PUBLIC DISCLOSURE

August 3, 2026

COMMUNITY REINVESTMENT ACT
PERFORMANCE EVALUATION

The Citizens Bank
RSSD# 856748

655 Saint Louis Street
Batesville, Arkansas 72501

Federal Reserve Bank of St. Louis

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

NOTE: This document is an evaluation of this bank'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 bank. This evaluation is not, nor should it be construed as, an assessment of the financial condition of this bank. The rating assigned to this bank does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial bank.

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INSTITUTION'S COMMUNITY REINVESTMENT ACT RATING

This institution is rated:	Satisfactory
The Lending Test is rated:	Satisfactory
The Community Development Test is rated:	Satisfactory

The Citizens Bank (the bank) is rated Satisfactory. This rating is based on the following conclusions with respect to the performance criteria under the Lending and Community Development Tests:

- The bank's loan-to-deposit ratio (LTD) is reasonable given the bank's size, financial condition, and assessment area (AA) credit needs.
- A majority of the bank's loans are originated outside the AAs.
- A reasonable distribution of loans occurs throughout the bank's AAs.
- Lending reflects a reasonable distribution among individuals of different income levels, including low- and moderate-income (LMI), and businesses of different sizes.
- Neither the bank nor the Federal Reserve Bank of St. Louis (Reserve Bank) received any Community Reinvestment Act (CRA)-related complaints since the previous evaluation.
- Community development (CD) activity reflects adequate responsiveness to the CD needs of its AAs.

SCOPE OF EXAMINATION

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

Lending and CD performance was assessed within the bank's six AAs. The Partial Little Rock metropolitan statistical area (MSA) and North Central Arkansas AAs were assessed using a full-scope review. The Partial Fayetteville MSA, Hot Springs MSA, Southeast Arkansas, and Clark County AAs were assessed using a limited-scope review. The following table details the number of branch offices, breakdown of deposits, and the CRA review procedures applicable to each of the bank's rated areas. Deposit information in the following table, as well as deposit information throughout this evaluation, is taken from the Federal Deposit Insurance Corporation (FDIC) Deposit Market Share Report data as of June 30, 2025.

Distribution of Bank Branches/Deposits						
Rated Area	**Branches**		**Deposits**		**Assessment Area Reviews**	
	#	**%**	**$000s**	**%**	**Full-Scope**	**Limited-Scope**
Partial Little Rock MSA	2	12.5	222,598	16.5	X	
North Central Arkansas	6	37.5	681,006	50.4	X	
Partial Fayetteville MSA	3	18.8	175,310	13.0		X
Hot Springs MSA	2	12.5	93,713	6.9		X
Southeast Arkansas	2	12.5	103,803	7.7		X
Clark County	1	6.3	74,801	5.5		X
Total	**16**	**100**	**1,351,231**	**100**	**2**	**4**

In the evaluation of the bank's geographic distribution of loans, the demographic figure refers to the percentage of owner-occupied housing units by census tract income level for home mortgage lending and the percentage of businesses by census tract income level for small business lending. In the evaluation of the bank's distribution of loans to borrowers of different income levels and businesses of different revenue sizes, the demographic figure refers to the percentage of families by income level for home mortgage lending and the percentage of businesses in the AA with revenues of $1 million or less for small business lending. The following information includes important dataset characteristics and related scoping details that are applicable to this evaluation.

Loan Product	Time Period	Loans	Sampled?[1]
Home Mortgage Disclosure Act (HMDA)	January 1, 2024 – December 31, 2024	137	No
Small Business		787	No

- The bank's LTD ratio analysis was based upon a 12-quarter average.
- As supported by a significantly higher volume of small business lending activity during the review period, performance based on that loan category carried the most weight toward the bank's overall performance conclusions.
- Considering branch structure, loan and deposit activity, and the bank's CRA evaluation history, primary emphasis was placed on the performance in the North Central Arkansas full-scope review AA when making overall performance conclusions.
- CD loans, qualified investments, donations, and services from May 15, 2023 to August 2, 2026, were reviewed.

[1] Based on the availability of reported loan data and the volume of the bank's lending activity, a statistical sample of the bank's loan activity is included in the evaluation in accordance with CA Letter 02-03.

DESCRIPTION OF INSTITUTION

The bank is a community bank headquartered in Batesville, Arkansas. The bank's characteristics include the following:

- The bank is a wholly owned subsidiary of Citizens Bancshares of Batesville, Inc.
- The bank has total assets of $1.6 billion as of March 31, 2026.
- In addition to its main office in Batesville, the bank has 15 additional offices located in Arkadelphia, Fayetteville, Hot Springs, Imboden, Little Rock, Monticello, Mountain View, Pleasant Plains, Portland, and Rogers, Arkansas. During the review period, a branch was opened in Hot Springs, another branch was closed in Hot Springs, and one limited-service branch was closed in Batesville. The bank also operates one loan production office (LPO) in Little Rock.
- Fourteen of the bank branches have an automated teller machine (ATM) on site; in addition, the bank maintains a stand-alone ATM in Batesville.
- As shown in the following table, the bank's primary business focus is commercial loans, agricultural loans, and residential real estate loans.

Composition of Loan Portfolio as of March 31, 2026		
Loan Type	**$(000)**	**%**
Commercial Real Estate	458,671	36.3
1-4 Family Residential	225,430	17.8
Farmland	206,876	16.4
Commercial and Industrial	171,486	13.6
Construction and Development	88,935	7.0
Multifamily Residential	67,033	5.3
Farm Loans	20,141	1.6
Total Other Loans	15,545	1.2
Loans to Individuals	10,411	0.8
Gross Loans	**1,264,528**	**100.0**
Note: Percentages may not total 100 percent due to rounding.		

The bank was rated Satisfactory under the CRA at its May 15, 2023 performance evaluation. There are no known legal, financial, or other factors impeding the bank's ability to help meet the credit needs in its communities.

CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA

This performance evaluation first discusses the bank's overall performance, followed by an in-depth evaluation of performance in the Partial Little Rock MSA and North Central Arkansas AAs (full-scope review) and a brief discussion of performance in the partial Fayetteville MSA, Hot Springs MSA, Southeast Arkansas, and Clark County AAs (limited-scope review).

LENDING TEST

The bank's overall Lending Test performance is Satisfactory. The rating was driven by performance under the distribution of loans by borrower's income profile criterion, which carried the most weight when making the overall rating decision. Furthermore, primary consideration was given to performance in the North Central Arkansas AA when making overall conclusions.

Loan-to-Deposit Ratio

This performance criterion evaluates the bank's average LTD ratio to determine the reasonableness of lending considering performance context, such as the bank's capacity to lend, the availability of lending opportunities, the demographic and economic factors present in the AA, and in comparison to similarly situated FDIC-insured institutions. Similarly situated institutions were selected based on total asset size, deposit market share, and number of branches in the AAs. The bank's LTD ratio is reasonable.

- Based on data in the following table, the bank's level of lending is in line with those of similarly situated banks.
- During the review period, the bank's quarterly LTD ratio experienced a generally decreasing trend, with a 12-quarter average of 90.4 percent.
- In comparison, the average LTD ratios for similar banks ranged from a low of 82.0 percent to 98.7 percent, placing the bank's average LTD ratio performance in between that range.

Comparative LTD Ratios June 30, 2023 – March 31, 2026			
Institution	**Location**	**Asset Size $(000)**	**LTD Ratio (%)**
			12-Quarter Average
The Citizens Bank	Batesville, Arkansas	1,574,662	90.4
Similarly Situated Institutions			
First Service Bank	Greenbrier, Arkansas	971,958	94.6
Stone Bank	Mountain View, Arkansas	895,006	98.7
FNBC Bank	Ash Flat, Arkansas	844,038	82.0

Assessment Area Concentration

This performance criterion evaluates the percentage of lending extended inside and outside of the AAs. The bank originated a majority of loans by number outside the AA and majority by dollar inside the AA.

- The bank originates a substantial volume of indirect small business loans through commercial dealers, which operate outside of its AAs, resulting in an overall majority of its loans being made outside of its AAs. Notwithstanding the volume of indirect small business loans, a majority of the bank's home mortgage loans by number and dollar volume were made inside its AAs.

