unknown	0	0.0%	7.3%	\$0	0.0%	5.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%

Other Purpose Closed/Exempt							
Low	0	0.0%	4.6%	\$0	0.0%	2.1%	23.0%
Moderate	0	0.0%	13.4%	\$0	0.0%	8.0%	15.9%
Middle	0	0.0%	26.6%	\$0	0.0%	18.7%	19.3%
Upper	1	100.0%	50.8%	\$134	100.0%	65.0%	41.8%
Unknown	0	0.0%	4.6%	\$0	0.0%	6.3%	0.0%
TOTAL	1	100.0%	100.0%	\$134	100.0%	100.0%	100.0%
Purpose Not Applicable							
Low	0	0.0%	1.9%	\$0	0.0%	1.5%	23.0%
Moderate	0	0.0%	1.9%	\$0	0.0%	2.0%	15.9%
Middle	0	0.0%	0.5%	\$0	0.0%	0.9%	19.3%
Upper	0	0.0%	0.5%	\$0	0.0%	0.6%	41.8%
Unknown	0	0.0%	95.2%	\$0	0.0%	95.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Upper	0	0.0%	1.9%	\$0	0.0%	0.2%	N/A
Unknown	1	100.0%	98.1%	\$825	100.0%	99.8%	N/A
TOTAL	1	100.0%	100.0%	\$825	100.0%	100.0%	N/A
Total Home Mortgage Loans							Families by Family Income %
Low	0	0.0%	6.5%	\$0	0.0%	2.7%	23.0%
Moderate	3	11.5%	17.7%	\$248	2.6%	10.5%	15.9%
Middle	1	3.8%	18.9%	\$75	0.8%	13.9%	19.3%
Upper	12	46.2%	34.5%	\$2,756	29.4%	37.0%	41.8%
Unknown	10	38.5%	22.4%	\$6,291	67.1%	35.8%	0.0%
TOTAL	26	100.0%	100.0%	\$9,370	100.0%	100.0%	100.0%
Source: 2022 FFIEC Census Data							
2016–2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2023 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	0	0.0%	5.0%	\$0	0.0%	2.3%	23.0%
Moderate	1	9.1%	16.6%	\$155	3.7%	11.1%	15.9%
Middle	1	9.1%	17.8%	\$340	8.1%	15.6%	19.3%
Upper	3	27.3%	33.0%	\$1,433	34.3%	45.0%	41.8%
Unknown	6	54.5%	27.7%	\$2,244	53.8%	26.1%	0.0%
TOTAL	11	100.0%	100.0%	\$4,172	100.0%	100.0%	100.0%
Refinance							
Low	2	40.0%	6.9%	\$107	13.8%	3.6%	23.0%
Moderate	0	0.0%	17.2%	\$0	0.0%	11.3%	15.9%
Middle	0	0.0%	20.9%	\$0	0.0%	16.8%	19.3%
Upper	1	20.0%	35.4%	\$236	30.4%	46.4%	41.8%
Unknown	2	40.0%	19.6%	\$433	55.8%	21.9%	0.0%
TOTAL	5	100.0%	100.0%	\$776	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	7.2%	\$0	0.0%	3.8%	23.0%
Moderate	0	0.0%	14.1%	\$0	0.0%	7.6%	15.9%
Middle	0	0.0%	20.3%	\$0	0.0%	15.2%	19.3%
Upper	0	0.0%	46.3%	\$0	0.0%	57.1%	41.8%
Unknown	1	100.0%	12.1%	\$110	100.0%	16.3%	0.0%
TOTAL	1	100.0%	100.0%	\$110	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	6.1%	\$0	0.0%	4.2%	23.0%
Moderate	0	0.0%	11.5%	\$0	0.0%	6.5%	15.9%
Middle	0	0.0%	23.5%	\$0	0.0%	16.7%	19.3%
Upper	0	0.0%	52.4%	\$0	0.0%	67.9%	41.8%
Unknown	0	0.0%	6.5%	\$0	0.0%	4.8%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	4.9%	\$0	0.0%	3.5%	23.0%
Moderate	0	0.0%	20.3%	\$0	0.0%	12.6%	15.9%
Middle	0	0.0%	26.7%	\$0	0.0%	18.0%	19.3%
Upper	1	100.0%	45.4%	\$51	100.0%	61.6%	41.8%
Unknown	0	0.0%	2.7%	\$0	0.0%	4.3%	0.0%
TOTAL	1	100.0%	100.0%	\$51	100.0%	100.0%	100.0%

Purpose Not Applicable							
Low	0	0.0%	1.9%	\$0	0.0%	1.0%	23.0%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	15.9%
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	19.3%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	41.8%
Unknown	0	0.0%	98.1%	\$0	0.0%	99.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Moderate	0	0.0%	1.2%	\$0	0.0%	0.2%	N/A
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Unknown	2	100.0%	98.8%	\$650	100.0%	99.8%	N/A
TOTAL	2	100.0%	100.0%	\$650	100.0%	100.0%	N/A
Total Home Mortgage Loans							Families By Family Income %
Low	2	10.0%	5.4%	\$107	1.9%	2.4%	23.0%
Moderate	1	5.0%	16.2%	\$155	2.7%	10.3%	15.9%
Middle	1	5.0%	18.7%	\$340	5.9%	14.7%	19.3%
Upper	5	25.0%	34.9%	\$1,720	29.9%	43.0%	41.8%
Unknown	11	55.0%	24.8%	\$3,437	59.7%	29.6%	0.0%
TOTAL	20	100.0%	100.0%	\$5,759	100.0%	100.0%	100.0%
Source: 2023 FFIEC Census Data 2016–2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2022 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner– Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	0	0.0%	4.4%	\$0	0.0%	2.4%	4.4%
Moderate	2	12.5%	13.7%	\$367	6.1%	9.3%	16.3%
Middle	7	43.8%	44.4%	\$1,257	20.9%	41.5%	42.8%
Upper	7	43.8%	37.5%	\$4,388	73.0%	46.8%	36.5%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	16	100.0%	100.0%	\$6,012	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	3.5%	\$0	0.0%	1.8%	4.4%
Moderate	0	0.0%	13.9%	\$0	0.0%	8.9%	16.3%
Middle	2	33.3%	44.9%	\$658	29.9%	41.1%	42.8%
Upper	4	66.7%	37.6%	\$1,542	70.1%	48.3%	36.5%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	6	100.0%	100.0%	\$2,200	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	4.2%	\$0	0.0%	2.1%	4.4%
Moderate	0	0.0%	12.7%	\$0	0.0%	9.9%	16.3%
Middle	2	100.0%	37.3%	\$199	100.0%	33.6%	42.8%
Upper	0	0.0%	45.9%	\$0	0.0%	54.4%	36.5%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	2	100.0%	100.0%	\$199	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	3.5%	\$0	0.0%	2.1%	4.4%
Moderate	0	0.0%	6.8%	\$0	0.0%	3.6%	16.3%
Middle	0	0.0%	37.2%	\$0	0.0%	27.4%	42.8%
Upper	0	0.0%	52.5%	\$0	0.0%	66.9%	36.5%
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%	3.6%	\$0	0.0%	3.3%	4.4%
Moderate	0	0.0%	11.5%	\$0	0.0%	10.0%	16.3%
Middle	0	0.0%	41.5%	\$0	0.0%	29.0%	42.8%
Upper	1	100.0%	43.4%	\$134	100.0%	57.7%	36.5%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	1	100.0%	100.0%	\$134	100.0%	100.0%	100.0%

Purpose Not Applicable							
Low	0	0.0%	8.1%	\$0	0.0%	4.8%	4.4%
Moderate	0	0.0%	29.7%	\$0	0.0%	23.7%	16.3%
Middle	0	0.0%	47.4%	\$0	0.0%	51.9%	42.8%
Upper	0	0.0%	14.8%	\$0	0.0%	19.6%	36.5%
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							% of Multifamily Units
Low	0	0.0%	20.3%	\$0	0.0%	15.9%	10.7%
Moderate	0	0.0%	25.9%	\$0	0.0%	15.3%	25.5%
Middle	1	100.0%	31.6%	\$825	100.0%	26.2%	35.3%
Upper	0	0.0%	22.2%	\$0	0.0%	42.5%	28.6%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	1	100.0%	100.0%	\$825	100.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	0	0.0%	4.4%	\$0	0.0%	4.8%	4.4%
Moderate	2	7.7%	13.8%	\$367	3.9%	10.4%	16.3%
Middle	12	46.2%	43.8%	\$2,939	31.4%	38.2%	42.8%
Upper	12	46.2%	38.1%	\$6,064	64.7%	46.5%	36.5%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	26	100.0%	100.0%	\$9,370	100.0%	100.0%	100.0%
Source: 2022 FFIEC Census Data							
2016–2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2023 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner- Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	0	0.0%	5.8%	\$0	0.0%	3.0%	4.4%
Moderate	1	9.1%	14.9%	\$659	15.8%	9.8%	16.3%
Middle	4	36.4%	44.4%	\$1,164	27.9%	42.4%	42.8%
Upper	6	54.5%	35.0%	\$2,349	56.3%	44.7%	36.5%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	11	100.0%	100.0%	\$4,172	100.0%	100.0%	100.0%
Refinance							
Low	1	20.0%	4.3%	\$57	7.3%	2.3%	4.4%
Moderate	0	0.0%	14.1%	\$0	0.0%	10.0%	16.3%
Middle	3	60.0%	46.4%	\$346	44.6%	43.9%	42.8%
Upper	1	20.0%	35.2%	\$373	48.1%	43.8%	36.5%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	5	100.0%	100.0%	\$776	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	5.4%	\$0	0.0%	3.5%	4.4%
Moderate	0	0.0%	16.7%	\$0	0.0%	12.5%	16.3%
Middle	1	100.0%	38.0%	\$110	100.0%	30.8%	42.8%
Upper	0	0.0%	39.9%	\$0	0.0%	53.1%	36.5%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	1	100.0%	100.0%	\$110	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	3.0%	\$0	0.0%	1.8%	4.4%
Moderate	0	0.0%	9.3%	\$0	0.0%	7.0%	16.3%
Middle	0	0.0%	39.3%	\$0	0.0%	31.8%	42.8%
Upper	0	0.0%	48.4%	\$0	0.0%	59.3%	36.5%
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%	2.9%	\$0	0.0%	2.0%	4.4%
Moderate	0	0.0%	13.8%	\$0	0.0%	9.6%	16.3%
Middle	1	100.0%	43.7%	\$51	100.0%	32.5%	42.8%
Upper	0	0.0%	39.6%	\$0	0.0%	55.9%	36.5%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	1	100.0%	100.0%	\$51	100.0%	100.0%	100.0%

Purpose Not Applicable							
Low	0	0.0%	13.2%	\$0	0.0%	8.0%	4.4%
Moderate	0	0.0%	27.4%	\$0	0.0%	19.5%	16.3%
Middle	0	0.0%	29.2%	\$0	0.0%	31.7%	42.8%
Upper	0	0.0%	30.2%	\$0	0.0%	40.8%	36.5%
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							% of Multifamily Units
Low	0	0.0%	18.8%	\$0	0.0%	7.2%	10.7%
Moderate	1	50.0%	21.2%	\$94	14.5%	22.1%	25.5%
Middle	0	0.0%	27.1%	\$0	0.0%	33.3%	35.3%
Upper	1	50.0%	32.9%	\$556	85.5%	37.4%	28.6%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	2	100.0%	100.0%	\$650	100.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	1	5.0%	5.5%	\$57	1.0%	3.2%	4.4%
Moderate	2	10.0%	14.8%	\$753	13.1%	10.7%	16.3%
Middle	9	45.0%	43.8%	\$1,671	29.0%	41.5%	42.8%
Upper	8	40.0%	36.0%	\$3,278	56.9%	44.6%	36.5%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	20	100.0%	100.0%	\$5,759	100.0%	100.0%	100.0%
Source: 2023 FFIEC Census Data							
2016–2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2022 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2022						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	
Business Revenue	\$1 Million or Less	46	80.7%	50.5%	\$9,946	82.9%	40.0%	90.9%
	Over \$1 Million/ Unknown	11	19.3%	49.5%	\$2,046	17.1%	60.0%	9.1%
	TOTAL	57	100.0%	100.0%	\$11,992	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	26	45.6%	90.6%	\$1,247	10.4%	30.5%	
	\$100,001–\$250,000	15	26.3%	4.7%	\$2,562	21.4%	16.9%	
	\$250,001–\$1 Million	16	28.1%	4.7%	\$8,183	68.2%	52.6%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	57	100.0%	100.0%	\$11,992	100.0%	100.0%	
Loan Size	Revenue \$1 Million or Less							
	\$100,000 or Less	20	43.5%		\$952	9.6%		
	\$100,001–\$250,000	13	28.3%		\$2,109	21.2%		
	\$250,001–\$1 Million	13	28.3%		\$6,885	69.2%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	46	100.0%		\$9,946	100.0%		

Distribution of 2023 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2023						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	
Business Revenue	\$1 Million or Less	35	77.8%	51.0%	\$5,812	77.5%	36.1%	90.9%
	Over \$1 Million/ Unknown	10	22.2%	49.0%	\$1,692	22.5%	63.9%	9.1%
	TOTAL	45	100.0%	100.0%	\$7,504	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	27	60.0%	91.7%	\$1,457	19.4%	34.0%	
	\$100,001–\$250,000	8	17.8%	4.3%	\$1,567	20.9%	17.0%	
	\$250,001–\$1 Million	10	22.2%	4.0%	\$4,480	59.7%	49.0%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	45	100.0%	100.0%	\$7,504	100.0%	100.0%	
Loan Size	Revenue \$1 Million or Less							
	\$100,000 or Less	21	60.0%		\$1,133	19.5%		
	\$100,001–\$250,000	6	17.1%		\$1,209	20.8%		
	\$250,001–\$1 Million	8	22.9%		\$3,470	59.7%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	35	100.0%		\$5,812	100.0%		

Distribution of 2022 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	2	3.5%	6.6%	\$285	2.4%	8.7%	7.4%
Moderate	5	8.8%	19.1%	\$1,597	13.3%	22.2%	21.2%
Middle	16	28.1%	34.7%	\$2,223	18.5%	30.3%	33.7%
Upper	34	59.6%	38.9%	\$7,887	65.8%	38.4%	37.3%
Unknown	0	0.0%	0.6%	\$0	0.0%	0.3%	0.4%
TOTAL	57	100.0%	100.0%	\$11,992	100.0%	100.0%	100.0%
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016–2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2023 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	1	2.2%	6.1%	\$212	2.8%	7.2%	7.4%
Moderate	6	13.3%	18.7%	\$1,230	16.4%	21.5%	21.2%
Middle	16	35.6%	35.4%	\$1,448	19.3%	28.8%	33.6%
Upper	22	48.9%	39.2%	\$4,614	61.5%	42.4%	37.4%
Unknown	0	0.0%	0.6%	\$0	0.0%	0.1%	0.3%
TOTAL	45	100.0%	100.0%	\$7,504	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.							

