

PUBLIC DISCLOSURE

January 13, 2025

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

**The Farmers & Merchants Bank
RSSD #677644**

**708 South Main Street
Stuttgart, Arkansas 72160**

Federal Reserve Bank of St. Louis

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

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

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INSTITUTION'S CRA RATING

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

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

The Farmers & Merchants Bank			
Performance Levels	Performance Tests		
	Lending Test*	Investment Test	Service Test
Outstanding			
High Satisfactory			X
Low Satisfactory	X	X	
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 adequate responsiveness to credit needs of its assessment areas.
- A high percentage of loans are made in the bank's assessment areas.
- The distribution of loans by borrower's income/revenue profile reflects good penetration among customers of different income levels and businesses and farms of different sizes.
- The geographic distribution of loans reflects adequate penetration throughout the assessment areas.
- The bank makes an adequate level of community development loans.
- The bank makes an adequate level of qualified community development investments and grants and is rarely in the leadership position.
- Service delivery systems are reasonably accessible to the bank's assessment areas, and the bank's record of opening and closing branches has not adversely affected the accessibility of its service delivery systems.
- The bank provides a relatively high level of community development services.

DESCRIPTION OF INSTITUTION

The Farmers & Merchants Bank is a full-service retail bank offering both consumer and commercial loan and deposit products. The bank is wholly owned by Farmers and Merchants Bankshares, Inc., a one-bank holding company. Both the bank and its holding company are headquartered in Stuttgart, Arkansas. The bank has no credit-granting affiliates or subsidiaries.

The bank operates 22 branches within the state of Arkansas, 16 of which are full service. The bank also has a network of 27 full-service, deposit-taking interactive teller machines (ITMs) located throughout the assessment areas that offer the option to connect with a live banker. The bank also offers online and mobile banking services, such as funds transfers, electronic statements, bill pay, peer-to-peer payment services, online deposit account opening, and loan applications.

During the review period, the bank closed four full-service branches, converting them to stand-alone ITMs. Additionally, two limited-service branches and two stand-alone automated teller machines (ATMs) were closed over the same period. Of the six branches closed, one was in a moderate-income census tract, three were in middle-income census tracts, one was in an upper-income census tract, and one was in a census tract with unknown income data. With the closing of the Flippin, Arkansas, branch in April 2023, Marion County was removed from the Mountain Home assessment area. Further, the bank opened one branch in an upper-income census tract in the Jonesboro assessment area. A loan production office (LPO) that originates both consumer and commercial loans was opened in the Fayetteville assessment area in August 2024. Based on this branch network and other service delivery systems, the bank is generally positioned to deliver financial services to its assessment areas.

The bank's most significant presence remains in a central portion of nonmetropolitan statistical area (nonMSA) Arkansas, in and around the city of Stuttgart, which includes the bank's main office and a significant share of the bank's loan and deposit volume. In total, the bank has designated seven separate 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 December 31, 2024, the bank reported total assets of \$1.8 billion, which represents a 4.4 percent increase since the previous examination. As of the same date, loans and leases outstanding were \$1.3 billion, while deposits totaled \$1.5 billion.

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

Distribution of Total Loans as of December 31, 2024		
Credit Category	Amount \$ (000s)	Percentage of Total Loans
Construction and Development	\$176,438	13.7%
Commercial Real Estate	\$348,582	27.0%
Multifamily Residential	\$24,343	1.9%
1–4 Family Residential	\$284,826	22.1%
Farmland	\$87,659	6.8%
Farm Loans	\$129,185	10.0%
Commercial and Industrial	\$160,676	12.5%
Loans to Individuals	\$50,545	3.9%
Total Other Loans	\$27,546	2.1%
TOTAL	\$1,289,800	100%

As indicated by the table above, a significant portion of the bank’s lending resources is directed to commercial real estate loans and loans secured by 1–4 family residential properties. Other significant loan products include construction and development, commercial and industrial, and farm loans.

The bank received a Satisfactory rating at its previous CRA evaluation conducted by this Reserve Bank on January 10, 2022.

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. Bank performance under these tests is rated at the institution level and reflects the conclusions drawn in each of the bank’s seven 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, 2024, except where otherwise noted.