Lending Inside and Outside the Assessment Area								
Loan Type	**Inside**				**Outside**			
	#	**#%**	**$(000)**	**$%**	**#**	**#%**	**$(000)**	**$%**
Home Mortgage	112	81.8	45,690	81.9	25	18.2	10,095	18.1
Small Business	131	16.6	14,617	29.8	656	83.4	34,384	70.2
Total Loans	**243**	**26.3**	**60,307**	**57.6**	**681**	**73.7**	**44,479**	**42.4**
Note: Percentages may not total 100 percent due to rounding.								

Geographic Distribution of Loans

This performance criterion evaluates the bank's distribution of lending within its AAs by income level of census tracts with consideration given to the dispersion of loans throughout the AAs. The bank's overall geographic distribution of loans reflects reasonable distribution among the different census tracts and dispersion throughout the AAs.

Borrower Distribution of Loans

This performance criterion evaluates the bank's lending to borrowers of different income levels and businesses of different sizes. The bank's lending has an overall reasonable distribution among individuals of different income levels and businesses of different sizes. Despite poor performance in the Partial Little Rock MSA AA, the borrower distribution of loans was reasonable in the North Central Arkansas AA, which carried the most weight when forming overall conclusions.

COMMUNITY DEVELOPMENT TEST

The Community Development Test evaluates the bank's responsiveness to the CD needs of its AAs through CD loans, qualified investments, and CD services, considering the bank's capacity and the need and availability of such opportunities in the bank's AAs.

The bank's overall Community Development Test performance is Satisfactory and demonstrates adequate responsiveness. The bank's Community Development Test performance is excellent in the North Central Arkansas AA and adequate in the Partial Little Rock MSA AA.

Community Development Activity							
Area	CD Loans		CD Investments				CD Services
			Investments		Donations		
	#	$	#	$	#	$	hours
Partial Little Rock MSA	7	13,341,857	8	6,063,971	28	65,880	246
North Central Arkansas	6	11,609,163	10	6,008,849	286	380,488	696
Partial Fayetteville MSA	10	14,204,754	8	3,185,000	47	22,059	46
Hot Springs MSA	3	6,633,078	16	8,560,247	10	9,740	34
Southeast Arkansas	0	0	0	0	44	27,482	183
Clark County	5	3,953,380	2	1,389,141	25	39,188	603
Institution	0	0	3	2,215,057	0	0	0
Totals	**31**	**49,742,232**	**47**	**27,422,265**	**440**	**544,837**	**1,808**

Note: Dollar amounts may not total due to rounding.
Activities included in this table have a purpose, mandate, or function, or are to an organization with a purpose, mandate, or function of serving one or more of the bank's assessment areas. [This includes activities or organizations with a nationwide reach that have a purpose, mandate, or function of serving one or more of the bank's assessment areas.]

FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

Compliance with the substantive provisions of antidiscrimination and other consumer protection laws and regulations, including the Equal Credit Opportunity Act and the Fair Housing Act, was considered as part of this CRA evaluation. No evidence of a pattern or practice of discrimination on a prohibited basis or of other illegal credit practices inconsistent with helping to meet community credit needs was identified.

PARTIAL LITTLE ROCK METROPOLITAN ASSESSMENT AREA

(Full-Scope Review)

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

The bank's Partial Little Rock MSA AA consists of Pulaski County, which is in the central portion of Arkansas; Pulaski County is one of the six counties that make up the full Little Rock-North Little Rock-Conway, Arkansas MSA (see Appendix A for additional demographic data).

- There have been no changes to the bank's CRA AA since the previous examination.
- The AA includes a total of 107 census tracts, including 14 low-income census tracts 29 moderate-income census tracts, 35 middle-income census tracts, 27 upper-income census tracts, and 2 census tracts with unknown income.
- The bank operates two branches and one LPO in the AA, all located in the city of Little Rock.
- According to the June 30, 2025 FDIC Market Share Report, the bank had a deposit market share of 0.8 percent, which ranked 14th out of 32 FDIC-insured depository institutions operating in the AA. Furthermore, based on 2024 home mortgage lending data reported under the HMDA, the bank ranked 59th out of the 352 lenders that reported loan activity in the AA.
- To augment this evaluation, one community contact interview was utilized to ascertain specific credit needs, opportunities, and local market conditions in the bank's AA; this interview was with an individual from a local nonprofit organization. The contact indicated that in the AA, there is a lot of uncertainty in the non-profit sector around federal funding. They also indicated that affordable housing is a problem not only in the Little Rock area but in Arkansas overall. They also indicated there are many homes in the area that are not up to code and not safe to live in.

Population Change			
Area	**2015 Population**	**2020 Population**	**Percent Change**
Assessment Area	390,463	399,125	2.2%
Little Rock-North Little Rock-Conway, Arkansas MSA	722,684	748,031	3.5%
Source: 2011–2015 U.S. Census Bureau American Community Survey *2020 U.S. Census Bureau Decennial Census*			

- While the bank's AA includes only one of the six counties in the entire MSA, the AA includes 53.3 percent of the total MSA population. Furthermore, both population datasets increased slightly from 2015 to 2020; however, the AA population has increased at a lower rate than that of the entire MSA.

Median Family Income Change			
Area	**2015 Median Family Income**	**2020 Median Family Income**	**Percent Change**
Assessment Area	$64,795	$70,346	8.6%
Little Rock-North Little Rock-Conway, Arkansas MSA	$67,018	$72,289	7.9%

Source: 2011–2015 U.S. Census Bureau American Community Survey
2016–2020 U.S. Census Bureau American Community Survey
Note: Median family incomes have been inflation-adjusted and are expressed in 2020 dollars.

- While the median family income level in the AA was slightly below the levels in the entire MSA based on 2015 and 2020 figures, income levels in the AA increased at a higher rate.

Housing Cost Burden						
Area	**Cost Burden – Renters**			**Cost Burden – Owners**		
	Low-Income	**Moderate-Income**	**All Renters**	**Low-Income**	**Moderate-Income**	**All Owners**
Assessment Area	76.0%	38.5%	42.8%	58.9%	28.6%	17.1%
Little Rock-North Little Rock-Conway, Arkansas MSA	74.9%	36.6%	41.3%	56.8%	27.7%	16.3%

Cost burden is housing cost that equals 30 percent or more of household income.
Source: U.S. Department of Housing and Urban Development (HUD), 2018–2022 Comprehensive Housing Affordability Strategy

- Based on income levels, rental costs, and home values, housing in the AA appears slightly less affordable compared to the full Little Rock-North Little Rock-Conway, Arkansas MSA.
- As displayed in the table above, the levels of cost-burdened renters and owners in the AA, including LMI, are above the levels of cost-burdened renters and owners in the entire MSA.
- The median gross rent figure in the AA was $875. The median housing value in the AA was $161,000. Both the median gross rent and median housing value in the AA exceed that of the entire MSA, which measured $852 and $157,882, respectively.

Unemployment Rates				
Area	**2022**	**2023**	**2024**	**2025**
Assessment Area	3.3%	3.1%	3.5%	4.2%
Little Rock-North Little Rock-Conway, Arkansas MSA	3.0%	2.9%	3.2%	3.9%
Source: Bureau of Labor Statistics: Local Area Unemployment Statistics				

- Unemployment levels in both the AA and the entire MSA experienced a generally increasing trend from 2022 to 2025; however, unemployment levels in the AA were consistently higher than levels in the MSA.
- The community contact indicated that structural issues at a large fulfillment center resulted in the facility closing in 2025, leaving a gap for the people employed there.
- According to the Bureau of Labor Statistics, there are 259,785 employees in the AA (including 49,684 governmental employees). By percentage of nongovernmental employees, the three largest job categories in the AA are healthcare and social assistance (19.2 percent), followed by retail trade (11.7 percent) and accommodation and food services (9.6 percent).

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

LENDING TEST

Geographic Distribution of Loans

While the geographic distribution of home mortgage loans was excellent and performance based on the small business loan category was poor, more weight was placed on the small business loan performance considering the relative volumes of loan activity. Consequently, the bank's geographic distribution of loans reflects reasonable distribution among the different census tracts and dispersion throughout the AA.