Southern Arkansas Assessment Area

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	2	8.7%	4.4%	\$151	7.5%	2.0%	22.2%
Moderate	3	13.0%	16.5%	\$328	16.2%	11.1%	17.1%
Middle	5	21.7%	18.5%	\$528	26.2%	13.6%	17.4%
Upper	12	52.2%	36.4%	\$847	42.0%	48.2%	43.2%
Unknown	1	4.3%	24.2%	\$165	8.2%	25.1%	0.0%
TOTAL	23	100.0%	100.0%	\$2,019	100.0%	100.0%	100.0%
Refinance							
Low	1	4.0%	4.6%	\$47	2.5%	2.5%	22.2%
Moderate	4	16.0%	13.5%	\$152	8.1%	8.4%	17.1%
Middle	7	28.0%	20.1%	\$490	26.2%	15.4%	17.4%
Upper	10	40.0%	49.0%	\$926	49.6%	58.4%	43.2%
Unknown	3	12.0%	12.7%	\$252	13.5%	15.4%	0.0%
TOTAL	25	100.0%	100.0%	\$1,867	100.0%	100.0%	100.0%
Home Improvement							
Low	2	28.6%	12.9%	\$46	17.2%	5.2%	22.2%
Moderate	0	0.0%	12.9%	\$0	0.0%	9.6%	17.1%
Middle	3	42.9%	19.4%	\$122	45.7%	16.6%	17.4%
Upper	1	14.3%	48.4%	\$71	26.6%	62.7%	43.2%
Unknown	1	14.3%	6.5%	\$28	10.5%	5.9%	0.0%
TOTAL	7	100.0%	100.0%	\$267	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	22.2%
Moderate	0	0.0%	13.3%	\$0	0.0%	21.0%	17.1%
Middle	0	0.0%	33.3%	\$0	0.0%	38.2%	17.4%
Upper	0	0.0%	53.3%	\$0	0.0%	40.8%	43.2%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%

Other Purpose Closed/Exempt							
Low	1	20.0%	10.5%	\$31	14.4%	6.8%	22.2%
Moderate	2	40.0%	21.1%	\$69	32.1%	8.2%	17.1%
Middle	1	20.0%	36.8%	\$79	36.7%	43.1%	17.4%
Upper	1	20.0%	31.6%	\$36	16.7%	41.8%	43.2%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	5	100.0%	100.0%	\$215	100.0%	100.0%	100.0%
Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	22.2%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	17.1%
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	17.4%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	43.2%
Unknown	0	0.0%	100.0%	\$0	0.0%	100.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Unknown	1	100.0%	100.0%	\$632	100.0%	100.0%	N/A
TOTAL	1	100.0%	100.0%	\$632	100.0%	100.0%	N/A
Total Home Mortgage Loans							Families by Family Income %
Low	6	9.8%	4.6%	\$275	5.5%	2.1%	22.2%
Moderate	9	14.8%	15.3%	\$549	11.0%	10.1%	17.1%
Middle	16	26.2%	18.9%	\$1,219	24.4%	13.8%	17.4%
Upper	24	39.3%	38.8%	\$1,880	37.6%	48.4%	43.2%
Unknown	6	9.8%	22.3%	\$1,077	21.5%	25.6%	0.0%
TOTAL	61	100.0%	100.0%	\$5,000	100.0%	100.0%	100.0%
Source: 2022 FFIEC Census Data							
2016–2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2023 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	0	0.0%	4.9%	\$0	0.0%	2.3%	22.2%
Moderate	0	0.0%	12.2%	\$0	0.0%	7.2%	17.1%
Middle	4	28.6%	20.7%	\$389	31.5%	16.8%	17.4%
Upper	8	57.1%	35.6%	\$623	50.5%	45.7%	43.2%
Unknown	2	14.3%	26.5%	\$221	17.9%	28.0%	0.0%
TOTAL	14	100.0%	100.0%	\$1,233	100.0%	100.0%	100.0%
Refinance							
Low	2	9.5%	5.0%	\$100	5.1%	1.3%	22.2%
Moderate	4	19.0%	12.8%	\$105	5.4%	5.4%	17.1%
Middle	2	9.5%	21.3%	\$66	3.4%	11.8%	17.4%
Upper	7	33.3%	47.5%	\$806	41.4%	44.6%	43.2%
Unknown	6	28.6%	13.5%	\$868	44.6%	36.8%	0.0%
TOTAL	21	100.0%	100.0%	\$1,945	100.0%	100.0%	100.0%
Home Improvement							
Low	2	28.6%	9.1%	\$40	10.2%	3.5%	22.2%
Moderate	1	14.3%	27.3%	\$34	8.7%	19.2%	17.1%
Middle	0	0.0%	12.1%	\$0	0.0%	7.5%	17.4%
Upper	4	57.1%	48.5%	\$319	81.2%	65.5%	43.2%
Unknown	0	0.0%	3.0%	\$0	0.0%	4.3%	0.0%
TOTAL	7	100.0%	100.0%	\$393	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	4.8%	\$0	0.0%	3.8%	22.2%
Moderate	0	0.0%	19.0%	\$0	0.0%	10.6%	17.1%
Middle	0	0.0%	14.3%	\$0	0.0%	11.7%	17.4%
Upper	0	0.0%	61.9%	\$0	0.0%	73.9%	43.2%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	3.7%	\$0	0.0%	4.8%	22.2%
Moderate	1	50.0%	14.8%	\$36	34.0%	8.5%	17.1%
Middle	0	0.0%	18.5%	\$0	0.0%	18.6%	17.4%
Upper	1	50.0%	51.9%	\$70	66.0%	62.8%	43.2%
Unknown	0	0.0%	11.1%	\$0	0.0%	5.4%	0.0%
TOTAL	2	100.0%	100.0%	\$106	100.0%	100.0%	100.0%

Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	22.2%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	17.1%
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	17.4%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	43.2%
Unknown	0	0.0%	100.0%	\$0	0.0%	100.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Middle	0	0.0%	14.3%	\$0	0.0%	2.5%	N/A
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Unknown	1	100.0%	85.7%	\$947	100.0%	97.5%	N/A
TOTAL	1	100.0%	100.0%	\$947	100.0%	100.0%	N/A
Total Home Mortgage Loans							Families By Family Income %
Low	4	8.9%	4.9%	\$140	3.0%	2.1%	22.2%
Moderate	6	13.3%	12.9%	\$175	3.8%	6.7%	17.1%
Middle	6	13.3%	20.0%	\$455	9.8%	15.1%	17.4%
Upper	20	44.4%	38.6%	\$1,818	39.3%	43.9%	43.2%
Unknown	9	20.0%	23.5%	\$2,036	44.0%	32.3%	0.0%
TOTAL	45	100.0%	100.0%	\$4,624	100.0%	100.0%	100.0%
Source: 2023 FFIEC Census Data 2016–2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2022 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner- Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	1	4.3%	1.2%	\$29	1.4%	0.6%	3.1%
Moderate	1	4.3%	5.8%	\$26	1.3%	3.1%	8.5%
Middle	14	60.9%	64.5%	\$1,324	65.6%	64.2%	63.3%
Upper	7	30.4%	28.6%	\$640	31.7%	32.1%	25.1%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	23	100.0%	100.0%	\$2,019	100.0%	100.0%	100.0%
Refinance							
Low	1	4.0%	0.8%	\$11	0.6%	0.1%	3.1%
Moderate	4	16.0%	6.9%	\$240	12.9%	3.4%	8.5%
Middle	14	56.0%	55.6%	\$1,004	53.8%	55.5%	63.3%
Upper	6	24.0%	36.7%	\$612	32.8%	41.0%	25.1%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	25	100.0%	100.0%	\$1,867	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	3.1%
Moderate	0	0.0%	3.2%	\$0	0.0%	1.1%	8.5%
Middle	7	100.0%	77.4%	\$267	100.0%	81.7%	63.3%
Upper	0	0.0%	19.4%	\$0	0.0%	17.2%	25.1%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	7	100.0%	100.0%	\$267	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	3.1%
Moderate	0	0.0%	6.7%	\$0	0.0%	4.1%	8.5%
Middle	0	0.0%	53.3%	\$0	0.0%	57.9%	63.3%
Upper	0	0.0%	40.0%	\$0	0.0%	37.9%	25.1%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	5.3%	\$0	0.0%	3.5%	3.1%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	8.5%
Middle	3	60.0%	36.8%	\$148	68.8%	27.3%	63.3%
Upper	2	40.0%	57.9%	\$67	31.2%	69.2%	25.1%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	5	100.0%	100.0%	\$215	100.0%	100.0%	100.0%

Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	3.1%
Moderate	0	0.0%	5.0%	\$0	0.0%	2.7%	8.5%
Middle	0	0.0%	65.0%	\$0	0.0%	70.6%	63.3%
Upper	0	0.0%	30.0%	\$0	0.0%	26.7%	25.1%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	3.3%
Moderate	0	0.0%	11.1%	\$0	0.0%	2.6%	38.2%
Middle	0	0.0%	55.6%	\$0	0.0%	61.7%	46.1%
Upper	1	100.0%	33.3%	\$632	100.0%	35.7%	12.4%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	1	100.0%	100.0%	\$632	100.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	2	3.3%	1.1%	\$40	0.8%	0.5%	3.1%
Moderate	5	8.2%	5.9%	\$266	5.3%	3.1%	8.5%
Middle	38	62.3%	62.1%	\$2,743	54.9%	62.2%	63.3%
Upper	16	26.2%	30.9%	\$1,951	39.0%	34.2%	25.1%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	61	100.0%	100.0%	\$5,000	100.0%	100.0%	100.0%
Source: 2022 FFIEC Census Data							
2016–2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2023 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner- Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	1	7.1%	0.8%	\$34	2.8%	0.9%	3.1%
Moderate	0	0.0%	6.3%	\$0	0.0%	3.9%	8.5%
Middle	10	71.4%	64.5%	\$933	75.7%	62.8%	63.3%
Upper	3	21.4%	28.4%	\$266	21.6%	32.4%	25.1%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	14	100.0%	100.0%	\$1,233	100.0%	100.0%	100.0%
Refinance							
Low	3	14.3%	2.1%	\$73	3.8%	0.3%	3.1%
Moderate	1	4.8%	2.8%	\$43	2.2%	1.1%	8.5%
Middle	12	57.1%	62.4%	\$1,126	57.9%	73.7%	63.3%
Upper	5	23.8%	32.6%	\$703	36.1%	24.9%	25.1%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	21	100.0%	100.0%	\$1,945	100.0%	100.0%	100.0%
Home Improvement							
Low	1	14.3%	3.0%	\$11	2.8%	0.6%	3.1%
Moderate	1	14.3%	6.1%	\$34	8.7%	2.2%	8.5%
Middle	3	42.9%	69.7%	\$266	67.7%	76.6%	63.3%
Upper	2	28.6%	21.2%	\$82	20.9%	20.5%	25.1%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	7	100.0%	100.0%	\$393	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	3.1%
Moderate	0	0.0%	9.5%	\$0	0.0%	7.3%	8.5%
Middle	0	0.0%	66.7%	\$0	0.0%	62.3%	63.3%
Upper	0	0.0%	23.8%	\$0	0.0%	30.4%	25.1%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	7.4%	\$0	0.0%	14.5%	3.1%
Moderate	0	0.0%	7.4%	\$0	0.0%	4.9%	8.5%
Middle	2	100.0%	81.5%	\$106	100.0%	77.8%	63.3%
Upper	0	0.0%	3.7%	\$0	0.0%	2.8%	25.1%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	2	100.0%	100.0%	\$106	100.0%	100.0%	100.0%

Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	3.1%
Moderate	0	0.0%	14.3%	\$0	0.0%	10.9%	8.5%
Middle	0	0.0%	71.4%	\$0	0.0%	84.0%	63.3%
Upper	0	0.0%	14.3%	\$0	0.0%	5.1%	25.1%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	14.3%	\$0	0.0%	7.5%	3.3%
Moderate	0	0.0%	14.3%	\$0	0.0%	51.3%	38.2%
Middle	1	100.0%	71.4%	\$947	100.0%	41.3%	46.1%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	12.4%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	1	100.0%	100.0%	\$947	100.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	5	11.1%	1.4%	\$118	2.6%	1.3%	3.1%
Moderate	2	4.4%	6.0%	\$77	1.7%	5.7%	8.5%
Middle	28	62.2%	65.1%	\$3,378	73.1%	64.1%	63.3%
Upper	10	22.2%	27.6%	\$1,051	22.7%	28.9%	25.1%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	45	100.0%	100.0%	\$4,624	100.0%	100.0%	100.0%
Source: 2023 FFIEC Census Data							
2016–2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2022 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2022						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	
Business Revenue	\$1 Million or Less	70	60.9%	47.5%	\$4,607	33.8%	31.0%	87.7%
	Over \$1 Million/ Unknown	45	39.1%	52.5%	\$9,007	66.2%	69.0%	12.3%
	TOTAL	115	100.0%	100.0%	\$13,614	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	79	68.7%	88.8%	\$3,317	24.4%	30.2%	
	\$100,001–\$250,000	22	19.1%	5.9%	\$3,540	26.0%	19.4%	
	\$250,001–\$1 Million	14	12.2%	5.2%	\$6,757	49.6%	50.4%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	115	100.0%	100.0%	\$13,614	100.0%	100.0%	
Loan Size	Revenue \$1 Million or Less	\$100,000 or Less	56	80.0%		\$2,060	44.7%	
		\$100,001–\$250,000	12	17.1%		\$1,948	42.3%	
		\$250,001–\$1 Million	2	2.9%		\$599	13.0%	
		Over \$1 Million	0	0.0%		\$0	0.0%	
		TOTAL	70	100.0%		\$4,607	100.0%	

