

PUBLIC DISCLOSURE

November 3, 2025

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

**First Security Bank
RSSD #673440**

**314 North Spring Street
Searcy, Arkansas 72143**

Federal Reserve Bank of St. Louis

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

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

TABLE OF CONTENTS

I.	Institution Rating	1
II.	Institution	
	a. Description of Institution	2
	b. Scope of Examination	4
	c. Conclusions with Respect to Performance Tests	8
	d. Fair Lending or Other Illegal Credit Practices Review	15
III.	Arkansas Nonmetropolitan Statewide Area (Full-Scope Review)	
	a. Description of Institution’s Operations in the NonMSA Arkansas Assessment Area	16
	b. Conclusions with Respect to Performance Tests in the NonMSA Arkansas Assessment Area	20
IV.	Little Rock-North Little Rock-Conway, Arkansas Metropolitan Statistical Area (Full-Scope Review)	
	a. Description of Institution’s Operations in the Partial Little Rock MSA Assessment Area	25
	b. Conclusions with Respect to Performance Tests in the Partial Little Rock MSA Assessment Area	29
V.	Fayetteville-Springdale-Rogers, Arkansas Metropolitan Statistical Area (Full-Scope Review)	
	a. Description of Institution’s Operations in the Partial Fayetteville MSA Assessment Area	34
	b. Conclusions with Respect to Performance Tests in the Partial Fayetteville MSA Assessment Area	38
VI.	Fort Smith, Arkansas-Oklahoma Metropolitan Statistical Area (Limited-Scope Review)	
	a. Description of Institution’s Operations in the Sebastian County Assessment Area	43
	b. Conclusions with Respect to Performance Tests in the Sebastian County Assessment Area	44
VII.	Hot Springs, Arkansas Metropolitan Statistical Area (Limited-Scope Review)	
	a. Description of Institution’s Operations in the Hot Springs MSA Assessment Area	45
	b. Conclusions with Respect to Performance Tests in the Hot Springs MSA Assessment Area	46

VIII.	Jonesboro, Arkansas Metropolitan Statistical Area (Limited-Scope Review)	
	a. Description of Institution’s Operations in the Craighead County Assessment Area.....	47
	b. Conclusions with Respect to Performance Tests in the Craighead County Assessment Area.....	48
IX.	Appendices	
	a. Scope of Examination Tables	49
	b. Lending Performance Tables by Assessment Area	50
	c. Glossary	108

INSTITUTION'S CRA RATING

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

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

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

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

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

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

DESCRIPTION OF INSTITUTION

First Security Bank is an interstate retail bank headquartered in Searcy, Arkansas. The bank is wholly owned by First Security Bancorp, a one-bank financial holding company, also headquartered in Searcy, Arkansas; other subsidiaries offer broker-dealer services as well as other financial management services.

The bank is a full-service financial institution offering both consumer and commercial loan and deposit products, with a branch network of 76 offices across two states and seven assessment areas. The bank's primary footprint is in its home state of Arkansas, which accounts for the largest share of its branches, deposits, and loans. Since the previous CRA evaluation, First Security Bank opened a branch in Walton County, Florida, on April 22, 2024, located within the Crestview-Fort Walton Beach-Destin, Florida metropolitan statistical area (MSA), and continues to operate a loan production office in Destin, Florida.

During the review period, the bank closed one branch in North Little Rock, Arkansas, on March 15, 2024. Even withstanding, the Little Rock, Arkansas assessment area remains one of the bank's most important, along with its nonMSA Arkansas assessment area. The Little Rock assessment area has the largest share of the bank's branches, deposits, and loan volume, while the bank is headquartered in nonMSA Arkansas. Though not as extensive as the Little Rock and nonMSA Arkansas areas, the bank maintains significant operations in the Fayetteville, Arkansas assessment area. Overall, the bank's branch network and other service delivery systems position the institution to effectively meet the financial service needs of its assessment areas. The composition of each assessment area is detailed in the *General Demographics* section for each separate assessment area.

For this review period, no legal impediments or financial constraints were identified that would have hindered the bank from serving the credit needs of its assessment areas, and the bank is capable of meeting assessment area credit needs based on its available resources and financial products. As of September 30, 2025, the bank reported total assets of \$8.5 billion, which represents a 12.5 percent increase since the previous examination. As of the same date, loans and leases outstanding were \$4.4 billion, while deposits totaled \$6.7 billion. The bank's loan portfolio composition by credit category is displayed in the following table.

Distribution of Total Loans as of September 30, 2025		
Credit Category	Amount \$ (000s)	Percentage of Total Loans
Commercial Real Estate	\$1,794,738	40.5%
Construction and Development	\$803,889	18.2%
Commercial and Industrial	\$692,221	15.6%
1-4 Family Residential	\$579,729	13.1%
Total Other Loans	\$229,412	5.2%
Multifamily Residential	\$205,822	4.6%
Farmland	\$70,945	1.6%
Loans to Individuals	\$41,802	0.9%
Farm Loans	\$8,615	0.2%
TOTAL	\$4,427,173	100%

As indicated by the table above, a significant portion of the bank's lending resources is directed to commercial real estate loans, construction and development loans, and commercial and industrial 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 originated and sold 470 loans totaling \$108.5 million and 508 loans totaling \$123.7 million in 2023 and 2024, respectively.

The bank received a Satisfactory rating at its previous CRA evaluation conducted by this Reserve Bank on January 23, 2023.

SCOPE OF EXAMINATION

The bank’s CRA performance was reviewed using the Federal Financial Institutions Examination Council’s (FFIEC’s) Large Institution CRA Examination Procedures, which include a Lending Test, Investment Test, and Service Test. The bank’s performance under these tests is rated at the institution level and reflects the conclusions drawn in each of the bank’s assessment areas. The following table details the number of branch offices, breakdown of deposits, and the 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, 2025.

Assessment Area	Offices		Deposits as of June 30, 2025		Assessment Area Review Procedures
	#	%	\$ (000s)	%	
NonMSA Arkansas	22	28.9%	\$1,931,682	29.4%	Full-Scope
Partial Little Rock MSA	28	36.8%	\$2,638,224	40.2%	Full-Scope
Partial Fayetteville MSA	17	22.4%	\$1,500,085	22.8%	Full-Scope
Sebastian County	2	2.6%	\$160,274	2.4%	Limited-Scope
Hot Springs MSA	3	3.9%	\$163,564	2.5%	Limited-Scope
Craighead County	3	3.9%	\$159,356	2.4%	Limited-Scope
Walton County	1	1.3%	\$14,433	0.2%	Not Reviewed
OVERALL	76	100%	\$6,567,618	100%	3 Full-Scope

The bank’s overall institution rating is a composite of the full-scope assessment areas, which are weighted based on the significance of the bank’s operations in each area. As shown in the table above, the majority of the bank’s branches and deposits are concentrated in the Little Rock and nonMSA Arkansas assessment areas. The Fayetteville assessment area also has a significant share of the bank’s deposits and branches; therefore, these three assessment areas were reviewed under full-scope procedures and were weighed equally. The Sebastian County, Hot Springs MSA, and Craighead County assessment areas were all reviewed using limited-scope procedures, and therefore, their performance was compared to the bank’s overall performance when reaching performance conclusions. As previously mentioned, the Florida branch opened in the latter part of this CRA review period, and thus, the Walton County assessment area was not evaluated as part of this examination.

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

Lending Test

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

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, 2023 – December 31, 2024
Assessment Area Concentration		
Loan Distribution by Borrower’s Profile		
Geographic Distribution of Loans		
Community Development Lending Activities		January 23, 2023 – November 2, 2025
Product Innovation		January 1, 2023 – December 31, 2024

As shown in the preceding table, HMDA and small business loans were used to evaluate the bank’s lending performance in every assessment area, as these products are considered the bank’s core business lines based on lending volume and the bank’s business strategy. In the bank’s nonMSA Arkansas assessment area, small farm loans were also reviewed given the substantive volume and the importance of that loan product to the area’s economy. However, given the bank’s business strategy, market demand, and credit needs, the bank’s performance in the HMDA lending category carried the most weight when making overall performance conclusions, followed by small business and small farm lending. Lastly, equal emphasis is placed on performance in 2023 and 2024.

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

¹ This criterion is applicable at the institution level only.

² Unlike other large bank CRA performance criteria, a lack of innovative and/or flexible lending practices does not necessarily impact the bank’s performance negatively. These activities are largely used to augment consideration given to an institution’s performance under the quantitative criteria, resulting in a higher performance rating. This distinction also applies to the use of innovative or complex investments under the Investment Test.

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

- Assessment area demographics are based on 2020 American Community Survey (ACS) data, and business demographics are based on 2023 and 2024 Dun & Bradstreet data.
- Median family incomes are based on the FFIEC's 2023 and 2024 annual estimates. These estimates were used to classify borrowers into low-, moderate-, middle-, and upper-income categories by comparing their reported income to the applicable median family income figure for that area.
- Industry demographics are sourced from the U.S. Department of Labor, Bureau of Labor Statistics (BLS) Quarterly Census of Employment and Wages data, according to the North American Industry Classification System.
- Unemployment data are sourced from the BLS and are not seasonally adjusted.
- Housing cost burden refers to the percentage of households with housing costs that exceed 30.0 percent of total household income. These figures are sourced from the U.S. Department of Housing and Urban Development (HUD) 2017–2021 Comprehensive Housing Affordability Strategy data.
- In the evaluation of the bank's distribution of loans to borrowers of different income levels and businesses and farms of different revenue sizes, the demographic figure refers to either the percentage of families in that assessment area that are classified as low- and moderate-income (LMI) or the percentage of businesses/farms with annual revenues of \$1 million or less.
- In the evaluation of the bank's geographic distribution of loans, the demographic figure refers to either the percentage of owner-occupied housing units in that assessment area that are in LMI census tracts or the percentage of businesses located in LMI census tracts.

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

Investment Test

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

Service Test

The review period for retail and community development services includes activity from January 23, 2023, 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. The rating reflects performance under the following criteria applicable to large banks.

Lending Test Summary	
Lending Activity	Good
Assessment Areas Concentration	Substantial Majority Inside
Borrower Distribution	Adequate
Geographic Distribution	Adequate
Community Development Loans	Relatively High Level
Product Innovation	Limited Use
LENDING TEST RATING	HIGH SATISFACTORY

Lending Activity

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

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, 2023 through December 31, 2024						
Loan Type	Inside Assessment Areas		Outside Assessment Areas		TOTAL	
HMDA	2,500	94.8%	137	5.2%	2,637	100%
	\$450,527	93.3%	\$32,207	6.7%	\$482,734	100%
Small Business	2,094	95.1%	108	4.9%	2,202	100%
	\$230,588	93.1%	\$17,162	6.9%	\$247,750	100%
Small Farm	280	87.8%	39	12.2%	319	100%
	\$17,134	78.8%	\$4,617	21.2%	\$21,751	100%
TOTAL LOANS	4,874	94.5%	284	5.5%	5,158	100%
	\$698,249	92.8%	\$53,986	7.2%	\$752,235	100%

A substantial majority of loans were made inside the bank’s assessment areas. As shown above, 94.5 percent of the bank’s total HMDA, small business, and small farm loans were made inside the bank’s assessment areas, representing 92.8 percent of loans by dollar volume.

Borrower and Geographic Distribution

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

Full-Scope Assessment Areas	Loan Distribution by Borrower’s Profile
NonMSA Arkansas	Good
Partial Little Rock MSA	Adequate
Partial Fayetteville MSA	Adequate
OVERALL	ADEQUATE

Limited-Scope Assessment Areas	Loan Distribution by Borrower’s Profile
Sebastian County	Below
Hot Springs MSA	Consistent
Craighead County	Consistent

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

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

Limited-Scope Assessment Areas	Geographic Distribution of Loans
Sebastian County	Consistent
Hot Springs MSA	Consistent
Craighead County	Consistent

Community Development Lending Activity

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

Full-Scope Assessment Areas	Community Development Lending
NonMSA Arkansas	Adequate
Partial Little Rock MSA	Leader
Partial Fayetteville MSA	Leader
OVERALL	RELATIVELY HIGH LEVEL

Limited-Scope Assessment Areas	Community Development Lending
Sebastian County	Consistent
Hot Springs MSA	Consistent
Craighead County	Consistent

During the review period, the bank originated or renewed 48 qualifying community development loans inside its assessment areas, totaling \$348.5 million. In addition to meeting the community development lending needs of its assessment areas, the bank also made two loans totaling \$1.2 million outside its assessment areas, but in the broader Arkansas statewide area; both of these loans financed renovation of an affordable housing apartment complex.

Product Innovation

The bank makes limited use of innovative and/or flexible lending practices in serving the credit needs of its assessment areas. During the review period, the bank’s efforts through these lending programs resulted in 270 loans being originated, totaling \$53.6 million. Offerings include:

- *First Security Bank First Steps Home Loan:* This loan program is designed for home purchase/refinance borrowers within LMI census tracts in Pulaski County, offering options with minimal down payment requirements without mortgage insurance, and this program can be paired with down payment assistance programs. During the review period, the bank originated three loans totaling \$488,714.
- *Arkansas Development Finance Authority (ADFA) Down Payment Assistance Program:* The bank is an approved lender for the ADFA down payment assistance program, which provides down payment assistance for eligible first-time homebuyers in the form of a second mortgage. During the review period, the bank originated 13 loans totaling \$142,407.
- *ADFA Bond Loan Program:* This program facilitates small businesses access to national capital markets by providing credit enhancement mechanisms in the form of guarantees. During the review period, the bank originated 16 loans totaling \$2.7 million.

- *Homebuyer Equity Leverage Partnership:* This program is in partnership with the Federal Home Loan Bank of Dallas and provides funds that assist income-eligible first-time homebuyers with down payment assistance and closing costs. During the review period, the bank awarded six grants totaling \$101,300.
- *Federal Housing Administration/U.S. Department of Veterans Affairs Loans:* These government-insured loan programs offer flexible, long-term financing to eligible borrowers with low or no down payments. During the review period, the bank originated 151 loans totaling \$36.0 million.
- *U.S. Department of Agriculture Rural Development Loan Program:* This loan program assists LMI applicants obtain affordable housing in eligible rural areas; program features include 100 percent financing and flexible underwriting requirements. During the review period, the bank originated 59 loans totaling \$9.9 million.
- *Fannie Mae HomeReady Mortgage:* This program is a conventional loan product designed to make homeownership more accessible for creditworthy LMI borrowers. The program includes a lower down payment requirement, flexible funding sources, and reduced mortgage insurance costs. During the review period, the bank originated 19 loans totaling \$3.5 million.
- *Freddie Mac Home Possible Mortgage:* This is a conventional mortgage program for LMI borrowers, offering as low as 3 percent down payments, flexible funding sources, and reduced mortgage insurance. During the review period, the bank originated three loans totaling \$692,650 through this program.

INVESTMENT TEST

The bank’s performance under the Investment Test is rated high satisfactory. Overall, the bank made a significant level of qualified community development investments and grants. The investments and grants exhibit good responsiveness to credit and community development needs, and the bank is occasionally in a leadership position. The bank makes occasional 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
NonMSA Arkansas	Adequate
Partial Little Rock MSA	Excellent
Partial Fayetteville MSA	Excellent
OVERALL	HIGH SATISFACTORY

Limited-Scope Assessment Areas	Investment and Grant Activity
Sebastian County	Consistent
Hot Springs MSA	Consistent
Craighead County	Consistent

During the review period, the bank made ten new investments totaling \$12.4 million benefiting assessment areas, and prior period investments still in the bank’s portfolio totaled \$75.6 million. In addition, the bank made 585 donations totaling \$964,712 to community development organizations serving the bank’s assessment areas. The bank’s investment activity consisted of municipal bonds benefiting schools or projects in LMI areas in the bank’s assessment areas, as well as mortgage-backed securities, which are investments in pools of loans made up of affordable housing loans to LMI borrowers.

While not included in the totals above, the bank also made ten investments totaling \$8.6 million and 27 donations totaling \$54,750 benefiting a broader statewide area outside of the bank’s assessment areas. These investments were made in municipal bonds used to fund low-interest mortgages to LMI first-time homebuyers.

SERVICE TEST

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

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	Relatively High Level
SERVICE TEST RATING	HIGH SATISFACTORY

Accessibility of Delivery Systems

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

Full-Scope Assessment Areas	Accessibility of Delivery Systems
NonMSA Arkansas	Readily Accessible
Partial Little Rock MSA	Reasonably Accessible
Partial Fayetteville MSA	Accessible
OVERALL	ACCESSIBLE

Limited-Scope Assessment Areas	Accessibility of Delivery Systems
Sebastian County	Consistent
Hot Springs MSA	Consistent
Craighead County	Consistent

The bank currently operates 16 of its 76 branches (21.1 percent) in LMI geographies. In addition to branch locations, consideration was also given to branches within proximity to LMI geographies, distribution of standalone ATMs, and the availability of alternative delivery systems, such as online and mobile banking.

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
NonMSA Arkansas	Not Adversely Affected
Partial Little Rock MSA	Not Adversely Affected
Partial Fayetteville MSA	Not Adversely Affected
OVERALL	NOT ADVERSELY AFFECTED

Limited-Scope Assessment Areas	Changes in Branch Locations
Sebastian County	Consistent
Hot Springs MSA	Consistent
Craighead County	Consistent

Reasonableness of Business Hours and Services in Meeting Assessment Area Needs

The bank’s hours and services do not vary in a way that inconveniences certain portions of its assessment areas, particularly LMI geographies or individuals. The bank’s branch locations are generally open between 8 a.m. and 5 p.m., with many locations offering drive-through services. Some of the bank’s locations also offer Saturday lobby hours from 9 a.m. to noon or Saturday drive-through hours. While the bank’s hours vary slightly between locations, 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.

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

Limited-Scope Assessment Areas	Reasonableness of Business Hours and Services
Sebastian County	Consistent
Hot Springs MSA	Consistent
Craighead County	Consistent

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

- *First Steps Checking Account:* This is a certified Bank On Arkansas checking account that is designed to reduce and remove barriers to mainstream banking. This account has reduced fees, no minimum balances, a free debit card, and free mobile banking. First Security Bank provides these accounts through partnerships with community organizations that serve LMI populations, such as homeless shelters.

Community Development Services

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

Full-Scope Assessment Areas	Community Development Services
NonMSA Arkansas	Adequate Level
Partial Little Rock MSA	Leader
Partial Fayetteville MSA	Leader
OVERALL	RELATIVELY HIGH LEVEL

Limited-Scope Assessment Areas	Community Development Services
Sebastian County	Exceeds
Hot Springs MSA	Consistent
Craighead County	Consistent

In total, 119 employees provided 1,615 community development service hours to 91 different organizations. These efforts consisted of bank employees providing financial literacy training and education to schools with a majority of students receiving free and reduced-price lunch benefits and through community service organizations. Additionally, bank employees served on the board of directors and provided technical assistance to organizations that support a variety of community development purposes throughout the bank’s assessment areas.

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.

ARKANSAS NONMETROPOLITAN STATEWIDE AREA

(Full- Scope Review)

DESCRIPTION OF INSTITUTION’S OPERATIONS IN THE NONMSA ARKANSAS ASSESSMENT AREA

Bank Structure

As shown in the table below, the bank operates 22 (28.9 percent) of its total branches in the nonMSA Arkansas assessment area.

Branch Locations by Census Tract Income Level				
Low-Income	Moderate-Income	Middle-Income	Upper-Income	Unknown-Income
0	5	10	7	0

During the review period, the bank did not open or close any branches in this assessment area. Each branch within the assessment area includes an ATM, and the bank also operates two standalone ATMs in this assessment area. Based on the bank’s branch network and other service delivery systems, the bank is positioned to deliver financial services to the entire assessment area.

General Demographics

The nonMSA Arkansas assessment area is composed of 11 counties: Baxter, Cleburne, Fulton, Izard, Johnson, Marion, Pope, Stone, Van Buren, White, and Yell, with a combined total population of 323,186. While most of the assessment area is rural, certain cities such as Searcy in White County and Russellville in Pope County serve as regional hubs for commercial and banking activity in the surrounding counties. Overall, the demographic makeup of the assessment area is relatively homogeneous. The assessment area’s population displayed by county is shown in the following table.

County	Population
Baxter	41,627
Cleburne	24,711
Fulton	12,075
Izard	13,577
Johnson	25,749
Marion	16,826
Pope	63,381
Stone	12,359
Van Buren	15,796
White	76,822
Yell	20,263
TOTAL ASSESSMENT AREA POPULATION	323,186

While rural, the assessment area hosts a relatively competitive banking market, with 32 FDIC-insured financial institutions operating 151 branches. First Security Bank is ranked first among these financial institutions, holding 21.6 percent of the assessment area’s deposit market share. Additionally, the bank operates the most branches of any institution in the assessment area.

The assessment area credit needs include a blend of consumer, commercial, and agricultural loan products. Specifically, a community contact noted the challenges farmers are facing when trying to obtain financing. In addition, the contact identified a shortage of housing stock, including affordable housing. While financial institutions are generally meeting the basic personal banking needs of LMI individuals, the contact indicated that there are opportunities for institutions to enhance offerings related to specialized loan products or financial education programs.