Home Mortgage Lending

The geographic distribution of home mortgage lending is excellent. The distribution of home mortgage lending in low-income census tracts was above aggregate lending data and above the demographic figure. Similarly, the distribution of home mortgage lending in moderate-income tracts was above aggregate lending data and above the demographic figure.

Distribution of 2024 Home Mortgage Lending by Income Level of Geography Assessment Area: Partial Little Rock MSA							
Geographic Income Level	**Bank and Aggregate Loans**						**Owner-Occupied Units %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**#%**	**#%**	**$(000)**	**$%**	**$%**	
Low	4	25.0	6.0%	854	19.0	4.4	6.1
Moderate	4	25.0	21.1	411	9.2	15.4	21.8
Middle	3	18.8	36.8	392	8.7	33.7	35.2
Upper	5	31.3	35.7	2,827	63.0	46.5	36.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	**16**	**100.0**	**100.0**	**4,484**	**100**	**100**	**100**
Source: *2024 FFIEC Census Data* *2016–2020 U.S. Census Bureau: American Community Survey* *Note:* *Percentages may not total 100.0 percent due to rounding.*							

Small Business Lending

The geographic distribution of small business lending is poor. The distribution of small business lending in low-income census tracts was below aggregate lending data and below the demographic figure. The distribution of small business lending in moderate-income tracts was similarly below aggregate lending data and below the demographic figure.

Distribution of 2024 Small Business Lending by Income Level of Geography Assessment Area: Partial Little Rock MSA							
Geographic Income Level	**Bank and Aggregate Loans**						**Total Businesses %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**#%**	**#%**	**$(000)**	**$%**	**$%**	
Low	1	3.2	7.8	1,000	28.0	10.0	8.8
Moderate	2	6.5	21.2	595	16.7	24.0	23.9
Middle	1	3.2	29.1	20	0.6	24.8	29.5
Upper	27	87.1	41.2	1,952	54.7	41.0	37.3
Unknown	0	0.0	0.2	0	0.0	0.1	0.4
Tract-Unk	0	0.0	0.5	0	0.0	0.1	
Total	**31**	**100.0**	**100.0**	**3,567**	**100**	**100**	**100**
Source: *2024 FFIEC Census Data* *2024 Dun & Bradstreet Data* *2016–2020 U.S. Census Bureau: American Community Survey* *Note:* *Percentages may not total 100.0 percent due to rounding.*							

Borrower Distribution of Loans

The bank's lending has a poor distribution among individuals of different income levels and businesses of different sizes.

Home Mortgage Lending

The borrower distribution of home mortgage lending is very poor. The distribution of home mortgage lending to both low- and moderate-income borrowers is below aggregate lending data and below the demographic figure.

Distribution of 2024 Home Mortgage Lending by Borrower Income Level
Assessment Area: Partial Little Rock MSA

Borrower Income Level	Bank and Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
Low	0	0.0	6.0	0	0.0	2.8	25.2
Moderate	0	0.0	14.8	0	0.0	9.6	15.7
Middle	0	0.0	17.0	0	0.0	13.9	18.5
Upper	2	13.3	31.9	1,926	47.9	41.0	40.5
Unknown	13	86.7	30.4	2,095	52.1	32.7	0.0
Total	**15**	**100**	**100**	**4,021**	**100**	**100**	**100**

Source: 2024 FFIEC Census Data
U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.
Multifamily loans are not included in the borrower distribution analysis.

Small Business Lending

The borrower distribution of small business lending is reasonable. The distribution of small business lending to businesses with annual revenues of $1 million or less was above aggregate lending data and below the demographic figure. Moreover, 92.0 percent of the bank's loans to businesses with annual revenues of $1.0 million or less were in amounts of $100,000 or less; this further demonstrates the bank's willingness to make credit available to small businesses, reflecting a reasonable distribution of lending to businesses of different sizes.

Distribution of 2024 Small Business Lending by Borrower Income Level Assessment Area: Partial Little Rock MSA							
	Bank and Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
By Revenue							
$1 Million or Less	25	80.6	48.4	1,181	33.1	38.4	90.3
Over $1 Million	4	12.9		2,338	65.5		8.4
Revenue Unknown	2	6.5		48	1.3		1.3
Total	**31**	**100**		**3,567**	**100**		**100**
By Loan Size							
$100,000 or Less	26	83.9	90.7	515	14.4	33.5	
$100,001 – $250,000	1	3.2	5.1	210	5.9	18.7	
$250,001 – $1 Million	4	12.9	4.3	2,842	79.7	47.8	
Total	**31**	**100**	**100**	**3,567**	**100%**	**100**	
By Loan Size and Revenue $1 Million or Less							
$100,000 or Less	23	92.0		429	36.3		
$100,001 – $250,000	1	4.0		210	17.8		
$250,001 – $1 Million	1	4.0		542	45.9		
Total	**25**	**100**		**1,181**	**100**		

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

COMMUNITY DEVELOPMENT TEST

The bank's CD performance demonstrates adequate responsiveness.

Community Development Activity							
Area	**CD Loans**		**CD Investments**				**CD Services**
			Investments		**Donations**		
	#	**$**	**#**	**$**	**#**	**$**	**hours**
Affordable Housing	2	544,375	0	0	7	15,650	0
Community Services	1	47,832	8	6,063,971	19	40,230	246
Economic Development	1	3,213,000	0	0	0	0	0
Revitalization and Stabilization	3	9,536,650	0	0	2	10,000	0
Totals	**7**	**13,341,857**	**8**	**6,063,971**	**28**	**65,880**	246

Note: Dollar amounts may not total due to rounding.
Activities included in this table have a purpose, mandate, or function, or are to an organization with a purpose, mandate, or function of serving one or more of the bank's assessment areas. [This includes activities or organizations with a nationwide reach that have a purpose, mandate, or function of serving one or more of the bank's assessment areas.]

- Of particular note, one CD loan totaling $7.5 million was made to a lumber company located in a moderate-income census tract designated for redevelopment, which is considered impactful given the size of the loan and its impact on job creation and retention in the area.
- The bank made seven donations in the AA that supported affordable housing, which is an issue the community contact mentioned as a barrier for borrowers and potential employers.
- All eight investments were made during a prior period but remain in the bank's portfolio as of the evaluation date.

NORTH CENTRAL ARKANSAS NONMETROPOLITAN ASSESSMENT AREA

(Full-Scope Review)

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE NORTH CENTRAL ARKANSAS ASSESSMENT AREA

The bank's North Central Arkansas AA consists of Independence, Lawerence, and Stone counties, which are in a nonmetropolitan area in the north central portion of the state (see Appendix A for additional demographic data).

- There have been no changes to the bank's CRA AA since the previous examination.
- The AA includes a total of 20 census tracts, including 3 moderate-income census tracts, 12 middle-income census tracts, and 5 upper-income census tracts. There are no low-income census tracts in the AA. Additionally, 4 middle-income census tracts located in Stone County are designated as distressed due to poverty.
- According to the June 30, 2025 FDIC Market Share Report, the bank had a deposit market share of 27.4 percent, which ranked 2nd out of 16 FDIC-insured depository institutions operating in the AA. Furthermore, based on 2024 home mortgage lending data reported under the HMDA, the bank ranked 4th out of the 139 lenders that reported loan activity in the AA.
- To augment this evaluation, one community contact interview was utilized to ascertain specific credit needs, opportunities, and local market conditions in the bank's AA; this interview was with a person who supports economic development in the area. The contact indicated that in the AA, there is a lack of housing stock available for first-time home buyers, as well as a rental housing shortage.

Population Change			
Area	**2015 Population**	**2020 Population**	**Percent Change**
Assessment Area	66,493	66,513	0.0%
NonMSA Arkansas	1,247,461	1,191,671	-4.5%
Source: 2020 U.S. Census Bureau: Decennial Census *2011–2015 U.S. Census Bureau: American Community Survey*			

- As displayed in the previous table, the AA population has stayed consistent, while NonMSA Arkansas as a whole has seen an overall decline of 4.5 percent.

Median Family Income Change			
Area	**2015 Median Family Income**	**2020 Median Family Income**	**Percent Change**
Assessment Area	$47,065	$55,383	17.7%
NonMSA Arkansas	$49,405	$53,596	8.5%

Source: 2011–2015 U.S. Census Bureau: American Community Survey
2016–2020 U.S. Census Bureau: American Community Survey
Note: Median family incomes have been inflation-adjusted and are expressed in 2020 dollars.