Assessment Area	Offices		Deposits as of June 30, 2024		Assessment Area Review Procedures
	#	%	\$ (000s)	%	
Stuttgart	6	27.3%	\$421,126	28.6%	Full-Scope
Fayetteville	7	31.8%	\$451,853	30.7%	Full-Scope
Mountain Home	4	18.2%	\$255,236	17.4%	Full-Scope
Jonesboro	2	9.1%	\$88,952	6.1%	Limited-Scope
Little Rock	1	4.5%	\$63,655	4.3%	Limited-Scope
Conway County	1	4.5%	\$34,739	2.4%	Limited-Scope
Randolph County	1	4.5%	\$154,342	10.5%	Limited-Scope
OVERALL	22	100%	\$1,469,903	100%	3 Full-Scope

The bank’s overall institution rating is a composite of performance in the full-scope assessment areas, which are weighted based on the significance of the bank’s operations in each area. In light of branch structure, loan and deposit activity, and the bank’s CRA evaluation history, primary emphasis (in order of significance) was placed on the performance in the Stuttgart, Fayetteville, and Mountain Home assessment areas. The remaining four assessment areas were reviewed using limited-scope procedures.

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

Lending Test

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

Lending Test Performance Criterion	Products Selected for Review	Time Period
Level of Lending Activity	<ul style="list-style-type: none"> • Home mortgage loans reported under the Home Mortgage Disclosure Act (HMDA) • Small business and small farm loans reported under the CRA 	January 1, 2022 – December 31, 2023
Assessment Area Concentration		
Loan Distribution by Borrower’s Profile		
Geographic Distribution of Loans		
Community Development Lending Activities		January 10, 2022 – January 12, 2025
Product Innovation ¹		

As shown in the preceding table, HMDA, small business, and small farm loans were used to evaluate the bank’s lending performance, as these loans are considered the bank’s core business lines based on lending volume and the bank’s business strategy. When evaluating the bank’s lending performance, small business lending was given more weight, followed by HMDA and finally small farm lending based on loan demand, credit needs, and the bank’s business strategy. Lastly, equal emphasis is placed on performance in 2022 and 2023.

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

- Level of lending activity
- Assessment areas concentration²
- Distribution of loans by borrower’s income/revenue profile
- Geographic distribution of loans
- Community development lending activities
- Product innovation

¹ 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.

² This criterion is applicable at the institution level only.

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/farm demographics are based on 2022 and 2023 Dun & Bradstreet data.
- Median family incomes are based on the FFIEC's 2022 and 2023 annual estimates. The 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 2023 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.
- 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/farms located in LMI census tracts.

When analyzing bank performance, greater emphasis is placed on aggregate lending data because it is updated annually and therefore is expected to provide more timely and 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 the date of the bank's previous CRA evaluation to the date of the current evaluation. The Service Test considers the following criteria:

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

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

LENDING TEST

The bank’s performance under the Lending Test is rated Low Satisfactory. The rating reflects performance under the following criteria applicable to large banks.

Lending Test Summary	
Lending Activity	Adequate
Assessment Areas Concentration	High Percentage
Borrower Distribution	Good
Geographic Distribution	Adequate
Community Development Loans	Adequate
Product Innovation	Makes Little Use
OVERALL	LOW SATISFACTORY

Lending Activity

Overall, lending levels reflect adequate 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.) The total number and dollar volume of loans were considered in arriving at lending activity conclusions, as well as competitive factors and the bank’s overall lending rankings relative to other financial institutions operating in each assessment area. Additional lending activity details are discussed later for each assessment area reviewed under full-scope procedures.

Assessment Area Concentration

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

Lending Inside and Outside of Assessment Areas January 1, 2022 through December 31, 2023						
Loan Type	Inside Assessment Areas		Outside Assessment Areas		TOTAL	
Small Business	671	77.7%	193	22.3%	864	100%
	\$72,258	69.0%	\$32,480	31.0%	\$104,738	100%
HMDA	630	80.5%	153	19.5%	783	100%
	\$112,460	66.7%	\$56,267	33.3%	\$168,727	100%
Small Farm	463	81.8%	103	18.2%	566	100%
	\$65,213	80.8%	\$15,449	19.2%	\$80,662	100%
TOTAL LOANS	1,764	79.7%	449	20.3%	2,213	100%
	\$249,931	70.6%	\$104,196	29.4%	\$354,127	100%

A high percentage of loans were made inside the bank’s assessment areas. As shown above, 79.7 percent of the bank’s total small business, HMDA, and small farm loans were made inside the bank’s assessment areas, representing 70.6 percent of loans by dollar volume.