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	10	11.1%	8,104	9.5%
Middle	64	71.1%	61,999	72.7%
Upper	15	16.7%	14,928	17.5%
Unknown	1	1.1%	275	0.3%
TOTAL	90	100%	85,306	100%

As shown above, there are no low-income census tracts in the assessment area, and 11.1 percent of the census tracts in the assessment area are in moderate-income geographies, with 9.5 percent of the family population residing in those tracts. The moderate-income census tracts are dispersed throughout the assessment area. Most of the assessment area census tracts and family population are middle income. The assessment area also has several middle-income census tracts designated as distressed due to poverty and/or underserved due to their remote rural location, which are all located in Izard, Stone, or Marion County.

Based on 2020 ACS data, the median family income for the assessment area was \$53,153. At the same time, the median family income for nonMSA Arkansas was \$53,596. More recently, the FFIEC estimates the 2023 and 2024 median family incomes for nonMSA Arkansas to be \$63,400 and \$64,800, respectively. The following table displays population percentages of assessment area families by income level compared to the nonMSA Arkansas family populations.

Family Population by Income Level				
	Assessment Area		NonMSA Arkansas	
Low	15,600	18.3%	65,329	20.7%
Moderate	17,598	20.6%	57,611	18.2%
Middle	17,633	20.7%	63,457	20.1%
Upper	34,475	40.4%	129,420	41.0%
TOTAL	85,306	100%	315,817	100%

As shown in the table above, both the assessment area and the overall nonMSA portion of Arkansas have the same percentage of LMI families (38.9 percent). However, the assessment area has a smaller percentage of low-income families compared to nonMSA Arkansas, and the percentage of families living below the poverty level in the assessment area (10.9 percent) is lower than that of nonMSA Arkansas (13.7 percent). Considering these factors, the assessment area appears to be slightly more affluent than nonMSA Arkansas.

Housing Demographics

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

Housing Cost Burden Levels						
Area	Cost Burden – Renters			Cost Burden – Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Assessment Area	66.8%	38.2%	37.0%	54.6%	27.2%	16.9%
NonMSA Arkansas	63.5%	32.8%	35.5%	52.1%	24.0%	15.7%

Based on the data in the table above, the share of LMI cost-burdened renters and owners is slightly higher in the assessment area than in nonMSA Arkansas. This is particularly notable given that, as was stated above, the assessment area is slightly more affluent than nonMSA Arkansas. The higher rate of cost-burdened renters and owners is likely due to the fact that housing is noticeably more expensive in the assessment area (the median gross rent is \$673/month in the assessment area versus \$640/month in nonMSA Arkansas; the median home value is \$120,726 in the assessment area versus \$101,025 in nonMSA Arkansas). This might suggest assessment area renters may have more challenges saving for a down payment than families living in nonMSA Arkansas.

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 2024 Dun & Bradstreet estimates, the assessment area has 9,936 businesses (91.0 percent small businesses) and 446 farms (97.8 percent small farms). According to the community contact, the small business environment is good, and the state of Arkansas has created pathways and resources to assist small businesses in obtaining startup funding. BLS industry demographics indicate that there are 102,617 paid employees in the assessment area. By percentage of private-sector employees, the three largest job categories in the

assessment area are manufacturing (18.9 percent), retail trade (15.8 percent), and accommodation and food services (11.1 percent). The table below details BLS unemployment data for the assessment area and nonMSA Arkansas overall.

Unemployment Levels			
Dataset	Time Period (Annual Average)		
	2023	2024	2025 (Jan.–Feb.)
Assessment Area	3.7%	4.1%	4.7%
NonMSA Arkansas	3.7%	4.1%	4.8%

As shown in the table above, unemployment rates in the assessment area were consistent with nonMSA Arkansas over the review period, as both experienced an increasing trend. Unemployment rates varied across counties within the assessment area, with Yell County reporting the lowest rates (3.0 percent to 3.9 percent) and Izard County reporting the highest rates (5.5 percent to 6.3 percent).

Community Contact Information

For the nonMSA Arkansas assessment area, one community contact interview was utilized with an individual specializing in community development. The contact described the local economy as strong and competitive relative to the broader region. The steel industry is the most dominant, employing many residents and people from surrounding regions. According to the contact, the general banking needs of LMI individuals and small businesses are largely being met by local financial institutions and economic development organizations. However, the contact indicated that the majority of their service area has a housing shortage, creating employment, economic development, and community development challenges. When discussing the agriculture industry, the contact described the environment as challenging, noting many farmers are closing their operations. Both macro- and microeconomic challenges have put financial pressure on the industry, and while local financial institutions are positioned to provide some support, farmers do not always have the necessary collateral to get financing.

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

LENDING TEST

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

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

Lending Activity

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

Summary of Lending Activity January 1, 2023 through December 31, 2024				
Loan Type	#	%	\$ (000s)	%
Home Improvement	108	5.8%	\$5,354	3.0%
Home Purchase	439	23.6%	\$82,738	46.1%
Multifamily Housing	4	0.2%	\$3,263	1.8%
Refinancing	137	7.4%	\$17,741	9.9%
Other Purpose Line of Credit (LOC)	112	6.0%	\$6,783	3.8%
Other Purpose Closed/Exempt	24	1.3%	\$1,967	1.1%
Total HMDA	824	44.4%	\$117,846	65.6%
Small Business	834	44.9%	\$50,578	28.2%
Small Farm	199	10.7%	\$11,237	6.3%
TOTAL LOANS	1,857	100%	\$179,661	100%

The bank’s lending activity in the assessment area represents 38.1 percent of total 2023 and 2024 HMDA and CRA loans. By comparison, the bank operates 28.9 percent of its total branches and holds 29.4 percent of total bank deposits in the assessment area. In 2024, the bank ranked second out of 332 HMDA-reporting lenders and fifth out of 88 CRA-reporting lenders 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. As previously mentioned, HMDA lending was weighed more heavily in comparison to small business and small farm lending.

HMDA Lending

The bank's borrower distribution of HMDA loans is good. In 2023, the bank originated 7.7 percent of its HMDA loans to low-income borrowers. While below the percentage of assessment area families who are low income (18.4 percent), the bank's performance exceeds the aggregate performance in the assessment area (5.2 percent). Therefore, the bank's performance is considered good. The bank originated 13.2 percent of its HMDA loans to moderate-income borrowers, which is below but similar to both the aggregate (15.7 percent) and the demographic figure (20.7 percent), reflecting adequate performance.

In 2024, the bank originated 6.4 percent of its HMDA loans to low-income borrowers, which exceeded the aggregate lending level (4.1 percent) but is still below the demographic figure (18.3 percent). The bank's performance among low-income borrowers is considered good. The bank's HMDA lending to moderate-income borrowers (11.2 percent) remained below yet similar to the aggregate (12.9 percent) and the demographic figure (20.6 percent) and is thus considered adequate.

Small Business Lending

The bank's distribution of small business loans to businesses of different sizes is good. In 2023, the bank originated 77.5 percent of its small business loans to businesses with annual revenues of \$1 million or less, which substantially exceeded aggregate lending levels (61.7 percent) but was below the demographic figure (91.1 percent), reflecting good performance. Similarly, in 2024, bank's lending to businesses with annual revenues of \$1 million or less was 78.1 percent and considered good when compared with the aggregate lending level (57.9 percent) and the demographic figure (91.0 percent).

Small Farm Lending

The bank's distribution of small farm loans by farm revenue profile is good. In 2023, the bank originated 95.5 percent of its small farm loans to farms with annual revenues of \$1 million or less; this performance is considered excellent when compared with the aggregate lending level (70.8 percent) and the demographic figure (97.7 percent). In 2024, the bank originated 88.6 percent of its small farm loans to farms with annual revenues of \$1 million or less; this performance is considered good when compared with the aggregate lending level (72.4 percent) and the demographic figure (97.8 percent).

Geographic Distribution of Loans

The bank's geographic distribution of loans is adequate overall based on all three loan products reviewed. There are no low-income census tracts in the assessment area, so bank performance is based primarily on lending in moderate-income census tracts. Additionally, an analysis of the dispersion of all three loan products throughout the assessment area did not reveal evidence of conspicuous lending gaps in LMI geographies. In 2023, the bank had loan activity in 93.3 percent of all assessment area census tracts and 80.0 percent of all moderate-income geographies. In 2024, the bank had lending activity in 87.8 percent of census tracts in the assessment area and 80.0 percent of moderate-income geographies in the assessment area. This dispersion was consistent with the bank's branch structure in the assessment area and supports the conclusion that the geographic distribution of loans is adequate overall.

HMDA Lending

The bank's distribution of HMDA loans in LMI geographies is good overall. In 2023, the bank originated 6.0 percent of its HMDA loans in moderate-income census tracts compared to the aggregate lending level of 7.3 percent and the percentage of owner-occupied housing units in moderate-income geographies of 8.3 percent, reflecting adequate performance.

In 2024, the bank originated 9.0 percent of HMDA loans in moderate-income geographies in the assessment area, which was above both the aggregate performance (7.4 percent) and the demographic level (8.3 percent), reflecting good performance.

Small Business Lending

The bank's distribution of small business loans in LMI geographies is adequate overall. In 2023, the bank made 6.6 percent of its small business loans in moderate-income geographies. This performance is considered poor when compared to the aggregate lending level (10.0 percent) and the percentage of assessment area businesses that are in moderate-income geographies (12.9 percent).

In 2024, the bank originated 10.2 percent of small business loans in moderate-income geographies, which is below yet comparable to aggregate performance (11.5 percent) and demographic levels (13.3 percent), reflecting adequate performance.

Small Farm Lending

The bank's distribution of small farm loans in LMI geographies is adequate overall. In 2023, the bank made 8.1 percent of its small farm loans in moderate-income census tracts. This performance is considered adequate when compared to aggregate lending levels (9.8 percent) and the demographic figure (11.0 percent).

In 2024, the bank made 10.2 percent of its small farm loans in moderate-income census tracts, which is above aggregate performance (8.9 percent) and slightly below the demographic figure (11.0 percent), reflecting adequate performance.

Community Development Lending Activity

The bank makes an adequate level of community development loans in nonMSA Arkansas. During the review period, the bank made five community development loans totaling \$9.9 million. These community development loans supported two community development purposes: revitalization and stabilization of LMI or distressed middle-income geographies and economic development. The most impactful of these loans are discussed below.

- The bank originated one community development loan with a purpose of economic development, totaling \$3.0 million. The loan supported permanent LMI job creation for a small business.
- The bank financed several community development loans with a purpose of revitalization/stabilization of LMI geographies. One loan totaling \$2.5 million financed the construction of a multi-tenant office building that will include a dentist office in a moderate-income census tract.

INVESTMENT TEST

The bank makes an adequate level of qualified community development investments and grants within the nonMSA Arkansas assessment area. During the review period, the bank received credit for two investments made prior to the review period that were still outstanding, totaling \$3.8 million. Additionally, the bank made 122 donations totaling \$57,911 to various organizations throughout the assessment area. These donations predominantly benefited school districts with a majority of students from LMI families, as well as nonprofit organizations providing community services to LMI families.

SERVICE TEST

The following table displays the bank’s performance under the Service Test in the nonMSA 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	Adequate Level

Accessibility of Delivery Systems

The bank operates 22 branches in the nonMSA 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	5	10	7	0	22
	0.0%	22.7%	45.5%	31.8%	0.0%	100%
Census Tracts	0.0%	11.1%	71.1%	16.7%	1.1%	100%
Household Population	0.0%	10.2%	72.4%	17.1%	0.3%	100%

As shown in the previous table, five of the bank’s offices (22.7 percent) are in moderate-income geographies. The bank’s concentration of branches in moderate-income census tracts is significantly higher than both the percentage of moderate-income census tracts (11.1 percent) and the household population percentage in LMI geographies (10.2 percent), demonstrating 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, 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 majority of bank branches in the assessment area are typically open from 8:30 a.m. to 4 p.m., Monday through Friday, with most locations offering extended drive-through hours to 5 p.m. Loan officers are on site at 13 branches, and 4 of those branches are located in a moderate-income census tract. Lastly, all offices in the assessment area offer the same deposit and loan products.

Community Development Services

The bank provides an adequate level of community development services in nonMSA Arkansas. During the review period, nine bank employees provided 117 community development service hours to six different organizations in the assessment area. Most of these services consisted of bank employees providing financial literacy training to schools where the majority of students qualify for free or reduced-price lunch benefits.

LITTLE ROCK-NORTH LITTLE ROCK-CONWAY, ARKANSAS MSA

(Full- Scope Review)

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

Bank Structure

As shown in the table below, the bank operates 28 (36.8 percent) of its total branches in the Little Rock assessment area.

Branch Locations by Census Tract Income Level				
Low-Income	Moderate-Income	Middle-Income	Upper-Income	Unknown-Income
0	5	16	7	0

During the review period, the bank closed one branch in an upper-income census tract. Each branch includes an ATM, and the bank also operates eight standalone ATMs in this assessment area. Based on the bank’s branch network and other service delivery systems, the bank is positioned to deliver financial services to the entire assessment area.

General Demographics

This assessment area is composed of four of the six counties in the Little Rock-North Little Rock-Conway, Arkansas MSA (Little Rock MSA): Faulkner, Lonoke, Pulaski, and Saline. According to 2020 ACS data, the assessment area has a total population of 720,054 and is most heavily concentrated in Pulaski County (399,125), which contains the city of Little Rock. While the assessment area is largely urban, Lonoke County is more rural, with a population of 74,015. Of the 40 FDIC-insured depository institutions with a branch presence in this assessment area, the bank ranked fifth in this market, encompassing 7.1 percent of deposit market share.

While 40 depository institutions operate a branch in the assessment area, a much higher number of institutions reported loan activity in the assessment area. An analysis of 2024 HMDA-reportable loans shows that 438 institutions had loan activity in the assessment area, of which the bank ranked eighth in total HMDA loans. In addition, the bank ranked 12th out of 112 institutions with CRA loan activity in the assessment area.

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. A community contact noted specific credit-related needs in the assessment area, including small dollar loans to entrepreneurs and financing for the development of single-family affordable housing stock.

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	16	8.7%	9,763	5.5%
Moderate	38	20.8%	31,493	17.9%
Middle	80	43.7%	80,849	45.9%
Upper	47	25.7%	53,926	30.6%
Unknown	2	1.1%	0	0.0%
TOTAL	183	100%	176,031	100%

As shown above, 29.5 percent of the census tracts in the assessment area are LMI geographies, but only 23.4 percent of the family population resides in these tracts. These LMI areas are primarily concentrated in Pulaski County.

Based on 2020 ACS data, the median family income for the assessment area was \$72,432. At the same time, the median family income for the state of Arkansas was \$62,067. More recently, the FFIEC estimates the 2023 and 2024 median family income for the Little Rock MSA to be \$83,100 and \$86,400, respectively. The following table displays population percentages of assessment area families by income level compared to the Arkansas family populations.

Family Population by Income Level				
	Assessment Area		Arkansas	
Low	40,207	22.8%	164,819	21.4%
Moderate	28,739	16.3%	136,219	17.1%
Middle	34,273	19.5%	155,068	20.1%
Upper	72,812	41.4%	314,005	40.8%
TOTAL	176,031	100%	770,111	100%

As shown in the table above, 39.1 percent of families within the assessment area were considered LMI, which is slightly higher than the LMI family percentage of 38.5 percent in the state of Arkansas. However, the percentage of families living below the poverty level in the assessment area (10.2 percent) falls slightly below the level in the state of Arkansas (11.8 percent). Within the assessment area, poverty levels vary greatly by county; Saline County has a poverty level of 6.0 percent compared to 12.0 percent in Pulaski County. Considering the higher median family income level in the assessment area, coupled with the overall lower percentage of families living below the poverty level, the assessment area appears slightly more affluent than the state of Arkansas as a whole.

Housing Demographics

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

Housing Cost Burden Levels						
Area	Cost Burden – Renters			Cost Burden – Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Assessment Area	76.1%	39.5%	41.1%	57.9%	29.6%	16.7%
Arkansas	69.8%	35.3%	37.3%	53.0%	25.2%	15.3%

Based on the data in the table above, the share of cost-burdened LMI renters and owners in the assessment area was higher than the statewide comparators. The difference was the largest among low-income renters, as 76.1 percent were cost burdened in the assessment area compared to 69.8 percent of low-income renters within the state. This data supports the information provided by the community contact, who noted the need for affordable housing within the assessment 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 that there are 348,388 paid employees in the assessment area. By percentage of private-sector employees, the three largest job categories in the assessment area are healthcare and social assistance (19.3 percent), retail trade (13.5 percent), and accommodation and food services (11.1 percent). The table below details BLS unemployment data for the assessment area and the state of Arkansas overall. The assessment area also supports a strong small business sector, with 91.2 percent of assessment area businesses having annual revenues of \$1 million or less.

Unemployment Levels			
Dataset	Time Period (Annual Average)		
	2023	2024	2025 (Jan.–Feb.)
Assessment Area	2.9%	3.2%	3.7%
Arkansas	3.1%	3.5%	4.0%

As shown in the table above, unemployment rates in the assessment area were slightly lower than statewide figures over the review period. Additionally, both the assessment area and the state experienced a similar pattern of increased trends in unemployment.

Community Contact Information

For the Little Rock assessment area, one community contact interview was utilized as part of this evaluation. The interview was completed with an individual experienced in small business development, with a focus on supporting entrepreneurs and promoting economic growth within the community. The community contact categorized the local economy as relatively strong compared to the broader state of Arkansas; this is particularly evident in Lonoke County, which was highlighted due to its strong agricultural base in rice and soybean production. According to the contact, financial institutions are generally responsive to community needs through community involvement and engagement with individuals seeking to establish small businesses. The contact indicated that there remains strong demand for community development opportunities, particularly for micro-lending products, flexible sources of capital for entrepreneurs, and technical assistance. While the startup and small business environment was described as stable, the contact expressed concern regarding a potential decline in new small business formation in the coming years. Additionally, the contact identified a shortage of affordable housing within the assessment area.

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

LENDING TEST

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

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

Lending Activity

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

Summary of Lending Activity January 1, 2023 through December 31, 2024				
Loan Type	#	%	\$ (000s)	%
Home Improvement	185	9.1%	\$12,928	4.5%
Home Purchase	571	28.1%	\$124,933	43.2%
Multifamily Housing	10	0.5%	\$4,032	1.4%
Refinancing	155	7.6%	\$23,754	8.2%
Other Purpose LOC	128	6.3%	\$8,508	2.9%
Other Purpose Closed/Exempt	7	0.3%	\$633	0.2%
Total HMDA	1,056	51.9%	\$174,788	60.4%
Small Business	909	44.7%	\$110,064	38.0%
Small Farm	70	3.4%	\$4,619	1.6%
TOTAL LOANS	2,035	100%	\$289,471	100%

The bank’s lending activity in the assessment area represents 41.8 percent of total 2023 and 2024 HMDA and CRA loans. By comparison, the bank operates 36.8 percent of its total branches and holds 40.2 percent of total bank deposits in the assessment area. In 2024, the bank ranked 8th out of 438 HMDA-reporting lenders and 12th out of 112 CRA-reporting lenders in the assessment area. Given that the bank’s lending levels were greater than the percentage of overall branches and the share of deposits in the assessment area, 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 adequate in the Little Rock assessment area. Given the bank's volume of HMDA lending, primary emphasis was placed on performance for this loan product.

HMDA Lending

The bank's borrower distribution of HMDA loans is adequate. In 2023, the distribution of HMDA loans to low-income borrowers is considered good (5.9 percent), as the bank's performance is better than the performance of aggregate institutions in the assessment area (5.2 percent) but below the demographic figure (22.8 percent). The bank originated 16.0 percent of its HMDA loans to moderate-income borrowers, which was consistent with both the aggregate lending level (16.6 percent) and the demographic figure (16.3 percent), reflecting adequate performance.

The bank originated 6.4 percent of its HMDA loans to low-income borrowers in 2024, which outperforms the aggregate lending level (5.1 percent) but is below the percentage of families who are low income (22.8 percent), reflecting good performance. The bank's level of lending to moderate-income borrowers in 2024 (13.1 percent) is close to—yet below—both the aggregate (14.9 percent) and demographic levels (16.3 percent) and is thus considered adequate.

Small Business Lending

In 2023, the bank originated 60.1 percent of its small business loans to businesses with annual revenues of \$1 million or less, which exceeded aggregate lending levels (51.7 percent) but was below the demographic figure (91.3 percent), reflecting good performance. The bank's level of lending in 2024 was likewise good, as the percentage of small business loans to businesses with annual revenues of \$1 million or less (55.7 percent) again exceeded aggregate performance (50.2 percent) but was below the demographic figure (91.2 percent). Therefore, the overall distribution of small business loans by business revenue profile is good.

Geographic Distribution of Loans

Overall, the bank's geographic distribution of loans is adequate, based on both loan products reviewed, with primary emphasis placed on HMDA lending. Additionally, an analysis of assessment area loan activity did not reveal evidence of conspicuous lending gaps in LMI geographies. In 2023, the bank had loan activity in 84.7 percent of all assessment area census tracts and 77.8 percent of all LMI geographies. In 2024, the bank had lending activity in 83.6 percent of census tracts in the assessment area and 70.4 percent of LMI geographies in the assessment area. This dispersion was consistent with the bank's branch structure in the assessment area and supports the conclusion that the geographic distribution of loans is adequate overall.