- As shown in the preceding table, median family income increased in both the AA and nonMSA Arkansas from 2015 to 2020. However, the growth in median family income in the AA more than doubled the statewide figure, with median family income levels for the AA surpassing the statewide figure.

Housing Cost Burden						
Area	**Cost Burden – Renters**			**Cost Burden – Owners**		
	Low-Income	**Moderate-Income**	**All Renters**	**Low-Income**	**Moderate-Income**	**All Owners**
Assessment Area	57.4%	33.5%	34.3%	54.5%	17.9%	14.6%
NonMSA Arkansas	63.8%	32.5%	36.0%	52.1%	23.7%	16.1%

Cost burden is housing cost that equals 30 percent or more of household income.
Source: HUD, 2018–2022 Comprehensive Housing Affordability Strategy

- Based on income levels, rental costs, and home values, housing affordability in the AA varies when compared to nonMSA Arkansas.
- As displayed in the table above, low-income renters in the AA are less likely to experience cost burden than those in nonMSA Arkansas as a whole, while the levels of cost-burdened moderate-income renters are similar. The level of low-income homeowners that are cost burdened is slightly more in the AA than in nonMSA Arkansas; however, moderate-income homeowners experience less cost burden in the AA compared to nonMSA Arkansas as a whole.

Unemployment Rates				
Area	**2022**	**2023**	**2024**	**2025**
Assessment Area	3.5%	3.4%	3.5%	4.1%
NonMSA Arkansas	3.8%	3.7%	4.1%	4.8%

Source: Bureau of Labor Statistics: Local Area Unemployment Statistics

- Unemployment levels in the AA and nonMSA Arkansas experienced slight decreases in 2023 before increasing in subsequent years; however, rates in the AA have consistently been less than those in nonMSA Arkansas.
- According to the Bureau of Labor Statistics, there are 24,347 employees in the AA (including 3,441 governmental employees). By percentage of nongovernmental employees, the three largest job categories in the AA are

healthcare and social assistance (22.6 percent), followed by manufacturing (21.8 percent) and retail trade (14.2 percent).

CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA IN THE NORTH CENTRAL ARKANSAS ASSESSMENT AREA

LENDING TEST

Geographic Distribution of Loans

While the geographic distribution of home mortgage loans was excellent and performance based on the small business loan category was poor, more weight was placed on the small business loan performance considering the relative volumes of loan activity. Consequently, the bank's geographic distribution of loans reflects reasonable distribution among the different census tracts and dispersion throughout the AA.

Home Mortgage Lending

The geographic distribution of home mortgage lending is excellent. The distribution of home mortgage lending in moderate-income tracts was above aggregate lending data and above the demographic figure.

Distribution of 2024 Home Mortgage Lending by Income Level of Geography Assessment Area: North Central Arkansas							
Geographic Income Level	**Bank and Aggregate Loans**						**Owner-Occupied Units %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**#%**	**#%**	**$(000)**	**$%**	**$%**	
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	9	15.5	11.0	599	8.4	9.3	11.9
Middle	22	37.9	52.1	2,335	32.6	47.4	60.3
Upper	27	46.6	36.9	4,225	59.0	43.3	27.8
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	**58**	**100.0**	**100.0**	**7,159**	**100**	**100**	**100**

Small Business Lending

The geographic distribution of small business lending is poor. The distribution of small business lending in moderate-income tracts was below aggregate lending data and below the demographic figure.

Distribution of 2024 Small Business Lending by Income Level of Geography Assessment Area: North Central Arkansas							
Geographic Income Level	**Bank and Aggregate Loans**						**Total Businesses %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**#%**	**#%**	**$(000)**	**$%**	**$%**	
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	5	7.1	16.2	212	4.3	24.1	14.0
Middle	42	60.0	48.2	1,878	37.7	35.0	53.3
Upper	23	32.9	34.8	2,894	58.1	40.8	32.7
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.8	0	0.0	0.1	
Total	**70**	**100.0**	**100.0**	**4,984**	**100**	**100**	**100**

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

Borrower Distribution of Loans

The bank's lending has a reasonable distribution among individuals of different income levels and businesses of different sizes.

Home Mortgage Lending

The borrower distribution of home mortgage lending is reasonable. The distribution of home mortgage lending to low-income borrowers is above aggregate lending data and below the demographic figure. The distribution of home mortgage lending to moderate-income borrowers is below aggregate lending data and below the demographic figure.

Distribution of 2024 Home Mortgage Lending by Borrower Income Level Assessment Area: North Central Arkansas							
Borrower Income Level	**Bank and Aggregate Loans**						**Families by Family Income %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**#%**	**#%**	**$(000)**	**$%**	**$%**	
Low	4	7.4	4.3	177	3.3	1.9	18.2
Moderate	4	7.4	13.0	278	5.2	8.6	17.6
Middle	10	18.5	19.7	436	8.1	15.3	22.7
Upper	24	44.4	33.9	3,114	57.8	40.7	41.6
Unknown	12	22.2	29.1	1,378	25.6	33.6	0.0
Total	**54**	**100**	**100**	**5,383**	**100**	**100**	**100**
Source: *2024 FFIEC Census Data* *U.S. Census Bureau: American Community Survey* *Note:* *Percentages may not total 100.0 percent due to rounding.* *Multifamily loans are not included in the borrower distribution analysis.*							

Small Business Lending

The borrower distribution of small business lending is excellent. The distribution of small business lending to businesses with annual revenues of $1 million or less was above aggregate lending data and above the demographic figure. Furthermore, 87.9 percent of the bank's loans to businesses with annual revenues of $1.0 million or less were made in amounts of $100,000 or less, which demonstrates the bank's responsiveness to meeting the credit needs of small businesses in the AA and further supports the conclusion that the distribution of loans to businesses of different sizes is excellent.

Distribution of 2024 Small Business Lending by Borrower Income Level Assessment Area: North Central Arkansas							
	Bank and Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
By Revenue							
$1 Million or Less	66	94.3	53.4	4,505	90.4	41.9%	89.6
Over $1 Million	3	4.3		380	7.6		7.5
Revenue Unknown	1	1.4		100	2.0		2.9
Total	**70**	**100**		**4,985**	**100**		**100**
By Loan Size							
$100,000 or Less	60	85.7	88.3	1,714	34.4	35.9	
$100,001 – $250,000	4	5.7	7.3	602	12.1	22.8	
$250,001 – $1 Million	6	8.6	4.5	2,669	53.5	41.3	
Total	**70**	**100**	**100**	**4,985**	**100**	**100**	
By Loan Size and Revenue $1 Million or Less							
$100,000 or Less	58	87.9		1,635	36.3		
$100,001 – $250,000	3	4.5		502	11.1		
$250,001 – $1 Million	5	7.6		2,368	52.6		
Total	**66**	**100**		**4,505**	**100**		

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

COMMUNITY DEVELOPMENT TEST

The bank's CD performance demonstrates excellent responsiveness.

Community Development Activity							
Area	CD Loans		CD Investments				CD Services
			Investments		Donations		
	#	$	#	$	#	$	hours
Affordable Housing	3	4,929,163	0	0	6	25,400	141.5
Community Services	0	0	10	6,008,849	265	277,913	452.5
Economic Development	1	1,300,000	0	0	1	5,000	68
Revitalization and Stabilization	2	5,380,000	0	0	14	72,175	34
Totals	**6**	**11,609,163**	10	**6,008,849**	286	**380,488**	**696**

Note: Dollar amounts may not total due to rounding.
Activities included in this table have a purpose, mandate, or function, or are to an organization with a purpose, mandate, or function of serving one or more of the bank's assessment areas. [This includes activities or organizations with a nationwide reach that have a purpose, mandate, or function of serving one or more of the bank's assessment areas.]

- The bank made several responsive CD loans, including a renewal of a large loan for the purchase of an affordable housing apartment complex (affordable housing is a strong need in the assessment area, as noted by a community contact). The bank also made one large loan to a small business supporting economic development.
- The bank made many donations to schools with a majority of students participating in free and reduced-price lunch programs.
- The bank's CD service activities continued to have a strong focus on providing financial literacy training to LMI individuals.
- Three of the ten investments were made during the current period, with the remaining seven made in a prior period but still in the bank's portfolio as of the evaluation date.