Borrower and Geographic Distribution

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

Full-Scope Assessment Areas	Loan Distribution by Borrower’s Profile
Stuttgart	Good
Fayetteville	Excellent
Mountain Home	Good
OVERALL	GOOD

Limited-Scope Assessment Areas	Loan Distribution by Borrower’s Profile
Jonesboro	Consistent
Little Rock	Consistent
Conway County	Consistent
Randolph 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
Stuttgart	Adequate
Fayetteville	Adequate
Mountain Home	Adequate
OVERALL	ADEQUATE

Limited-Scope Assessment Areas	Geographic Distribution of Loans
Jonesboro	Consistent
Little Rock	Consistent
Conway County	Consistent
Randolph County	Consistent

Community Development Lending Activity

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

Full-Scope Assessment Areas	Community Development Lending
Stuttgart	Adequate
Fayetteville	Adequate
Mountain Home	Few, if Any
OVERALL	ADEQUATE

Limited-Scope Assessment Areas	Community Development Lending
Jonesboro	Below
Little Rock	Below
Conway County	Below
Randolph County	Below

During the review period, the bank originated or renewed 14 qualifying community development loans inside its assessment areas, totaling \$32.3 million. In addition, the bank originated one loan outside its assessment areas that benefited a broader statewide area totaling \$2.1 million, which is considered at the institution level. This loan financed the purchase of a resort in a moderate-income census tract, providing jobs for LMI individuals.

Product Innovation

During the review period, the bank did not make regular use of innovative and/or flexible lending practices in serving the credit needs of its assessment areas. However, in late 2024, the bank began participating in the Federal Home Loan Bank (FHLB) of Dallas Down Payment Plus assistance program, which offers down payment funds for families with income at or below 80.0 percent of the area median income.

INVESTMENT TEST

The bank’s performance under the Investment Test is rated Low Satisfactory. Overall, the bank made an adequate level of qualified community development investments and grants. The investments and grants exhibit adequate responsiveness to credit and community development needs, and the bank is rarely 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
Stuttgart	Significant
Fayetteville	Adequate
Mountain Home	Adequate
OVERALL	ADEQUATE LEVEL

Limited-Scope Assessment Areas	Investment and Grant Activity
Jonesboro	Consistent
Little Rock	Consistent
Conway County	Below
Randolph County	Below

During the review period, the bank made 19 new investments totaling \$7.4 million, all of which were in the Stuttgart assessment area. Additionally, the bank had \$12.1 million in prior-period investments that were still outstanding. Further, the bank made 181 donations totaling \$340,843. The bank’s investment activity primarily consisted of municipal bonds benefiting schools. While not included in the totals above, the bank also made two investments totaling \$579,189 benefiting a broader statewide area. As these investments were outside of the assessment areas, they are discussed at the institution level only. These investments were municipal bonds made to a school district where most students qualify for free or reduced-price meals under the U.S. Department of Agriculture’s (USDA) National School Lunch Program.

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	Reasonably Accessible
Changes in Branch Locations	Not Adversely Affected
Reasonableness of Business Hours and Services	Do Not Vary in a Way That Inconveniences
Community Development Services	Relatively High
OVERALL	HIGH SATISFACTORY

Accessibility of Delivery Systems

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

Full-Scope Assessment Areas	Accessibility of Delivery Systems
Stuttgart	Reasonably Accessible
Fayetteville	Reasonably Accessible
Mountain Home	Accessible
OVERALL	REASONABLY ACCESSIBLE

Limited-Scope Assessment Areas	Accessibility of Delivery Systems
Jonesboro	Consistent
Little Rock	Exceeds
Conway County	Consistent
Randolph County	Consistent

The bank operates 2 of its 22 branches (9.1 percent) in LMI geographies. These branches are in the Fayetteville and Little Rock assessment areas. In addition to branch locations, consideration was given to the distribution of stand-alone ITMs and the LPO, as well as 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 its delivery systems, particularly to LMI geographies and individuals. The bank closed one branch in a moderate-income census tract in the Stuttgart assessment area, converting the branch to a stand-alone deposit-taking ITM that offers customers the option to connect to a live banker. Services provided at the ITM were comparable to the services previously provided at the closed branch. Overall, changes in branch locations did not adversely affect the accessibility of delivery systems.