Distribution of 2023 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2023						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	
Business Revenue	\$1 Million or Less	65	59.1%	51.6%	\$3,603	28.2%	39.0%	88.0%
	Over \$1 Million/ Unknown	45	40.9%	48.4%	\$9,160	71.8%	61.0%	12.0%
	TOTAL	110	100.0%	100.0%	\$12,763	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	72	65.5%	89.1%	\$2,685	21.0%	30.7%	
	\$100,001–\$250,000	31	28.2%	6.6%	\$5,252	41.2%	23.2%	
	\$250,001–\$1 Million	7	6.4%	4.2%	\$4,826	37.8%	46.1%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	110	100.0%	100.0%	\$12,763	100.0%	100.0%	
Loan Size	Revenue \$1 Million or Less	\$100,000 or Less	53	81.5%		\$1,675	46.5%	
		\$100,001–\$250,000	12	18.5%		\$1,928	53.5%	
		\$250,001–\$1 Million	0	0.0%		\$0	0.0%	
		Over \$1 Million	0	0.0%		\$0	0.0%	
		TOTAL	65	100.0%		\$3,603	100.0%	

Distribution of 2022 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	0	0.0%	1.5%	\$0	0.0%	0.4%	3.0%
Moderate	16	13.9%	11.7%	\$2,157	15.8%	16.2%	13.1%
Middle	54	47.0%	55.5%	\$6,419	47.1%	57.6%	54.9%
Upper	45	39.1%	29.8%	\$5,038	37.0%	25.4%	29.0%
Unknown	0	0.0%	1.5%	\$0	0.0%	0.4%	0.0%
TOTAL	115	100.0%	100.0%	\$13,614	100.0%	100.0%	100.0%
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016–2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2023 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	0	0.0%	2.3%	\$0	0.0%	4.3%	3.2%
Moderate	10	9.1%	11.6%	\$1,645	12.9%	16.9%	13.1%
Middle	54	49.1%	56.2%	\$6,910	54.1%	55.0%	54.8%
Upper	46	41.8%	28.5%	\$4,208	33.0%	23.5%	28.8%
Unknown	0	0.0%	1.3%	\$0	0.0%	0.3%	0.0%
TOTAL	110	100.0%	100.0%	\$12,763	100.0%	100.0%	100.0%
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016–2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2022 Small Farm Lending By Borrower Income Level								
Farm Revenue and Loan Size		2022						
		Count			Dollars			Farms
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	
Farm Revenue	\$1 Million or Less	20	80.0%	41.5%	\$1,615	60.5%	46.3%	94.4%
	Over \$1 Million/ Unknown	5	20.0%	58.5%	\$1,054	39.5%	53.7%	5.6%
	TOTAL	25	100.0%	100.0%	\$2,669	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	18	72.0%	70.7%	\$874	32.7%	22.3%	
	\$100,001–\$250,000	4	16.0%	17.5%	\$611	22.9%	29.8%	
	\$250,001–\$500,000	3	12.0%	11.8%	\$1,184	44.4%	48.0%	
	Over \$500,000	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	25	100.0%	100.0%	\$2,669	100.0%	100.0%	
Loan Size	Revenue \$1 Million or Less	15	75.0%		\$684	42.4%		
	\$100,001–\$250,000	4	20.0%		\$611	37.8%		
	\$250,001–\$1 Million	1	5.0%		\$320	19.8%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	20	100.0%		\$1,615	100.0%		

Distribution of 2023 Small Farm Lending By Borrower Income Level								
Farm Revenue and Loan Size		2023						
		Count			Dollars			Farms
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	
Farm Revenue	\$1 Million or Less	24	100.0%	45.5%	\$1,698	100.0%	49.3%	94.8%
	Over \$1 Million/ Unknown	0	0.0%	54.5%	\$0	0.0%	50.7%	5.2%
	TOTAL	24	100.0%	100.0%	\$1,698	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	20	83.3%	70.7%	\$867	51.1%	25.5%	
	\$100,001–\$250,000	3	12.5%	19.4%	\$496	29.2%	35.6%	
	\$250,001–\$500,000	1	4.2%	9.9%	\$335	19.7%	38.8%	
	Over \$500,000	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	24	100.0%	100.0%	\$1,698	100.0%	100.0%	
Loan Size	Revenue \$1 Million or Less	20	83.3%		\$867	51.1%		
	\$100,001–\$250,000	3	12.5%		\$496	29.2%		
	\$250,001–\$1 Million	1	4.2%		\$335	19.7%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	24	100.0%		\$1,698	100.0%		

Distribution of 2022 Small Farm Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Farm Loans		Aggregate of Peer Data	Bank Small Farm Loans		Aggregate of Peer Data	% of Farms
	#	# %	# %	\$ (000s)	\$ %	\$ %	
Low	0	0.0%	5.7%	\$0	0.0%	12.7%	5.1%
Moderate	0	0.0%	4.5%	\$0	0.0%	1.0%	6.2%
Middle	19	76.0%	80.9%	\$1,949	73.0%	80.8%	79.0%
Upper	6	24.0%	8.5%	\$720	27.0%	5.5%	9.7%
Unknown	0	0.0%	0.4%	\$0	0.0%	0.0%	0.0%
TOTAL	25	100.0%	100.0%	\$2,669	100.0%	100.0%	100.0%
<i>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.</i>							

Distribution of 2023 Small Farm Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Farm Loans		Aggregate of Peer Data	Bank Small Farm Loans		Aggregate of Peer Data	% of Farms
	#	# %	# %	\$ (000s)	\$ %	\$ %	
Low	0	0.0%	8.4%	\$0	0.0%	15.3%	4.6%
Moderate	0	0.0%	3.1%	\$0	0.0%	0.9%	6.2%
Middle	15	62.5%	78.0%	\$1,066	62.8%	76.2%	78.9%
Upper	9	37.5%	10.5%	\$632	37.2%	7.5%	10.3%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	24	100.0%	100.0%	\$1,698	100.0%	100.0%	100.0%
<i>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.</i>							

Western Arkansas Assessment Area

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	1	14.3%	6.7%	\$14	1.8%	3.3%	18.0%
Moderate	0	0.0%	20.0%	\$0	0.0%	14.2%	13.5%
Middle	2	28.6%	25.6%	\$410	51.4%	23.1%	26.1%
Upper	4	57.1%	33.9%	\$374	46.9%	42.3%	42.3%
Unknown	0	0.0%	13.9%	\$0	0.0%	17.2%	0.0%
TOTAL	7	100.0%	100.0%	\$798	100.0%	100.0%	100.0%
Refinance							
Low	1	10.0%	7.3%	\$18	2.2%	2.6%	18.0%
Moderate	0	0.0%	11.0%	\$0	0.0%	6.7%	13.5%
Middle	3	30.0%	29.4%	\$185	23.0%	23.4%	26.1%
Upper	6	60.0%	45.0%	\$600	74.7%	56.5%	42.3%
Unknown	0	0.0%	7.3%	\$0	0.0%	10.7%	0.0%
TOTAL	10	100.0%	100.0%	\$803	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	18.2%	\$0	0.0%	4.5%	18.0%
Moderate	0	0.0%	9.1%	\$0	0.0%	19.6%	13.5%
Middle	0	0.0%	45.5%	\$0	0.0%	64.9%	26.1%
Upper	1	100.0%	27.3%	\$17	100.0%	11.1%	42.3%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	1	100.0%	100.0%	\$17	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	18.0%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	13.5%
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	26.1%
Upper	0	0.0%	75.0%	\$0	0.0%	66.7%	42.3%
Unknown	0	0.0%	25.0%	\$0	0.0%	33.3%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%

Other Purpose Closed/Exempt							
Low	0	0.0%	12.5%	\$0	0.0%	6.0%	18.0%
Moderate	0	0.0%	25.0%	\$0	0.0%	22.1%	13.5%
Middle	0	0.0%	12.5%	\$0	0.0%	26.4%	26.1%
Upper	1	100.0%	50.0%	\$30	100.0%	45.5%	42.3%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	1	100.0%	100.0%	\$30	100.0%	100.0%	100.0%
Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	18.0%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	13.5%
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	26.1%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	42.3%
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%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
TOTAL	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Total Home Mortgage Loans							Families by Family Income %
Low	2	10.5%	7.3%	\$32	1.9%	3.1%	18.0%
Moderate	0	0.0%	16.2%	\$0	0.0%	11.8%	13.5%
Middle	5	26.3%	26.8%	\$595	36.1%	23.6%	26.1%
Upper	12	63.2%	38.2%	\$1,021	62.0%	46.4%	42.3%
Unknown	0	0.0%	11.5%	\$0	0.0%	15.1%	0.0%
TOTAL	19	100.0%	100.0%	\$1,648	100.0%	100.0%	100.0%
Source: 2022 FFIEC Census Data							
2016–2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2023 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	0	0.0%	7.7%	\$0	0.0%	4.2%	18.0%
Moderate	0	0.0%	20.5%	\$0	0.0%	12.6%	13.5%
Middle	0	0.0%	17.9%	\$0	0.0%	17.4%	26.1%
Upper	1	50.0%	41.9%	\$31	29.2%	50.6%	42.3%
Unknown	1	50.0%	12.0%	\$75	70.8%	15.3%	0.0%
TOTAL	2	100.0%	100.0%	\$106	100.0%	100.0%	100.0%
Refinance							
Low	1	20.0%	5.9%	\$41	20.9%	2.8%	18.0%
Moderate	0	0.0%	11.8%	\$0	0.0%	7.5%	13.5%
Middle	2	40.0%	33.3%	\$37	18.9%	34.4%	26.1%
Upper	1	20.0%	45.1%	\$64	32.7%	50.2%	42.3%
Unknown	1	20.0%	3.9%	\$54	27.6%	5.2%	0.0%
TOTAL	5	100.0%	100.0%	\$196	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	18.0%
Moderate	0	0.0%	15.4%	\$0	0.0%	4.4%	13.5%
Middle	0	0.0%	7.7%	\$0	0.0%	5.4%	26.1%
Upper	2	100.0%	76.9%	\$72	100.0%	90.2%	42.3%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	2	100.0%	100.0%	\$72	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	18.0%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	13.5%
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	26.1%
Upper	0	0.0%	100.0%	\$0	0.0%	100.0%	42.3%
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%	33.3%	\$0	0.0%	2.8%	18.0%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	13.5%
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	26.1%
Upper	0	0.0%	66.7%	\$0	0.0%	97.2%	42.3%
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%	18.0%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	13.5%
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	26.1%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	42.3%
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%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
TOTAL	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Total Home Mortgage Loans							Families By Family Income %
Low	1	11.1%	7.0%	\$41	11.0%	3.7%	18.0%
Moderate	0	0.0%	17.1%	\$0	0.0%	11.0%	13.5%
Middle	2	22.2%	20.9%	\$37	9.9%	20.2%	26.1%
Upper	4	44.4%	46.0%	\$167	44.7%	52.5%	42.3%
Unknown	2	22.2%	9.1%	\$129	34.5%	12.6%	0.0%
TOTAL	9	100.0%	100.0%	\$374	100.0%	100.0%	100.0%
Source: 2023 FFIEC Census Data 2016–2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2022 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner– Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Middle	7	100.0%	98.9%	\$798	100.0%	97.4%	100.0%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Unknown	0	0.0%	1.1%	\$0	0.0%	2.6%	0.0%
TOTAL	7	100.0%	100.0%	\$798	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Middle	10	100.0%	100.0%	\$803	100.0%	100.0%	100.0%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	10	100.0%	100.0%	\$803	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Middle	1	100.0%	90.9%	\$17	100.0%	98.3%	100.0%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Unknown	0	0.0%	9.1%	\$0	0.0%	1.7%	0.0%
TOTAL	1	100.0%	100.0%	\$17	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Middle	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
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%	0.0%	\$0	0.0%	0.0%	0.0%
Middle	1	100.0%	100.0%	\$30	100.0%	100.0%	100.0%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	1	100.0%	100.0%	\$30	100.0%	100.0%	100.0%

Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Middle	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	100.0%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	0.0%	\$0	0.0%	0.0%	100.0%
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Middle	19	100.0%	99.0%	\$1,648	100.0%	98.3%	100.0%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Unknown	0	0.0%	1.0%	\$0	0.0%	1.7%	0.0%
TOTAL	19	100.0%	100.0%	\$1,648	100.0%	100.0%	100.0%
Source: 2022 FFIEC Census Data							
2016–2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2023 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner– Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Middle	2	100.0%	100.0%	\$106	100.0%	100.0%	100.0%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	2	100.0%	100.0%	\$106	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Middle	5	100.0%	100.0%	\$196	100.0%	100.0%	100.0%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	5	100.0%	100.0%	\$196	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Middle	2	100.0%	100.0%	\$72	100.0%	100.0%	100.0%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	2	100.0%	100.0%	\$72	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Middle	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
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%	0.0%	\$0	0.0%	0.0%	0.0%
Middle	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
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%	0.0%	\$0	0.0%	0.0%	0.0%
Middle	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	100.0%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	0.0%	\$0	0.0%	0.0%	100.0%
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Middle	9	100.0%	100.0%	\$374	100.0%	100.0%	100.0%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	9	100.0%	100.0%	\$374	100.0%	100.0%	100.0%
Source: 2023 FFIEC Census Data 2016–2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2022 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2022						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	
Business Revenue	\$1 Million or Less	18	85.7%	59.7%	\$321	55.8%	49.3%	89.8%
	Over \$1 Million/ Unknown	3	14.3%	40.3%	\$254	44.2%	50.7%	10.2%
	TOTAL	21	100.0%	100.0%	\$575	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	20	95.2%	93.5%	\$434	75.5%	48.1%	
	\$100,001–\$250,000	1	4.8%	4.5%	\$141	24.5%	28.3%	
	\$250,001–\$1 Million	0	0.0%	1.9%	\$0	0.0%	23.6%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	21	100.0%	100.0%	\$575	100.0%	100.0%	
Loan Size	Revenue \$1 Million or Less	\$100,000 or Less	18	100.0%		\$321	100.0%	
		\$100,001–\$250,000	0	0.0%		\$0	0.0%	
		\$250,001–\$1 Million	0	0.0%		\$0	0.0%	
		Over \$1 Million	0	0.0%		\$0	0.0%	
	TOTAL	18	100.0%			\$321	100.0%	