HMDA Lending

The bank’s distribution of HMDA loans in LMI geographies is adequate overall. The percentage of HMDA loans originated in low-income census tracts in 2023 (4.3 percent) marginally exceeded the aggregate lending level (4.2 percent) and was slightly higher than the percentage of owner-occupied housing in low-income census tracts (3.6 percent), reflecting good performance in low-income geographies. Also in 2023, the percentage of HMDA loans originated in moderate-income census tracts (12.7 percent) was below yet comparable to both the aggregate lending level (13.4 percent) and the demographic figure (15.0 percent), reflecting adequate performance.

In 2024, the bank originated 4.0 percent of HMDA loans in low-income geographies in the assessment area, which was above the aggregate performance (3.5 percent) and the demographic level (3.6 percent), reflecting good performance. The percentage of HMDA loans in moderate-income geographies declined from its 2023 level to 9.7 percent but remained comparable to the aggregate lending level (13.2 percent) and the demographic figure (15.0 percent), also reflecting adequate performance.

Small Business Lending

The bank’s overall geographic distribution of small business loans is adequate. The percentage of small business loans originated in low-income census tracts in 2023 (4.9 percent) is slightly below aggregate lending levels (5.7 percent) and the demographic figure for low-income geographies (7.1 percent), reflecting adequate performance in low-income geographies. Similarly, the bank made 14.8 percent of its small business loans in moderate-income geographies, which is below but comparable to aggregate performance (17.6 percent) and the demographic figure (20.3 percent), reflecting adequate performance.

In 2024, the bank originated 8.0 percent of small business loans in low-income geographies, which is above aggregate performance (6.0 percent) and the demographic level (7.2 percent), reflecting excellent performance. Conversely, the bank made 15.6 percent of its small business loans in moderate-income geographies, which approaches aggregate performance (16.8 percent) and demographic levels (20.3 percent), reflecting adequate performance.

Community Development Lending Activity

The bank is a leader in making community development loans in the Little Rock assessment area. As detailed in the following table, the bank made 24 community development loans totaling \$142.8 million. The most impactful of these loans are discussed following the table below.

Community Development Lending										
	Affordable Housing		Community Services		Revitalization/ Stabilization		Economic Development		Total	
	#	\$ (000s)	#	\$ (000s)	#	\$ (000s)	#	\$ (000s)	#	\$ (000s)
Community Development Loans	0	–	3	2,981	17	123,529	4	16,268	24	142,779

- The bank financed several community development loans for various commercial and residential real estate construction projects that qualified as revitalization/stabilization of LMI geographies. One loan totaling \$44.6 million financed the construction of a senior living facility in a moderate-income census tract, while another loan for \$8.8 million financed improvements to a medical center in a moderate-income census tract.
- The bank originated four community development loans for various commercial construction projects that qualified for economic development by supporting permanent LMI job creation for small businesses. One loan totaling \$8.6 million financed the construction of a storage facility in a moderate-income census tract.

INVESTMENT TEST

The bank makes an excellent level of qualified community development investments and grants within the Little Rock assessment area. During the review period, the bank made two mortgage-backed securities investments totaling \$6.0 million in the current period and received credit for 20 investments made prior to the review period still outstanding, totaling \$46.3 million. Additionally, the bank made 211 community development donations totaling \$448,397 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 Little Rock assessment area.

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

Accessibility of Delivery Systems

The bank operates 28 branches in the Little Rock 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	5	16	7	0	28
	0.0%	17.9%	57.1%	25.0%	0.0%	100%
Census Tracts	8.7%	20.8%	43.7%	25.7%	1.1%	100%
Household Population	6.7%	19.6%	44.4%	29.3%	0.0%	100%

As shown in the previous table, the bank operates 17.9 percent of its assessment area branches in LMI geographies. This distribution is below the percentage of assessment area census tracts that are LMI (29.5 percent) and the household population in LMI census tracts (26.3 percent). However, in addition to its branch footprint, the bank operates two standalone ATMs in moderate-income census tracts. Moreover, several of the bank’s branches located in either middle- or upper-income census tracts are within one mile of an LMI census tract. As a result, the bank’s service delivery systems are reasonably accessible in the assessment area.

Changes in Branch Locations

The bank closed one branch in the assessment area during the review period. This branch was in an upper-income census tract. Therefore, the accessibility of the bank’s service delivery systems was not adversely affected, particularly to LMI geographies and individuals.

Reasonableness of Business Hours and Services in Meeting Assessment Area Needs

Business hours and banking services do not vary in a way that inconveniences certain portions of the assessment area, particularly LMI geographies and individuals. All branches offer lobby hours and drive-up teller accessibility Monday through Friday during standard business hours. Lastly, all offices in the assessment area offer the same deposit and loan products, and lenders are equally dispersed throughout the bank’s branch locations in the assessment area.

Community Development Services

The bank is a leader in providing community development services in the assessment area. During the review period, 35 bank employees provided 576 community development service hours to 32 different organizations in the Little Rock assessment area. These community development services included the following noteworthy services:

- The bank’s employees provided 104 community development service hours to a community service organization that provides local children in crisis with basic necessities. These efforts consisted of bank employees serving on the board of directors and providing financial expertise to the organization.
- Several bank employees provided financial literacy training, served on the board of directors, and provided technical assistance to an organization that serves LMI immigrants.

FAYETTEVILLE-SPRINGDALE-ROGERS, ARKANSAS MSA

(Full- Scope Review)

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

Bank Structure

As shown in the table below, the bank operates 17 (22.4 percent) of its total branches in the Fayetteville assessment area.

Branch Locations by Census Tract Income Level				
Low-Income	Moderate-Income	Middle-Income	Upper-Income	Unknown-Income
2	3	4	7	1

During the review period, the bank did not open or close any branches in this assessment area. Based on the bank's branch network and other service delivery systems, the bank is positioned to deliver financial services to the entire assessment area.

General Demographics

This assessment area is composed of Benton and Washington counties, two of the three counties in the Fayetteville-Springdale-Rogers, Arkansas MSA (Fayetteville MSA). According to 2020 ACS data, the assessment area population was 530,204, which is about evenly split between the two counties. The University of Arkansas is located in Washington County, while Walmart is headquartered in Benton County.

The banking industry within the Fayetteville assessment area is competitive, with 39 FDIC-insured depository institutions operating 202 branches throughout the assessment area. Among these institutions, First Security Bank ranks second, with 7.9 percent of deposit market share. The bank's branches within the Fayetteville assessment area account for 22.8 percent of the bank's total deposits. An analysis of 2024 HMDA-reportable loans shows that 445 institutions had loan activity in the assessment area, of which the bank ranked 23rd; the bank ranked 14th out of 116 institutions with CRA loan activity in the assessment area.

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. A community contact noted that specific credit-related needs in the assessment area stem from a shortage of affordable housing. The contact also indicated that there are tremendous community development opportunities, especially within the city of Fayetteville.

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	6.3%	4,664	3.6%
Moderate	24	21.6%	25,307	19.6%
Middle	51	45.9%	57,601	44.7%
Upper	28	25.2%	41,088	31.9%
Unknown	1	0.9%	224	0.2%
TOTAL	111	100%	128,884	100%

As shown above, 27.9 percent of the census tracts in the assessment area are LMI geographies, but only 23.2 percent of the family population resides in these tracts. These LMI areas are primarily concentrated in the city of Fayetteville, located in Washington County.

Based on 2020 ACS data, the median family income for the assessment area was \$76,381. At the same time, the median family income for the state of Arkansas was \$62,067. More recently, the FFIEC estimates the 2023 and 2024 median family income for the Fayetteville MSA to be \$92,400 and \$94,400, respectively. The following table displays population percentages of assessment area families by income level compared to the Arkansas family populations.

Family Population by Income Level				
	Assessment Area		Arkansas	
Low	26,285	20.4%	164,819	21.4%
Moderate	23,401	18.2%	136,219	17.7%
Middle	26,210	20.3%	155,068	20.1%
Upper	52,988	41.1%	314,005	40.8%
TOTAL	128,884	100%	770,111	100%

As shown in the table above, 38.6 percent of families within the assessment area were considered LMI, which is in line with the LMI family percentage of 39.1 percent in the state of Arkansas. However, the percentage of families living below the poverty level in the assessment area (8.4 percent) falls below the level in the state of Arkansas (11.8 percent). Considering these factors, the assessment area appears slightly more affluent than the state of Arkansas.

Housing Demographics

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

Housing Cost Burden Levels						
Area	Cost Burden – Renters			Cost Burden – Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Assessment Area	71.4%	27.6%	33.3%	51.4%	23.2%	13.1%
Arkansas	69.8%	35.3%	37.3%	53.0%	25.2%	15.3%

Housing cost burden levels in the assessment area are generally comparable to statewide conditions. That said, the assessment area has fewer cost-burdened renters and fewer cost-burdened homeowners than the state of Arkansas more broadly, suggesting that housing in the assessment area is more affordable than in the state as a whole.

Industry and Employment Demographics

The Fayetteville assessment area supports a large and diverse business community, including a strong small business sector. BLS industry demographics indicate that there are 263,632 paid employees in the assessment area, and of the 16,530 businesses, 91.8 percent have gross annual revenues of \$1 million or less. By percentage of private-sector employees, the three largest job categories in the assessment area are healthcare and social assistance (13.2 percent), retail trade (11.9 percent), and accommodation and food services (11.5 percent). The table below details BLS unemployment data for the assessment area and the state of Arkansas overall.

Unemployment Levels			
Dataset	Time Period (Annual Average)		
	2023	2024	2025 (Jan.–Feb.)
Assessment Area	2.4%	2.7%	3.2%
Arkansas	3.1%	3.5%	4.0%

As shown in the table above, unemployment rates in the assessment area were lower than statewide figures over the review period. Unemployment rates in both the assessment area and the state of Arkansas increased at similar levels throughout the review period. The persistent gap between the assessment area and the state of Arkansas unemployment rates suggests a more robust employment environment and a relatively healthier local economy, which was consistent with information provided by the community contact.

Community Contact Information

For the Fayetteville assessment area, one community contact interview was utilized as part of this evaluation. The interview was with an individual specializing in economic development, with a focus on the business community.

The community contact characterized the local economy as strong, citing continued population growth and a robust small business environment. The contact noted that the Fayetteville area benefits from a wide range of business support mechanisms, including programs designed to assist entrepreneurs. The contact indicated that the general banking needs of LMI individuals and small business are being met by local financial institutions. According to the contact, the area is served by numerous banks offering a variety of products and services, including financial education initiatives. However, the contact identified elevated interest rates, supply chain disruptions, and workforce availability as primary challenges facing some small businesses. Additionally, the contact reported a shortage of affordable housing inventory due to ongoing population growth in the Fayetteville area. The contact highlighted significant opportunities for collaboration between financial institutions and community organizations, particularly in partnership with the city of Fayetteville to help address the affordable housing shortage.

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

LENDING TEST

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

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

Lending Activity

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

Summary of Lending Activity January 1, 2023 through December 31, 2024				
Loan Type	#	%	\$ (000s)	%
Home Improvement	61	9.8%	\$5,408	3.9%
Home Purchase	144	23.2%	\$49,693	36.1%
Multifamily Housing	2	0.3%	\$2,960	2.2%
Refinancing	75	12.1%	\$17,678	12.9%
Other Purpose LOC	87	14.1%	\$11,050	8.0%
Other Purpose Closed/Exempt	5	0.1%	\$425	0.3%
Total HMDA	374	60.2%	\$87,214	63.4%
Small Business	240	38.6%	\$49,188	35.8%
Small Farm	7	1.1%	\$1,104	0.8%
TOTAL LOANS	621	100%	\$137,506	100%

Bank loans reviewed in this assessment area represent 12.7 percent by number and 19.7 percent by dollar of total HMDA and CRA loans made in the bank’s combined assessment areas. These figures are below but relatively close to the bank’s percentages of branches (22.4 percent) and deposits (22.8 percent) in the assessment area. Furthermore, in 2024, the bank ranked 23rd out of 445 HMDA-reporting lenders and 14th out of 116 CRA-reporting lenders in the assessment area. Therefore, the bank’s lending activity levels reflect adequate responsiveness to the credit needs of the assessment area.

Loan Distribution by Borrower's Profile

Overall, the bank's loan distribution by borrower's profile is adequate in the Fayetteville assessment area. As previously discussed, bank performance in the HMDA loan category was given primary consideration relative to small business lending in this assessment area.

HMDA Lending

The bank's borrower distribution of HMDA loans is good. In 2023, the bank originated 9.5 percent of HMDA loans to low-income borrowers, which almost doubles the aggregate lending level (4.8 percent). While the bank's performance is below the percentage of low-income families (20.4 percent), the outperformance of area lenders reflects good performance. The bank originated 8.4 percent of its HMDA loans to moderate-income borrowers, which was below yet comparable to both the aggregate lending level (13.8 percent) and the demographic figure (18.2 percent), reflecting adequate performance.

In 2024, the bank's distribution of HMDA loans to low-income borrowers decreased to 6.0 percent yet remained above aggregate lending levels (4.1 percent) but below the demographic figure (20.4 percent), reflecting good performance. The bank's level of lending to moderate-income borrowers in 2024 (15.8 percent) is above aggregate institutions in the assessment area (13.5 percent) while below the demographic figure (18.2 percent) and is thus considered good performance.

Small Business Lending

The bank's distribution of small business loans by business revenue profile is considered poor. In 2023, the bank originated 37.6 percent of its small business loans to businesses with annual revenues of \$1 million or less, which is substantially below the aggregate lending level (54.3 percent) and the demographic figure (91.7 percent), reflecting poor performance. The bank's level of lending in 2024 was also poor, as the percentage of small business loans to businesses with annual revenues of \$1 million or less (35.0 percent) was also below the aggregate lending level (52.0 percent) and the demographic figure (91.8 percent).

Geographic Distribution of Loans

The bank's geographic distribution of loans is adequate overall based on both loan products reviewed, with primary emphasis placed on HMDA lending. As previously mentioned, the assessment area has seven low-income census tracts and 24 moderate-income census tracts. As part of the geographic distribution review, an analysis of the dispersion of HMDA and CRA loan products throughout the assessment area did not reveal evidence of conspicuous lending gaps in LMI geographies. In 2023, the bank had loan activity in 83.8 percent of all assessment area census tracts and 80.6 percent of all LMI geographies. In 2024, the bank had lending activity in 79.3 percent of census tracts in the assessment area and 71.0 percent of LMI geographies in the assessment area. This dispersion was generally consistent with the bank's branch structure in the assessment area and supports the conclusion that the geographic distribution of loans is adequate overall.

HMDA Lending

The bank's distribution of HMDA loans in LMI geographies is adequate overall. In 2023, the bank originated 0.5 percent of its HMDA loans in low-income geographies, comparable to both the aggregate institutions in the assessment area (1.1 percent) and the demographic figure (1.3 percent), reflecting adequate performance. Conversely, the bank outperformed (16.3 percent) the aggregate lending level (13.0 percent) in moderate-income geographies and aligned with the demographic figure (16.5 percent), reflecting good performance.

In 2024, the bank originated 2.2 percent of HMDA loans in low-income geographies in the assessment area, which was slightly above the aggregate performance (1.1 percent) and demographic levels (1.3 percent), reflecting good performance. The percentage of HMDA loans in moderate-income geographies was 12.5 percent, which was below but similar to aggregate lending levels (13.1 percent) and the demographic figure (16.5 percent) and is considered adequate.

Small Business Lending

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 2023 (3.4 percent) was in line with aggregate lending levels (2.4 percent) and the demographic figure for low-income geographies (3.5 percent); this reflects good performance. The bank made 26.5 percent of small business loans in moderate-income geographies, outperforming both the aggregate lending level (17.0 percent) and the demographic figure (19.7 percent), reflecting excellent performance.

In 2024, the bank's small business lending in low-income geographies declined to 1.6 percent, which is comparable to both the aggregate lending level (2.3 percent) and the demographic figure (3.5 percent), reflecting adequate performance. However, small business lending in moderate-income geographies (19.5 percent) is good when compared with the aggregate lending level (16.5 percent) and the demographic figure (19.6 percent).

Community Development Lending Activity

The bank is a leader in making community development loans in the Fayetteville assessment area. During the review period, the bank made 12 community development loans totaling \$173.1 million. These community development loans supported various community development purposes, including affordable housing (one), community service (three), and revitalization and stabilization of an LMI census tract (eight). The bank originated one community development loan that financed the purchase of a 42-unit multifamily affordable housing complex. As noted by the community contact, the assessment area has a strong need for affordable housing options; therefore, this loan is considered especially responsive to the needs of the community. The bank financed the construction of a \$32.5 million commercial mixed-use project that qualified as revitalization/stabilization of a low-income census tract, with the expectation that it will attract and retain long-term employees and residents.

INVESTMENT TEST

The bank makes an excellent level of qualified community development investments and grants within the Fayetteville assessment area. During the review period, the bank made five new investments totaling \$3.3 million and received credit for four investments made prior to the review period but still in the bank’s investment portfolio, totaling \$16.7 million. All new investments were municipal bonds to revitalize and stabilize LMI areas.

In addition to these investments, the bank also made 125 donations totaling \$320,053 to various community development organizations throughout the assessment area. These donations predominantly benefited organizations providing community services to LMI families and in LMI geographies.

SERVICE TEST

The following table displays the bank’s performance under the Service Test in the Fayetteville 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 17 branches in the Fayetteville assessment area. The following table displays the location of the bank’s branches by geography income level compared to the distribution of assessment area census tracts and households by geography income level.

Branch Distribution by Geography Income Level						
Dataset	Geography Income Level					TOTAL
	Low-	Moderate-	Middle-	Upper-	Unknown-	
Branches	2	3	4	7	1	17
	11.8%	17.6%	23.5%	41.2%	5.9%	100%
Census Tracts	6.3%	21.6%	45.9%	25.2%	0.9%	100%
Household Population	5.6%	20.4%	43.2%	30.0%	0.8%	100%

As shown in the previous table, five of the bank’s offices (29.4 percent) are in LMI geographies. The bank’s concentration of branches in LMI geographies is higher than both the percentage of LMI census tracts (27.9 percent) and the household population in LMI geographies (26.0 percent). As a result, the bank’s service delivery systems are accessible 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, 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 and drive-through hours Monday through Friday during standard business hours. Loan officers are on site at 12 branches; three of those branches are in LMI census tracts. Lastly, all offices in the assessment area offer the same deposit and loan products.

Community Development Services

The bank is a leader in providing community development services in the assessment area. During the review period, 45 bank employees provided 534 community development service hours to 27 different organizations in the Fayetteville assessment area. These community development services included the following noteworthy services:

- The bank's employees provided over 450 community development hours to various schools in the assessment area. These efforts consisted of bank employees providing financial literacy training to schools where most students qualify for free or reduced-price lunch benefits.
- Several bank employees served on the board of directors and provided technical assistance to small business development organizations that promote economic growth and facilitate flexible financing for small businesses in the assessment area, in addition to providing business development services.

FORT SMITH, ARKANSAS-OKLAHOMA MSA

(Limited-Scope Review)

DESCRIPTION OF INSTITUTION’S OPERATIONS IN THE SEBASTIAN COUNTY ASSESSMENT AREA

First Security Bank operates two branches in this assessment area, which includes the entirety of Sebastian County, one of three counties in the Arkansas portion of the Fort Smith, Arkansas-Oklahoma multistate MSA. During the review period, the bank did not open or close any branches in this assessment area. 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	10	12	0	31
	0.0%	29.0%	32.3%	38.7%	0.0%	100%
Family Population	0	9,540	10,530	13,559	0	33,629
	0.0%	28.4%	31.3%	40.3%	0.0%	100%
Household Population	0	15,638	15,713	20,675	0	52,026
	0.0%	30.0%	30.2%	39.7%	0.0%	100%
Business Institutions	0	1,420	1,215	1,730	0	4,365
	0.0%	32.5%	27.8%	39.6%	0.0%	100%
Agricultural Institutions	0	4	15	21	0	40
	0.0%	10.0%	37.5%	52.5%	0.0%	100%

Assessment Area Demographics by Population Income Level					
Dataset	Low-	Moderate-	Middle-	Upper-	TOTAL
Family Population	6,178	6,163	6,948	14,340	33,629
	18.4%	18.3%	20.7%	42.6%	100%
Household Population	11,073	9,783	9,277	21,893	52,026
	21.3%	18.8%	17.8%	42.1%	100%

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE SEBASTIAN COUNTY ASSESSMENT AREA

LENDING TEST

The bank’s lending performance in this assessment area is consistent with the overall institution Lending Test performance, as displayed in the table below. For more detailed information related to Lending Test performance, see Appendix B.

Lending Test Summary	
Lending Activity	Consistent
Distribution of Loans by Borrower’s Profile	Below
Geographic Distribution of Loans	Consistent
Community Development Lending Activity	Consistent
OVERALL	CONSISTENT

During the review period, the bank made two community development loans totaling \$7.1 million.