Full-Scope Assessment Areas	Changes in Branch Locations
Stuttgart	Generally Not Adversely Affected
Fayetteville	Not Adversely Affected
Mountain Home	Not Adversely Affected
OVERALL	NOT ADVERSELY AFFECTED

Limited-Scope Assessment Areas	Changes in Branch Locations
Jonesboro	Consistent
Little Rock	Consistent
Conway County	Consistent
Randolph 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 majority of branches operate within standard weekday hours, with many locations offering extended hours and drive-through services. Most of the bank’s locations also offer Saturday drive-through hours from 9:00 a.m. to noon. While the bank’s hours vary slightly between assessment areas, they do not vary in a way that inconveniences certain portions of its assessment areas. The bank offers the same suite of products throughout its entire branch network.

Full-Scope Assessment Areas	Reasonableness of Business Hours and Services
Stuttgart	Do Not Vary in a Way That Inconveniences
Fayetteville	Do Not Vary in a Way That Inconveniences
Mountain Home	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
Jonesboro	Consistent
Little Rock	Consistent
Conway County	Consistent
Randolph County	Consistent

Community Development Services

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

Full-Scope Assessment Areas	Community Development Services
Stuttgart	Relatively High Level
Fayetteville	Relatively High Level
Mountain Home	Adequate Level
OVERALL	RELATIVELY HIGH LEVEL

Limited-Scope Assessment Areas	Community Development Services
Jonesboro	Consistent
Little Rock	Consistent
Conway County	Consistent
Randolph County	Consistent

In total, 35 employees provided 1,172 community development service hours to 39 different organizations.

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.

STUTT GART NONMETROPOLITAN ARKANSAS STATISTICAL AREA

(Full-Scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE STUTT GART ASSESSMENT AREA

Bank Structure

As shown in the table below, the bank operates six (27.3 percent) of its total branches in the Stuttgart assessment area.

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

Each of these offices has a full-service ITM. During the review period, the bank closed two branches in this assessment area, one of which was in a moderate-income census tract. These closed branches were converted to stand-alone ITMs. 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, located in east central Arkansas, is composed of the entirety of Arkansas and Prairie counties. The assessment area has a total population of 25,431; Arkansas County, with a population of 17,149, is the more populous of the two counties. While most of the assessment area is rural, more populous areas include the cities of Stuttgart and DeWitt in Arkansas County.

The assessment area hosts a fair number of financial institutions, with six FDIC-insured depository institutions operating 14 branch locations. The bank is the market leader in the assessment area by deposit market share (47.8 percent) and total branches. Of the bank's total deposit dollars, 28.6 percent are derived from the Stuttgart assessment area.

While only six depository institutions operate a branch in the assessment area, a much higher number of institutions reported loan activity in the assessment area. An analysis of 2023 HMDA-reportable loans shows that there were 71 institutions with lending activity in the assessment area, of which the bank is ranked 2nd, with 15.3 percent of total HMDA loans. Additionally, the bank ranked 1st out of 50 institutions by CRA loan volume, with 27.4 percent of total CRA lending activity.

Assessment area credit needs include a blend of consumer, commercial, and agricultural loan products. Two middle-income census tracts in Prairie County are designated as underserved due to their remote, rural location. Credit needs noted by a community contact include small business lending and financial literacy education. In general, the community contact noted that community development opportunities are available for financial institutions.

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	1	9.1%	438	6.2%
Middle	5	45.5%	2,974	42.1%
Upper	5	45.5%	3,647	51.7%
Unknown	0	0.0%	0	0.0%
TOTAL	11	100%	7,059	100%

As shown above, 9.1 percent of the census tracts in the assessment area are LMI geographies, but only 6.2 percent of the family population resides in this tract. The single moderate-income census tract is located in Arkansas County, in the city of Stuttgart. As previously described, the two middle-income census tracts in Prairie County are classified as underserved due to their remote, rural location.