Distribution of 2023 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2023						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	
Business Revenue	\$1 Million or Less	10	90.9%	52.5%	\$423	92.4%	51.2%	90.1%
	Over \$1 Million/ Unknown	1	9.1%	47.5%	\$35	7.6%	48.8%	9.9%
	TOTAL	11	100.0%	100.0%	\$458	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	11	100.0%	95.0%	\$458	100.0%	60.6%	
	\$100,001–\$250,000	0	0.0%	3.3%	\$0	0.0%	23.3%	
	\$250,001–\$1 Million	0	0.0%	1.7%	\$0	0.0%	16.2%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	11	100.0%	100.0%	\$458	100.0%	100.0%	
Loan Size	Revenue \$1 Million or Less	\$100,000 or Less	10	100.0%		\$423	100.0%	
		\$100,001–\$250,000	0	0.0%		\$0	0.0%	
		\$250,001–\$1 Million	0	0.0%		\$0	0.0%	
		Over \$1 Million	0	0.0%		\$0	0.0%	
	TOTAL	10	100.0%			\$423	100.0%	

Distribution of 2022 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Middle	21	100.0%	96.8%	\$575	100.0%	98.8%	100.0%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Unknown	0	0.0%	3.2%	\$0	0.0%	1.2%	0.0%
TOTAL	21	100.0%	100.0%	\$575	100.0%	100.0%	100.0%
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016–2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2023 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Middle	11	100.0%	97.5%	\$458	100.0%	99.3%	100.0%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Unknown	0	0.0%	2.5%	\$0	0.0%	0.7%	0.0%
TOTAL	11	100.0%	100.0%	\$458	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.							

MISSISSIPPI

Northwestern Mississippi Assessment Area

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	2	6.9%	4.9%	\$66	3.7%	2.5%	33.1%
Moderate	1	3.4%	22.3%	\$191	10.6%	15.5%	17.8%
Middle	11	37.9%	22.2%	\$460	25.5%	19.9%	16.6%
Upper	13	44.8%	33.0%	\$971	53.8%	45.1%	32.4%
Unknown	2	6.9%	17.5%	\$118	6.5%	17.0%	0.0%
TOTAL	29	100.0%	100.0%	\$1,806	100.0%	100.0%	100.0%
Refinance							
Low	5	9.4%	8.8%	\$276	6.8%	4.2%	33.1%
Moderate	11	20.8%	17.9%	\$649	16.0%	11.4%	17.8%
Middle	15	28.3%	22.6%	\$764	18.9%	18.7%	16.6%
Upper	21	39.6%	41.6%	\$2,277	56.3%	54.9%	32.4%
Unknown	1	1.9%	9.1%	\$80	2.0%	10.7%	0.0%
TOTAL	53	100.0%	100.0%	\$4,046	100.0%	100.0%	100.0%
Home Improvement							
Low	2	16.7%	16.5%	\$52	5.6%	8.1%	33.1%
Moderate	0	0.0%	23.5%	\$0	0.0%	18.9%	17.8%
Middle	3	25.0%	14.1%	\$93	10.0%	11.0%	16.6%
Upper	5	41.7%	41.2%	\$331	35.7%	48.7%	32.4%
Unknown	2	16.7%	4.7%	\$451	48.7%	13.5%	0.0%
TOTAL	12	100.0%	100.0%	\$927	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	10.5%	\$0	0.0%	6.0%	33.1%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	17.8%
Middle	0	0.0%	5.3%	\$0	0.0%	2.2%	16.6%
Upper	0	0.0%	84.2%	\$0	0.0%	91.8%	32.4%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%

Other Purpose Closed/Exempt							
Low	0	0.0%	5.6%	\$0	0.0%	2.3%	33.1%
Moderate	2	66.7%	22.2%	\$113	73.9%	20.7%	17.8%
Middle	0	0.0%	19.4%	\$0	0.0%	14.3%	16.6%
Upper	1	33.3%	50.0%	\$40	26.1%	62.1%	32.4%
Unknown	0	0.0%	2.8%	\$0	0.0%	0.7%	0.0%
TOTAL	3	100.0%	100.0%	\$153	100.0%	100.0%	100.0%
Purpose Not Applicable							
Low	0	0.0%	3.8%	\$0	0.0%	4.5%	33.1%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	17.8%
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	16.6%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	32.4%
Unknown	0	0.0%	96.2%	\$0	0.0%	95.5%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Upper	1	33.3%	23.3%	\$140	16.0%	12.0%	N/A
Unknown	2	66.7%	76.7%	\$734	84.0%	88.0%	N/A
TOTAL	3	100.0%	100.0%	\$874	100.0%	100.0%	N/A
Total Home Mortgage Loans							Families by Family Income %
Low	9	9.0%	7.0%	\$394	5.0%	3.2%	33.1%
Moderate	14	14.0%	19.6%	\$953	12.2%	13.3%	17.8%
Middle	29	29.0%	20.9%	\$1,317	16.9%	18.0%	16.6%
Upper	41	41.0%	37.1%	\$3,759	48.2%	47.2%	32.4%
Unknown	7	7.0%	15.4%	\$1,383	17.7%	18.4%	0.0%
TOTAL	100	100.0%	100.0%	\$7,806	100.0%	100.0%	100.0%
Source: 2022 FFIEC Census Data							
2016–2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2023 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	0	0.0%	5.6%	\$0	0.0%	2.4%	33.1%
Moderate	0	0.0%	15.1%	\$0	0.0%	9.5%	17.8%
Middle	4	30.8%	22.9%	\$271	15.0%	20.3%	16.6%
Upper	6	46.2%	36.0%	\$1,418	78.7%	48.6%	32.4%
Unknown	3	23.1%	20.3%	\$113	6.3%	19.2%	0.0%
TOTAL	13	100.0%	100.0%	\$1,802	100.0%	100.0%	100.0%
Refinance							
Low	8	19.5%	14.4%	\$213	8.0%	7.6%	33.1%
Moderate	9	22.0%	18.6%	\$556	21.0%	13.7%	17.8%
Middle	5	12.2%	16.3%	\$273	10.3%	17.5%	16.6%
Upper	17	41.5%	39.4%	\$1,427	53.9%	49.3%	32.4%
Unknown	2	4.9%	11.3%	\$177	6.7%	12.0%	0.0%
TOTAL	41	100.0%	100.0%	\$2,646	100.0%	100.0%	100.0%
Home Improvement							
Low	1	11.1%	7.5%	\$21	6.5%	4.5%	33.1%
Moderate	3	33.3%	26.3%	\$82	25.5%	18.1%	17.8%
Middle	2	22.2%	18.8%	\$86	26.7%	19.3%	16.6%
Upper	3	33.3%	37.5%	\$133	41.3%	47.7%	32.4%
Unknown	0	0.0%	10.0%	\$0	0.0%	10.3%	0.0%
TOTAL	9	100.0%	100.0%	\$322	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	10.7%	\$0	0.0%	5.4%	33.1%
Moderate	0	0.0%	21.4%	\$0	0.0%	12.2%	17.8%
Middle	0	0.0%	10.7%	\$0	0.0%	6.1%	16.6%
Upper	0	0.0%	46.4%	\$0	0.0%	70.0%	32.4%
Unknown	0	0.0%	10.7%	\$0	0.0%	6.4%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	1	33.3%	16.7%	\$65	42.2%	11.4%	33.1%
Moderate	0	0.0%	19.4%	\$0	0.0%	17.3%	17.8%
Middle	0	0.0%	16.7%	\$0	0.0%	17.6%	16.6%
Upper	2	66.7%	44.4%	\$89	57.8%	49.5%	32.4%
Unknown	0	0.0%	2.8%	\$0	0.0%	4.2%	0.0%
TOTAL	3	100.0%	100.0%	\$154	100.0%	100.0%	100.0%

Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	33.1%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	17.8%
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	16.6%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	32.4%
Unknown	0	0.0%	100.0%	\$0	0.0%	100.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Middle	0	0.0%	5.6%	\$0	0.0%	0.7%	N/A
Upper	0	0.0%	11.1%	\$0	0.0%	4.9%	N/A
Unknown	3	100.0%	83.3%	\$839	100.0%	94.4%	N/A
TOTAL	3	100.0%	100.0%	\$839	100.0%	100.0%	N/A
Total Home Mortgage Loans							Families By Family Income %
Low	10	14.5%	9.0%	\$299	5.2%	3.6%	33.1%
Moderate	12	17.4%	16.9%	\$638	11.1%	10.2%	17.8%
Middle	11	15.9%	19.5%	\$630	10.9%	18.2%	16.6%
Upper	28	40.6%	37.0%	\$3,067	53.2%	46.2%	32.4%
Unknown	8	11.6%	17.6%	\$1,129	19.6%	21.8%	0.0%
TOTAL	69	100.0%	100.0%	\$5,763	100.0%	100.0%	100.0%
Source: 2023 FFIEC Census Data 2016–2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2022 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner- Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	8	27.6%	9.0%	\$378	20.9%	7.1%	12.4%
Moderate	11	37.9%	29.4%	\$417	23.1%	24.0%	38.4%
Middle	6	20.7%	25.7%	\$634	35.1%	27.3%	32.6%
Upper	4	13.8%	35.9%	\$377	20.9%	41.6%	16.7%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	29	100.0%	100.0%	\$1,806	100.0%	100.0%	100.0%
Refinance							
Low	6	11.3%	10.2%	\$264	6.5%	8.9%	12.4%
Moderate	25	47.2%	26.8%	\$1,817	44.9%	21.0%	38.4%
Middle	16	30.2%	39.7%	\$1,504	37.2%	39.3%	32.6%
Upper	6	11.3%	23.3%	\$461	11.4%	30.8%	16.7%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	53	100.0%	100.0%	\$4,046	100.0%	100.0%	100.0%
Home Improvement							
Low	2	16.7%	14.1%	\$371	40.0%	16.1%	12.4%
Moderate	5	41.7%	37.6%	\$192	20.7%	26.6%	38.4%
Middle	5	41.7%	29.4%	\$364	39.3%	31.8%	32.6%
Upper	0	0.0%	18.8%	\$0	0.0%	25.5%	16.7%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	12	100.0%	100.0%	\$927	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	10.5%	\$0	0.0%	5.0%	12.4%
Moderate	0	0.0%	21.1%	\$0	0.0%	13.8%	38.4%
Middle	0	0.0%	42.1%	\$0	0.0%	43.7%	32.6%
Upper	0	0.0%	26.3%	\$0	0.0%	37.5%	16.7%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	8.3%	\$0	0.0%	3.9%	12.4%
Moderate	2	66.7%	38.9%	\$101	66.0%	32.6%	38.4%
Middle	1	33.3%	36.1%	\$52	34.0%	29.7%	32.6%
Upper	0	0.0%	16.7%	\$0	0.0%	33.8%	16.7%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	3	100.0%	100.0%	\$153	100.0%	100.0%	100.0%

Purpose Not Applicable							
Low	0	0.0%	19.2%	\$0	0.0%	10.6%	12.4%
Moderate	0	0.0%	50.0%	\$0	0.0%	54.1%	38.4%
Middle	0	0.0%	23.1%	\$0	0.0%	27.1%	32.6%
Upper	0	0.0%	7.7%	\$0	0.0%	8.2%	16.7%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	16.7%	\$0	0.0%	15.0%	16.2%
Moderate	2	66.7%	40.0%	\$734	84.0%	40.2%	47.0%
Middle	1	33.3%	30.0%	\$140	16.0%	26.4%	21.6%
Upper	0	0.0%	13.3%	\$0	0.0%	18.3%	15.3%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	3	100.0%	100.0%	\$874	100.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	16	16.0%	10.0%	\$1,013	13.0%	8.3%	12.4%
Moderate	45	45.0%	29.5%	\$3,261	41.8%	24.1%	38.4%
Middle	29	29.0%	31.8%	\$2,694	34.5%	31.7%	32.6%
Upper	10	10.0%	28.7%	\$838	10.7%	35.9%	16.7%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	100	100.0%	100.0%	\$7,806	100.0%	100.0%	100.0%
Source: 2022 FFIEC Census Data							
2016–2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2023 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner- Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	0	0.0%	7.0%	\$0	0.0%	6.5%	12.4%
Moderate	2	15.4%	23.1%	\$53	2.9%	16.7%	38.4%
Middle	8	61.5%	33.4%	\$938	52.1%	34.2%	32.6%
Upper	3	23.1%	36.5%	\$811	45.0%	42.6%	16.7%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	13	100.0%	100.0%	\$1,802	100.0%	100.0%	100.0%
Refinance							
Low	1	2.4%	9.9%	\$93	3.5%	8.0%	12.4%
Moderate	23	56.1%	35.4%	\$1,137	43.0%	28.0%	38.4%
Middle	15	36.6%	33.7%	\$1,286	48.6%	36.2%	32.6%
Upper	2	4.9%	21.0%	\$130	4.9%	27.8%	16.7%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	41	100.0%	100.0%	\$2,646	100.0%	100.0%	100.0%
Home Improvement							
Low	1	11.1%	11.3%	\$35	10.9%	12.8%	12.4%
Moderate	7	77.8%	43.8%	\$247	76.7%	37.2%	38.4%
Middle	0	0.0%	27.5%	\$0	0.0%	31.2%	32.6%
Upper	1	11.1%	17.5%	\$40	12.4%	18.9%	16.7%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	9	100.0%	100.0%	\$322	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	7.1%	\$0	0.0%	13.5%	12.4%
Moderate	0	0.0%	28.6%	\$0	0.0%	20.9%	38.4%
Middle	0	0.0%	28.6%	\$0	0.0%	43.7%	32.6%
Upper	0	0.0%	35.7%	\$0	0.0%	21.8%	16.7%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	2	66.7%	16.7%	\$87	56.5%	11.8%	12.4%
Moderate	0	0.0%	33.3%	\$0	0.0%	45.4%	38.4%
Middle	1	33.3%	33.3%	\$67	43.5%	33.2%	32.6%
Upper	0	0.0%	16.7%	\$0	0.0%	9.5%	16.7%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	3	100.0%	100.0%	\$154	100.0%	100.0%	100.0%

Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	12.4%
Moderate	0	0.0%	53.8%	\$0	0.0%	36.4%	38.4%
Middle	0	0.0%	30.8%	\$0	0.0%	44.3%	32.6%
Upper	0	0.0%	15.4%	\$0	0.0%	19.3%	16.7%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	1	33.3%	27.8%	\$53	6.3%	5.5%	16.2%
Moderate	2	66.7%	44.4%	\$786	93.7%	63.7%	47.0%
Middle	0	0.0%	22.2%	\$0	0.0%	20.5%	21.6%
Upper	0	0.0%	5.6%	\$0	0.0%	10.2%	15.3%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	3	100.0%	100.0%	\$839	100.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	5	7.2%	8.8%	\$268	4.7%	7.1%	12.4%
Moderate	34	49.3%	29.6%	\$2,223	38.6%	23.0%	38.4%
Middle	24	34.8%	32.9%	\$2,291	39.8%	34.0%	32.6%
Upper	6	8.7%	28.8%	\$981	17.0%	35.9%	16.7%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	69	100.0%	100.0%	\$5,763	100.0%	100.0%	100.0%
Source: 2023 FFIEC Census Data							
2016–2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2022 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2022						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	
Business Revenue	\$1 Million or Less	62	72.1%	44.4%	\$5,593	63.3%	39.6%	91.0%
	Over \$1 Million/ Unknown	24	27.9%	55.6%	\$3,247	36.7%	60.4%	9.0%
	TOTAL	86	100.0%	100.0%	\$8,840	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	60	69.8%	95.5%	\$2,178	24.6%	49.2%	
	\$100,001–\$250,000	17	19.8%	3.0%	\$2,895	32.7%	21.5%	
	\$250,001–\$1 Million	9	10.5%	1.5%	\$3,767	42.6%	29.3%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	86	100.0%	100.0%	\$8,840	100.0%	100.0%	
Loan Size	Revenue \$1 Million or Less							
	\$100,000 or Less	46	74.2%		\$1,600	28.6%		
	\$100,001–\$250,000	11	17.7%		\$1,765	31.6%		
	\$250,001–\$1 Million	5	8.1%		\$2,228	39.8%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	62	100.0%		\$5,593	100.0%		

Distribution of 2023 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2023						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	
Business Revenue	\$1 Million or Less	53	65.4%	56.4%	\$3,960	37.4%	50.6%	91.0%
	Over \$1 Million/ Unknown	28	34.6%	43.6%	\$6,637	62.6%	49.4%	9.0%
	TOTAL	81	100.0%	100.0%	\$10,597	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	50	61.7%	92.6%	\$1,791	16.9%	44.5%	
	\$100,001–\$250,000	19	23.5%	4.7%	\$3,269	30.8%	22.0%	
	\$250,001–\$1 Million	12	14.8%	2.6%	\$5,537	52.3%	33.5%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	81	100.0%	100.0%	\$10,597	100.0%	100.0%	
Loan Size	Revenue \$1 Million or Less							
	\$100,000 or Less	39	73.6%		\$1,357	34.3%		
	\$100,001–\$250,000	12	22.6%		\$1,885	47.6%		
	\$250,001–\$1 Million	2	3.8%		\$718	18.1%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	53	100.0%		\$3,960	100.0%		

Distribution of 2022 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	9	10.5%	14.7%	\$1,260	14.3%	10.9%	12.8%
Moderate	36	41.9%	33.2%	\$3,719	42.1%	32.9%	41.2%
Middle	32	37.2%	31.7%	\$2,952	33.4%	36.2%	29.1%
Upper	9	10.5%	16.7%	\$909	10.3%	18.9%	16.8%
Unknown	0	0.0%	3.7%	\$0	0.0%	1.1%	0.0%
TOTAL	86	100.0%	100.0%	\$8,840	100.0%	100.0%	100.0%
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016–2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2023 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	9	11.1%	13.8%	\$1,425	13.4%	11.7%	12.8%
Moderate	34	42.0%	31.2%	\$4,943	46.6%	32.0%	41.1%
Middle	25	30.9%	34.9%	\$2,514	23.7%	36.3%	29.6%
Upper	13	16.0%	18.7%	\$1,715	16.2%	19.6%	16.5%
Unknown	0	0.0%	1.4%	\$0	0.0%	0.4%	0.0%
TOTAL	81	100.0%	100.0%	\$10,597	100.0%	100.0%	100.0%
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016–2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2022 Small Farm Lending By Borrower Income Level								
Farm Revenue and Loan Size		2022						
		Count			Dollars			Farms
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	
Farm Revenue	\$1 Million or Less	16	69.6%	41.0%	\$2,751	65.6%	59.3%	93.8%
	Over \$1 Million/ Unknown	7	30.4%	59.0%	\$1,442	34.4%	40.7%	6.2%
	TOTAL	23	100.0%	100.0%	\$4,193	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	12	52.2%	79.0%	\$599	14.3%	24.7%	
	\$100,001–\$250,000	2	8.7%	10.5%	\$355	8.5%	24.4%	
	\$250,001–\$500,000	9	39.1%	10.5%	\$3,239	77.2%	50.9%	
	Over \$500,000	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	23	100.0%	100.0%	\$4,193	100.0%	100.0%	
Loan Size	Revenue \$1 Million or Less	9	56.3%		\$412	15.0%		
	\$100,001–\$250,000	1	6.3%		\$200	7.3%		
	\$250,001–\$1 Million	6	37.5%		\$2,139	77.8%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	16	100.0%		\$2,751	100.0%		

Distribution of 2023 Small Farm Lending By Borrower Income Level								
Farm Revenue and Loan Size		2023						
		Count			Dollars			Farms
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	
Farm Revenue	\$1 Million or Less	11	55.0%	50.6%	\$2,008	54.3%	58.3%	94.2%
	Over \$1 Million/ Unknown	9	45.0%	49.4%	\$1,689	45.7%	41.7%	5.8%
	TOTAL	20	100.0%	100.0%	\$3,697	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	8	40.0%	65.5%	\$454	12.3%	17.9%	
	\$100,001–\$250,000	5	25.0%	19.5%	\$749	20.3%	28.9%	
	\$250,001–\$500,000	7	35.0%	14.9%	\$2,494	67.5%	53.3%	
	Over \$500,000	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	20	100.0%	100.0%	\$3,697	100.0%	100.0%	
Loan Size	Revenue \$1 Million or Less	4	36.4%		\$209	10.4%		
	\$100,001–\$250,000	3	27.3%		\$445	22.2%		
	\$250,001–\$1 Million	4	36.4%		\$1,354	67.4%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	11	100.0%		\$2,008	100.0%		

Distribution of 2022 Small Farm Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Farm Loans		Aggregate of Peer Data	Bank Small Farm Loans		Aggregate of Peer Data	% of Farms
	#	# %	# %	\$ (000s)	\$ %	\$ %	
Low	0	0.0%	8.1%	\$0	0.0%	13.6%	9.5%
Moderate	7	30.4%	28.4%	\$1,155	27.5%	22.6%	28.5%
Middle	14	60.9%	45.8%	\$2,879	68.7%	49.8%	50.0%
Upper	2	8.7%	12.9%	\$159	3.8%	13.5%	12.0%
Unknown	0	0.0%	4.8%	\$0	0.0%	0.6%	0.0%
TOTAL	23	100.0%	100.0%	\$4,193	100.0%	100.0%	100.0%
<i>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.</i>							

Distribution of 2023 Small Farm Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Farm Loans		Aggregate of Peer Data	Bank Small Farm Loans		Aggregate of Peer Data	% of Farms
	#	# %	# %	\$ (000s)	\$ %	\$ %	
Low	1	5.0%	6.2%	\$96	2.6%	10.8%	9.5%
Moderate	8	40.0%	24.1%	\$957	25.9%	19.2%	28.2%
Middle	9	45.0%	53.4%	\$2,359	63.8%	57.8%	50.4%
Upper	2	10.0%	14.7%	\$285	7.7%	12.1%	11.8%
Unknown	0	0.0%	1.6%	\$0	0.0%	0.2%	0.0%
TOTAL	20	100.0%	100.0%	\$3,697	100.0%	100.0%	100.0%
<i>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.</i>							

Jackson Assessment Area

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	0	0.0%	4.1%	\$0	0.0%	1.6%	20.9%
Moderate	4	16.0%	18.6%	\$630	13.0%	11.9%	15.5%
Middle	1	4.0%	20.6%	\$226	4.7%	18.2%	19.4%
Upper	6	24.0%	37.6%	\$1,962	40.5%	51.0%	44.2%
Unknown	14	56.0%	19.1%	\$2,027	41.8%	17.3%	0.0%
TOTAL	25	100.0%	100.0%	\$4,845	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	6.6%	\$0	0.0%	2.8%	20.9%
Moderate	1	11.1%	14.6%	\$170	10.3%	9.7%	15.5%
Middle	1	11.1%	19.5%	\$225	13.7%	15.3%	19.4%
Upper	2	22.2%	42.5%	\$618	37.6%	56.1%	44.2%
Unknown	5	55.6%	16.7%	\$632	38.4%	16.1%	0.0%
TOTAL	9	100.0%	100.0%	\$1,645	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	7.3%	\$0	0.0%	3.0%	20.9%
Moderate	0	0.0%	13.6%	\$0	0.0%	7.7%	15.5%
Middle	1	100.0%	13.4%	\$61	100.0%	9.0%	19.4%
Upper	0	0.0%	51.4%	\$0	0.0%	70.1%	44.2%
Unknown	0	0.0%	14.3%	\$0	0.0%	10.3%	0.0%
TOTAL	1	100.0%	100.0%	\$61	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	4.7%	\$0	0.0%	2.9%	20.9%
Moderate	0	0.0%	10.0%	\$0	0.0%	5.5%	15.5%
Middle	0	0.0%	17.6%	\$0	0.0%	12.7%	19.4%
Upper	0	0.0%	63.0%	\$0	0.0%	75.1%	44.2%
Unknown	0	0.0%	4.6%	\$0	0.0%	3.7%	0.0%
TOTAL	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%	20.9%
Moderate	0	0.0%	17.7%	\$0	0.0%	9.7%	15.5%
Middle	0	0.0%	20.7%	\$0	0.0%	16.8%	19.4%
Upper	1	100.0%	45.1%	\$96	100.0%	62.2%	44.2%
Unknown	0	0.0%	7.3%	\$0	0.0%	7.1%	0.0%
TOTAL	1	100.0%	100.0%	\$96	100.0%	100.0%	100.0%
Purpose Not Applicable							
Low	0	0.0%	0.7%	\$0	0.0%	0.1%	20.9%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	15.5%
Middle	0	0.0%	2.1%	\$0	0.0%	1.0%	19.4%
Upper	0	0.0%	0.7%	\$0	0.0%	0.8%	44.2%
Unknown	0	0.0%	96.6%	\$0	0.0%	98.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Unknown	1	100.0%	100.0%	\$1,686	100.0%	100.0%	N/A
TOTAL	1	100.0%	100.0%	\$1,686	100.0%	100.0%	N/A
Total Home Mortgage Loans							Families by Family Income %
Low	0	0.0%	5.0%	\$0	0.0%	1.8%	20.9%
Moderate	5	13.5%	16.4%	\$800	9.6%	9.9%	15.5%
Middle	3	8.1%	19.5%	\$512	6.1%	15.3%	19.4%
Upper	9	24.3%	40.7%	\$2,676	32.1%	47.3%	44.2%
Unknown	20	54.1%	18.4%	\$4,345	52.1%	25.7%	0.0%
TOTAL	37	100.0%	100.0%	\$8,333	100.0%	100.0%	100.0%
Source: 2022 FFIEC Census Data							
2016–2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2023 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	1	4.8%	4.4%	\$40	1.0%	1.7%	20.9%
Moderate	3	14.3%	16.5%	\$376	9.7%	10.0%	15.5%
Middle	3	14.3%	20.4%	\$586	15.1%	17.4%	19.4%
Upper	6	28.6%	36.1%	\$987	25.4%	50.1%	44.2%
Unknown	8	38.1%	22.7%	\$1,899	48.8%	20.8%	0.0%
TOTAL	21	100.0%	100.0%	\$3,888	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	6.4%	\$0	0.0%	2.7%	20.9%
Moderate	1	11.1%	15.4%	\$402	25.1%	9.5%	15.5%
Middle	0	0.0%	18.6%	\$0	0.0%	13.8%	19.4%
Upper	4	44.4%	42.3%	\$892	55.6%	54.6%	44.2%
Unknown	4	44.4%	17.4%	\$310	19.3%	19.3%	0.0%
TOTAL	9	100.0%	100.0%	\$1,604	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	4.9%	\$0	0.0%	2.2%	20.9%
Moderate	0	0.0%	13.0%	\$0	0.0%	7.2%	15.5%
Middle	0	0.0%	16.0%	\$0	0.0%	13.6%	19.4%
Upper	0	0.0%	49.4%	\$0	0.0%	66.3%	44.2%
Unknown	0	0.0%	16.7%	\$0	0.0%	10.7%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	4.3%	\$0	0.0%	2.1%	20.9%
Moderate	0	0.0%	10.4%	\$0	0.0%	5.4%	15.5%
Middle	0	0.0%	17.9%	\$0	0.0%	11.7%	19.4%
Upper	0	0.0%	63.5%	\$0	0.0%	78.3%	44.2%
Unknown	0	0.0%	4.0%	\$0	0.0%	2.5%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	5.7%	\$0	0.0%	3.6%	20.9%
Moderate	0	0.0%	19.3%	\$0	0.0%	7.4%	15.5%
Middle	0	0.0%	26.2%	\$0	0.0%	17.4%	19.4%
Upper	0	0.0%	42.6%	\$0	0.0%	63.3%	44.2%
Unknown	0	0.0%	6.1%	\$0	0.0%	8.2%	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%	20.9%
Moderate	0	0.0%	1.4%	\$0	0.0%	1.3%	15.5%
Middle	0	0.0%	1.4%	\$0	0.0%	2.8%	19.4%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	44.2%
Unknown	0	0.0%	97.1%	\$0	0.0%	95.9%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Upper	0	0.0%	7.5%	\$0	0.0%	0.5%	N/A
Unknown	0	0.0%	92.5%	\$0	0.0%	99.5%	N/A
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	N/A
Total Home Mortgage Loans							Families By Family Income %
Low	1	3.3%	4.8%	\$40	0.7%	1.8%	20.9%
Moderate	4	13.3%	15.4%	\$778	14.2%	9.1%	15.5%
Middle	3	10.0%	19.5%	\$586	10.7%	15.6%	19.4%
Upper	10	33.3%	40.1%	\$1,879	34.2%	49.2%	44.2%
Unknown	12	40.0%	20.2%	\$2,209	40.2%	24.4%	0.0%
TOTAL	30	100.0%	100.0%	\$5,492	100.0%	100.0%	100.0%
Source: 2023 FFIEC Census Data 2016–2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2022 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner– Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	0	0.0%	0.9%	\$0	0.0%	0.4%	4.8%
Moderate	2	8.0%	8.4%	\$201	4.1%	5.0%	13.5%
Middle	11	44.0%	33.8%	\$1,940	40.0%	26.8%	37.7%
Upper	12	48.0%	56.9%	\$2,704	55.8%	67.7%	43.8%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.1%
TOTAL	25	100.0%	100.0%	\$4,845	100.0%	100.0%	100.0%
Refinance							
Low	4	44.4%	2.4%	\$673	40.9%	0.9%	4.8%
Moderate	0	0.0%	7.6%	\$0	0.0%	3.8%	13.5%
Middle	3	33.3%	33.4%	\$724	44.0%	27.9%	37.7%
Upper	2	22.2%	56.6%	\$248	15.1%	67.3%	43.8%
Unknown	0	0.0%	0.1%	\$0	0.0%	0.0%	0.1%
TOTAL	9	100.0%	100.0%	\$1,645	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	3.6%	\$0	0.0%	1.1%	4.8%
Moderate	0	0.0%	12.5%	\$0	0.0%	6.1%	13.5%
Middle	0	0.0%	26.8%	\$0	0.0%	18.6%	37.7%
Upper	1	100.0%	57.0%	\$61	100.0%	72.3%	43.8%
Unknown	0	0.0%	0.2%	\$0	0.0%	1.9%	0.1%
TOTAL	1	100.0%	100.0%	\$61	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	1.5%	\$0	0.0%	0.6%	4.8%
Moderate	0	0.0%	4.5%	\$0	0.0%	3.2%	13.5%
Middle	0	0.0%	26.9%	\$0	0.0%	22.6%	37.7%
Upper	0	0.0%	67.0%	\$0	0.0%	73.7%	43.8%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.1%
TOTAL	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%	4.8%
Moderate	0	0.0%	12.2%	\$0	0.0%	5.2%	13.5%
Middle	0	0.0%	29.9%	\$0	0.0%	20.0%	37.7%
Upper	1	100.0%	54.9%	\$96	100.0%	73.7%	43.8%
Unknown	0	0.0%	0.6%	\$0	0.0%	0.1%	0.1%
TOTAL	1	100.0%	100.0%	\$96	100.0%	100.0%	100.0%