INVESTMENT TEST

The bank’s performance in this assessment area is consistent with the overall institution Investment Test performance. The bank had one community development investment totaling \$2.6 million, which was made in the prior period. Furthermore, 32 donations were made totaling \$52,640.

SERVICE TEST

The bank’s performance in this assessment area is consistent with the overall institution Service Test performance, as detailed in the following table.

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

During the review period, four employees provided 118 service hours to eight organizations.

HOT SPRINGS, ARKANSAS MSA

(Limited-Scope Review)

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

This assessment area consists of Garland County, which comprises the entirety of the Hot Springs, Arkansas MSA. The bank operates three full-service branches in the assessment area and did not open or close any branches during the review period. The tables below detail key demographics relating to 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%
Family Population	0	7,034	13,910	4,829	298	26,071
	0.0%	27.0%	53.4%	18.5%	1.1%	100%
Household Population	0	11,718	21,276	7,059	853	40,906
	0.0%	28.6%	52.0%	17.3%	2.1%	100%
Business Institutions	0	1,298	1,939	712	62	4,011
	0.0%	32.4%	48.3%	17.8%	1.5%	100%
Agricultural Institutions	0	8	27	11	0	46
	0.0%	17.4%	58.7%	23.9%	0.0%	100%

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%
Household Population	9,953	6,353	7,422	17,178	40,906
	24.3%	15.5%	18.1%	42.0%	100%

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

LENDING TEST

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

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

During the review period, the bank made one community development loan totaling \$3.0 million.

INVESTMENT TEST

The bank’s performance in this assessment area is consistent with the overall institution Investment Test performance. The bank made a new community development investment in municipal bonds totaling \$1.7 million, in addition to \$2.4 million in bonds made prior to this review period but still in the bank’s portfolio. The bank also made 44 donations totaling \$42,481 during the review period.

SERVICE TEST

The bank’s performance in this assessment area is consistent with the overall institution Service Test performance, as detailed in the following table.

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

During the review period, seven employees provided 85 service hours to eight organizations.

JONESBORO, ARKANSAS MSA

(Limited-Scope Review)

DESCRIPTION OF INSTITUTION’S OPERATIONS IN THE CRAIGHEAD COUNTY ASSESSMENT AREA

First Security Bank operates three branches in this assessment area, which includes the entirety of Craighead County, one of two counties in the Jonesboro, Arkansas MSA. 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	5	9	7	0	22
	4.5%	22.7%	40.9%	31.8%	0.0%	100%
Family Population	806	5,331	11,060	10,632	0	27,829
	2.9%	19.2%	39.7%	38.2%	0.0%	100%
Household Population	1,748	9,249	17,632	13,574	0	42,203
	4.1%	21.9%	41.8%	32.2%	0.0%	100%
Business Institutions	81	920	1,338	1,109	0	3,448
	2.3%	26.7%	38.8%	32.2%	0.0%	100%
Agricultural Institutions	1	55	114	92	0	262
	0.4%	21.0%	43.5%	35.1%	0.0%	100%

Assessment Area Demographics by Population Income Level					
Dataset	Low-	Moderate-	Middle-	Upper-	TOTAL
Family Population	5,771	4,423	5,435	12,200	27,829
	20.7%	15.9%	19.5%	43.8%	100%
Household Population	9,574	7,137	7,015	18,477	42,203
	22.7%	16.9%	16.6%	43.8%	100%

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE CRAIGHEAD COUNTY ASSESSMENT AREA

LENDING TEST

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

Lending Test Summary	
Lending Activity	Consistent
Distribution of Loans by Borrower’s Profile	Consistent
Geographic Distribution of Loans	Consistent
Community Development Lending Activity	Consistent
OVERALL	CONSISTENT

During the review period, the bank made four community development loans totaling \$12.7 million.

INVESTMENT TEST

The bank’s performance in this assessment area is consistent with the overall institution Investment Test performance. The bank had five community development investments totaling \$5.2 million, of which two investments totaling \$1.4 million were made in the current period. Furthermore, 51 donations were made totaling \$43,229.

SERVICE TEST

The bank’s performance in this assessment area is consistent with the overall institution Service Test performance, as detailed in the following table.

Service Test Summary	
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, 19 employees provided 186 service hours to ten organizations.

SCOPE OF EXAMINATION TABLES

Scope of Examination		
TIME PERIOD REVIEWED	January 1, 2023 – December 31, 2024 for HMDA, small business, and small farm lending January 23, 2023 – November 2, 2025 for community development loans, investments, and service activities	
FINANCIAL INSTITUTION	PRODUCTS REVIEWED	
First Security Bank Searcy, Arkansas	HMDA Small Business Small Farm	
AFFILIATE(S)	AFFILIATE RELATIONSHIP	PRODUCTS REVIEWED
N/A	N/A	N/A

Assessment Area – Examination Scope Details					
Assessment Area	Rated Area	# of Offices	Deposits \$ (000s) June 30, 2025	Branches Visited	CRA Review Procedures
NonMSA Arkansas	Arkansas	22	\$1,931,682	0	Full-Scope
Partial Little Rock MSA	Arkansas	28	\$2,638,224	0	Full-Scope
Partial Fayetteville MSA	Arkansas	17	\$1,500,085	0	Full-Scope
Sebastian County	Arkansas	2	\$160,274	0	Limited-Scope
Hot Springs MSA	Arkansas	3	\$163,564	0	Limited-Scope
Craighead County	Arkansas	3	\$159,356	0	Limited-Scope
Walton County	Florida	1	\$14,433	0	Not Reviewed
OVERALL		76	\$6,567,618	0	3 Full-Scope

LENDING PERFORMANCE TABLES BY ASSESSMENT AREA

NonMSA Arkansas

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 %
	#	# %	# %	\$ (000s)	\$ %	\$ %	
Home Purchase Loans							
Low	13	6.2%	4.0%	\$722	1.9%	1.7%	18.3%
Moderate	24	11.5%	15.9%	\$2,829	7.6%	10.1%	20.6%
Middle	51	24.4%	19.9%	\$8,009	21.6%	17.5%	20.7%
Upper	86	41.1%	37.3%	\$19,590	52.8%	47.0%	40.4%
Unknown	35	16.7%	22.9%	\$5,919	16.0%	23.7%	0.0%
TOTAL	209	100.0%	100.0%	\$37,069	100.0%	100.0%	100.0%
Refinance							
Low	9	14.1%	8.1%	\$524	7.5%	3.9%	18.3%
Moderate	12	18.8%	15.7%	\$920	13.1%	10.4%	20.6%
Middle	13	20.3%	21.4%	\$1,618	23.1%	17.4%	20.7%
Upper	22	34.4%	37.8%	\$3,371	48.1%	47.3%	40.4%
Unknown	8	12.5%	17.0%	\$580	8.3%	20.9%	0.0%
TOTAL	64	100.0%	100.0%	\$7,013	100.0%	100.0%	100.0%
Home Improvement							
Low	4	7.4%	5.9%	\$154	5.4%	4.3%	18.3%
Moderate	4	7.4%	14.5%	\$180	6.3%	10.0%	20.6%
Middle	12	22.2%	21.3%	\$583	20.4%	18.2%	20.7%
Upper	24	44.4%	48.6%	\$1,283	44.8%	56.4%	40.4%
Unknown	10	18.5%	9.7%	\$663	23.2%	11.2%	0.0%
TOTAL	54	100.0%	100.0%	\$2,863	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	4	6.3%	5.9%	\$87	2.6%	3.3%	18.3%
Moderate	11	17.2%	14.2%	\$369	10.8%	10.3%	20.6%
Middle	6	9.4%	19.8%	\$218	6.4%	16.3%	20.7%
Upper	38	59.4%	54.2%	\$2,346	68.9%	59.9%	40.4%
Unknown	5	7.8%	5.9%	\$383	11.3%	10.2%	0.0%
TOTAL	64	100.0%	100.0%	\$3,403	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	1	10.0%	10.9%	\$50	6.5%	8.0%	18.3%
Moderate	1	10.0%	19.0%	\$50	6.5%	13.7%	20.6%
Middle	3	30.0%	22.9%	\$150	19.4%	17.1%	20.7%
Upper	3	30.0%	41.9%	\$346	44.6%	56.8%	40.4%
Unknown	2	20.0%	5.3%	\$179	23.1%	4.4%	0.0%
TOTAL	10	100.0%	100.0%	\$775	100.0%	100.0%	100.0%

Appendix B (Continued)

Purpose Not Applicable							
Low	0	0.0%	3.6%	\$0	0.0%	2.6%	18.3%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	20.6%
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	20.7%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	40.4%
Unknown	0	0.0%	96.4%	\$0	0.0%	97.4%	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	1	50.0%	2.9%	\$100	66.7%	0.3%	N/A
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Upper	0	0.0%	8.6%	\$0	0.0%	11.7%	N/A
Unknown	1	50.0%	88.6%	\$50	33.3%	87.9%	N/A
TOTAL	2	100.0%	100.0%	\$150	100.0%	100.0%	N/A
Total Home Mortgage Loans							Families by Family Income %
Low	31	7.7%	5.2%	\$1,537	3.0%	2.3%	18.3%
Moderate	53	13.2%	15.7%	\$4,448	8.7%	10.0%	20.6%
Middle	85	21.1%	20.2%	\$10,578	20.6%	17.0%	20.7%
Upper	173	42.9%	38.6%	\$26,936	52.5%	46.6%	40.4%
Unknown	61	15.1%	20.3%	\$7,774	15.2%	24.2%	0.0%
TOTAL	403	100.0%	100.0%	\$51,273	100.0%	100.0%	100.0%

Distribution of 2024 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$ (000s)	\$ %	\$ %	
Home Purchase Loans							
Low	13	5.7%	2.8%	\$1,214	2.7%	1.3%	18.3%
Moderate	26	11.3%	13.1%	\$2,891	6.3%	8.2%	20.6%
Middle	45	19.6%	19.5%	\$7,433	16.3%	16.0%	20.7%
Upper	112	48.7%	37.0%	\$26,937	59.0%	46.9%	40.4%
Unknown	34	14.8%	27.7%	\$7,194	15.8%	27.5%	0.0%
TOTAL	230	100.0%	100.0%	\$45,669	100.0%	100.0%	100.0%
Refinance							
Low	5	6.8%	5.8%	\$200	1.9%	2.3%	18.3%
Moderate	8	11.0%	12.0%	\$826	7.7%	7.2%	20.6%
Middle	14	19.2%	18.9%	\$1,642	15.3%	13.3%	20.7%
Upper	34	46.6%	36.6%	\$6,494	60.5%	43.9%	40.4%
Unknown	12	16.4%	26.7%	\$1,566	14.6%	33.3%	0.0%
TOTAL	73	100.0%	100.0%	\$10,728	100.0%	100.0%	100.0%

Appendix B (Continued)

Home Improvement							
Low	4	7.4%	6.1%	\$130	5.2%	2.9%	18.3%
Moderate	4	7.4%	12.0%	\$212	8.5%	8.8%	20.6%
Middle	11	20.4%	23.2%	\$479	19.2%	19.1%	20.7%
Upper	26	48.1%	49.7%	\$1,253	50.3%	57.0%	40.4%
Unknown	9	16.7%	9.0%	\$417	16.7%	12.3%	0.0%
TOTAL	54	100.0%	100.0%	\$2,491	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	4	8.3%	6.5%	\$81	2.4%	4.2%	18.3%
Moderate	5	10.4%	14.3%	\$249	7.4%	10.1%	20.6%
Middle	7	14.6%	23.1%	\$365	10.8%	17.5%	20.7%
Upper	26	54.2%	50.3%	\$2,339	69.2%	63.0%	40.4%
Unknown	6	12.5%	5.8%	\$346	10.2%	5.2%	0.0%
TOTAL	48	100.0%	100.0%	\$3,380	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	1	7.1%	9.3%	\$30	2.5%	7.3%	18.3%
Moderate	4	28.6%	19.3%	\$370	31.0%	16.2%	20.6%
Middle	2	14.3%	19.6%	\$85	7.1%	19.2%	20.7%
Upper	5	35.7%	46.1%	\$645	54.1%	52.3%	40.4%
Unknown	2	14.3%	5.7%	\$62	5.2%	5.1%	0.0%
TOTAL	14	100.0%	100.0%	\$1,192	100.0%	100.0%	100.0%
Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	18.3%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	20.6%
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	20.7%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	40.4%
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%	2.1%	\$0	0.0%	0.2%	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%	14.6%	\$0	0.0%	6.1%	N/A
Unknown	2	100.0%	83.3%	\$3,113	100.0%	93.7%	N/A
TOTAL	2	100.0%	100.0%	\$3,113	100.0%	100.0%	N/A

Appendix B (Continued)

Total Home Mortgage Loans							Families By Family Income %
Low	27	6.4%	4.1%	\$1,655	2.5%	1.7%	18.3%
Moderate	47	11.2%	12.9%	\$4,548	6.8%	7.9%	20.6%
Middle	79	18.8%	19.6%	\$10,004	15.0%	15.1%	20.7%
Upper	203	48.2%	38.4%	\$37,668	56.6%	45.6%	40.4%
Unknown	65	15.4%	25.1%	\$12,698	19.1%	29.7%	0.0%
TOTAL	421	100.0%	100.0%	\$66,573	100.0%	100.0%	100.0%

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
	#	# %	# %	\$ (000s)	\$ %	\$ %	
Home Purchase Loans							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	17	8.1%	7.9%	\$3,136	8.5%	6.4%	8.3%
Middle	142	67.9%	70.9%	\$24,313	65.6%	69.4%	73.8%
Upper	50	23.9%	20.8%	\$9,620	26.0%	24.0%	17.5%
Unknown	0	0.0%	0.3%	\$0	0.0%	0.2%	0.4%
TOTAL	209	100.0%	100.0%	\$37,069	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	4	6.3%	4.9%	\$321	4.6%	3.7%	8.3%
Middle	44	68.8%	75.7%	\$4,504	64.2%	74.7%	73.8%
Upper	16	25.0%	19.4%	\$2,188	31.2%	21.6%	17.5%
Unknown	0	0.0%	0.1%	\$0	0.0%	0.0%	0.4%
TOTAL	64	100.0%	100.0%	\$7,013	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	2	3.7%	8.4%	\$166	5.8%	7.4%	8.3%
Middle	38	70.4%	67.5%	\$1,918	67.0%	67.5%	73.8%
Upper	14	25.9%	24.2%	\$779	27.2%	25.2%	17.5%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.4%
TOTAL	54	100.0%	100.0%	\$2,863	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	1	1.6%	3.6%	\$75	2.2%	3.4%	8.3%
Middle	46	71.9%	74.3%	\$2,347	69.0%	76.0%	73.8%
Upper	17	26.6%	21.7%	\$981	28.8%	20.4%	17.5%
Unknown	0	0.0%	0.4%	\$0	0.0%	0.3%	0.4%
TOTAL	64	100.0%	100.0%	\$3,403	100.0%	100.0%	100.0%

Appendix B (Continued)

Other Purpose Closed/Exempt							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	7.4%	\$0	0.0%	5.2%	8.3%
Middle	8	80.0%	72.9%	\$555	71.6%	71.5%	73.8%
Upper	2	20.0%	19.7%	\$220	28.4%	23.3%	17.5%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.4%
TOTAL	10	100.0%	100.0%	\$775	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%	10.7%	\$0	0.0%	7.5%	8.3%
Middle	0	0.0%	75.0%	\$0	0.0%	69.6%	73.8%
Upper	0	0.0%	14.3%	\$0	0.0%	22.9%	17.5%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.4%
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%	14.3%	\$0	0.0%	13.3%	25.3%
Middle	2	100.0%	65.7%	\$150	100.0%	69.1%	50.1%
Upper	0	0.0%	20.0%	\$0	0.0%	17.6%	24.6%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	2	100.0%	100.0%	\$150	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	24	6.0%	7.3%	\$3,698	7.2%	6.1%	8.3%
Middle	280	69.5%	71.7%	\$33,787	65.9%	70.4%	73.8%
Upper	99	24.6%	20.8%	\$13,788	26.9%	23.4%	17.5%
Unknown	0	0.0%	0.2%	\$0	0.0%	0.2%	0.4%
TOTAL	403	100.0%	100.0%	\$51,273	100.0%	100.0%	100.0%

Distribution of 2024 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner-Occupied Units
	#	# %	# %	\$ (000s)	\$ %	\$ %	
Home Purchase Loans							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	16	7.0%	7.3%	\$2,144	4.7%	5.7%	8.3%
Middle	146	63.5%	69.9%	\$29,332	64.2%	69.5%	73.8%
Upper	68	29.6%	22.6%	\$14,193	31.1%	24.6%	17.5%
Unknown	0	0.0%	0.3%	\$0	0.0%	0.2%	0.4%
TOTAL	230	100.0%	100.0%	\$45,669	100.0%	100.0%	100.0%

Appendix B (Continued)

Refinance							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	7	9.6%	7.1%	\$677	6.3%	6.1%	8.3%
Middle	56	76.7%	72.6%	\$7,894	73.6%	71.7%	73.8%
Upper	10	13.7%	19.9%	\$2,157	20.1%	21.8%	17.5%
Unknown	0	0.0%	0.4%	\$0	0.0%	0.4%	0.4%
TOTAL	73	100.0%	100.0%	\$10,728	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	9	16.7%	7.6%	\$429	17.2%	5.8%	8.3%
Middle	35	64.8%	72.0%	\$1,694	68.0%	74.5%	73.8%
Upper	10	18.5%	20.0%	\$368	14.8%	19.3%	17.5%
Unknown	0	0.0%	0.4%	\$0	0.0%	0.4%	0.4%
TOTAL	54	100.0%	100.0%	\$2,491	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	3	6.3%	7.5%	\$185	5.5%	5.2%	8.3%
Middle	32	66.7%	64.9%	\$2,125	62.9%	62.2%	73.8%
Upper	13	27.1%	27.6%	\$1,070	31.7%	32.6%	17.5%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.4%
TOTAL	48	100.0%	100.0%	\$3,380	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	2	14.3%	7.9%	\$39	3.3%	7.6%	8.3%
Middle	7	50.0%	67.9%	\$596	50.0%	68.0%	73.8%
Upper	5	35.7%	23.9%	\$557	46.7%	24.4%	17.5%
Unknown	0	0.0%	0.4%	\$0	0.0%	0.1%	0.4%
TOTAL	14	100.0%	100.0%	\$1,192	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%	10.0%	\$0	0.0%	6.8%	8.3%
Middle	0	0.0%	75.0%	\$0	0.0%	84.1%	73.8%
Upper	0	0.0%	15.0%	\$0	0.0%	9.1%	17.5%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.4%
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%	22.9%	\$1,363	43.8%	44.0%	25.3%
Middle	0	0.0%	70.8%	\$0	0.0%	49.8%	50.1%
Upper	1	50.0%	6.3%	\$1,750	56.2%	6.2%	24.6%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	2	100.0%	100.0%	\$3,113	100.0%	100.0%	100.0%

Appendix B (Continued)

Total Home Mortgage Loans							% of Owner-Occupied Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	38	9.0%	7.4%	\$4,837	7.3%	6.9%	8.3%
Middle	276	65.6%	70.4%	\$41,641	62.5%	69.5%	73.8%
Upper	107	25.4%	21.9%	\$20,095	30.2%	23.4%	17.5%
Unknown	0	0.0%	0.3%	\$0	0.0%	0.2%	0.4%
TOTAL	421	100.0%	100.0%	\$66,573	100.0%	100.0%	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	328	77.5%	61.7%	\$14,129	51.7%	49.2%	91.1%
	Over \$1 Million/ Unknown	95	22.5%	38.3%	\$13,174	48.3%	50.8%	8.9%
	TOTAL	423	100.0%	100.0%	\$27,303	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	368	87.0%	90.2%	\$10,007	36.7%	35.6%	
	\$100,001– \$250,000	29	6.9%	5.8%	\$5,136	18.8%	22.2%	
	\$250,001– \$1 Million	26	6.1%	4.0%	\$12,160	44.5%	42.3%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	423	100.0%	100.0%	\$27,303	100.0%	100.0%	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	305	93.0%		\$7,711	54.6%		
	\$100,001– \$250,000	15	4.6%		\$2,301	16.3%		
	\$250,001– \$1 Million	8	2.4%		\$4,117	29.1%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	328	100.0%		\$14,129	100.0%		

Distribution of 2024 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2024						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	321	78.1%	57.9%	\$11,446	49.2%	46.3%	91.0%
	Over \$1 Million/ Unknown	90	21.9%	42.1%	\$11,829	50.8%	53.7%	9.0%
	TOTAL	411	100.0%	100.0%	\$23,275	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	361	87.8%	91.1%	\$10,054	43.2%	36.0%	
	\$100,001– \$250,000	28	6.8%	5.2%	\$4,870	20.9%	20.2%	
	\$250,001– \$1 Million	22	5.4%	3.8%	\$8,351	35.9%	43.8%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	411	100.0%	100.0%	\$23,275	100.0%	100.0%	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	301	93.8%		\$7,354	64.2%		
	\$100,001– \$250,000	16	5.0%		\$2,840	24.8%		
	\$250,001– \$1 Million	4	1.2%		\$1,252	10.9%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	321	100.0%		\$11,446	100.0%		