Based on 2020 ACS data, the median family income for the assessment area was \$61,011. At the same time, the median family income for nonMSA portions of Arkansas was \$53,702. More recently, the FFIEC estimates the 2022 and 2023 median family income for nonMSA portions of Arkansas to be \$60,200 and \$63,400, respectively. The following table displays population percentages of assessment area families by income level compared to the nonMSA Arkansas family population.

Family Population by Income Level				
	Assessment Area		NonMSA Arkansas	
Low	1,110	15.7%	59,832	20.6%
Moderate	1,057	15.0%	53,245	18.4%
Middle	1,538	21.8%	58,635	20.2%
Upper	3,354	47.5%	118,518	40.8%
TOTAL	7,059	100%	290,230	100%

As shown in the table above, 30.7 percent of families within the assessment area were considered LMI, which is below the LMI family percentages of 39.0 percent in nonMSA Arkansas as a whole. Additionally, the percentage of families living below the poverty level in the assessment area (9.9 percent) falls below the nonMSA Arkansas level (13.5 percent). Considering these factors, the assessment area appears more affluent than nonMSA Arkansas as a whole.

Housing Demographics

The following table displays housing demographics for the assessment area and nonMSA portions 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	55.9%	31.4%	31.4%	54.3%	18.2%	10.6%
Arkansas County, Arkansas	61.0%	55.6%	35.5%	54.6%	21.6%	9.7%
Prairie County, Arkansas	35.7%	14.0%	20.5%	53.7%	14.3%	12.1%
NonMSA Arkansas	63.7%	31.6%	35.2%	51.7%	23.8%	15.7%

Cost burden is housing cost that equals 30 percent or more of household income.
Source: U.S. Department of Housing and Urban Development (HUD), 2017–2021 Comprehensive Housing Affordability Strategy

Based on the data in the table above, homeownership and rental costs are slightly more affordable in the assessment area compared to the nonMSA portions of Arkansas a whole. However, more than half of low-income residents in the assessment area are cost burdened. Therefore, the data supports that both rental housing and homeownership are expensive considering income levels, particularly for low-income residents.

Within the assessment area, there are significant differences in levels of housing cost burden. Compared to Arkansas County, Prairie County has significantly lower percentages of LMI renters who are cost burdened, as well as lower percentages of LMI owners who are cost burdened, suggesting that Prairie County has more affordable housing options for LMI individuals.

Industry and Employment Demographics

The assessment area supports a large business community, including a strong small business sector. BLS industry demographics indicate that there are 10,916 paid employees in the assessment area. By percentage of employees, the three largest job categories in the assessment area are manufacturing (36.4 percent), government industries (12.9 percent), and retail trade (10.7 percent). Of all businesses and farms operating in the assessment area, demographic estimates indicate that 87.8 percent and 98.4 percent, respectively, had annual revenues of \$1 million or less; therefore, it appears that small entities play an important role in the area’s economy.

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

Unemployment Levels			
Dataset	Time Period (Annual Average)		
	2022	2023	2024 Year to Date (YTD) (January to July)
Assessment Area	3.1%	2.8%	3.1%
NonMSA Arkansas	3.8%	3.9%	4.3%

As shown in the table above, unemployment levels in the assessment area remained relatively stable over the review period and were consistently lower when compared to nonMSA Arkansas.

Community Contact Information

For the assessment area, one community contact interview was conducted as part of this evaluation. The interviewee was from an organization that seeks to improve the economy and quality of life in the assessment area.

The contact stated that the assessment area is experiencing a growing economy, while some locations remain rural and insulated from economic fluctuations. The area has experienced an increase in small business openings, with financing provided by local financial institutions. It was noted that healthcare, education, and manufacturing companies are some of the major employers in the area.