Purpose Not Applicable							
Low	0	0.0%	1.4%	\$0	0.0%	37.3%	4.8%
Moderate	0	0.0%	20.5%	\$0	0.0%	6.7%	13.5%
Middle	0	0.0%	43.8%	\$0	0.0%	26.4%	37.7%
Upper	0	0.0%	34.2%	\$0	0.0%	29.6%	43.8%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.1%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	14.3%	\$0	0.0%	8.9%	16.0%
Moderate	1	100.0%	28.6%	\$1,686	100.0%	29.5%	36.8%
Middle	0	0.0%	31.2%	\$0	0.0%	34.9%	25.4%
Upper	0	0.0%	24.7%	\$0	0.0%	26.6%	18.8%
Unknown	0	0.0%	1.3%	\$0	0.0%	0.0%	3.0%
TOTAL	1	100.0%	100.0%	\$1,686	100.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	4	10.8%	1.5%	\$673	8.1%	1.7%	4.8%
Moderate	3	8.1%	8.4%	\$1,887	22.6%	7.3%	13.5%
Middle	14	37.8%	33.0%	\$2,664	32.0%	27.7%	37.7%
Upper	16	43.2%	57.1%	\$3,109	37.3%	63.3%	43.8%
Unknown	0	0.0%	0.1%	\$0	0.0%	0.1%	0.1%
TOTAL	37	100.0%	100.0%	\$8,333	100.0%	100.0%	100.0%
Source: 2022 FFIEC Census Data							
2016–2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2023 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner- Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	2	9.5%	1.6%	\$63	1.6%	0.6%	4.8%
Moderate	3	14.3%	9.0%	\$553	14.2%	5.6%	13.5%
Middle	5	23.8%	36.0%	\$771	19.8%	29.3%	37.7%
Upper	11	52.4%	53.4%	\$2,501	64.3%	64.4%	43.8%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.1%
TOTAL	21	100.0%	100.0%	\$3,888	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	1.9%	\$0	0.0%	0.8%	4.8%
Moderate	1	11.1%	9.1%	\$38	2.4%	5.4%	13.5%
Middle	4	44.4%	35.0%	\$703	43.8%	30.0%	37.7%
Upper	4	44.4%	53.9%	\$863	53.8%	63.7%	43.8%
Unknown	0	0.0%	0.1%	\$0	0.0%	0.1%	0.1%
TOTAL	9	100.0%	100.0%	\$1,604	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	2.8%	\$0	0.0%	1.2%	4.8%
Moderate	0	0.0%	13.7%	\$0	0.0%	7.4%	13.5%
Middle	0	0.0%	28.9%	\$0	0.0%	27.2%	37.7%
Upper	0	0.0%	54.3%	\$0	0.0%	64.2%	43.8%
Unknown	0	0.0%	0.2%	\$0	0.0%	0.0%	0.1%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	1.4%	\$0	0.0%	0.6%	4.8%
Moderate	0	0.0%	4.3%	\$0	0.0%	2.4%	13.5%
Middle	0	0.0%	27.5%	\$0	0.0%	21.5%	37.7%
Upper	0	0.0%	66.8%	\$0	0.0%	75.6%	43.8%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.1%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	0.4%	\$0	0.0%	0.2%	4.8%
Moderate	0	0.0%	8.2%	\$0	0.0%	5.6%	13.5%
Middle	0	0.0%	34.8%	\$0	0.0%	25.5%	37.7%
Upper	0	0.0%	56.6%	\$0	0.0%	68.6%	43.8%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.1%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%

Purpose Not Applicable							
Low	0	0.0%	2.9%	\$0	0.0%	2.4%	4.8%
Moderate	0	0.0%	14.5%	\$0	0.0%	7.3%	13.5%
Middle	0	0.0%	42.0%	\$0	0.0%	39.5%	37.7%
Upper	0	0.0%	40.6%	\$0	0.0%	50.8%	43.8%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.1%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	13.2%	\$0	0.0%	7.4%	16.0%
Moderate	0	0.0%	34.0%	\$0	0.0%	27.4%	36.8%
Middle	0	0.0%	26.4%	\$0	0.0%	41.9%	25.4%
Upper	0	0.0%	24.5%	\$0	0.0%	23.3%	18.8%
Unknown	0	0.0%	1.9%	\$0	0.0%	0.1%	3.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	2	6.7%	1.8%	\$63	1.1%	1.1%	4.8%
Moderate	4	13.3%	9.1%	\$591	10.8%	6.8%	13.5%
Middle	9	30.0%	34.7%	\$1,474	26.8%	29.8%	37.7%
Upper	15	50.0%	54.5%	\$3,364	61.3%	62.3%	43.8%
Unknown	0	0.0%	0.1%	\$0	0.0%	0.0%	0.1%
TOTAL	30	100.0%	100.0%	\$5,492	100.0%	100.0%	100.0%
Source: 2023 FFIEC Census Data 2016–2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2022 Small Business Lending By Borrower Income Level										
Business Revenue and Loan Size			2022							
			Count			Dollars			Total Businesses	
			Bank		Aggregate	Bank		Aggregate		
			#	%	%	\$ (000s)	\$ %	\$ %		
Business Revenue	\$1 Million or Less		17	65.4%	47.0%	\$2,921	62.1%	38.0%	92.6%	
	Over \$1 Million/ Unknown		9	34.6%	53.0%	\$1,784	37.9%	62.0%	7.4%	
	TOTAL		26	100.0%	100.0%	\$4,705	100.0%	100.0%	100.0%	
Loan Size			\$100,000 or Less	13	50.0%	89.2%	\$458	9.7%	28.8%	
			\$100,001–\$250,000	7	26.9%	5.7%	\$1,214	25.8%	19.1%	
			\$250,001–\$1 Million	6	23.1%	5.1%	\$3,033	64.5%	52.1%	
			Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
			TOTAL	26	100.0%	100.0%	\$4,705	100.0%	100.0%	
Loan Size	Revenue \$1 Million or Less	\$100,000 or Less	9	52.9%		\$338	11.6%			
		\$100,001–\$250,000	4	23.5%		\$562	19.2%			
		\$250,001–\$1 Million	4	23.5%		\$2,021	69.2%			
		Over \$1 Million	0	0.0%		\$0	0.0%			
		TOTAL	17	100.0%		\$2,921	100.0%			

Distribution of 2023 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2023						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	
Business Revenue	\$1 Million or Less	21	67.7%	49.9%	\$3,218	67.3%	35.6%	92.9%
	Over \$1 Million/ Unknown	10	32.3%	50.1%	\$1,561	32.7%	64.4%	7.1%
	TOTAL	31	100.0%	100.0%	\$4,779	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	16	51.6%	89.6%	\$885	18.5%	29.4%	
	\$100,001–\$250,000	10	32.3%	5.5%	\$1,715	35.9%	18.4%	
	\$250,001–\$1 Million	5	16.1%	4.9%	\$2,179	45.6%	52.2%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	31	100.0%	100.0%	\$4,779	100.0%	100.0%	
Loan Size	Revenue \$1 Million or Less	\$100,000 or Less	12	57.1%		\$730	22.7%	
		\$100,001–\$250,000	6	28.6%		\$957	29.7%	
		\$250,001–\$1 Million	3	14.3%		\$1,531	47.6%	
		Over \$1 Million	0	0.0%		\$0	0.0%	
		TOTAL	21	100.0%		\$3,218	100.0%	

Distribution of 2022 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	1	3.8%	4.5%	\$501	10.6%	3.5%	6.9%
Moderate	5	19.2%	15.5%	\$730	15.5%	17.7%	19.0%
Middle	5	19.2%	29.9%	\$478	10.2%	30.1%	30.5%
Upper	13	50.0%	46.6%	\$2,047	43.5%	45.1%	40.1%
Unknown	2	7.7%	3.5%	\$949	20.2%	3.6%	3.5%
TOTAL	26	100.0%	100.0%	\$4,705	100.0%	100.0%	100.0%
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016–2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2023 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	0	0.0%	4.3%	\$0	0.0%	4.6%	6.9%
Moderate	4	12.9%	14.2%	\$690	14.4%	16.0%	18.8%
Middle	9	29.0%	29.0%	\$1,323	27.7%	27.0%	30.1%
Upper	15	48.4%	49.4%	\$2,556	53.5%	49.1%	40.7%
Unknown	3	9.7%	3.0%	\$210	4.4%	3.3%	3.4%
TOTAL	31	100.0%	100.0%	\$4,779	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.							

Hattiesburg Assessment Area

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	1	9.1%	3.2%	\$51	2.9%	1.3%	22.2%
Moderate	1	9.1%	16.2%	\$117	6.6%	9.8%	14.0%
Middle	0	0.0%	20.7%	\$0	0.0%	17.1%	19.5%
Upper	5	45.5%	41.4%	\$937	52.5%	54.6%	44.3%
Unknown	4	36.4%	18.5%	\$680	38.1%	17.1%	0.0%
TOTAL	11	100.0%	100.0%	\$1,785	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	3.9%	\$0	0.0%	1.6%	22.2%
Moderate	0	0.0%	10.7%	\$0	0.0%	6.3%	14.0%
Middle	0	0.0%	20.2%	\$0	0.0%	15.2%	19.5%
Upper	3	60.0%	47.4%	\$782	64.4%	57.8%	44.3%
Unknown	2	40.0%	17.8%	\$433	35.6%	19.1%	0.0%
TOTAL	5	100.0%	100.0%	\$1,215	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	5.2%	\$0	0.0%	3.1%	22.2%
Moderate	0	0.0%	11.2%	\$0	0.0%	5.7%	14.0%
Middle	0	0.0%	15.7%	\$0	0.0%	10.6%	19.5%
Upper	1	100.0%	59.0%	\$72	100.0%	69.4%	44.3%
Unknown	0	0.0%	9.0%	\$0	0.0%	11.2%	0.0%
TOTAL	1	100.0%	100.0%	\$72	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	4.6%	\$0	0.0%	2.0%	22.2%
Moderate	0	0.0%	8.1%	\$0	0.0%	4.4%	14.0%
Middle	0	0.0%	16.8%	\$0	0.0%	9.2%	19.5%
Upper	0	0.0%	65.9%	\$0	0.0%	81.0%	44.3%
Unknown	0	0.0%	4.6%	\$0	0.0%	3.4%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%