Appendix B (Continued)

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	28	6.6%	10.0%	\$2,964	10.9%	13.8%	12.9%
Middle	294	69.5%	67.4%	\$16,228	59.4%	65.4%	64.9%
Upper	98	23.2%	21.5%	\$7,946	29.1%	20.4%	21.9%
Unknown	3	0.7%	1.1%	\$165	0.6%	0.4%	0.3%
TOTAL	423	100.0%	100.0%	\$27,303	100.0%	100.0%	100.0%

Distribution of 2024 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	42	10.2%	11.5%	\$4,519	19.4%	14.7%	13.3%
Middle	278	67.6%	65.3%	\$13,335	57.3%	64.0%	65.2%
Upper	87	21.2%	22.2%	\$5,229	22.5%	21.1%	21.2%
Unknown	4	1.0%	1.1%	\$192	0.8%	0.2%	0.3%
TOTAL	411	100.0%	100.0%	\$23,275	100.0%	100.0%	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	106	95.5%	70.8%	\$4,684	98.0%	71.1%	97.7%
	Over \$1 Million/ Unknown	5	4.5%	29.2%	\$96	2.0%	28.9%	2.3%
	TOTAL	111	100.0%	100.0%	\$4,780	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	98	88.3%	82.9%	\$2,661	55.7%	41.3%	
	\$100,001–\$250,000	11	9.9%	13.1%	\$1,519	31.8%	35.1%	
	\$250,001–\$500,000	2	1.8%	4.0%	\$600	12.6%	23.5%	
	Over \$500,000	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	111	100.0%	100.0%	\$4,780	100.0%	100.0%	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	93	87.7%		\$2,565	54.8%		
	\$100,001–\$250,000	11	10.4%		\$1,519	32.4%		
	\$250,001–\$1 Million	2	1.9%		\$600	12.8%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	106	100.0%		\$4,684	100.0%		

Distribution of 2024 Small Farm Lending By Borrower Income Level								
Farm Revenue and Loan Size		2024						
		Count			Dollars			Farms
		Bank		Aggregate	Bank		Aggregate	%
		#	%	%	\$ (000s)	\$ %	\$ %	
Farm Revenue	\$1 Million or Less	78	88.6%	72.4%	\$4,790	74.2%	75.2%	97.8%
	Over \$1 Million/ Unknown	10	11.4%	27.6%	\$1,667	25.8%	24.8%	2.2%
	TOTAL	88	100.0%	100.0%	\$6,457	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	73	83.0%	83.1%	\$2,208	34.2%	39.1%	
	\$100,001–\$250,000	9	10.2%	10.9%	\$1,861	28.8%	27.2%	
	\$250,001–\$500,000	6	6.8%	6.0%	\$2,388	37.0%	33.7%	
	Over \$500,000	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	88	100.0%	100.0%	\$6,457	100.0%	100.0%	
Loan Size	Revenue \$1 Million or Less	\$100,000 or Less	68	87.2%		\$1,911	39.9%	
		\$100,001–\$250,000	6	7.7%		\$1,286	26.8%	
		\$250,001–\$1 Million	4	5.1%		\$1,593	33.3%	
		Over \$1 Million	0	0.0%		\$0	0.0%	
		TOTAL	78	100.0%		\$4,790	100.0%	

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	9	8.1%	9.8%	\$362	7.6%	10.6%	11.0%
Middle	87	78.4%	80.2%	\$3,585	75.0%	80.1%	71.1%
Upper	14	12.6%	9.5%	\$783	16.4%	9.0%	17.0%
Unknown	1	0.9%	0.5%	\$50	1.0%	0.3%	0.8%
TOTAL	111	100.0%	100.0%	\$4,780	100.0%	100.0%	100.0%

Distribution of 2024 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	9	10.2%	8.9%	\$489	7.6%	10.5%	11.0%
Middle	63	71.6%	79.8%	\$4,293	66.5%	78.6%	71.3%
Upper	16	18.2%	10.9%	\$1,675	25.9%	10.8%	16.8%
Unknown	0	0.0%	0.4%	\$0	0.0%	0.1%	0.9%
TOTAL	88	100.0%	100.0%	\$6,457	100.0%	100.0%	100.0%

Partial Little Rock MSA

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 %
	#	# %	# %	\$ (000s)	\$ %	\$ %	
Home Purchase Loans							
Low	15	5.6%	4.8%	\$1,948	3.3%	2.3%	22.8%
Moderate	44	16.4%	17.0%	\$6,979	12.0%	11.7%	16.3%
Middle	45	16.8%	18.3%	\$7,681	13.2%	16.3%	19.5%
Upper	92	34.3%	31.2%	\$29,675	50.9%	42.2%	41.4%
Unknown	72	26.9%	28.6%	\$11,980	20.6%	27.6%	0.0%
TOTAL	268	100.0%	100.0%	\$58,263	100.0%	100.0%	100.0%
Refinance							
Low	6	7.5%	6.7%	\$496	4.0%	3.4%	22.8%
Moderate	17	21.3%	17.6%	\$1,503	12.0%	11.7%	16.3%
Middle	13	16.3%	21.0%	\$1,805	14.4%	16.8%	19.5%
Upper	24	30.0%	34.2%	\$4,480	35.8%	44.1%	41.4%

Appendix B (Continued)

Unknown	20	25.0%	20.6%	\$4,234	33.8%	24.1%	0.0%
TOTAL	80	100.0%	100.0%	\$12,518	100.0%	100.0%	100.0%
Home Improvement							
Low	5	5.1%	6.6%	\$85	1.2%	3.6%	22.8%
Moderate	12	12.1%	14.4%	\$320	4.5%	8.2%	16.3%
Middle	10	10.1%	19.6%	\$562	7.9%	16.2%	19.5%
Upper	42	42.4%	47.3%	\$3,593	50.6%	56.0%	41.4%
Unknown	30	30.3%	12.1%	\$2,542	35.8%	16.0%	0.0%
TOTAL	99	100.0%	100.0%	\$7,102	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	4	6.8%	5.4%	\$190	5.2%	3.9%	22.8%
Moderate	9	15.3%	12.9%	\$358	9.8%	7.9%	16.3%
Middle	13	22.0%	23.5%	\$921	25.2%	17.1%	19.5%
Upper	28	47.5%	52.0%	\$2,009	54.9%	66.4%	41.4%
Unknown	5	8.5%	6.2%	\$179	4.9%	4.8%	0.0%
TOTAL	59	100.0%	100.0%	\$3,657	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	6.1%	\$0	0.0%	4.6%	22.8%
Moderate	0	0.0%	19.9%	\$0	0.0%	13.9%	16.3%
Middle	1	33.3%	25.5%	\$30	10.6%	19.3%	19.5%
Upper	2	66.7%	45.7%	\$252	89.4%	58.3%	41.4%
Unknown	0	0.0%	2.8%	\$0	0.0%	3.9%	0.0%
TOTAL	3	100.0%	100.0%	\$282	100.0%	100.0%	100.0%

Appendix B (Continued)

Purpose Not Applicable							
Low	0	0.0%	2.2%	\$0	0.0%	1.6%	22.8%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	16.3%
Middle	0	0.0%	0.7%	\$0	0.0%	1.1%	19.5%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	41.4%
Unknown	0	0.0%	97.0%	\$0	0.0%	97.2%	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%	0.9%	\$0	0.0%	0.2%	N/A
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Upper	0	0.0%	0.9%	\$0	0.0%	0.1%	N/A
Unknown	3	100.0%	98.2%	\$895	100.0%	99.7%	N/A
TOTAL	3	100.0%	100.0%	\$895	100.0%	100.0%	N/A
Total Home Mortgage Loans							Families by Family Income %
Low	30	5.9%	5.2%	\$2,719	3.3%	2.4%	22.8%
Moderate	82	16.0%	16.6%	\$9,160	11.1%	10.8%	16.3%
Middle	82	16.0%	19.1%	\$10,999	13.3%	15.4%	19.5%
Upper	188	36.7%	33.7%	\$40,009	48.4%	40.6%	41.4%
Unknown	130	25.4%	25.4%	\$19,830	24.0%	30.8%	0.0%
TOTAL	512	100.0%	100.0%	\$82,717	100.0%	100.0%	100.0%

Distribution of 2024 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$ (000s)	\$ %	\$ %	
Home Purchase Loans							
Low	16	5.3%	4.7%	\$2,445	3.7%	2.3%	22.8%
Moderate	46	15.2%	15.2%	\$7,593	11.4%	10.7%	16.3%
Middle	54	17.8%	16.4%	\$12,252	18.4%	14.7%	19.5%
Upper	104	34.3%	26.3%	\$30,334	45.5%	35.6%	41.4%
Unknown	83	27.4%	37.4%	\$14,046	21.1%	36.6%	0.0%
TOTAL	303	100.0%	100.0%	\$66,670	100.0%	100.0%	100.0%
Refinance							
Low	5	6.7%	5.8%	\$247	2.2%	2.8%	22.8%
Moderate	11	14.7%	14.1%	\$1,086	9.7%	9.2%	16.3%
Middle	8	10.7%	16.1%	\$1,317	11.7%	12.3%	19.5%
Upper	31	41.3%	29.8%	\$5,368	47.8%	34.3%	41.4%
Unknown	20	26.7%	34.2%	\$3,218	28.6%	41.4%	0.0%
TOTAL	75	100.0%	100.0%	\$11,236	100.0%	100.0%	100.0%

Appendix B (Continued)

Home Improvement							
Low	10	11.6%	6.7%	\$443	7.6%	3.1%	22.8%
Moderate	6	7.0%	14.5%	\$134	2.3%	9.4%	16.3%
Middle	16	18.6%	22.1%	\$883	15.2%	15.6%	19.5%
Upper	35	40.7%	46.4%	\$2,844	48.8%	55.5%	41.4%
Unknown	19	22.1%	10.3%	\$1,522	26.1%	16.3%	0.0%
TOTAL	86	100.0%	100.0%	\$5,826	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	1	1.4%	5.2%	\$50	1.0%	3.2%	22.8%
Moderate	7	10.1%	13.0%	\$193	4.0%	8.1%	16.3%
Middle	23	33.3%	26.1%	\$1,462	30.1%	18.6%	19.5%
Upper	34	49.3%	49.1%	\$2,986	61.6%	61.7%	41.4%
Unknown	4	5.8%	6.6%	\$160	3.3%	8.4%	0.0%
TOTAL	69	100.0%	100.0%	\$4,851	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	2	50.0%	8.0%	\$121	34.5%	5.7%	22.8%
Moderate	1	25.0%	19.5%	\$100	28.5%	14.3%	16.3%
Middle	0	0.0%	26.0%	\$0	0.0%	19.5%	19.5%
Upper	1	25.0%	41.3%	\$130	37.0%	54.2%	41.4%
Unknown	0	0.0%	5.3%	\$0	0.0%	6.3%	0.0%
TOTAL	4	100.0%	100.0%	\$351	100.0%	100.0%	100.0%
Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	22.8%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	16.3%
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	19.5%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	41.4%
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	1	14.3%	0.7%	\$500	15.9%	0.1%	N/A
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Middle	0	0.0%	0.7%	\$0	0.0%	0.0%	N/A
Upper	0	0.0%	2.1%	\$0	0.0%	0.6%	N/A
Unknown	6	85.7%	96.4%	\$2,637	84.1%	99.2%	N/A
TOTAL	7	100.0%	100.0%	\$3,137	100.0%	100.0%	N/A

Appendix B (Continued)

Total Home Mortgage Loans							Families By Family Income %
Low	35	6.4%	5.1%	\$3,806	4.1%	2.3%	22.8%
Moderate	71	13.1%	14.9%	\$9,106	9.9%	9.5%	16.3%
Middle	101	18.6%	17.3%	\$15,914	17.3%	13.2%	19.5%
Upper	205	37.7%	29.6%	\$41,662	45.2%	33.5%	41.4%
Unknown	132	24.3%	33.1%	\$21,583	23.4%	41.4%	0.0%
TOTAL	544	100.0%	100.0%	\$92,071	100.0%	100.0%	100.0%

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
	#	# %	# %	\$ (000s)	\$ %	\$ %	
Home Purchase Loans							
Low	13	4.9%	4.5%	\$1,511	2.6%	2.5%	3.6%
Moderate	28	10.4%	13.3%	\$5,594	9.6%	9.4%	15.0%
Middle	145	54.1%	49.8%	\$28,992	49.8%	47.2%	47.5%
Upper	82	30.6%	32.5%	\$22,166	38.0%	41.0%	33.9%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	268	100.0%	100.0%	\$58,263	100.0%	100.0%	100.0%
Refinance							
Low	5	6.3%	3.4%	\$679	5.4%	1.9%	3.6%
Moderate	15	18.8%	13.2%	\$1,312	10.5%	9.8%	15.0%
Middle	33	41.3%	50.8%	\$4,110	32.8%	48.5%	47.5%
Upper	27	33.8%	32.6%	\$6,417	51.3%	39.9%	33.9%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	80	100.0%	100.0%	\$12,518	100.0%	100.0%	100.0%
Home Improvement							
Low	3	3.0%	4.2%	\$197	2.8%	3.0%	3.6%
Moderate	14	14.1%	15.5%	\$872	12.3%	12.3%	15.0%
Middle	59	59.6%	44.8%	\$3,891	54.8%	38.6%	47.5%
Upper	23	23.2%	35.4%	\$2,142	30.2%	46.1%	33.9%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	99	100.0%	100.0%	\$7,102	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	2.0%	\$0	0.0%	1.3%	3.6%
Moderate	6	10.2%	9.9%	\$218	6.0%	7.8%	15.0%
Middle	33	55.9%	45.2%	\$2,430	66.4%	38.4%	47.5%
Upper	20	33.9%	42.9%	\$1,009	27.6%	52.4%	33.9%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	59	100.0%	100.0%	\$3,657	100.0%	100.0%	100.0%

Appendix B (Continued)

Other Purpose Closed/Exempt							
Low	0	0.0%	2.0%	\$0	0.0%	1.4%	3.6%
Moderate	0	0.0%	12.6%	\$0	0.0%	8.8%	15.0%
Middle	3	100.0%	50.5%	\$282	100.0%	43.7%	47.5%
Upper	0	0.0%	34.9%	\$0	0.0%	46.0%	33.9%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	3	100.0%	100.0%	\$282	100.0%	100.0%	100.0%
Purpose Not Applicable							
Low	0	0.0%	10.4%	\$0	0.0%	6.4%	3.6%
Moderate	0	0.0%	22.4%	\$0	0.0%	16.9%	15.0%
Middle	0	0.0%	40.3%	\$0	0.0%	40.1%	47.5%
Upper	0	0.0%	26.9%	\$0	0.0%	36.6%	33.9%
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	1	33.3%	16.4%	\$500	55.9%	5.9%	10.6%
Moderate	2	66.7%	20.0%	\$395	44.1%	19.2%	24.9%
Middle	0	0.0%	35.5%	\$0	0.0%	45.9%	35.4%
Upper	0	0.0%	28.2%	\$0	0.0%	29.0%	29.2%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	3	100.0%	100.0%	\$895	100.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	22	4.3%	4.2%	\$2,887	3.5%	2.6%	3.6%
Moderate	65	12.7%	13.4%	\$8,391	10.1%	10.1%	15.0%
Middle	273	53.3%	49.3%	\$39,705	48.0%	46.9%	47.5%
Upper	152	29.7%	33.1%	\$31,734	38.4%	40.4%	33.9%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	512	100.0%	100.0%	\$82,717	100.0%	100.0%	100.0%

Distribution of 2024 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner-Occupied Units
	#	# %	# %	\$ (000s)	\$ %	\$ %	
Home Purchase Loans							
Low	12	4.0%	3.4%	\$1,194	1.8%	1.9%	3.6%
Moderate	30	9.9%	13.3%	\$4,591	6.9%	9.8%	15.0%
Middle	160	52.8%	50.7%	\$32,531	48.8%	47.6%	47.5%
Upper	101	33.3%	32.6%	\$28,354	42.5%	40.7%	33.9%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	303	100.0%	100.0%	\$66,670	100.0%	100.0%	100.0%

Appendix B (Continued)

Refinance							
Low	4	5.3%	3.1%	\$711	6.3%	1.7%	3.6%
Moderate	7	9.3%	13.2%	\$634	5.6%	10.1%	15.0%
Middle	41	54.7%	51.5%	\$5,691	50.6%	48.6%	47.5%
Upper	23	30.7%	32.1%	\$4,200	37.4%	39.6%	33.9%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	75	100.0%	100.0%	\$11,236	100.0%	100.0%	100.0%
Home Improvement							
Low	6	7.0%	5.2%	\$275	4.7%	3.7%	3.6%
Moderate	8	9.3%	13.3%	\$587	10.1%	11.5%	15.0%
Middle	45	52.3%	42.8%	\$3,138	53.9%	38.8%	47.5%
Upper	27	31.4%	38.7%	\$1,826	31.3%	46.1%	33.9%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	86	100.0%	100.0%	\$5,826	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	2.5%	\$0	0.0%	1.8%	3.6%
Moderate	5	7.2%	10.2%	\$317	6.5%	7.5%	15.0%
Middle	44	63.8%	48.4%	\$2,795	57.6%	43.0%	47.5%
Upper	20	29.0%	38.9%	\$1,739	35.8%	47.7%	33.9%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	69	100.0%	100.0%	\$4,851	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	1.8%	\$0	0.0%	1.2%	3.6%
Moderate	0	0.0%	12.1%	\$0	0.0%	8.2%	15.0%
Middle	3	75.0%	50.7%	\$251	71.5%	43.1%	47.5%
Upper	1	25.0%	35.3%	\$100	28.5%	47.4%	33.9%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	4	100.0%	100.0%	\$351	100.0%	100.0%	100.0%
Purpose Not Applicable							
Low	0	0.0%	6.9%	\$0	0.0%	6.3%	3.6%
Moderate	0	0.0%	38.9%	\$0	0.0%	33.9%	15.0%
Middle	0	0.0%	45.8%	\$0	0.0%	44.9%	47.5%
Upper	0	0.0%	8.3%	\$0	0.0%	14.8%	33.9%
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%	25.7%	\$0	0.0%	11.6%	10.6%
Moderate	3	42.9%	20.7%	\$716	22.8%	18.5%	24.9%
Middle	1	14.3%	35.0%	\$830	26.5%	38.2%	35.4%
Upper	3	42.9%	18.6%	\$1,591	50.7%	31.7%	29.2%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	7	100.0%	100.0%	\$3,137	100.0%	100.0%	100.0%

Appendix B (Continued)

Total Home Mortgage Loans							% of Owner-Occupied Units
Low	22	4.0%	3.5%	\$2,180	2.4%	2.7%	3.6%
Moderate	53	9.7%	13.2%	\$6,845	7.4%	10.5%	15.0%
Middle	294	54.0%	50.1%	\$45,236	49.1%	46.7%	47.5%
Upper	175	32.2%	33.1%	\$37,810	41.1%	40.1%	33.9%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	544	100.0%	100.0%	\$92,071	100.0%	100.0%	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	268	60.1%	51.7%	\$18,162	40.0%	37.6%	91.3%
	Over \$1 Million/ Unknown	178	39.9%	48.3%	\$27,240	60.0%	62.4%	8.7%
	TOTAL	446	100.0%	100.0%	\$45,402	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	347	77.8%	92.0%	\$12,893	28.4%	35.7%	
	\$100,001– \$250,000	53	11.9%	4.4%	\$9,020	19.9%	17.8%	
	\$250,001– \$1 Million	46	10.3%	3.7%	\$23,489	51.7%	46.4%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	446	100.0%	100.0%	\$45,402	100.0%	100.0%	
Loan Size	Revenue \$1 Million or Less	\$100,000 or Less	230	85.8%		\$7,515	41.4%	
		\$100,001– \$250,000	23	8.6%		\$3,698	20.4%	
		\$250,001– \$1 Million	15	5.6%		\$6,949	38.3%	
		Over \$1 Million	0	0.0%		\$0	0.0%	
		TOTAL	268	100.0%		\$18,162	100.0%	

Distribution of 2024 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2024						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	258	55.7%	50.2%	\$29,276	45.3%	39.1%	91.2%
	Over \$1 Million/ Unknown	205	44.3%	49.8%	\$35,386	54.7%	60.9%	8.8%
	TOTAL	463	100.0%	100.0%	\$64,662	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	317	68.5%	91.0%	\$12,165	18.8%	34.2%	
	\$100,001– \$250,000	69	14.9%	5.0%	\$11,338	17.5%	18.8%	
	\$250,001– \$1 Million	77	16.6%	4.0%	\$41,159	63.7%	47.0%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	463	100.0%	100.0%	\$64,662	100.0%	100.0%	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	194	75.2%		\$5,805	19.8%		
	\$100,001– \$250,000	29	11.2%		\$4,714	16.1%		
	\$250,001– \$1 Million	35	13.6%		\$18,757	64.1%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	258	100.0%		\$29,276	100.0%		