Regarding the general banking atmosphere in the area, the contact stated that local banks are investing in small business development while identifying small business funding along with business management education as credit needs. More specifically, opportunities exist for banks to use their expertise to help business owners prepare business plans and loan proposals.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE STUTTGART ASSESSMENT AREA

LENDING TEST

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

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

Lending Activity

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

Summary of Lending Activity January 1, 2022 through December 31, 2023				
Loan Type	#	%	\$ (000s)	%
Home Improvement	21	2.6%	\$682	0.7%
Home Purchase	83	10.2%	\$9,577	10.4%
Multifamily Housing	4	0.5%	\$652	0.7%
Refinancing	40	4.9%	\$3,970	4.3%
Other Purpose Line of Credit (LOC)	0	0.0%	\$0	0.0%
Other Purpose Closed/Exempt	19	2.3%	\$1,086	1.2%
Total HMDA	167	20.5%	\$15,967	17.3%
Small Business	315	38.8%	\$28,834	31.2%
Small Farm	331	40.7%	\$47,758	51.6%
TOTAL LOANS	813	100.0%	\$92,559	100.0%

Of the bank’s total HMDA and CRA loan activity in 2022 and 2023, 46.1 percent of the loans by number and 37.0 percent by dollar were made in the assessment area. By comparison, the bank operates 27.3 percent of its total branches and, as of June 30, 2023, holds 28.0 percent of total bank deposits in the assessment area. As previously discussed, the bank ranked 2nd out of 71 lenders in 2023 HMDA originations and 1st out of 50 lenders in 2023 CRA originations in the assessment area. As the bank’s lending levels exceed the percentage of total branches and share of deposits in the assessment area, the bank’s lending activity levels reflect excellent responsiveness to the credit needs of the assessment area.

Loan Distribution by Borrower's Profile

Overall, the bank's loan distribution by borrower's profile is good in the assessment area, with primary consideration based on performance from the small business and HMDA lending categories.

Small Business

Overall, the distribution of small business loans by business revenue profile is good.

In 2022, the bank originated 86.6 percent of its small business loans to businesses with annual revenues of \$1 million or less, which substantially exceeded aggregate lending levels (57.0 percent) but was similar to the demographic figure (87.8 percent), reflecting good performance. Similarly, the bank's level of lending in 2023 was good, as the percentage of small business loans to businesses with annual revenues of \$1 million or less (88.8 percent) exceeded aggregate performance (65.0 percent) and was similar to the demographic figure (87.8 percent).

HMDA Lending

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

The bank originated 10.8 percent of its HMDA loans to low-income borrowers in 2022, which was above the performance of peer institutions in the assessment area (7.2 percent) but below the percentage of assessment area families who are low income (15.7 percent). Therefore, the bank's performance is considered good. In 2023, the bank originated 6.8 percent of its HMDA loans to low-income borrowers, which compared favorably to aggregate lending levels (5.2 percent) but was also below the demographic figure (15.7 percent), reflecting good performance.

In 2022, the bank originated 25.8 percent of its HMDA loans to moderate-income borrowers, which was above the aggregate lending level (18.4 percent) and the demographic figure (15.0 percent) and is considered excellent. In 2023, the bank made 16.2 percent of its HMDA loans to moderate-income borrowers, similar to the performance of other lenders in the assessment area (16.1 percent) while exceeding the demographic figure (15.0 percent), reflecting good performance.

Small Farm Lending

According to assessment area demographics, 98.2 percent and 98.4 percent of farms had annual revenues of \$1 million or less in 2022 and 2023, respectively. Of the bank's 2022 small farm loans, 66.1 percent were made to farms with annual revenues of \$1 million or less, which exceeded the performance of peer institutions in the assessment area (55.8 percent) and is considered adequate. Similarly, the percentage of loans to small farms in 2023 (68.3 percent) also exceeded aggregate lending levels (52.3 percent), reflecting adequate performance. Therefore, the bank's level of lending to small farms is adequate overall.

Geographic Distribution of Loans

As previously mentioned, the assessment area does not include any low-income census tracts and contains only one moderate-income census tract. The bank's overall geographic distribution of loans in the assessment area is adequate, with primary emphasis placed on small business and HMDA lending. 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. A review of lending activity in 2022 and 2023 found the bank had loan activity in all assessment area census tracts, including the one moderate-income census tract. This dispersion supports the conclusion that the geographic distribution of loans is adequate overall.

Small Business Lending

In 2022, the bank originated 6.4 percent of small business loans in the moderate-income census tract, which is slightly below aggregate performance (8.7 percent) and the demographic level (9.3 percent), reflecting adequate performance. The bank made a similar level of small business loans in the moderate-income census tract in 2023 (6.3 percent), while aggregate performance decreased slightly (8.1 percent) and demographic levels remained largely unchanged (9.4 percent), resulting in adequate performance. Considering the need for small business financial and technical assistance cited by the community contact and the bank's geographic distribution over the review period, these factors support an overall adequate small business geographic rating in the assessment area.