Other Purpose Closed/Exempt							
Low	0	0.0%	7.8%	\$0	0.0%	5.1%	22.2%
Moderate	0	0.0%	13.7%	\$0	0.0%	10.0%	14.0%
Middle	0	0.0%	21.6%	\$0	0.0%	17.8%	19.5%
Upper	0	0.0%	49.0%	\$0	0.0%	63.8%	44.3%
Unknown	0	0.0%	7.8%	\$0	0.0%	3.4%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Purpose Not Applicable							
Low	0	0.0%	5.0%	\$0	0.0%	1.5%	22.2%
Moderate	0	0.0%	5.0%	\$0	0.0%	4.0%	14.0%
Middle	0	0.0%	5.0%	\$0	0.0%	3.1%	19.5%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	44.3%
Unknown	0	0.0%	85.0%	\$0	0.0%	91.4%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Upper	0	0.0%	2.0%	\$0	0.0%	0.6%	N/A
Unknown	0	0.0%	98.0%	\$0	0.0%	99.4%	N/A
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	N/A
Total Home Mortgage Loans							Families by Family Income %
Low	1	5.9%	3.6%	\$51	1.7%	1.3%	22.2%
Moderate	1	5.9%	13.8%	\$117	3.8%	7.9%	14.0%
Middle	0	0.0%	19.9%	\$0	0.0%	14.7%	19.5%
Upper	9	52.9%	44.1%	\$1,791	58.3%	50.6%	44.3%
Unknown	6	35.3%	18.6%	\$1,113	36.2%	25.4%	0.0%
TOTAL	17	100.0%	100.0%	\$3,072	100.0%	100.0%	100.0%
Source: 2022 FFIEC Census Data							
2016–2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2023 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	0	0.0%	5.6%	\$0	0.0%	2.5%	22.2%
Moderate	0	0.0%	15.7%	\$0	0.0%	10.5%	14.0%
Middle	0	0.0%	23.1%	\$0	0.0%	20.6%	19.5%
Upper	3	75.0%	34.6%	\$551	79.7%	47.0%	44.3%
Unknown	1	25.0%	21.0%	\$140	20.3%	19.3%	0.0%
TOTAL	4	100.0%	100.0%	\$691	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	8.5%	\$0	0.0%	3.6%	22.2%
Moderate	0	0.0%	15.4%	\$0	0.0%	9.7%	14.0%
Middle	0	0.0%	18.5%	\$0	0.0%	15.3%	19.5%
Upper	2	66.7%	37.8%	\$292	39.2%	49.6%	44.3%
Unknown	1	33.3%	19.8%	\$452	60.8%	21.9%	0.0%
TOTAL	3	100.0%	100.0%	\$744	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	6.9%	\$0	0.0%	3.2%	22.2%
Moderate	0	0.0%	13.1%	\$0	0.0%	6.2%	14.0%
Middle	0	0.0%	17.9%	\$0	0.0%	11.6%	19.5%
Upper	0	0.0%	51.0%	\$0	0.0%	66.0%	44.3%
Unknown	0	0.0%	11.0%	\$0	0.0%	13.1%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	6.1%	\$0	0.0%	5.4%	22.2%
Moderate	0	0.0%	14.5%	\$0	0.0%	10.8%	14.0%
Middle	0	0.0%	19.0%	\$0	0.0%	14.8%	19.5%
Upper	0	0.0%	53.1%	\$0	0.0%	62.2%	44.3%
Unknown	0	0.0%	7.3%	\$0	0.0%	6.9%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	22.4%	\$0	0.0%	11.6%	22.2%
Moderate	0	0.0%	10.5%	\$0	0.0%	6.0%	14.0%
Middle	0	0.0%	22.4%	\$0	0.0%	21.1%	19.5%
Upper	0	0.0%	35.5%	\$0	0.0%	47.9%	44.3%
Unknown	0	0.0%	9.2%	\$0	0.0%	13.4%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%

Purpose Not Applicable							
Low	0	0.0%	14.3%	\$0	0.0%	16.6%	22.2%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	14.0%
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	19.5%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	44.3%
Unknown	0	0.0%	85.7%	\$0	0.0%	83.4%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Unknown	1	100.0%	100.0%	\$456	100.0%	100.0%	N/A
TOTAL	1	100.0%	100.0%	\$456	100.0%	100.0%	N/A
Total Home Mortgage Loans							Families By Family Income %
Low	0	0.0%	6.8%	\$0	0.0%	2.7%	22.2%
Moderate	0	0.0%	15.1%	\$0	0.0%	9.4%	14.0%
Middle	0	0.0%	21.3%	\$0	0.0%	17.8%	19.5%
Upper	5	62.5%	36.9%	\$843	44.6%	44.4%	44.3%
Unknown	3	37.5%	19.9%	\$1,048	55.4%	25.8%	0.0%
TOTAL	8	100.0%	100.0%	\$1,891	100.0%	100.0%	100.0%
Source: 2023 FFIEC Census Data 2016–2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2022 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner- Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	5	45.5%	11.4%	\$916	51.3%	8.2%	11.1%
Middle	4	36.4%	33.3%	\$595	33.3%	28.3%	34.5%
Upper	2	18.2%	54.6%	\$274	15.4%	63.3%	51.7%
Unknown	0	0.0%	0.6%	\$0	0.0%	0.2%	2.7%
TOTAL	11	100.0%	100.0%	\$1,785	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	1	20.0%	10.5%	\$222	18.3%	7.0%	11.1%
Middle	0	0.0%	32.2%	\$0	0.0%	25.0%	34.5%
Upper	4	80.0%	56.3%	\$993	81.7%	67.8%	51.7%
Unknown	0	0.0%	0.9%	\$0	0.0%	0.3%	2.7%
TOTAL	5	100.0%	100.0%	\$1,215	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	4.5%	\$0	0.0%	2.1%	11.1%
Middle	0	0.0%	33.6%	\$0	0.0%	27.2%	34.5%
Upper	1	100.0%	60.4%	\$72	100.0%	69.7%	51.7%
Unknown	0	0.0%	1.5%	\$0	0.0%	1.0%	2.7%
TOTAL	1	100.0%	100.0%	\$72	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	9.2%	\$0	0.0%	7.3%	11.1%
Middle	0	0.0%	21.4%	\$0	0.0%	12.9%	34.5%
Upper	0	0.0%	68.8%	\$0	0.0%	79.8%	51.7%
Unknown	0	0.0%	0.6%	\$0	0.0%	0.1%	2.7%
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%	9.8%	\$0	0.0%	8.3%	11.1%
Middle	0	0.0%	37.3%	\$0	0.0%	22.4%	34.5%
Upper	0	0.0%	52.9%	\$0	0.0%	69.3%	51.7%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	2.7%
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%	5.0%	\$0	0.0%	4.1%	11.1%
Middle	0	0.0%	35.0%	\$0	0.0%	21.8%	34.5%
Upper	0	0.0%	60.0%	\$0	0.0%	74.0%	51.7%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	2.7%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	40.8%	\$0	0.0%	27.0%	48.8%
Middle	0	0.0%	24.5%	\$0	0.0%	36.9%	17.8%
Upper	0	0.0%	28.6%	\$0	0.0%	31.5%	23.7%
Unknown	0	0.0%	6.1%	\$0	0.0%	4.6%	9.7%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	6	35.3%	11.1%	\$1,138	37.0%	9.7%	11.1%
Middle	4	23.5%	32.4%	\$595	19.4%	28.0%	34.5%
Upper	7	41.2%	55.6%	\$1,339	43.6%	61.6%	51.7%
Unknown	0	0.0%	0.8%	\$0	0.0%	0.7%	2.7%
TOTAL	17	100.0%	100.0%	\$3,072	100.0%	100.0%	100.0%
Source: 2022 FFIEC Census Data							
2016–2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2023 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner– Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	11.3%	\$0	0.0%	8.6%	11.1%
Middle	2	50.0%	32.7%	\$290	42.0%	27.2%	34.5%
Upper	2	50.0%	55.6%	\$401	58.0%	63.9%	51.7%
Unknown	0	0.0%	0.4%	\$0	0.0%	0.3%	2.7%
TOTAL	4	100.0%	100.0%	\$691	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	2	66.7%	9.8%	\$292	39.2%	7.5%	11.1%
Middle	0	0.0%	35.5%	\$0	0.0%	32.1%	34.5%
Upper	1	33.3%	54.1%	\$452	60.8%	60.2%	51.7%
Unknown	0	0.0%	0.6%	\$0	0.0%	0.2%	2.7%
TOTAL	3	100.0%	100.0%	\$744	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	10.3%	\$0	0.0%	7.3%	11.1%
Middle	0	0.0%	31.0%	\$0	0.0%	25.9%	34.5%
Upper	0	0.0%	56.6%	\$0	0.0%	65.0%	51.7%
Unknown	0	0.0%	2.1%	\$0	0.0%	1.8%	2.7%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	10.6%	\$0	0.0%	10.5%	11.1%
Middle	0	0.0%	26.3%	\$0	0.0%	23.7%	34.5%
Upper	0	0.0%	63.1%	\$0	0.0%	65.8%	51.7%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	2.7%
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%	15.8%	\$0	0.0%	12.6%	11.1%
Middle	0	0.0%	25.0%	\$0	0.0%	21.1%	34.5%
Upper	0	0.0%	56.6%	\$0	0.0%	64.7%	51.7%
Unknown	0	0.0%	2.6%	\$0	0.0%	1.5%	2.7%
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%	21.4%	\$0	0.0%	17.7%	11.1%
Middle	0	0.0%	35.7%	\$0	0.0%	27.8%	34.5%
Upper	0	0.0%	42.9%	\$0	0.0%	54.6%	51.7%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	2.7%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	41.2%	\$0	0.0%	33.7%	48.8%
Middle	0	0.0%	47.1%	\$0	0.0%	7.0%	17.8%
Upper	1	100.0%	11.8%	\$456	100.0%	59.4%	23.7%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	9.7%
TOTAL	1	100.0%	100.0%	\$456	100.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	2	25.0%	11.2%	\$292	15.4%	10.5%	11.1%
Middle	2	25.0%	32.8%	\$290	15.3%	26.3%	34.5%
Upper	4	50.0%	55.5%	\$1,309	69.2%	62.9%	51.7%
Unknown	0	0.0%	0.5%	\$0	0.0%	0.3%	2.7%
TOTAL	8	100.0%	100.0%	\$1,891	100.0%	100.0%	100.0%
Source: 2023 FFIEC Census Data							
2016–2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2022 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2022						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	
Business Revenue	\$1 Million or Less	8	57.1%	50.0%	\$1,062	74.7%	39.0%	91.8%
	Over \$1 Million/ Unknown	6	42.9%	50.0%	\$360	25.3%	61.0%	8.2%
	TOTAL	14	100.0%	100.0%	\$1,422	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	11	78.6%	89.1%	\$351	24.7%	29.7%	
	\$100,001–\$250,000	1	7.1%	5.7%	\$185	13.0%	17.5%	
	\$250,001–\$1 Million	2	14.3%	5.2%	\$886	62.3%	52.8%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	14	100.0%	100.0%	\$1,422	100.0%	100.0%	
Loan Size	Revenue \$1 Million or Less	\$100,000 or Less	6	75.0%		\$176	16.6%	
		\$100,001–\$250,000	0	0.0%		\$0	0.0%	
		\$250,001–\$1 Million	2	25.0%		\$886	83.4%	
		Over \$1 Million	0	0.0%		\$0	0.0%	
		TOTAL	8	100.0%		\$1,062	100.0%	

Distribution of 2023 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2023						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	
Business Revenue	\$1 Million or Less	7	87.5%	51.8%	\$1,097	81.5%	34.5%	92.2%
	Over \$1 Million/ Unknown	1	12.5%	48.2%	\$249	18.5%	65.5%	7.8%
	TOTAL	8	100.0%	100.0%	\$1,346	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	1	12.5%	89.1%	\$35	2.6%	30.0%	
	\$100,001–\$250,000	6	75.0%	6.5%	\$1,042	77.4%	23.0%	
	\$250,001–\$1 Million	1	12.5%	4.4%	\$269	20.0%	47.0%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	8	100.0%	100.0%	\$1,346	100.0%	100.0%	
Loan Size	Revenue \$1 Million or Less	\$100,000 or Less	1	14.3%		\$35	3.2%	
		\$100,001–\$250,000	5	71.4%		\$793	72.3%	
		\$250,001–\$1 Million	1	14.3%		\$269	24.5%	
		Over \$1 Million	0	0.0%		\$0	0.0%	
		TOTAL	7	100.0%		\$1,097	100.0%	

Distribution of 2022 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	2	14.3%	19.0%	\$655	46.1%	18.8%	23.2%
Middle	3	21.4%	28.3%	\$301	21.2%	29.6%	29.8%
Upper	8	57.1%	47.8%	\$451	31.7%	46.9%	41.0%
Unknown	1	7.1%	4.8%	\$15	1.1%	4.7%	6.0%
TOTAL	14	100.0%	100.0%	\$1,422	100.0%	100.0%	100.0%
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016–2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2023 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	2	25.0%	19.2%	\$226	16.8%	19.3%	23.2%
Middle	3	37.5%	26.5%	\$685	50.9%	29.5%	29.8%
Upper	2	25.0%	49.1%	\$264	19.6%	46.1%	41.0%
Unknown	1	12.5%	5.2%	\$171	12.7%	5.1%	6.0%
TOTAL	8	100.0%	100.0%	\$1,346	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.							