Appendix B (Continued)

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	22	4.9%	5.7%	\$2,466	5.4%	7.4%	7.1%
Moderate	66	14.8%	17.6%	\$8,411	18.5%	19.7%	20.3%
Middle	219	49.1%	41.3%	\$16,403	36.1%	35.4%	39.0%
Upper	139	31.2%	34.8%	\$18,122	39.9%	37.4%	33.3%
Unknown	0	0.0%	0.6%	\$0	0.0%	0.1%	0.3%
TOTAL	446	100.0%	100.0%	\$45,402	100.0%	100.0%	100.0%

Distribution of 2024 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	37	8.0%	6.0%	\$8,711	13.5%	8.9%	7.2%
Moderate	72	15.6%	16.8%	\$7,940	12.3%	19.7%	20.3%
Middle	192	41.5%	40.2%	\$19,615	30.3%	36.2%	39.2%
Upper	162	35.0%	36.2%	\$28,396	43.9%	35.0%	32.9%
Unknown	0	0.0%	0.7%	\$0	0.0%	0.2%	0.3%
TOTAL	463	100.0%	100.0%	\$64,662	100.0%	100.0%	100.0%

Partial Fayetteville MSA

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 %
	#	# %	# %	\$ (000s)	\$ %	\$ %	
Home Purchase Loans							
Low	5	7.2%	3.2%	\$641	3.0%	1.5%	20.4%
Moderate	5	7.2%	13.4%	\$1,010	4.8%	9.1%	18.2%
Middle	13	18.8%	19.9%	\$3,564	16.9%	16.8%	20.3%
Upper	32	46.4%	40.9%	\$11,587	54.8%	50.3%	41.1%
Unknown	14	20.3%	22.6%	\$4,328	20.5%	22.3%	0.0%
TOTAL	69	100.0%	100.0%	\$21,130	100.0%	100.0%	100.0%
Refinance							
Low	4	16.0%	9.0%	\$330	4.9%	2.8%	20.4%
Moderate	1	4.0%	16.2%	\$100	1.5%	6.3%	18.2%
Middle	5	20.0%	21.4%	\$754	11.2%	9.8%	20.3%
Upper	9	36.0%	35.6%	\$2,223	32.9%	26.3%	41.1%
Unknown	6	24.0%	17.9%	\$3,349	49.6%	54.9%	0.0%
TOTAL	25	100.0%	100.0%	\$6,756	100.0%	100.0%	100.0%

Appendix B (Continued)

Home Improvement							
Low	3	7.9%	7.5%	\$135	4.3%	3.4%	20.4%
Moderate	3	7.9%	13.4%	\$52	1.7%	8.7%	18.2%
Middle	10	26.3%	19.4%	\$370	11.9%	13.0%	20.3%
Upper	17	44.7%	47.7%	\$2,390	76.6%	56.7%	41.1%
Unknown	5	13.2%	12.0%	\$173	5.5%	18.2%	0.0%
TOTAL	38	100.0%	100.0%	\$3,120	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	6	10.9%	7.0%	\$145	2.6%	5.1%	20.4%
Moderate	7	12.7%	14.8%	\$298	5.3%	8.4%	18.2%
Middle	15	27.3%	23.7%	\$1,104	19.6%	16.6%	20.3%
Upper	25	45.5%	44.2%	\$3,998	71.1%	58.1%	41.1%
Unknown	2	3.6%	10.3%	\$82	1.5%	11.8%	0.0%
TOTAL	55	100.0%	100.0%	\$5,627	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	9.5%	\$0	0.0%	4.8%	20.4%
Moderate	0	0.0%	14.5%	\$0	0.0%	8.9%	18.2%
Middle	1	50.0%	23.4%	\$78	24.1%	15.6%	20.3%
Upper	1	50.0%	46.7%	\$245	75.9%	62.1%	41.1%
Unknown	0	0.0%	5.8%	\$0	0.0%	8.6%	0.0%
TOTAL	2	100.0%	100.0%	\$323	100.0%	100.0%	100.0%

Appendix B (Continued)

Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	20.4%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	18.2%
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	20.3%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	41.1%
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%	2.2%	\$0	0.0%	0.1%	N/A
Moderate	0	0.0%	1.1%	\$0	0.0%	0.3%	N/A
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Upper	0	0.0%	2.2%	\$0	0.0%	0.1%	N/A
Unknown	1	100.0%	94.4%	\$960	100.0%	99.6%	N/A
TOTAL	1	100.0%	100.0%	\$960	100.0%	100.0%	N/A
Total Home Mortgage Loans							Families by Family Income %
Low	18	9.5%	4.8%	\$1,251	3.3%	1.7%	20.4%
Moderate	16	8.4%	13.8%	\$1,460	3.9%	7.7%	18.2%
Middle	44	23.2%	20.2%	\$5,870	15.5%	13.7%	20.3%
Upper	84	44.2%	40.7%	\$20,443	53.9%	41.3%	41.1%
Unknown	28	14.7%	20.5%	\$8,892	23.5%	35.6%	0.0%
TOTAL	190	100.0%	100.0%	\$37,916	100.0%	100.0%	100.0%

Distribution of 2024 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$ (000s)	\$ %	\$ %	
Home Purchase Loans							
Low	4	5.3%	2.9%	\$636	2.2%	1.4%	20.4%
Moderate	6	8.0%	12.4%	\$1,326	4.6%	8.5%	18.2%
Middle	13	17.3%	17.6%	\$3,168	11.1%	14.7%	20.3%
Upper	42	56.0%	37.7%	\$19,658	68.8%	46.2%	41.1%
Unknown	10	13.3%	29.5%	\$3,775	13.2%	29.2%	0.0%
TOTAL	75	100.0%	100.0%	\$28,563	100.0%	100.0%	100.0%
Refinance							
Low	4	8.0%	6.6%	\$272	2.5%	3.1%	20.4%
Moderate	11	22.0%	15.5%	\$1,071	9.8%	10.1%	18.2%
Middle	7	14.0%	17.0%	\$1,300	11.9%	13.4%	20.3%
Upper	25	50.0%	34.4%	\$7,396	67.7%	41.2%	41.1%
Unknown	3	6.0%	26.6%	\$883	8.1%	32.2%	0.0%
TOTAL	50	100.0%	100.0%	\$10,922	100.0%	100.0%	100.0%

Appendix B (Continued)

Home Improvement							
Low	2	8.7%	6.0%	\$90	3.9%	2.7%	20.4%
Moderate	5	21.7%	15.6%	\$374	16.3%	9.9%	18.2%
Middle	5	21.7%	20.5%	\$340	14.9%	14.4%	20.3%
Upper	8	34.8%	47.4%	\$1,059	46.3%	58.5%	41.1%
Unknown	3	13.0%	10.4%	\$425	18.6%	14.5%	0.0%
TOTAL	23	100.0%	100.0%	\$2,288	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	1	3.1%	7.9%	\$40	0.7%	3.8%	20.4%
Moderate	6	18.8%	17.4%	\$210	3.9%	9.8%	18.2%
Middle	4	12.5%	22.7%	\$335	6.2%	16.4%	20.3%
Upper	17	53.1%	43.5%	\$3,776	69.6%	57.9%	41.1%
Unknown	4	12.5%	8.5%	\$1,062	19.6%	12.1%	0.0%
TOTAL	32	100.0%	100.0%	\$5,423	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	10.2%	\$0	0.0%	6.7%	20.4%
Moderate	1	33.3%	18.3%	\$46	45.1%	11.0%	18.2%
Middle	2	66.7%	24.2%	\$56	54.9%	16.9%	20.3%
Upper	0	0.0%	40.2%	\$0	0.0%	52.8%	41.1%
Unknown	0	0.0%	7.1%	\$0	0.0%	12.6%	0.0%
TOTAL	3	100.0%	100.0%	\$102	100.0%	100.0%	100.0%
Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	20.4%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	18.2%
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	20.3%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	41.1%
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%	2.2%	\$0	0.0%	0.1%	N/A
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Unknown	1	100.0%	97.8%	\$2,000	100.0%	99.9%	N/A
TOTAL	1	100.0%	100.0%	\$2,000	100.0%	100.0%	N/A

Appendix B (Continued)

Total Home Mortgage Loans							Families By Family Income %
Low	11	6.0%	4.1%	\$1,038	2.1%	1.6%	20.4%
Moderate	29	15.8%	13.5%	\$3,027	6.1%	8.0%	18.2%
Middle	31	16.8%	18.0%	\$5,199	10.5%	13.2%	20.3%
Upper	92	50.0%	37.9%	\$31,889	64.7%	41.9%	41.1%
Unknown	21	11.4%	26.4%	\$8,145	16.5%	35.2%	0.0%
TOTAL	184	100.0%	100.0%	\$49,298	100.0%	100.0%	100.0%

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
	#	# %	# %	\$ (000s)	\$ %	\$ %	
Home Purchase Loans							
Low	1	1.4%	1.1%	\$100	0.5%	0.9%	1.3%
Moderate	7	10.1%	12.7%	\$1,376	6.5%	10.0%	16.5%
Middle	37	53.6%	44.7%	\$11,939	56.5%	41.8%	47.1%
Upper	24	34.8%	41.1%	\$7,715	36.5%	47.0%	34.9%
Unknown	0	0.0%	0.2%	\$0	0.0%	0.3%	0.2%
TOTAL	69	100.0%	100.0%	\$21,130	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	0.8%	\$0	0.0%	0.5%	1.3%
Moderate	6	24.0%	14.7%	\$867	12.8%	6.5%	16.5%
Middle	12	48.0%	48.5%	\$2,415	35.7%	26.8%	47.1%
Upper	7	28.0%	35.8%	\$3,474	51.4%	66.1%	34.9%
Unknown	0	0.0%	0.2%	\$0	0.0%	0.1%	0.2%
TOTAL	25	100.0%	100.0%	\$6,756	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	0.9%	\$0	0.0%	0.5%	1.3%
Moderate	8	21.1%	13.2%	\$296	9.5%	10.9%	16.5%
Middle	16	42.1%	43.8%	\$1,263	40.5%	38.1%	47.1%
Upper	14	36.8%	41.8%	\$1,561	50.0%	49.4%	34.9%
Unknown	0	0.0%	0.3%	\$0	0.0%	1.0%	0.2%
TOTAL	38	100.0%	100.0%	\$3,120	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0.9%	\$0	0.0%	0.6%	1.3%
Moderate	9	16.4%	11.1%	\$415	7.4%	7.7%	16.5%
Middle	22	40.0%	39.5%	\$1,631	29.0%	32.0%	47.1%
Upper	24	43.6%	48.5%	\$3,581	63.6%	59.7%	34.9%
Unknown	0	0.0%	0.1%	\$0	0.0%	0.1%	0.2%
TOTAL	55	100.0%	100.0%	\$5,627	100.0%	100.0%	100.0%

Appendix B (Continued)

Other Purpose Closed/Exempt							
Low	0	0.0%	0.6%	\$0	0.0%	0.3%	1.3%
Moderate	0	0.0%	9.7%	\$0	0.0%	8.3%	16.5%
Middle	1	50.0%	48.1%	\$245	75.9%	42.2%	47.1%
Upper	1	50.0%	41.5%	\$78	24.1%	47.4%	34.9%
Unknown	0	0.0%	0.2%	\$0	0.0%	1.8%	0.2%
TOTAL	2	100.0%	100.0%	\$323	100.0%	100.0%	100.0%
Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	1.3%
Moderate	0	0.0%	27.3%	\$0	0.0%	20.6%	16.5%
Middle	0	0.0%	54.5%	\$0	0.0%	55.5%	47.1%
Upper	0	0.0%	18.2%	\$0	0.0%	23.9%	34.9%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.2%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	7.9%	\$0	0.0%	3.5%	19.1%
Moderate	1	100.0%	23.6%	\$960	100.0%	24.2%	23.4%
Middle	0	0.0%	48.3%	\$0	0.0%	50.6%	34.3%
Upper	0	0.0%	18.0%	\$0	0.0%	21.4%	20.6%
Unknown	0	0.0%	2.2%	\$0	0.0%	0.3%	2.6%
TOTAL	1	100.0%	100.0%	\$960	100.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	1	0.5%	1.1%	\$100	0.3%	1.1%	1.3%
Moderate	31	16.3%	13.0%	\$3,914	10.3%	10.7%	16.5%
Middle	88	46.3%	45.1%	\$17,493	46.1%	39.5%	47.1%
Upper	70	36.8%	40.6%	\$16,409	43.3%	48.4%	34.9%
Unknown	0	0.0%	0.2%	\$0	0.0%	0.3%	0.2%
TOTAL	190	100.0%	100.0%	\$37,916	100.0%	100.0%	100.0%

Distribution of 2024 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner-Occupied Units
	#	# %	# %	\$ (000s)	\$ %	\$ %	
Home Purchase Loans							
Low	2	2.7%	1.0%	\$618	2.2%	0.7%	1.3%
Moderate	6	8.0%	12.7%	\$1,591	5.6%	9.8%	16.5%
Middle	36	48.0%	47.6%	\$14,550	50.9%	44.7%	47.1%
Upper	31	41.3%	38.6%	\$11,804	41.3%	44.5%	34.9%
Unknown	0	0.0%	0.2%	\$0	0.0%	0.2%	0.2%
TOTAL	75	100.0%	100.0%	\$28,563	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	1.0%	\$0	0.0%	0.9%	1.3%
Moderate	8	16.0%	14.1%	\$1,333	12.2%	11.2%	16.5%
Middle	20	40.0%	47.3%	\$3,804	34.8%	46.8%	47.1%
Upper	22	44.0%	37.5%	\$5,785	53.0%	41.1%	34.9%
Unknown	0	0.0%	0.1%	\$0	0.0%	0.1%	0.2%
TOTAL	50	100.0%	100.0%	\$10,922	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	1.1%	\$0	0.0%	0.8%	1.3%
Moderate	5	21.7%	14.8%	\$230	10.1%	11.9%	16.5%
Middle	12	52.2%	46.4%	\$1,491	65.2%	44.1%	47.1%
Upper	6	26.1%	37.3%	\$567	24.8%	42.9%	34.9%
Unknown	0	0.0%	0.3%	\$0	0.0%	0.3%	0.2%
TOTAL	23	100.0%	100.0%	\$2,288	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	1	3.1%	1.7%	\$40	0.7%	1.4%	1.3%
Moderate	4	12.5%	12.5%	\$170	3.1%	9.0%	16.5%
Middle	15	46.9%	45.5%	\$2,901	53.5%	40.1%	47.1%
Upper	11	34.4%	40.2%	\$2,247	41.4%	49.4%	34.9%
Unknown	1	3.1%	0.1%	\$65	1.2%	0.1%	0.2%
TOTAL	32	100.0%	100.0%	\$5,423	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	1.2%	\$0	0.0%	0.9%	1.3%
Moderate	0	0.0%	13.3%	\$0	0.0%	15.3%	16.5%
Middle	3	100.0%	44.0%	\$102	100.0%	37.7%	47.1%
Upper	0	0.0%	41.5%	\$0	0.0%	46.1%	34.9%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.2%
TOTAL	3	100.0%	100.0%	\$102	100.0%	100.0%	100.0%

Appendix B (Continued)

Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	1.3%
Moderate	0	0.0%	33.3%	\$0	0.0%	21.9%	16.5%
Middle	0	0.0%	50.0%	\$0	0.0%	60.8%	47.1%
Upper	0	0.0%	16.7%	\$0	0.0%	17.3%	34.9%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.2%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	1	100.0%	14.4%	\$2,000	100.0%	9.3%	19.1%
Moderate	0	0.0%	25.6%	\$0	0.0%	38.7%	23.4%
Middle	0	0.0%	37.8%	\$0	0.0%	31.2%	34.3%
Upper	0	0.0%	21.1%	\$0	0.0%	20.5%	20.6%
Unknown	0	0.0%	1.1%	\$0	0.0%	0.2%	2.6%
TOTAL	1	100.0%	100.0%	\$2,000	100.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	4	2.2%	1.1%	\$2,658	5.4%	1.5%	1.3%
Moderate	23	12.5%	13.1%	\$3,324	6.7%	12.6%	16.5%
Middle	86	46.7%	47.2%	\$22,848	46.3%	43.7%	47.1%
Upper	70	38.0%	38.4%	\$20,403	41.4%	42.0%	34.9%
Unknown	1	0.5%	0.2%	\$65	0.1%	0.2%	0.2%
TOTAL	184	100.0%	100.0%	\$49,298	100.0%	100.0%	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	44	37.6%	54.3%	\$4,471	19.0%	41.0%	91.7%
	Over \$1 Million/ Unknown	73	62.4%	45.7%	\$19,038	81.0%	59.0%	8.3%
	TOTAL	117	100.0%	100.0%	\$23,509	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	56	47.9%	91.3%	\$2,853	12.1%	35.4%	
	\$100,001– \$250,000	30	25.6%	4.6%	\$5,258	22.4%	17.5%	
	\$250,001– \$1 Million	31	26.5%	4.0%	\$15,398	65.5%	47.1%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	117	100.0%	100.0%	\$23,509	100.0%	100.0%	
Loan Size	Revenue \$1 Million or Less	\$100,000 or Less	32	72.7%		\$1,193	26.7%	
		\$100,001– \$250,000	8	18.2%		\$1,356	30.3%	
		\$250,001– \$1 Million	4	9.1%		\$1,922	43.0%	
		Over \$1 Million	0	0.0%		\$0	0.0%	
		TOTAL	44	100.0%		\$4,471	100.0%	

Distribution of 2024 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2024						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	43	35.0%	52.0%	\$4,773	18.6%	39.6%	91.8%
	Over \$1 Million/ Unknown	80	65.0%	48.0%	\$20,906	81.4%	60.4%	8.2%
	TOTAL	123	100.0%	100.0%	\$25,679	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	54	43.9%	91.4%	\$2,624	10.2%	34.9%	
	\$100,001– \$250,000	34	27.6%	4.5%	\$6,153	24.0%	16.8%	
	\$250,001– \$1 Million	35	28.5%	4.1%	\$16,902	65.8%	48.3%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	123	100.0%	100.0%	\$25,679	100.0%	100.0%	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	30	69.8%		\$1,246	26.1%		
	\$100,001– \$250,000	9	20.9%		\$1,553	32.5%		
	\$250,001– \$1 Million	4	9.3%		\$1,974	41.4%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	43	100.0%		\$4,773	100.0%		

Appendix B (Continued)

Distribution of 2023 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	4	3.4%	2.4%	\$545	2.3%	2.9%	3.5%
Moderate	31	26.5%	17.0%	\$4,359	18.5%	20.7%	19.7%
Middle	38	32.5%	41.6%	\$7,904	33.6%	42.2%	40.9%
Upper	40	34.2%	36.5%	\$8,971	38.2%	30.6%	33.1%
Unknown	4	3.4%	2.5%	\$1,730	7.4%	3.6%	2.8%
TOTAL	117	100.0%	100.0%	\$23,509	100.0%	100.0%	100.0%

Distribution of 2024 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	2	1.6%	2.3%	\$625	2.4%	3.5%	3.5%
Moderate	24	19.5%	16.5%	\$5,018	19.5%	20.6%	19.6%
Middle	40	32.5%	41.4%	\$7,980	31.1%	38.1%	41.1%
Upper	56	45.5%	37.4%	\$11,956	46.6%	35.1%	33.1%
Unknown	1	0.8%	2.3%	\$100	0.4%	2.8%	2.6%
TOTAL	123	100.0%	100.0%	\$25,679	100.0%	100.0%	100.0%

Sebastian County

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 %
	#	# %	# %	\$ (000s)	\$ %	\$ %	
Home Purchase Loans							
Low	1	6.7%	2.7%	\$67	2.0%	1.2%	18.3%
Moderate	1	6.7%	15.4%	\$65	1.9%	9.4%	18.3%
Middle	3	20.0%	18.8%	\$657	19.5%	15.8%	20.7%
Upper	7	46.7%	36.5%	\$2,283	67.7%	47.0%	42.7%
Unknown	3	20.0%	26.6%	\$300	8.9%	26.6%	0.0%
TOTAL	15	100.0%	100.0%	\$3,372	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	6.3%	\$0	0.0%	2.9%	18.3%
Moderate	0	0.0%	13.8%	\$0	0.0%	9.7%	18.3%
Middle	0	0.0%	17.2%	\$0	0.0%	14.5%	20.7%
Upper	1	100.0%	36.6%	\$566	100.0%	46.6%	42.7%
Unknown	0	0.0%	26.1%	\$0	0.0%	26.3%	0.0%
TOTAL	1	100.0%	100.0%	\$566	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	4.0%	\$0	0.0%	2.6%	18.3%
Moderate	0	0.0%	17.6%	\$0	0.0%	10.6%	18.3%
Middle	0	0.0%	17.6%	\$0	0.0%	14.1%	20.7%
Upper	1	100.0%	53.4%	\$64	100.0%	67.5%	42.7%
Unknown	0	0.0%	7.4%	\$0	0.0%	5.3%	0.0%
TOTAL	1	100.0%	100.0%	\$64	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0.9%	\$0	0.0%	0.4%	18.3%
Moderate	0	0.0%	11.8%	\$0	0.0%	8.6%	18.3%
Middle	0	0.0%	26.4%	\$0	0.0%	19.3%	20.7%
Upper	1	100.0%	55.5%	\$70	100.0%	68.1%	42.7%
Unknown	0	0.0%	5.5%	\$0	0.0%	3.6%	0.0%
TOTAL	1	100.0%	100.0%	\$70	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	10.0%	\$0	0.0%	7.9%	18.3%
Moderate	0	0.0%	16.2%	\$0	0.0%	11.1%	18.3%
Middle	0	0.0%	22.3%	\$0	0.0%	27.4%	20.7%
Upper	0	0.0%	47.7%	\$0	0.0%	44.5%	42.7%
Unknown	0	0.0%	3.8%	\$0	0.0%	9.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%