ARKANSAS METROPOLITAN ASSESSMENT AREAS
(Limited-Scope Review)

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

The bank's Partial Fayetteville MSA AA consists of Benton and Washington counties, which are in the far northwest portion of Arkansas (see Appendix B for additional demographic data).

- There have been no changes to the bank's CRA AA since the previous examination.
- The AA includes a total of 111 census tracts, including 7 low- and 24 moderate-income census tracts.
- The bank operates three branches in the AA and has not opened or closed any branches in the AA during the review period.
- According to the June 30, 2025 FDIC Market Share Report, the bank had a deposit market share of 0.9 percent, which ranked 17th out of 40 FDIC-insured depository institutions operating in the AA. Furthermore, based on 2024 home mortgage lending data reported under the HMDA, the bank ranked 84th out of the 448 lenders that reported loan activity in the AA.

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

The bank's Hot Springs MSA AA consists of Garland County, which is in the southeastern central portion of Arkansas (see Appendix B for additional demographic data).

- There have been no changes to the bank's CRA AA since the previous examination.
- The AA consists of 30 census tracts, including 9 moderate-income census tracts. There are no low-income census tracts in the AA.
- The bank operates two branches in the AA. During the review period, the bank opened one branch and closed another branch as well as an LPO location, all in the city of Hot Springs.
- According to the June 30, 2025 FDIC Market Share Report, the bank had a deposit market share of 3.0 percent, which ranked 10th out of 14 FDIC-insured depository institutions operating in the AA. Furthermore, based on 2024 home mortgage lending data reported under the HMDA, the bank ranked 35th out of the 236 lenders that reported loan activity in the AA.

CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA IN THE ARKANSAS METROPOLITAN ASSESSMENT AREAS

Conclusions regarding performance in the limited-scope review AAs are included in the following table. For each test, the conclusion conveys whether performance in the AA was generally below, consistent with, or exceeded the institution's overall performance. For more detailed information relating to the bank's lending performance in this AA, see the tables in Appendix B.

Assessment Area	Lending Test	Community Development Test
Partial Fayetteville MSA	Consistent	Consistent
Hot Springs MSA	Consistent	Consistent

ARKANSAS NONMETROPOLITAN ASSESSMENT AREAS
(Limited-Scope Review)

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

The bank's Southeast Arkansas AA consists of Ashley and Drew counties, which are in the far southeast portion of Arkansas (see Appendix B for additional demographic data).

- There have been no changes to the bank's CRA AA since the previous examination.
- The AA consists of 12 census tracts, including 8 middle-income census tracts. There are no low- or moderate-income census tracts in the AA. Of the eight middle-income census tracts, six tracts in Ashley County are designated distressed due to poverty and unemployment and also designated underserved, while the remaining two tracts in Drew County are designated distressed due to poverty.
- The bank operates two branches in the AA. No branches were opened or closed by the bank in the AA during the review period.
- According to the June 30, 2025 FDIC Market Share Report, the bank had a deposit market share of 10.9 percent, which ranked 5th out of 7 FDIC-insured depository institutions operating in the AA.

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE CLARK COUNTY ASSESSMENT AREA

The bank's Clark County AA consists of Clark County, which is in the southwest portion of Arkansas (see Appendix B for additional demographic data).

- There have been no changes to the bank's CRA AA since the previous examination.
- The AA consists of six census tracts, including one moderate-income census tract and two middle-income census tracts. Both middle-income census tracts are designated as distressed due to poverty.
- The bank operates one branch in this AA and has not opened or closed any branches in the AA during the review period.
- According to the June 30, 2025 FDIC Market Share Report, the bank had a deposit market share of 8.6 percent, which ranked 3rd out of eight FDIC-insured depository institutions operating in the AA. Furthermore, based on 2024 home mortgage lending data reported under the HMDA, the bank ranked 8th out of the 78 lenders that reported loan activity in the AA.

CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA IN THE ARKANSAS NONMETROPOLITAN ASSESSMENT AREAS

Conclusions regarding performance in the limited-scope review AAs are included in the following table. For each test, the conclusion conveys whether performance in the AA was generally below, was consistent with, or exceeded the institution's overall performance (see Appendix B for additional performance and demographic information).

Assessment Area	Lending Test	Community Development Test
Southeast Arkansas	Consistent	Consistent
Clark County	Below	Consistent

APPENDIX A – FULL-SCOPE REVIEW ASSESSMENT AREA TABLES

PARTIAL LITTLE ROCK MSA ASSESSMENT AREA

Demographics								
Income Categories	**Tract Distribution**		**Families by Tract Income**		**Families < Poverty Level as % of Families by Tract**		**Families by Family Income**	
	#	**%**	**#**	**%**	**#**	**%**	**#**	**%**
Low	14	13.1	8,556	9.0	3,314	38.7	24,015	25.2
Moderate	29	27.1	24,359	25.6	3,772	15.5	14,986	15.7
Middle	35	32.7	31,998	33.6	2,997	9.4	17,651	18.5
Upper	27	25.2	30,282	31.8	1,303	4.3	38,543	40.5
Unknown	2	1.9	0	0.0	0	0.0	0	0.0
Total AA	**107**	**100.0**	**95,195**	**100.0**	**11,386**	**12.0**	**95,195**	**100.0**
	Housing Units by Tract	**Housing Types by Tract**						
		Owner-occupied			**Rental**		**Vacant**	
		#	**%**	**%**	**#**	**%**	**#**	**%**
Low	20,722	5,683	6.1	27.4	10,577	51.0	4,462	21.5
Moderate	49,294	20,478	21.8	41.5	21,593	43.8	7,223	14.7
Middle	61,764	33,058	35.2	53.5	20,853	33.8	7,853	12.7
Upper	53,680	34,663	36.9	64.6	14,747	27.5	4,270	8.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	**185,460**	**93,882**	**100.0**	**50.6**	**67,770**	**36.5**	**23,808**	**12.8**
	Total Businesses by Tract		**Businesses by Tract & Revenue Size**					
			Less Than or = $1 Million		**Over $1 Million**		**Revenue Not Reported**	
	#	**%**	**#**	**%**	**#**	**%**	**#**	**%**
Low	1,892	8.8	1,639	8.5	238	13.2	15	5.4
Moderate	5,127	23.9	4,608	23.8	483	26.8	36	12.9
Middle	6,325	29.5	5,827	30.1	437	24.3	61	21.9
Upper	7,992	37.3	7,193	37.2	634	35.2	165	59.4
Unknown	84	0.4	76	0.4	7	0.4	1	0.4
Total AA	**21,420**	**100.0**	**19,343**	**100.0**	**1,799**	**100.0**	**278**	**100.0**
Percentage of Total Businesses:				**90.3**		**8.4**		**1.3**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	6	2.7	5	2.3	1	20.0	0	0
Moderate	34	15.2	34	15.6	0	0.0	0	0
Middle	65	29.1	62	28.4	3	60.0	0	0
Upper	117	52.5	116	53.2	1	20.0	0	0
Unknown	1	0.4	1	0.5	0	0.0	0	0
Total AA	**223**	**100.0**	**218**	**100.0**	**5**	**100.0**	**0**	**0**
Percentage of Total Farms:				**97.8**		**2.2**		**0**

Source: 2024 FFIEC Census Data
2024 Dun & Bradstreet Data
2016–2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100 percent due to rounding.