Southern Mississippi Assessment Area

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	0	0.0%	1.6%	\$0	0.0%	0.7%	17.3%
Moderate	0	0.0%	13.0%	\$0	0.0%	8.8%	16.4%
Middle	1	25.0%	23.0%	\$145	16.6%	20.1%	17.2%
Upper	3	75.0%	44.6%	\$727	83.4%	52.2%	49.1%
Unknown	0	0.0%	17.8%	\$0	0.0%	18.2%	0.0%
TOTAL	4	100.0%	100.0%	\$872	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	3.9%	\$0	0.0%	1.8%	17.3%
Moderate	0	0.0%	11.0%	\$0	0.0%	7.1%	16.4%
Middle	0	0.0%	21.5%	\$0	0.0%	16.4%	17.2%
Upper	1	100.0%	53.1%	\$76	100.0%	56.6%	49.1%
Unknown	0	0.0%	10.5%	\$0	0.0%	18.1%	0.0%
TOTAL	1	100.0%	100.0%	\$76	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	8.7%	\$0	0.0%	4.0%	17.3%
Moderate	0	0.0%	15.2%	\$0	0.0%	13.4%	16.4%
Middle	0	0.0%	21.7%	\$0	0.0%	22.4%	17.2%
Upper	0	0.0%	52.2%	\$0	0.0%	59.7%	49.1%
Unknown	0	0.0%	2.2%	\$0	0.0%	0.4%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	3.1%	\$0	0.0%	0.8%	17.3%
Moderate	0	0.0%	9.4%	\$0	0.0%	4.4%	16.4%
Middle	0	0.0%	12.5%	\$0	0.0%	15.2%	17.2%
Upper	0	0.0%	75.0%	\$0	0.0%	79.6%	49.1%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%

Other Purpose Closed/Exempt							
Low	0	0.0%	30.4%	\$0	0.0%	23.6%	17.3%
Moderate	0	0.0%	4.3%	\$0	0.0%	4.5%	16.4%
Middle	0	0.0%	30.4%	\$0	0.0%	22.8%	17.2%
Upper	0	0.0%	34.8%	\$0	0.0%	49.1%	49.1%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	17.3%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	16.4%
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	17.2%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	49.1%
Unknown	0	0.0%	100.0%	\$0	0.0%	100.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Middle	0	0.0%	16.7%	\$0	0.0%	3.3%	N/A
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Unknown	0	0.0%	83.3%	\$0	0.0%	96.7%	N/A
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	N/A
Total Home Mortgage Loans							Families by Family Income %
Low	0	0.0%	2.9%	\$0	0.0%	1.2%	17.3%
Moderate	0	0.0%	12.1%	\$0	0.0%	8.3%	16.4%
Middle	1	20.0%	22.1%	\$145	15.3%	18.9%	17.2%
Upper	4	80.0%	46.9%	\$803	84.7%	53.0%	49.1%
Unknown	0	0.0%	15.9%	\$0	0.0%	18.6%	0.0%
TOTAL	5	100.0%	100.0%	\$948	100.0%	100.0%	100.0%
Source: 2022 FFIEC Census Data							
2016–2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2023 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	0	0.0%	2.8%	\$0	0.0%	1.2%	17.3%
Moderate	0	0.0%	12.2%	\$0	0.0%	7.4%	16.4%
Middle	2	100.0%	25.3%	\$201	100.0%	21.4%	17.2%
Upper	0	0.0%	40.9%	\$0	0.0%	50.4%	49.1%
Unknown	0	0.0%	18.8%	\$0	0.0%	19.6%	0.0%
TOTAL	2	100.0%	100.0%	\$201	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	4.0%	\$0	0.0%	1.3%	17.3%
Moderate	1	33.3%	10.9%	\$80	26.1%	7.4%	16.4%
Middle	0	0.0%	19.6%	\$0	0.0%	17.2%	17.2%
Upper	1	33.3%	54.9%	\$45	14.7%	60.8%	49.1%
Unknown	1	33.3%	10.5%	\$182	59.3%	13.3%	0.0%
TOTAL	3	100.0%	100.0%	\$307	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	6.0%	\$0	0.0%	2.7%	17.3%
Moderate	0	0.0%	10.4%	\$0	0.0%	8.3%	16.4%
Middle	0	0.0%	20.9%	\$0	0.0%	19.6%	17.2%
Upper	0	0.0%	59.7%	\$0	0.0%	66.6%	49.1%
Unknown	0	0.0%	3.0%	\$0	0.0%	2.7%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	17.3%
Moderate	0	0.0%	4.8%	\$0	0.0%	1.8%	16.4%
Middle	0	0.0%	11.9%	\$0	0.0%	10.5%	17.2%
Upper	0	0.0%	78.6%	\$0	0.0%	80.3%	49.1%
Unknown	0	0.0%	4.8%	\$0	0.0%	7.5%	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%	17.3%
Moderate	0	0.0%	9.1%	\$0	0.0%	10.9%	16.4%
Middle	0	0.0%	24.2%	\$0	0.0%	16.5%	17.2%
Upper	0	0.0%	66.7%	\$0	0.0%	72.6%	49.1%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%

Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	17.3%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	16.4%
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	17.2%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	49.1%
Unknown	0	0.0%	100.0%	\$0	0.0%	100.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Unknown	0	0.0%	100.0%	\$0	0.0%	100.0%	N/A
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	N/A
Total Home Mortgage Loans							Families By Family Income %
Low	0	0.0%	3.0%	\$0	0.0%	1.2%	17.3%
Moderate	1	20.0%	11.3%	\$80	15.7%	7.4%	16.4%
Middle	2	40.0%	23.0%	\$201	39.6%	20.1%	17.2%
Upper	1	20.0%	47.0%	\$45	8.9%	53.5%	49.1%
Unknown	1	20.0%	15.6%	\$182	35.8%	17.8%	0.0%
TOTAL	5	100.0%	100.0%	\$508	100.0%	100.0%	100.0%
Source: 2023 FFIEC Census Data 2016–2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2022 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner- Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	1	25.0%	2.6%	\$122	14.0%	1.6%	2.8%
Moderate	0	0.0%	7.7%	\$0	0.0%	6.1%	5.4%
Middle	1	25.0%	20.3%	\$276	31.7%	20.0%	22.6%
Upper	2	50.0%	69.4%	\$474	54.4%	72.3%	69.2%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	4	100.0%	100.0%	\$872	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	2.4%	\$0	0.0%	1.2%	2.8%
Moderate	1	100.0%	6.3%	\$76	100.0%	3.4%	5.4%
Middle	0	0.0%	22.5%	\$0	0.0%	26.4%	22.6%
Upper	0	0.0%	68.8%	\$0	0.0%	69.0%	69.2%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	1	100.0%	100.0%	\$76	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	2.8%
Moderate	0	0.0%	4.3%	\$0	0.0%	3.0%	5.4%
Middle	0	0.0%	17.4%	\$0	0.0%	13.3%	22.6%
Upper	0	0.0%	78.3%	\$0	0.0%	83.8%	69.2%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	2.8%
Moderate	0	0.0%	6.3%	\$0	0.0%	2.2%	5.4%
Middle	0	0.0%	28.1%	\$0	0.0%	22.5%	22.6%
Upper	0	0.0%	65.6%	\$0	0.0%	75.2%	69.2%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	2.8%
Moderate	0	0.0%	4.3%	\$0	0.0%	1.7%	5.4%
Middle	0	0.0%	13.0%	\$0	0.0%	10.2%	22.6%
Upper	0	0.0%	82.6%	\$0	0.0%	88.1%	69.2%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%

Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	2.8%
Moderate	0	0.0%	5.9%	\$0	0.0%	3.6%	5.4%
Middle	0	0.0%	29.4%	\$0	0.0%	36.9%	22.6%
Upper	0	0.0%	64.7%	\$0	0.0%	59.4%	69.2%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	23.7%
Moderate	0	0.0%	16.7%	\$0	0.0%	17.3%	27.2%
Middle	0	0.0%	16.7%	\$0	0.0%	7.4%	48.1%
Upper	0	0.0%	66.7%	\$0	0.0%	75.3%	1.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	1	20.0%	2.3%	\$122	12.9%	1.5%	2.8%
Moderate	1	20.0%	7.1%	\$76	8.0%	5.3%	5.4%
Middle	1	20.0%	21.0%	\$276	29.1%	21.5%	22.6%
Upper	2	40.0%	69.6%	\$474	50.0%	71.7%	69.2%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	5	100.0%	100.0%	\$948	100.0%	100.0%	100.0%
Source: 2022 FFIEC Census Data							
2016–2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2023 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner– Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	1	50.0%	3.0%	\$56	27.9%	1.8%	2.8%
Moderate	0	0.0%	8.2%	\$0	0.0%	7.2%	5.4%
Middle	0	0.0%	19.5%	\$0	0.0%	18.6%	22.6%
Upper	1	50.0%	69.3%	\$145	72.1%	72.5%	69.2%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	2	100.0%	100.0%	\$201	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	3.6%	\$0	0.0%	1.9%	2.8%
Moderate	0	0.0%	7.6%	\$0	0.0%	6.0%	5.4%
Middle	1	33.3%	21.8%	\$80	26.1%	21.2%	22.6%
Upper	2	66.7%	66.9%	\$227	73.9%	70.9%	69.2%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	3	100.0%	100.0%	\$307	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	7.5%	\$0	0.0%	5.4%	2.8%
Moderate	0	0.0%	7.5%	\$0	0.0%	6.4%	5.4%
Middle	0	0.0%	10.4%	\$0	0.0%	10.5%	22.6%
Upper	0	0.0%	74.6%	\$0	0.0%	77.7%	69.2%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	2.8%
Moderate	0	0.0%	4.8%	\$0	0.0%	9.7%	5.4%
Middle	0	0.0%	21.4%	\$0	0.0%	15.4%	22.6%
Upper	0	0.0%	73.8%	\$0	0.0%	74.9%	69.2%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	2.8%
Moderate	0	0.0%	6.1%	\$0	0.0%	6.7%	5.4%
Middle	0	0.0%	30.3%	\$0	0.0%	34.8%	22.6%
Upper	0	0.0%	63.6%	\$0	0.0%	58.5%	69.2%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%

Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	2.8%
Moderate	0	0.0%	16.7%	\$0	0.0%	11.1%	5.4%
Middle	0	0.0%	33.3%	\$0	0.0%	38.1%	22.6%
Upper	0	0.0%	50.0%	\$0	0.0%	50.8%	69.2%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	23.7%
Moderate	0	0.0%	33.3%	\$0	0.0%	31.9%	27.2%
Middle	0	0.0%	33.3%	\$0	0.0%	47.8%	48.1%
Upper	0	0.0%	33.3%	\$0	0.0%	20.3%	1.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	1	20.0%	3.2%	\$56	11.0%	1.8%	2.8%
Moderate	0	0.0%	8.0%	\$0	0.0%	7.0%	5.4%
Middle	1	20.0%	20.0%	\$80	15.7%	19.2%	22.6%
Upper	3	60.0%	68.8%	\$372	73.2%	71.9%	69.2%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	5	100.0%	100.0%	\$508	100.0%	100.0%	100.0%
Source: 2023 FFIEC Census Data 2016–2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2022 Small Business Lending By Borrower Income Level											
Business Revenue and Loan Size			2022								
			Count			Dollars			Total Businesses		
			Bank		Aggregate	Bank		Aggregate			
			#	%	%	\$ (000s)	\$ %	\$ %			
Business Revenue	\$1 Million or Less		5	83.3%	52.8%	\$164	73.2%	46.7%	94.4%		
	Over \$1 Million/ Unknown		1	16.7%	47.2%	\$60	26.8%	53.3%	5.6%		
	TOTAL		6	100.0%	100.0%	\$224	100.0%	100.0%	100.0%		
Loan Size			\$100,000 or Less		6	100.0%	93.4%	\$224	100.0%	42.9%	
			\$100,001–\$250,000		0	0.0%	4.0%	\$0	0.0%	20.7%	
			\$250,001–\$1 Million		0	0.0%	2.5%	\$0	0.0%	36.4%	
			Over \$1 Million		0	0.0%	0.0%	\$0	0.0%	0.0%	
			TOTAL		6	100.0%	100.0%	\$224	100.0%	100.0%	
Loan Size	Revenue \$1 Million or Less	\$100,000 or Less		5	100.0%		\$164	100.0%			
		\$100,001–\$250,000		0	0.0%		\$0	0.0%			
		\$250,001–\$1 Million		0	0.0%		\$0	0.0%			
		Over \$1 Million		0	0.0%		\$0	0.0%			
		TOTAL		5	100.0%		\$164	100.0%			

Distribution of 2023 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2023						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	
Business Revenue	\$1 Million or Less	5	71.4%	60.3%	\$493	43.9%	46.7%	94.5%
	Over \$1 Million/ Unknown	2	28.6%	39.7%	\$629	56.1%	53.3%	5.5%
	TOTAL	7	100.0%	100.0%	\$1,122	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	5	71.4%	92.4%	\$202	18.0%	42.4%	
	\$100,001–\$250,000	0	0.0%	5.6%	\$0	0.0%	26.9%	
	\$250,001–\$1 Million	2	28.6%	2.0%	\$920	82.0%	30.7%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	7	100.0%	100.0%	\$1,122	100.0%	100.0%	
Loan Size	Revenue \$1 Million or Less	\$100,000 or Less	4	80.0%		\$170	34.5%	
		\$100,001–\$250,000	0	0.0%		\$0	0.0%	
		\$250,001–\$1 Million	1	20.0%		\$323	65.5%	
		Over \$1 Million	0	0.0%		\$0	0.0%	
		TOTAL	5	100.0%		\$493	100.0%	

Distribution of 2022 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	0	0.0%	10.4%	\$0	0.0%	12.1%	12.3%
Moderate	0	0.0%	9.5%	\$0	0.0%	10.0%	11.9%
Middle	1	16.7%	23.9%	\$27	12.1%	36.7%	27.3%
Upper	5	83.3%	55.7%	\$197	87.9%	41.0%	48.5%
Unknown	0	0.0%	0.5%	\$0	0.0%	0.2%	0.0%
TOTAL	6	100.0%	100.0%	\$224	100.0%	100.0%	100.0%
<i>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.</i>							

Distribution of 2023 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	0	0.0%	8.2%	\$0	0.0%	9.1%	12.2%
Moderate	0	0.0%	6.1%	\$0	0.0%	5.3%	11.8%
Middle	2	28.6%	22.6%	\$99	8.8%	31.4%	27.1%
Upper	5	71.4%	61.8%	\$1,023	91.2%	53.6%	48.9%
Unknown	0	0.0%	1.4%	\$0	0.0%	0.7%	0.0%
TOTAL	7	100.0%	100.0%	\$1,122	100.0%	100.0%	100.0%
<i>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.</i>							

APPENDIX D – GLOSSARY

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Small loan(s) to business(es): That is, "small business loans" are included in "loans to small businesses" as defined in the Consolidated Reports of Condition and Income (Call Report) and the Thrift Financial Reporting (TFR) instructions. These loans have original amounts of \$1 million or less and typically are secured either by nonfarm or nonresidential real estate or are classified as commercial and industrial loans. However, thrift institutions may also exercise the option to report loans secured by nonfarm residential real estate as "small business loans" if the loans are reported on the TFR as nonmortgage, commercial loans.

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

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

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