Appendix B (Continued)

Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	18.3%
Moderate	0	0.0%	7.1%	\$0	0.0%	9.4%	18.3%
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	20.7%
Upper	0	0.0%	7.1%	\$0	0.0%	13.5%	42.7%
Unknown	0	0.0%	85.7%	\$0	0.0%	77.1%	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%	\$1,100	100.0%	100.0%	N/A
TOTAL	1	100.0%	100.0%	\$1,100	100.0%	100.0%	N/A
Total Home Mortgage Loans							Families by Family Income %
Low	1	5.3%	3.6%	\$67	1.3%	1.5%	18.3%
Moderate	1	5.3%	14.9%	\$65	1.3%	8.9%	18.3%
Middle	3	15.8%	18.7%	\$657	12.7%	14.8%	20.7%
Upper	10	52.6%	38.4%	\$2,983	57.7%	44.6%	42.7%
Unknown	4	21.1%	24.3%	\$1,400	27.1%	30.2%	0.0%
TOTAL	19	100.0%	100.0%	\$5,172	100.0%	100.0%	100.0%

Distribution of 2024 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$ (000s)	\$ %	\$ %	
Home Purchase Loans							
Low	0	0.0%	4.0%	\$0	0.0%	2.1%	18.4%
Moderate	1	10.0%	15.5%	\$100	4.3%	10.1%	18.3%
Middle	1	10.0%	17.3%	\$170	7.3%	14.2%	20.7%
Upper	5	50.0%	32.7%	\$1,121	48.0%	42.8%	42.6%
Unknown	3	30.0%	30.5%	\$944	40.4%	30.7%	0.0%
TOTAL	10	100.0%	100.0%	\$2,335	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	6.9%	\$0	0.0%	3.5%	18.4%
Moderate	1	25.0%	13.3%	\$125	7.6%	9.0%	18.3%
Middle	0	0.0%	17.2%	\$0	0.0%	14.0%	20.7%
Upper	3	75.0%	34.0%	\$1,520	92.4%	41.1%	42.6%
Unknown	0	0.0%	28.6%	\$0	0.0%	32.5%	0.0%
TOTAL	4	100.0%	100.0%	\$1,645	100.0%	100.0%	100.0%

Appendix B (Continued)

Home Improvement							
Low	0	0.0%	5.7%	\$0	0.0%	2.3%	18.4%
Moderate	0	0.0%	17.0%	\$0	0.0%	12.6%	18.3%
Middle	0	0.0%	18.3%	\$0	0.0%	12.2%	20.7%
Upper	2	66.7%	46.7%	\$150	90.9%	58.2%	42.6%
Unknown	1	33.3%	12.2%	\$15	9.1%	14.6%	0.0%
TOTAL	3	100.0%	100.0%	\$165	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	3.4%	\$0	0.0%	3.5%	18.4%
Moderate	0	0.0%	16.9%	\$0	0.0%	9.3%	18.3%
Middle	1	33.3%	25.7%	\$50	26.3%	17.5%	20.7%
Upper	1	33.3%	50.0%	\$65	34.2%	64.0%	42.6%
Unknown	1	33.3%	4.1%	\$75	39.5%	5.7%	0.0%
TOTAL	3	100.0%	100.0%	\$190	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	11.9%	\$0	0.0%	7.5%	18.4%
Moderate	0	0.0%	21.4%	\$0	0.0%	17.4%	18.3%
Middle	0	0.0%	19.8%	\$0	0.0%	14.0%	20.7%
Upper	0	0.0%	42.9%	\$0	0.0%	58.6%	42.6%
Unknown	0	0.0%	4.0%	\$0	0.0%	2.6%	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%	18.4%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	18.3%
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	20.7%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	42.6%
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%	2.5%	\$0	0.0%	0.5%	N/A
Upper	1	50.0%	2.5%	\$400	9.1%	0.7%	N/A
Unknown	1	50.0%	95.0%	\$4,000	90.9%	98.8%	N/A
TOTAL	2	100.0%	100.0%	\$4,400	100.0%	100.0%	N/A

Appendix B (Continued)

Total Home Mortgage Loans							Families By Family Income %
Low	0	0.0%	4.9%	\$0	0.0%	2.3%	18.4%
Moderate	2	9.1%	15.3%	\$225	2.6%	9.1%	18.3%
Middle	2	9.1%	17.6%	\$220	2.5%	12.9%	20.7%
Upper	12	54.5%	34.8%	\$3,256	37.3%	39.6%	42.6%
Unknown	6	27.3%	27.5%	\$5,034	57.6%	36.1%	0.0%
TOTAL	22	100.0%	100.0%	\$8,735	100.0%	100.0%	100.0%

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
	#	# %	# %	\$ (000s)	\$ %	\$ %	
Home Purchase Loans							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	2	13.3%	20.8%	\$132	3.9%	12.9%	20.9%
Middle	7	46.7%	38.0%	\$1,405	41.7%	41.2%	34.3%
Upper	6	40.0%	41.2%	\$1,835	54.4%	45.9%	44.8%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	15	100.0%	100.0%	\$3,372	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	20.0%	\$0	0.0%	14.5%	20.9%
Middle	1	100.0%	33.8%	\$566	100.0%	37.4%	34.3%
Upper	0	0.0%	46.2%	\$0	0.0%	48.1%	44.8%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	1	100.0%	100.0%	\$566	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	1	100.0%	22.7%	\$64	100.0%	15.9%	20.9%
Middle	0	0.0%	33.5%	\$0	0.0%	32.5%	34.3%
Upper	0	0.0%	43.8%	\$0	0.0%	51.6%	44.8%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	1	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%	0.0%
Moderate	0	0.0%	11.8%	\$0	0.0%	12.1%	20.9%
Middle	0	0.0%	29.1%	\$0	0.0%	27.9%	34.3%
Upper	1	100.0%	59.1%	\$70	100.0%	60.0%	44.8%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	1	100.0%	100.0%	\$70	100.0%	100.0%	100.0%

Appendix B (Continued)

Other Purpose Closed/Exempt							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	13.1%	\$0	0.0%	13.4%	20.9%
Middle	0	0.0%	39.2%	\$0	0.0%	43.3%	34.3%
Upper	0	0.0%	47.7%	\$0	0.0%	43.4%	44.8%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	64.3%	\$0	0.0%	53.8%	20.9%
Middle	0	0.0%	14.3%	\$0	0.0%	17.2%	34.3%
Upper	0	0.0%	21.4%	\$0	0.0%	29.0%	44.8%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	71.4%	\$0	0.0%	58.9%	41.8%
Middle	0	0.0%	10.7%	\$0	0.0%	4.9%	23.8%
Upper	1	100.0%	17.9%	\$1,100	100.0%	36.1%	34.3%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	1	100.0%	100.0%	\$1,100	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	3	15.8%	20.8%	\$196	3.8%	16.2%	20.9%
Middle	8	42.1%	36.3%	\$1,971	38.1%	38.0%	34.3%
Upper	8	42.1%	42.9%	\$3,005	58.1%	45.9%	44.8%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	19	100.0%	100.0%	\$5,172	100.0%	100.0%	100.0%

Distribution of 2024 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner-Occupied Units
	#	# %	# %	\$ (000s)	\$ %	\$ %	
Home Purchase Loans							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	2	20.0%	22.2%	\$834	35.7%	13.6%	20.9%
Middle	3	30.0%	36.4%	\$435	18.6%	38.8%	34.3%
Upper	5	50.0%	41.3%	\$1,066	45.7%	47.6%	44.8%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	10	100.0%	100.0%	\$2,335	100.0%	100.0%	100.0%

Appendix B (Continued)

Refinance							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	18.9%	\$0	0.0%	11.9%	20.9%
Middle	2	50.0%	36.0%	\$375	22.8%	35.6%	34.3%
Upper	2	50.0%	45.1%	\$1,270	77.2%	52.5%	44.8%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	4	100.0%	100.0%	\$1,645	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%	24.5%	\$0	0.0%	14.4%	20.9%
Middle	1	33.3%	27.9%	\$15	9.1%	31.6%	34.3%
Upper	2	66.7%	47.6%	\$150	90.9%	54.0%	44.8%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	3	100.0%	100.0%	\$165	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%	16.9%	\$0	0.0%	9.8%	20.9%
Middle	0	0.0%	31.8%	\$0	0.0%	29.0%	34.3%
Upper	3	100.0%	51.4%	\$190	100.0%	61.3%	44.8%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	3	100.0%	100.0%	\$190	100.0%	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%	14.3%	\$0	0.0%	8.6%	20.9%
Middle	0	0.0%	40.5%	\$0	0.0%	53.3%	34.3%
Upper	0	0.0%	45.2%	\$0	0.0%	38.1%	44.8%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	36.4%	\$0	0.0%	31.9%	20.9%
Middle	0	0.0%	36.4%	\$0	0.0%	43.3%	34.3%
Upper	0	0.0%	27.3%	\$0	0.0%	24.8%	44.8%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	52.5%	\$0	0.0%	36.4%	41.8%
Middle	1	50.0%	27.5%	\$4,000	90.9%	29.9%	23.8%
Upper	1	50.0%	20.0%	\$400	9.1%	33.7%	34.3%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	2	100.0%	100.0%	\$4,400	100.0%	100.0%	100.0%

Appendix B (Continued)

Total Home Mortgage Loans							% of Owner-Occupied Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	2	9.1%	21.6%	\$834	9.5%	15.3%	20.9%
Middle	7	31.8%	35.5%	\$4,825	55.2%	37.3%	34.3%
Upper	13	59.1%	42.8%	\$3,076	35.2%	47.4%	44.8%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	22	100.0%	100.0%	\$8,735	100.0%	100.0%	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	6	42.9%	48.2%	\$1,071	25.4%	30.0%	87.8%
	Over \$1 Million/ Unknown	8	57.1%	51.8%	\$3,138	74.6%	70.0%	12.2%
	TOTAL	14	100.0%	100.0%	\$4,209	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	6	42.9%	87.8%	\$256	6.1%	28.3%	
	\$100,001– \$250,000	2	14.3%	6.3%	\$470	11.2%	19.6%	
	\$250,001– \$1 Million	6	42.9%	5.9%	\$3,483	82.8%	52.2%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	14	100.0%	100.0%	\$4,209	100.0%	100.0%	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	4	66.7%		\$106	9.9%		
	\$100,001– \$250,000	0	0.0%		\$0	0.0%		
	\$250,001– \$1 Million	2	33.3%		\$965	90.1%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	6	100.0%		\$1,071	100.0%		

Distribution of 2024 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2024						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	10	47.6%	46.5%	\$1,019	28.0%	30.3%	87.9%
	Over \$1 Million/ Unknown	11	52.4%	53.5%	\$2,621	72.0%	69.7%	12.1%
	TOTAL	21	100.0%	100.0%	\$3,640	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	11	52.4%	90.3%	\$583	16.0%	33.3%	
	\$100,001– \$250,000	6	28.6%	4.9%	\$1,092	30.0%	16.1%	
	\$250,001– \$1 Million	4	19.0%	4.8%	\$1,965	54.0%	50.6%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	21	100.0%	100.0%	\$3,640	100.0%	100.0%	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	7	70.0%		\$311	30.5%		
	\$100,001– \$250,000	2	20.0%		\$308	30.2%		
	\$250,001– \$1 Million	1	10.0%		\$400	39.3%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	10	100.0%		\$1,019	100.0%		

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	3	21.4%	27.9%	\$1,123	26.7%	28.6%	31.2%
Middle	6	42.9%	31.1%	\$1,515	36.0%	36.3%	28.7%
Upper	5	35.7%	40.4%	\$1,571	37.3%	35.0%	40.2%
Unknown	0	0.0%	0.5%	\$0	0.0%	0.1%	0.0%
TOTAL	14	100.0%	100.0%	\$4,209	100.0%	100.0%	100.0%

Distribution of 2024 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	8	38.1%	27.8%	\$1,741	47.8%	26.9%	32.5%
Middle	4	19.0%	27.7%	\$415	11.4%	36.5%	27.8%
Upper	9	42.9%	43.8%	\$1,484	40.8%	36.4%	39.6%
Unknown	0	0.0%	0.7%	\$0	0.0%	0.1%	0.0%
TOTAL	21	100.0%	100.0%	\$3,640	100.0%	100.0%	100.0%

Hot Springs MSA

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 %
	#	# %	# %	\$ (000s)	\$ %	\$ %	
Home Purchase Loans							
Low	0	0.0%	5.6%	\$0	0.0%	2.6%	20.6%
Moderate	5	17.9%	14.4%	\$823	11.8%	8.8%	17.9%
Middle	5	17.9%	18.3%	\$979	14.0%	14.7%	23.3%
Upper	11	39.3%	41.0%	\$4,379	62.5%	54.1%	38.1%
Unknown	7	25.0%	20.7%	\$820	11.7%	19.9%	0.0%
TOTAL	28	100.0%	100.0%	\$7,001	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	9.0%	\$0	0.0%	4.7%	20.6%
Moderate	2	22.2%	16.4%	\$248	19.5%	10.5%	17.9%
Middle	1	11.1%	20.2%	\$150	11.8%	18.7%	23.3%
Upper	2	22.2%	35.0%	\$151	11.9%	43.5%	38.1%
Unknown	4	44.4%	19.3%	\$721	56.8%	22.6%	0.0%
TOTAL	9	100.0%	100.0%	\$1,270	100.0%	100.0%	100.0%

Appendix B (Continued)

Home Improvement							
Low	2	16.7%	12.2%	\$90	9.8%	5.4%	20.6%
Moderate	1	8.3%	14.6%	\$75	8.2%	7.9%	17.9%
Middle	1	8.3%	16.5%	\$50	5.5%	12.3%	23.3%
Upper	6	50.0%	45.1%	\$502	54.7%	59.0%	38.1%
Unknown	2	16.7%	11.6%	\$200	21.8%	15.4%	0.0%
TOTAL	12	100.0%	100.0%	\$917	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	14.8%	\$0	0.0%	7.9%	20.6%
Moderate	1	50.0%	14.8%	\$100	69.0%	9.4%	17.9%
Middle	0	0.0%	14.8%	\$0	0.0%	10.7%	23.3%
Upper	1	50.0%	50.0%	\$45	31.0%	60.8%	38.1%
Unknown	0	0.0%	5.7%	\$0	0.0%	11.3%	0.0%
TOTAL	2	100.0%	100.0%	\$145	100.0%	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	0	0.0%	43.2%	\$0	0.0%	60.7%	38.1%
Unknown	0	0.0%	5.7%	\$0	0.0%	3.1%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%

Appendix B (Continued)

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	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	2	3.9%	7.3%	\$90	1.0%	3.2%	20.6%
Moderate	9	17.6%	14.8%	\$1,246	13.4%	8.9%	17.9%
Middle	7	13.7%	18.4%	\$1,179	12.6%	15.0%	23.3%
Upper	20	39.2%	40.4%	\$5,077	54.4%	51.3%	38.1%
Unknown	13	25.5%	19.1%	\$1,741	18.7%	21.6%	0.0%
TOTAL	51	100.0%	100.0%	\$9,333	100.0%	100.0%	100.0%

Distribution of 2024 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	0	0.0%	4.8%	\$0	0.0%	2.1%	20.6%
Moderate	5	12.8%	12.3%	\$764	7.4%	7.2%	17.9%
Middle	9	23.1%	15.4%	\$1,726	16.7%	11.8%	23.3%
Upper	20	51.3%	40.8%	\$6,445	62.3%	52.9%	38.1%
Unknown	5	12.8%	26.7%	\$1,406	13.6%	26.0%	0.0%
TOTAL	39	100.0%	100.0%	\$10,341	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	8.0%	\$0	0.0%	3.4%	20.6%
Moderate	1	14.3%	12.3%	\$161	11.1%	6.7%	17.9%
Middle	0	0.0%	14.7%	\$0	0.0%	9.4%	23.3%
Upper	2	28.6%	36.9%	\$270	18.6%	46.4%	38.1%
Unknown	4	57.1%	28.2%	\$1,020	70.3%	34.1%	0.0%
TOTAL	7	100.0%	100.0%	\$1,451	100.0%	100.0%	100.0%

Appendix B (Continued)

Home Improvement							
Low	0	0.0%	8.5%	\$0	0.0%	5.5%	20.6%
Moderate	0	0.0%	19.4%	\$0	0.0%	11.7%	17.9%
Middle	2	20.0%	17.5%	\$134	17.0%	16.9%	23.3%
Upper	8	80.0%	48.8%	\$653	83.0%	54.3%	38.1%
Unknown	0	0.0%	5.7%	\$0	0.0%	11.6%	0.0%
TOTAL	10	100.0%	100.0%	\$787	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	10.9%	\$0	0.0%	9.8%	20.6%
Moderate	1	14.3%	14.5%	\$15	3.7%	8.6%	17.9%
Middle	2	28.6%	20.3%	\$60	14.8%	11.7%	23.3%
Upper	4	57.1%	49.3%	\$330	81.5%	61.9%	38.1%
Unknown	0	0.0%	5.1%	\$0	0.0%	8.0%	0.0%
TOTAL	7	100.0%	100.0%	\$405	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	9.6%	\$0	0.0%	6.9%	20.6%
Moderate	1	50.0%	23.4%	\$90	52.9%	22.3%	17.9%
Middle	1	50.0%	19.1%	\$80	47.1%	13.3%	23.3%
Upper	0	0.0%	43.6%	\$0	0.0%	54.9%	38.1%
Unknown	0	0.0%	4.3%	\$0	0.0%	2.7%	0.0%
TOTAL	2	100.0%	100.0%	\$170	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	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%	17.4%	\$0	0.0%	4.9%	N/A
Unknown	0	0.0%	82.6%	\$0	0.0%	95.1%	N/A
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	N/A

Appendix B (Continued)

Total Home Mortgage Loans							Families By Family Income %
Low	0	0.0%	6.3%	\$0	0.0%	2.7%	20.6%
Moderate	8	12.3%	13.3%	\$1,030	7.8%	7.2%	17.9%
Middle	14	21.5%	15.6%	\$2,000	15.2%	10.9%	23.3%
Upper	34	52.3%	40.8%	\$7,698	58.5%	49.6%	38.1%
Unknown	9	13.8%	23.9%	\$2,426	18.4%	29.7%	0.0%
TOTAL	65	100.0%	100.0%	\$13,154	100.0%	100.0%	100.0%

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
	#	# %	# %	\$ (000s)	\$ %	\$ %	
Home Purchase Loans							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	5	17.9%	24.4%	\$1,721	24.6%	19.3%	24.0%
Middle	19	67.9%	49.1%	\$3,804	54.3%	52.9%	54.3%
Upper	4	14.3%	26.0%	\$1,476	21.1%	27.6%	21.0%
Unknown	0	0.0%	0.5%	\$0	0.0%	0.3%	0.7%
TOTAL	28	100.0%	100.0%	\$7,001	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	2	22.2%	23.6%	\$484	38.1%	21.1%	24.0%
Middle	6	66.7%	48.6%	\$636	50.1%	50.5%	54.3%
Upper	1	11.1%	27.9%	\$150	11.8%	28.4%	21.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.7%
TOTAL	9	100.0%	100.0%	\$1,270	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	1	8.3%	21.3%	\$80	8.7%	16.7%	24.0%
Middle	9	75.0%	55.5%	\$462	50.4%	56.4%	54.3%
Upper	2	16.7%	22.0%	\$375	40.9%	26.0%	21.0%
Unknown	0	0.0%	1.2%	\$0	0.0%	0.9%	0.7%
TOTAL	12	100.0%	100.0%	\$917	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	2	100.0%	53.4%	\$145	100.0%	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	2	100.0%	100.0%	\$145	100.0%	100.0%	100.0%

Appendix B (Continued)

Other Purpose Closed/Exempt							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	26.1%	\$0	0.0%	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	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%	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	0	0.0%	40.0%	\$0	0.0%	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	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	8	15.7%	24.0%	\$2,285	24.5%	19.3%	24.0%
Middle	36	70.6%	49.5%	\$5,047	54.1%	53.3%	54.3%
Upper	7	13.7%	26.1%	\$2,001	21.4%	27.2%	21.0%
Unknown	0	0.0%	0.4%	\$0	0.0%	0.2%	0.7%
TOTAL	51	100.0%	100.0%	\$9,333	100.0%	100.0%	100.0%