NORTH CENTRAL ARKANSAS ASSESSMENT AREA

Demographics								
Income Categories	**Tract Distribution**		**Families by Tract Income**		**Families < Poverty Level as % of Families by Tract**		**Families by Family Income**	
	#	**%**	**#**	**%**	**#**	**%**	**#**	**%**
Low	0	0.0	0	0.0	0	0.0	3,189	18.2
Moderate	3	15.0	2,335	13.3	416	17.8	3,092	17.6
Middle	12	60.0	10,728	61.1	1,191	11.1	3,979	22.7
Upper	5	25.0	4,495	25.6	205	4.6	7,298	41.6
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**20**	**100.0**	**17,558**	**100.0**	**1,812**	**10.3**	**17,558**	**100.00**

	Housing Units by Tract	**Housing Types by Tract**						
		Owner-occupied			**Rental**		**Vacant**	
		#	**%**	**%**	**#**	**%**	**#**	**%**
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	4,196	2,205	11.9	52.6	1,385	33.0	606	14.4
Middle	19,556	11,199	60.3	57.3	3,915	20.0	4,442	22.7
Upper	7,805	5,154	27.8	66.0	1,917	24.6	734	9.4
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	**31,557**	**18,558**	**100.0**	**58.8**	**7,217**	**22.9**	**5,782**	**18.3**

	Total Businesses by Tract		**Businesses by Tract & Revenue Size**					
			Less Than or = $1 Million		**Over $1 Million**		**Revenue Not Reported**	
	#	**%**	**#**	**%**	**#**	**%**	**#**	**%**
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	280	14.0	240	13.4	33	22.0	7	12.3
Middle	1,062	53.3	968	54.2	57	38.0	37	64.9
Upper	652	32.7	579	32.4	60	40.0	13	22.8
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**1,994**	**100.0**	**1,787**	**100.0**	**150**	**100.0**	**57**	**100.0**
Percentage of Total Businesses:				**89.6**		**7.5**		**2.9**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0
Moderate	10	4.7	10	4.8	0	0.0	0	0
Middle	169	79.0	166	79.0	2	66.7	1	100.0
Upper	35	16.4	34	16.2	1	33.3	0	0
Unknown	0	0.0	0	0.0	0	0.0	0	0
Total AA	**214**	**100.0**	**210**	**100.0**	**3**	**100.0**	**1**	**100.0**
Percentage of Total Farms:				**98.1**		**1.4**		**0.5**

Source: 2024 FFIEC Census Data
2024 Dun & Bradstreet Data
2016–2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100 percent due to rounding.

APPENDIX B – LIMITED-SCOPE REVIEW ASSESSMENT AREA TABLES

PARTIAL FAYETTEVILLE MSA ASSESSMENT AREA

Demographics								
Income Categories	**Tract Distribution**		**Families by Tract Income**		**Families < Poverty Level as % of Families by Tract**		**Families by Family Income**	
	#	**%**	**#**	**%**	**#**	**%**	**#**	**%**
Low	7	6.3	4,664	3.6	1,097	23.5	26,285	20.4
Moderate	24	21.6	25,307	19.6	3,638	14.4	23,401	18.2
Middle	51	45.9	57,601	44.7	4,502	7.8	26,210	20.3
Upper	28	25.2	41,088	31.9	1,588	3.9	52,988	41.1
Unknown	1	0.9	224	0.2	49	21.9	0	0.0
Total AA	**111**	**100.0**	**128,884**	**100.0**	**10,874**	**8.4**	**128,884**	**100.00**

	Housing Units by Tract	**Housing Types by Tract**						
		Owner-occupied			**Rental**		**Vacant**	
		#	**%**	**%**	**#**	**%**	**#**	**%**
Low	11,073	1,470	1.3	13.3	9,084	82.0	519	4.7
Moderate	41,298	18,730	16.5	45.4	19,715	47.7	2,853	6.9
Middle	89,537	53,397	47.1	59.6	28,175	31.5	7,965	8.9
Upper	60,560	39,519	34.9	65.3	17,188	28.4	3,853	6.4
Unknown	1,606	242	0.2	15.1	1,235	76.9	129	8.0
Total AA	**204,074**	**113,358**	**100.0**	**55.5**	**75,397**	**36.9**	**15,319**	**7.5**

	Total Businesses by Tract		**Businesses by Tract & Revenue Size**					
			Less Than or = $1 Million		**Over $1 Million**		**Revenue Not Reported**	
	#	**%**	**#**	**%**	**#**	**%**	**#**	**%**
Low	583	3.5	507	3.3	71	6.1	5	2.6
Moderate	3,248	19.6	2,951	19.5	266	22.8	31	16.1
Middle	6,802	41.1	6,221	41.0	496	42.5	85	44.3
Upper	5,465	33.1	5,095	33.6	304	26.1	66	34.4
Unknown	432	2.6	398	2.6	29	2.5	5	2.6
Total AA	**16,530**	**100.0**	**15,172**	**100.0**	**1,166**	**100.0**	**192**	**100.0**
Percentage of Total Businesses:				**91.8**		**7.1**		**1.2**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	7	2.3	6	2.0	1	16.7	0	0
Moderate	71	23.4	70	23.6	1	16.7	0	0
Middle	162	53.5	160	53.9	2	33.3	0	0
Upper	63	20.8	61	20.5	2	33.3	0	0
Unknown	0	0.0	0	0.0	0	0.0	0	0
Total AA	**303**	**100.0**	**297**	**100.0**	**6**	**100.0**	**0**	**0**
Percentage of Total Farms:				**98.0**		**2.0**		**0**

Source: 2024 FFIEC Census Data
2024 Dun & Bradstreet Data
2016–2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100 percent due to rounding.

Distribution of 2024 Home Mortgage Lending by Income Level of Geography
Assessment Area: Partial Fayetteville MSA

Geographic Income Level	Bank and Aggregate Loans						Owner-Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
Low	0	0.0	1.1	0	0.0	1.5	1.3
Moderate	4	20.0	13.1	2,058	7.0	12.6	16.5
Middle	4	20.0	47.3	22,494	76.7	43.7	47.1
Upper	11	55.0	38.4	4,059	13.8	41.9	34.9
Unknown	1	5.0	0.2	702	2.4	0.2	0.2
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	**20**	**100.0**	**100.0**	**29,313**	**100**	**100**	**100**

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

Distribution of 2024 Small Business Lending by Income Level of Geography Assessment Area: Partial Fayetteville MSA							
Geographic Income Level	**Bank and Aggregate Loans**						**Total Businesses %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**#%**	**#%**	**$(000)**	**$%**	**$%**	
Low	0	0.0	2.3	0	0.0	3.5	3.5
Moderate	0	0.0	16.5	0	0.0	20.6	19.6
Middle	4	57.1	41.4	475	29.3	38.1	41.1
Upper	3	42.9	37.4	1,145	70.7	34.9	33.1
Unknown	0	0.0	1.9	0	0.0	2.7	2.6
Tract-Unk	0	0.0	0.5	0	0.0	0.1	
Total	**7**	**100.0**	**100.0**	**1,620**	**100**	**100**	**100**

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

Distribution of 2024 Home Mortgage Lending by Borrower Income Level Assessment Area: Partial Fayetteville MSA							
Borrower Income Level	**Bank and Aggregate Loans**						**Families by Family Income %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**#%**	**#%**	**$(000)**	**$%**	**$%**	
Low	1	6.7	4.1	176	2.9	1.8	20.4
Moderate	0	0.0	13.6	0	0.0	8.8	18.2
Middle	2	13.3	18.1	355	5.9	14.5	20.3
Upper	5	33.3	38.1	1,859	31.1	46.0	41.1
Unknown	7	46.7	26.1	3,579	60.0	28.9	0.0
Total	**15**	**100**	**100**	**5,969**	**100**	**100**	**100**

Source: 2024 FFIEC Census Data
2016–2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.
Multifamily loans are not included in the borrower distribution analysis.

Distribution of 2024 Small Business Lending by Borrower Income Level Assessment Area: Partial Fayetteville MSA							
	Bank and Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
By Revenue							
$1 Million or Less	5	71.4	52.0	595	36.7	39.7	91.8
Over $1 Million	2	28.6		1,025	63.3		7.1
Revenue Unknown	0	0.0		0	0.0		1.2
Total	**7**	**100**		**1,620**	**100**		**100**
By Loan Size							
$100,000 or Less	3	42.9	91.4	79	4.9	35.0	
$100,001 – $250,000	3	42.9	4.5	541	33.4	16.9	
$250,001 – $1 Million	1	14.3	4.0	1,000	61.7	48.1	
Total	**7**	**100**	**100**	**1,620**	**100**	**100**	
By Loan Size and Revenue $1 Million or Less							
$100,000 or Less	2	40.0		54	9.1		
$100,001 – $250,000	3	60.0		541	90.9		
$250,001 – $1 Million	0	0.0		0	0.0		
Total	**5**	**100**		**595**	**100**		

HOT SPRINGS MSA ASSESSMENT AREA

Demographics								
Income Categories	**Tract Distribution**		**Families by Tract Income**		**Families < Poverty Level as % of Families by Tract**		**Families by Family Income**	
	#	**%**	**#**	**%**	**#**	**%**	**#**	**%**
Low	0	0.0	0	0.0	0	0.0	5,381	20.6
Moderate	9	30.0	7,034	27.0	1,072	15.2	4,672	17.9
Middle	15	50.0	13,910	53.4	1,509	10.8	6,076	23.3
Upper	5	16.7	4,829	18.5	271	5.6	9,942	38.1
Unknown	1	3.3	298	1.1	73	24.5	0	0.0
Total AA	**30**	**100.0**	**26,071**	**100.0**	**2,925**	**11.2**	**26,071**	**100.00**

	Housing Units by Tract	**Housing Types by Tract**						
		Owner-occupied			**Rental**		**Vacant**	
		#	**%**	**%**	**#**	**%**	**#**	**%**
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	14,648	6,586	24.0	45.0	5,132	35.0	2,930	20.0
Middle	26,440	14,924	54.3	56.4	6,352	24.0	5,164	19.5
Upper	8,793	5,772	21.0	65.6	1,287	14.6	1,734	19.7
Unknown	1,093	186	0.7	17.0	667	61.0	240	22.0
Total AA	**50,974**	**27,468**	**100.0**	**53.9**	**13,438**	**26.4**	**10,068**	**19.8**

	Total Businesses by Tract		**Businesses by Tract & Revenue Size**					
			Less Than or = $1 Million		**Over $1 Million**		**Revenue Not Reported**	
	#	**%**	**#**	**%**	**#**	**%**	**#**	**%**
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	1,298	32.4	1,171	31.5	119	46.9	8	20.5
Middle	1,939	48.3	1,818	48.9	99	39.0	22	56.4
Upper	712	17.8	674	18.1	31	12.2	7	17.9
Unknown	62	1.5	55	1.5	5	2.0	2	5.1
Total AA	**4,011**	**100.0**	**3,718**	**100.0**	**254**	**100.0**	**39**	**100.0**
Percentage of Total Businesses:				**92.7**		**6.3**		**1.0**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0
Moderate	8	17.4	8	17.8	0	0.0	0	0
Middle	27	58.7	26	57.8	1	100.0	0	0
Upper	11	23.9	11	24.4	0	0.0	0	0
Unknown	0	0.0	0	0.0	0	0.0	0	0
Total AA	**46**	**100.0**	**45**	**100.0**	**1**	**100.0**	**0**	**0**
Percentage of Total Farms:				**97.8**		**2.2**		**0**

Source: 2024 FFIEC Census Data
2016–2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.
Multifamily loans are not included in the borrower distribution analysis.

Distribution of 2024 Home Mortgage Lending by Income Level of Geography
Assessment Area: Hot Springs MSA

Geographic Income Level	Bank and Aggregate Loans						Owner-Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	4	44.4	23.4	559	15.4	20.4	24.0
Middle	3	33.3	50.5	2,959	81.6	53.9	54.3
Upper	1	11.1	25.5	43	1.2	25.4	21.0
Unknown	1	11.1	0.6	65	1.8	0.3	0.7
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	**9**	**100.0**	**100.0**	**3,626**	**100**	**100**	**100**

Distribution of 2024 Small Business Lending by Income Level of Geography
Assessment Area: Hot Springs MSA

Geographic Income Level	Bank and Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	6	54.5	28.4	1,256	36.5	33.3	32.4
Middle	5	45.5	51.8	2,187	63.5	45.8	48.3
Upper	0	0.0	17.5	0	0.0	18.7	17.8
Unknown	0	0.0	1.9	0	0.0	2.0	1.5
Tract-Unk	0	0.0	0.4	0	0.0	0.1	
Total	**11**	**100.0**	**100.0**	**3,443**	**100**	**100**	**100**

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

Distribution of 2024 Home Mortgage Lending by Borrower Income Level
Assessment Area: Hot Springs MSA

Borrower Income Level	Bank and Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
Low	0	0.0	6.4	0	0.0	2.8	20.6
Moderate	0	0.0	13.4	0	0.0	7.5	17.9
Middle	1	14.3	15.8	999	59.1	11.4	23.3
Upper	2	28.6	41.1	308	18.2	51.6	38.1
Unknown	4	57.1	23.3	384	22.7	26.7	0.0
Total	7	100	100	1,691	100	100	100

Source: 2024 FFIEC Census Data
U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.
Multifamily loans are not included in the borrower distribution analysis.

Distribution of 2024 Small Business Lending by Borrower Income Level Assessment Area: Hot Springs MSA							
	Bank and Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
By Revenue							
$1 Million or Less	4	36.4	50.2	1,237	35.9	47.7	92.7
Over $1 Million	3	27.3		897	26.1		6.3
Revenue Unknown	4	36.4		1,309	38.0		1.0
Total	11	**100**		**3,443**	**100**		100
By Loan Size							
$100,000 or Less	4	36.4	91.4	132	3.8	34.4	
$100,001 – $250,000	2	18.2	5.1	380	11.0	20.9	
$250,001 – $1 Million	5	45.5	3.4	2,931	85.1	44.7	
Total	**11**	**100**	**100**	**3,443**	**100**	**100**	
By Loan Size and Revenue $1 Million or Less							
$100,000 or Less	1	25.0		96	7.8		
$100,001 – $250,000	1	25.0		200	16.2		
$250,001 – $1 Million	2	50.0		941	76.1		
Total	**4**	**100**		**1,237**	**100**		

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

SOUTHEAST ARKANSAS ASSESSMENT AREA

Demographics								
Income Categories	**Tract Distribution**		**Families by Tract Income**		**Families < Poverty Level as % of Families by Tract**		**Families by Family Income**	
	#	**%**	**#**	**%**	**#**	**%**	**#**	**%**
Low	0	0.0	0	0.0	0	0.0	2,121	22.2
Moderate	0	0.0	0	0.0	0	0.0	1,423	14.9
Middle	8	66.7	5,906	61.8	840	14.2	1,574	16.5
Upper	4	33.3	3,644	38.2	324	8.9	4,432	46.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**12**	**100.0**	**9,550**	**100.0**	**1,164**	**12.2**	**9,550**	**100.00**

	Housing Units by Tract	**Housing Types by Tract**						
		Owner-occupied			**Rental**		**Vacant**	
		#	**%**	**%**	**#**	**%**	**#**	**%**
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	11,719	6,785	62.8	57.9	2,456	21.0	2,478	21.1
Upper	7,107	4,013	37.2	56.5	1,669	23.5	1,425	20.1
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	**18,826**	**10,798**	**100.0**	**57.4**	**4,125**	**21.9**	**3,903**	**20.7**

	Total Businesses by Tract		**Businesses by Tract & Revenue Size**					
			Less Than or = $1 Million		**Over $1 Million**		**Revenue Not Reported**	
	#	**%**	**#**	**%**	**#**	**%**	**#**	**%**
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	666	57.6	575	56.7	73	64.0	18	64.3
Upper	490	42.4	439	43.3	41	36.0	10	35.7
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**1,156**	**100.0**	**1,014**	**100.0**	**114**	**100.0**	**28**	**100.0**
Percentage of Total Businesses:				**87.7**		**9.9**		**2.4**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0
Moderate	0	0.0	0	0.0	0	0.0	0	0
Middle	69	60.0	63	58.3	6	85.7	0	0
Upper	46	40.0	45	41.7	1	14.3	0	0
Unknown	0	0.0	0	0.0	0	0.0	0	0
Total AA	**115**	**100.0**	**108**	**100.0**	**7**	**100.0**	**0**	**0**
Percentage of Total Farms:				**93.9**		**6.1**		**0**

Source: 2024 FFIEC Census Data
2024 Dun & Bradstreet Data
2016–2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100 percent due to rounding.