Distribution of 2024 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner-Occupied Units
	#	# %	# %	\$ (000s)	\$ %	\$ %	
Home Purchase Loans							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	7	17.9%	23.4%	\$1,599	15.5%	19.2%	24.0%
Middle	17	43.6%	49.3%	\$4,069	39.3%	53.1%	54.3%
Upper	14	35.9%	26.6%	\$4,543	43.9%	27.4%	21.0%
Unknown	1	2.6%	0.7%	\$130	1.3%	0.3%	0.7%
TOTAL	39	100.0%	100.0%	\$10,341	100.0%	100.0%	100.0%

Appendix B (Continued)

Refinance							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	1	14.3%	22.7%	\$245	16.9%	21.9%	24.0%
Middle	3	42.9%	53.1%	\$720	49.6%	54.1%	54.3%
Upper	3	42.9%	23.9%	\$486	33.5%	23.7%	21.0%
Unknown	0	0.0%	0.3%	\$0	0.0%	0.3%	0.7%
TOTAL	7	100.0%	100.0%	\$1,451	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	2	20.0%	23.7%	\$104	13.2%	20.9%	24.0%
Middle	5	50.0%	51.2%	\$385	48.9%	54.2%	54.3%
Upper	3	30.0%	23.7%	\$298	37.9%	24.5%	21.0%
Unknown	0	0.0%	1.4%	\$0	0.0%	0.4%	0.7%
TOTAL	10	100.0%	100.0%	\$787	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	1	14.3%	21.7%	\$30	7.4%	17.6%	24.0%
Middle	3	42.9%	53.6%	\$160	39.5%	63.0%	54.3%
Upper	3	42.9%	23.9%	\$215	53.1%	19.2%	21.0%
Unknown	0	0.0%	0.7%	\$0	0.0%	0.3%	0.7%
TOTAL	7	100.0%	100.0%	\$405	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	1	50.0%	24.5%	\$80	47.1%	33.2%	24.0%
Middle	1	50.0%	45.7%	\$90	52.9%	38.6%	54.3%
Upper	0	0.0%	29.8%	\$0	0.0%	28.2%	21.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.7%
TOTAL	2	100.0%	100.0%	\$170	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%	50.0%	\$0	0.0%	47.0%	24.0%
Middle	0	0.0%	50.0%	\$0	0.0%	53.0%	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	0	0.0%	43.5%	\$0	0.0%	27.7%	38.1%
Middle	0	0.0%	52.2%	\$0	0.0%	66.0%	48.2%
Upper	0	0.0%	4.3%	\$0	0.0%	6.3%	7.9%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	5.9%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%

Appendix B (Continued)

Total Home Mortgage Loans							% of Owner-Occupied Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	12	18.5%	23.4%	\$2,058	15.6%	20.4%	24.0%
Middle	29	44.6%	50.5%	\$5,424	41.2%	53.9%	54.3%
Upper	23	35.4%	25.5%	\$5,542	42.1%	25.4%	21.0%
Unknown	1	1.5%	0.6%	\$130	1.0%	0.3%	0.7%
TOTAL	65	100.0%	100.0%	\$13,154	100.0%	100.0%	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	13	50.0%	52.3%	\$870	19.7%	48.7%	92.9%
	Over \$1 Million/Unknown	13	50.0%	47.7%	\$3,555	80.3%	51.3%	7.1%
	TOTAL	26	100.0%	100.0%	\$4,425	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	19	73.1%	92.6%	\$666	15.1%	35.8%	
	\$100,001–\$250,000	1	3.8%	3.7%	\$228	5.2%	16.0%	
	\$250,001–\$1 Million	6	23.1%	3.6%	\$3,531	79.8%	48.2%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	26	100.0%	100.0%	\$4,425	100.0%	100.0%	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	12	92.3%		\$294	33.8%		
	\$100,001–\$250,000	0	0.0%		\$0	0.0%		
	\$250,001–\$1 Million	1	7.7%		\$576	66.2%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	13	100.0%		\$870	100.0%		

Distribution of 2024 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2024						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	7	36.8%	50.3%	\$707	32.3%	48.1%	92.7%
	Over \$1 Million/ Unknown	12	63.2%	49.7%	\$1,480	67.7%	51.9%	7.3%
	TOTAL	19	100.0%	100.0%	\$2,187	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	13	68.4%	91.4%	\$753	34.4%	34.3%	
	\$100,001– \$250,000	4	21.1%	5.2%	\$720	32.9%	20.9%	
	\$250,001– \$1 Million	2	10.5%	3.5%	\$714	32.6%	44.8%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	19	100.0%	100.0%	\$2,187	100.0%	100.0%	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	6	85.7%		\$293	41.4%		
	\$100,001– \$250,000	0	0.0%		\$0	0.0%		
	\$250,001– \$1 Million	1	14.3%		\$414	58.6%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	7	100.0%		\$707	100.0%		

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	7	26.9%	28.9%	\$2,102	47.5%	28.7%	31.6%
Middle	14	53.8%	50.0%	\$2,018	45.6%	51.3%	49.6%
Upper	4	15.4%	18.6%	\$295	6.7%	17.4%	17.2%
Unknown	1	3.8%	2.5%	\$10	0.2%	2.5%	1.6%
TOTAL	26	100.0%	100.0%	\$4,425	100.0%	100.0%	100.0%

Distribution of 2024 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	7	36.8%	28.4%	\$815	37.3%	33.2%	32.4%
Middle	6	31.6%	51.8%	\$1,119	51.2%	46.0%	48.3%
Upper	6	31.6%	17.5%	\$253	11.6%	18.7%	17.8%
Unknown	0	0.0%	2.3%	\$0	0.0%	2.1%	1.5%
TOTAL	19	100.0%	100.0%	\$2,187	100.0%	100.0%	100.0%

Craighead County

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 %
	#	# %	# %	\$ (000s)	\$ %	\$ %	
Home Purchase Loans							
Low	0	0.0%	3.7%	\$0	0.0%	1.7%	20.7%
Moderate	3	12.0%	12.3%	\$489	9.7%	8.8%	15.9%
Middle	9	36.0%	19.6%	\$1,665	33.1%	16.9%	19.5%
Upper	10	40.0%	32.3%	\$2,336	46.5%	42.2%	43.8%
Unknown	3	12.0%	32.0%	\$535	10.6%	30.3%	0.0%
TOTAL	25	100.0%	100.0%	\$5,025	100.0%	100.0%	100.0%
Refinance							
Low	1	14.3%	7.2%	\$80	5.2%	2.6%	20.7%
Moderate	1	14.3%	12.6%	\$122	8.0%	7.6%	15.9%
Middle	1	14.3%	15.8%	\$117	7.7%	11.4%	19.5%
Upper	3	42.9%	42.4%	\$900	59.0%	52.7%	43.8%
Unknown	1	14.3%	21.9%	\$306	20.1%	25.7%	0.0%
TOTAL	7	100.0%	100.0%	\$1,525	100.0%	100.0%	100.0%

Appendix B (Continued)

Home Improvement							
Low	0	0.0%	7.3%	\$0	0.0%	6.3%	20.7%
Moderate	0	0.0%	8.5%	\$0	0.0%	7.8%	15.9%
Middle	1	12.5%	15.2%	\$10	3.9%	9.4%	19.5%
Upper	6	75.0%	53.3%	\$225	88.2%	60.0%	43.8%
Unknown	1	12.5%	15.8%	\$20	7.8%	16.5%	0.0%
TOTAL	8	100.0%	100.0%	\$255	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	20.7%
Moderate	0	0.0%	17.9%	\$0	0.0%	9.4%	15.9%
Middle	0	0.0%	17.9%	\$0	0.0%	11.3%	19.5%
Upper	0	0.0%	58.9%	\$0	0.0%	76.5%	43.8%
Unknown	0	0.0%	5.4%	\$0	0.0%	2.8%	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%	8.0%	20.7%
Moderate	0	0.0%	20.3%	\$0	0.0%	18.4%	15.9%
Middle	0	0.0%	14.9%	\$0	0.0%	14.4%	19.5%
Upper	0	0.0%	48.6%	\$0	0.0%	52.2%	43.8%
Unknown	0	0.0%	6.8%	\$0	0.0%	6.9%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%

Appendix B (Continued)

Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	20.7%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	15.9%
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	19.5%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	43.8%
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%	3.2%	\$0	0.0%	0.7%	N/A
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Middle	0	0.0%	3.2%	\$0	0.0%	2.5%	N/A
Upper	0	0.0%	3.2%	\$0	0.0%	2.6%	N/A
Unknown	0	0.0%	90.3%	\$0	0.0%	94.2%	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	2.5%	4.6%	\$80	1.2%	2.0%	20.7%
Moderate	4	10.0%	12.3%	\$611	9.0%	8.3%	15.9%
Middle	11	27.5%	18.2%	\$1,792	26.3%	15.1%	19.5%
Upper	19	47.5%	35.8%	\$3,461	50.9%	42.9%	43.8%
Unknown	5	12.5%	29.1%	\$861	12.7%	31.7%	0.0%
TOTAL	40	100.0%	100.0%	\$6,805	100.0%	100.0%	100.0%

Distribution of 2024 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$ (000s)	\$ %	\$ %	
Home Purchase Loans							
Low	1	4.0%	4.4%	\$133	2.4%	2.6%	20.7%
Moderate	1	4.0%	16.4%	\$218	3.9%	12.1%	15.9%
Middle	4	16.0%	16.7%	\$642	11.4%	15.2%	19.5%
Upper	16	64.0%	26.3%	\$3,654	64.7%	35.2%	43.8%
Unknown	3	12.0%	36.2%	\$1,003	17.8%	34.9%	0.0%
TOTAL	25	100.0%	100.0%	\$5,650	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	5.8%	\$0	0.0%	2.5%	20.7%
Moderate	1	33.3%	14.3%	\$41	5.6%	8.8%	15.9%
Middle	0	0.0%	15.7%	\$0	0.0%	12.5%	19.5%
Upper	2	66.7%	30.9%	\$692	94.4%	35.6%	43.8%
Unknown	0	0.0%	33.2%	\$0	0.0%	40.7%	0.0%
TOTAL	3	100.0%	100.0%	\$733	100.0%	100.0%	100.0%

Appendix B (Continued)

Home Improvement							
Low	0	0.0%	7.1%	\$0	0.0%	3.5%	20.7%
Moderate	0	0.0%	18.5%	\$0	0.0%	11.8%	15.9%
Middle	0	0.0%	15.5%	\$0	0.0%	9.9%	19.5%
Upper	2	50.0%	44.6%	\$105	61.4%	59.1%	43.8%
Unknown	2	50.0%	14.3%	\$66	38.6%	15.6%	0.0%
TOTAL	4	100.0%	100.0%	\$171	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	8.5%	\$0	0.0%	5.0%	20.7%
Moderate	0	0.0%	14.2%	\$0	0.0%	9.6%	15.9%
Middle	0	0.0%	15.1%	\$0	0.0%	14.8%	19.5%
Upper	1	100.0%	54.7%	\$42	100.0%	62.9%	43.8%
Unknown	0	0.0%	7.5%	\$0	0.0%	7.7%	0.0%
TOTAL	1	100.0%	100.0%	\$42	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	2.7%	\$0	0.0%	1.6%	20.7%
Moderate	0	0.0%	21.3%	\$0	0.0%	14.3%	15.9%
Middle	0	0.0%	24.0%	\$0	0.0%	19.4%	19.5%
Upper	0	0.0%	48.0%	\$0	0.0%	62.5%	43.8%
Unknown	0	0.0%	4.0%	\$0	0.0%	2.2%	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%	20.7%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	15.9%
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	19.5%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	43.8%
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%	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%	5.7%	\$0	0.0%	5.6%	N/A
Unknown	0	0.0%	94.3%	\$0	0.0%	94.4%	N/A
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	N/A

Appendix B (Continued)

Total Home Mortgage Loans							Families By Family Income %
Low	1	3.0%	4.9%	\$133	2.0%	2.5%	20.7%
Moderate	2	6.1%	15.9%	\$259	3.9%	10.8%	15.9%
Middle	4	12.1%	16.3%	\$642	9.7%	13.8%	19.5%
Upper	21	63.6%	29.5%	\$4,493	68.1%	34.8%	43.8%
Unknown	5	15.2%	33.3%	\$1,069	16.2%	38.0%	0.0%
TOTAL	33	100.0%	100.0%	\$6,596	100.0%	100.0%	100.0%

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
	#	# %	# %	\$ (000s)	\$ %	\$ %	
Home Purchase Loans							
Low	0	0.0%	0.6%	\$0	0.0%	0.4%	0.5%
Moderate	7	28.0%	18.5%	\$1,225	24.4%	14.6%	16.7%
Middle	5	20.0%	38.8%	\$925	18.4%	34.7%	39.2%
Upper	13	52.0%	42.0%	\$2,875	57.2%	50.4%	43.6%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	25	100.0%	100.0%	\$5,025	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	0.5%	\$0	0.0%	0.1%	0.5%
Moderate	1	14.3%	19.6%	\$57	3.7%	18.3%	16.7%
Middle	5	71.4%	36.6%	\$882	57.8%	29.6%	39.2%
Upper	1	14.3%	43.3%	\$586	38.4%	51.9%	43.6%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	7	100.0%	100.0%	\$1,525	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	1.8%	\$0	0.0%	1.7%	0.5%
Moderate	3	37.5%	23.6%	\$90	35.3%	18.2%	16.7%
Middle	0	0.0%	29.1%	\$0	0.0%	29.3%	39.2%
Upper	5	62.5%	45.5%	\$165	64.7%	50.8%	43.6%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	8	100.0%	100.0%	\$255	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.5%
Moderate	0	0.0%	12.5%	\$0	0.0%	6.1%	16.7%
Middle	0	0.0%	35.7%	\$0	0.0%	23.5%	39.2%
Upper	0	0.0%	51.8%	\$0	0.0%	70.5%	43.6%
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%

Appendix B (Continued)

Other Purpose Closed/Exempt							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.5%
Moderate	0	0.0%	16.2%	\$0	0.0%	10.8%	16.7%
Middle	0	0.0%	36.5%	\$0	0.0%	28.1%	39.2%
Upper	0	0.0%	47.3%	\$0	0.0%	61.1%	43.6%
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%	0.5%
Moderate	0	0.0%	50.0%	\$0	0.0%	32.2%	16.7%
Middle	0	0.0%	25.0%	\$0	0.0%	20.8%	39.2%
Upper	0	0.0%	25.0%	\$0	0.0%	47.1%	43.6%
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%	9.7%	\$0	0.0%	6.4%	18.4%
Moderate	0	0.0%	41.9%	\$0	0.0%	41.0%	36.7%
Middle	0	0.0%	41.9%	\$0	0.0%	52.0%	35.8%
Upper	0	0.0%	6.5%	\$0	0.0%	0.7%	9.2%
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%
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	0	0.0%	0.7%	\$0	0.0%	0.6%	0.5%
Moderate	11	27.5%	19.2%	\$1,372	20.2%	16.4%	16.7%
Middle	10	25.0%	37.7%	\$1,807	26.6%	34.3%	39.2%
Upper	19	47.5%	42.3%	\$3,626	53.3%	48.7%	43.6%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	40	100.0%	100.0%	\$6,805	100.0%	100.0%	100.0%

Distribution of 2024 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner-Occupied Units
	#	# %	# %	\$ (000s)	\$ %	\$ %	
Home Purchase Loans							
Low	0	0.0%	0.7%	\$0	0.0%	0.7%	0.5%
Moderate	2	8.0%	15.6%	\$292	5.2%	12.0%	16.7%
Middle	8	32.0%	43.7%	\$1,305	23.1%	37.5%	39.2%
Upper	15	60.0%	40.0%	\$4,053	71.7%	49.8%	43.6%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	25	100.0%	100.0%	\$5,650	100.0%	100.0%	100.0%

Appendix B (Continued)

Refinance							
Low	0	0.0%	0.2%	\$0	0.0%	0.1%	0.5%
Moderate	2	66.7%	20.7%	\$362	49.4%	17.3%	16.7%
Middle	0	0.0%	28.8%	\$0	0.0%	23.7%	39.2%
Upper	1	33.3%	50.4%	\$371	50.6%	58.9%	43.6%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	3	100.0%	100.0%	\$733	100.0%	100.0%	100.0%
Home Improvement							
Low	1	25.0%	1.8%	\$51	29.8%	1.0%	0.5%
Moderate	0	0.0%	17.9%	\$0	0.0%	15.5%	16.7%
Middle	1	25.0%	28.6%	\$15	8.8%	22.9%	39.2%
Upper	2	50.0%	51.8%	\$105	61.4%	60.7%	43.6%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	4	100.0%	100.0%	\$171	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.5%
Moderate	0	0.0%	15.1%	\$0	0.0%	13.0%	16.7%
Middle	0	0.0%	32.1%	\$0	0.0%	25.3%	39.2%
Upper	1	100.0%	52.8%	\$42	100.0%	61.7%	43.6%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	1	100.0%	100.0%	\$42	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.5%
Moderate	0	0.0%	21.3%	\$0	0.0%	16.2%	16.7%
Middle	0	0.0%	24.0%	\$0	0.0%	19.3%	39.2%
Upper	0	0.0%	54.7%	\$0	0.0%	64.6%	43.6%
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%	20.0%	\$0	0.0%	7.7%	0.5%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	16.7%
Middle	0	0.0%	60.0%	\$0	0.0%	64.5%	39.2%
Upper	0	0.0%	20.0%	\$0	0.0%	27.9%	43.6%
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%	2.9%	\$0	0.0%	2.3%	18.4%
Moderate	0	0.0%	37.1%	\$0	0.0%	31.0%	36.7%
Middle	0	0.0%	45.7%	\$0	0.0%	33.3%	35.8%
Upper	0	0.0%	14.3%	\$0	0.0%	33.5%	9.2%
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%

Appendix B (Continued)

Total Home Mortgage Loans							% of Owner-Occupied Units
Low	1	3.0%	0.7%	\$51	0.8%	0.7%	0.5%
Moderate	4	12.1%	17.1%	\$654	9.9%	14.1%	16.7%
Middle	9	27.3%	39.1%	\$1,320	20.0%	34.0%	39.2%
Upper	19	57.6%	43.2%	\$4,571	69.3%	51.2%	43.6%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	33	100.0%	100.0%	\$6,596	100.0%	100.0%	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	9	75.0%	59.0%	\$683	42.2%	52.4%	89.5%
	Over \$1 Million/Unknown	3	25.0%	41.0%	\$935	57.8%	47.6%	10.5%
	TOTAL	12	100.0%	100.0%	\$1,618	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	7	58.3%	89.3%	\$205	12.7%	36.0%	
	\$100,001–\$250,000	4	33.3%	6.2%	\$713	44.1%	19.9%	
	\$250,001–\$1 Million	1	8.3%	4.5%	\$700	43.3%	44.1%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	12	100.0%	100.0%	\$1,618	100.0%	100.0%	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	6	66.7%		\$165	24.2%		
	\$100,001–\$250,000	3	33.3%		\$518	75.8%		
	\$250,001–\$1 Million	0	0.0%		\$0	0.0%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	9	100.0%		\$683	100.0%		

Distribution of 2024 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2024						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	8	57.1%	55.9%	\$570	21.7%	48.1%	89.7%
	Over \$1 Million/ Unknown	6	42.9%	44.1%	\$2,059	78.3%	51.9%	10.3%
	TOTAL	14	100.0%	100.0%	\$2,629	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	10	71.4%	87.7%	\$580	22.1%	31.7%	
	\$100,001– \$250,000	1	7.1%	6.7%	\$122	4.6%	20.0%	
	\$250,001– \$1 Million	3	21.4%	5.6%	\$1,927	73.3%	48.3%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	14	100.0%	100.0%	\$2,629	100.0%	100.0%	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	7	87.5%		\$448	78.6%		
	\$100,001– \$250,000	1	12.5%		\$122	21.4%		
	\$250,001– \$1 Million	0	0.0%		\$0	0.0%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	8	100.0%		\$570	100.0%		

Appendix B (Continued)

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%	0.8%	\$0	0.0%	0.3%	2.4%
Moderate	4	33.3%	24.7%	\$203	12.5%	24.8%	27.1%
Middle	4	33.3%	39.0%	\$296	18.3%	38.0%	38.5%
Upper	4	33.3%	35.0%	\$1,119	69.2%	36.7%	32.0%
Unknown	0	0.0%	0.4%	\$0	0.0%	0.1%	0.0%
TOTAL	12	100.0%	100.0%	\$1,618	100.0%	100.0%	100.0%

Distribution of 2024 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	0	0.0%	1.2%	\$0	0.0%	1.6%	2.3%
Moderate	4	28.6%	24.5%	\$989	37.6%	25.2%	26.7%
Middle	5	35.7%	39.3%	\$792	30.1%	39.4%	38.8%
Upper	5	35.7%	34.8%	\$848	32.3%	33.8%	32.2%
Unknown	0	0.0%	0.2%	\$0	0.0%	0.0%	0.0%
TOTAL	14	100.0%	100.0%	\$2,629	100.0%	100.0%	100.0%

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).

Appendix C (Continued)

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.