Distribution of 2024 Home Mortgage Lending by Income Level of Geography
Assessment Area: Southeast Arkansas

Geographic Income Level	Bank and Aggregate Loans						Owner-Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
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	63.7	0	0.0	60.0	62.8
Upper	0	0.0	36.3	0	0.0	40.0	37.2
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	**0**	**0.0**	**100.0**	**0**	**0**	**100**	**100**

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

Distribution of 2024 Small Business Lending by Income Level of Geography Assessment Area: Southeast Arkansas							
Geographic Income Level	**Bank and Aggregate Loans**						**Total Businesses %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**#%**	**#%**	**$(000)**	**$%**	**$%**	
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0.0
Middle	1	25.0	56.6	83	58.0	60.6	57.6
Upper	3	75.0	42.4	60	42.0	39.2	42.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	1.0	0	0.0	0.1	
Total	**4**	**100.0**	**100.0**	**143**	**100**	**100**	**100**

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

Distribution of 2024 Home Mortgage Lending by Borrower Income Level Assessment Area: Southeast Arkansas							
Borrower Income Level	**Bank and Aggregate Loans**						**Families by Family Income %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**#%**	**#%**	**$(000)**	**$%**	**$%**	
Low	0	0.0	2.7	0	0.0	1.6	22.2
Moderate	0	0.0	13.2	0	0.0	9.3	14.9
Middle	0	0.0	25.4	0	0.0	21.9	16.5
Upper	0	0.0	33.8	0	0.0	44.6	46.4
Unknown	0	0.0	24.9	0	0.0	22.6	0.0
Total	**0**	**0**	**100**	**0**	**0**	**100**	**100**

Source: 2024 FFIEC Census Data
U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.
Multifamily loans are not included in the borrower distribution analysis.

Distribution of 2024 Small Business Lending by Borrower Income Level
Assessment Area: Southeast Arkansas

	Bank and Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
By Revenue							
$1 Million or Less	2	50.0	52.0	95	66.4	37.2	87.7
Over $1 Million	2	50.0		47	32.9		9.9
Revenue Unknown	0	0.0		0	0.0		2.4
Total	4	**100**		**143**	**100**		100
By Loan Size							
$100,000 or Less	4	100.0	94.3	143	100.0	48.3	
$100,001 – $250,000	0	0.0	3.1	0	0.0	15.8	
$250,001 – $1 Million	0	0.0	2.6	0	0.0	35.9	
Total	**4**	**100**	**100**	**143**	**100**	**100**	
By Loan Size and Revenue $1 Million or Less							
$100,000 or Less	2	100.0		95	100.0		
$100,001 – $250,000	0	0.0		0	0.0		
$250,001 – $1 Million	0	0.0		0	0.0		
Total	**2**	**100**		**95**	**100**		

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

CLARK COUNTY ASSESSMENT AREA

Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	1,057	20.5
Moderate	1	16.7	1,030	20.0	201	19.5	950	18.4
Middle	2	33.3	1,940	37.7	228	11.8	869	16.9
Upper	3	50.0	2,181	42.3	206	9.4	2,275	44.2
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**6**	**100.0**	**5,151**	**100.0**	**635**	**12.3**	**5,151**	**100.00**

	Housing Units by Tract	Housing Types by Tract						
		Owner-occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	1,960	842	17.1	43.0	759	38.7	359	18.3
Middle	4,417	1,820	37.0	41.2	1,766	40.0	831	18.8
Upper	4,182	2,258	45.9	54.0	891	21.3	1,033	24.7
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	**10,559**	**4,920**	**100.0**	**46.6**	**3,416**	**32.4**	**2,223**	**21.1**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	199	27.3	179	26.7	16	35.6	4	26.7
Middle	285	39.0	267	39.9	13	28.9	5	33.3
Upper	246	33.7	224	33.4	16	35.6	6	40.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	730	100.0	670	100.0	45	100.0	15	100.0
Percentage of Total Businesses:				**91.8**		**6.2**		**2.1**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0
Moderate	4	7.8	4	7.8	0	0.0	0	0
Middle	26	51.0	26	51.0	0	0.0	0	0
Upper	21	41.2	21	41.2	0	0.0	0	0
Unknown	0	0.0	0	0.0	0	0.0	0	0
Total AA	**51**	**100.0**	**51**	**100.0**	**0**	**0.0**	**0**	**0**
Percentage of Total Farms:				**100.0**		**0.0**		**0**

Source: 2024 FFIEC Census Data
2024 Dun & Bradstreet Data
2016–2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100 percent due to rounding.

Distribution of 2024 Home Mortgage Lending by Income Level of Geography
Assessment Area: Clark County

Geographic Income Level	Bank and Aggregate Loans						Owner-Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	3	33.3	26.1	574	51.8	23.1	17.1
Middle	3	33.3	39.1	108	9.7	43.1	37.0
Upper	3	33.3	34.8	426	38.4	33.8	45.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	**9**	**100.0**	**100.0**	**1,108**	**100**	**100**	**100**

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

Distribution of 2024 Small Business Lending by Income Level of Geography Assessment Area: Clark County							
Geographic Income Level	**Bank and Aggregate Loans**						**Total Businesses %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**#%**	**#%**	**$(000)**	**$%**	**$%**	
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	14.1	0	0.0	10.8	27.3
Middle	5	62.5	42.7	173	20.1	35.0	39.0
Upper	3	37.5	42.7	686	79.9	54.1	33.7
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.5	0	0.0	0.1	
Total	**8**	**100.0**	**100.0**	**859**	**100**	**100**	**100**

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

Distribution of 2024 Home Mortgage Lending by Borrower Income Level Assessment Area: Clark County							
Borrower Income Level	**Bank and Aggregate Loans**						**Families by Family Income %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**#%**	**#%**	**$(000)**	**$%**	**$%**	
Low	0	0.0	3.9	0	0.0	1.7	20.5
Moderate	0	0.0	11.7	0	0.0	7.9	18.4
Middle	0	0.0	20.8	0	0.0	18.9	16.9
Upper	5	71.4	37.8	326	48.7	48.5	44.2
Unknown	2	28.6	25.8	344	51.3	23.0	0.0
Total	**7**	**100**	**100**	**670**	**100**	**100**	**100**

Source: 2024 FFIEC Census Data
U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.
Multifamily loans are not included in the borrower distribution analysis.

Distribution of 2024 Small Business Lending by Borrower Income Level
Assessment Area: Clark County AA

	Bank and Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
By Revenue							
$1 Million or Less	8	100.0	56.8	860	100.0	36.6	91.8
Over $1 Million	0	0.0		0	0.0		6.2
Revenue Unknown	0	0.0		0	0.0		2.1
Total	**8**	**100**		**860**	**100**		**100**
By Loan Size							
$100,000 or Less	6	75.0	90.0	199	23.1	35.6	
$100,001 – $250,000	0	0.0	6.9	0	0.0	27.0	
$250,001 – $1 Million	2	25.0	3.1	661	76.9	37.4	
Total	**8**	**100%**	**100%**	**860**	**100%**	**100%**	
By Loan Size and Revenue $1 Million or Less							
$100,000 or Less	6	75.0		199	23.1		
$100,001 – $250,000	0	0.0		0	0.0		
$250,001 – $1 Million	2	25.0		661	76.9		
Total	**8**	**100%**		**860**	**100%**		

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

APPENDIX C – GLOSSARY

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

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

Community development: Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet the size eligibility standards of the Small Business Administration's Development Company or Small Business Investment Company programs (13 CFR 121.301) or have gross annual revenues of $1 million or less; or, activities that revitalize or stabilize low- or moderate-income geographies, designated disaster areas; or designated distressed or underserved nonmetropolitan middle-income geographies.

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

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

Full-scope review: Performance is analyzed considering performance context, quantitative factors (for example, geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (for example, innovativeness, complexity, and responsiveness).

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

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

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

Household: Includes all people occupying a housing unit. People who do not live in households are classified as living in group quarters. In 100 percent tabulations, the count of households always equals the count of occupied housing units.

Limited-scope review: Performance is analyzed using only quantitative factors (for example, geographic distribution, borrower distribution, total number and dollar amount of investments, and branch distribution).

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

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

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

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

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

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

Nonmetropolitan area (NonMSA): Any area that is not located within an MSA.

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

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

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

Rated area: A rated area is a state or multistate metropolitan area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multistate metropolitan area, the institution will receive a rating for the multistate metropolitan area. For these institutions, no state ratings will be received unless the bank also maintains deposit facilities outside of the multistate metropolitan area. CRA activity is captured in either a state rating or a multistate metropolitan area rating, but not both.

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

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

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