HMDA Lending

Overall, the bank's distribution of HMDA loans in the moderate-income census tract is poor.

The percentage of HMDA loans originated in the moderate-income census tract in 2022 (1.1 percent) and 2023 (2.7 percent) was below both aggregate lending levels (4.3 percent in 2022 and 5.2 percent in 2023) and the percentage of owner-occupied housing in the moderate-income census tract (7.0 percent in both years); this reflects poor performance in the moderate-income census tract for both years.

Small Farm Lending

In 2022, the percentage of small farm loans in the moderate-income census tract (0.5 percent) was slightly below aggregate lending levels (1.8 percent) and the percentage of assessment area farms in the moderate-income geography (4.2 percent), reflecting adequate performance. Similarly, the bank's distribution of small farm loans in the moderate-income census tract in 2023 (0.7 percent) was slightly below aggregate lending levels (2.2 percent) and below the demographic figure (4.2 percent) and is considered adequate. Therefore, the overall distribution of small farm loans in the moderate-income census tract is adequate.

Community Development Lending Activity

The bank makes an adequate level of community development loans in the Stuttgart assessment area. During the review period, the bank made seven community development loans totaling \$17.0 million. These community development loans supported various community development purposes, including economic development (three) and revitalization and stabilization of two underserved middle-income census tracts (four). The three economic development loans totaling \$7.9 million were made to a small business retaining LMI jobs in the assessment area. The four remaining loans totaling \$9.0 million revitalized and stabilized underserved middle-income tracts by retaining a business and jobs within the area.

INVESTMENT TEST

The bank makes a significant level of qualified community development investments and grants within the Stuttgart assessment area and is occasionally in a leadership position. During the review period, the bank made 19 newly qualified investments totaling \$7.4 million and received credit for 11 investments made prior to the review period still outstanding, totaling \$5.8 million. The investments were municipal bonds to improve schools in the assessment area where most students qualify for free or reduced-price meals under the USDA’s National School Lunch Program.

In addition to these investments, the bank made 33 donations totaling \$85,060 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, including food banks serving the assessment area.

SERVICE TEST

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

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

Accessibility of Delivery Systems

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

Branch Distribution by Geography Income Level						
Dataset	Geography Income Level					TOTAL
	Low-	Moderate-	Middle-	Upper-	Unknown-	
Branches	0	0	2	4	0	6
	0.0%	0.0%	33.3%	66.7%	0.0%	100%
Census Tracts	0.0%	9.1%	45.5%	45.5%	0.0%	100%
Household Population	0.0%	9.1%	43.9%	47.0%	0.0%	100%

As shown in the previous table, none of the bank’s offices are in LMI geographies. However, four of the bank’s offices are adjacent to the assessment area’s one moderate-income census tract. Additionally, the bank offers ITMs that provide access to a large ATM network and mobile banking to all customers in the Stuttgart assessment area. As a result, the bank’s service delivery systems are reasonably accessible in the assessment area.

Changes in Branch Locations

During the review period, the bank closed two branch locations: one in the moderate-income census tract and one in an upper-income census tract. While the closed branch in the moderate-income census tract represented the bank’s only branch in LMI geographies in the assessment area, the branch was converted to a stand-alone ITM that offers connection to a live teller. Further, as mentioned above, four of the bank’s offices are adjacent to the moderate-income census tract. As a result, the bank’s record of opening and closing offices in this assessment area has generally not adversely affected the accessibility of delivery systems, particularly for LMI geographies and LMI individuals.

Reasonableness of Business Hours and Services in Meeting Assessment Area Needs

Business hours and services do not vary in a way that inconveniences certain portions of the assessment area, particularly LMI geographies and individuals. The bank’s branches in the assessment area offer relatively consistent lobby and drive-through hours Monday through Friday during standard business hours, with most locations offering extended weekday and Saturday ITM hours. All offices in the assessment area offer the same deposit and loan products, and lenders are dispersed throughout the majority of branch locations in the assessment area.

Community Development Services

The bank provides a relatively high level of community development services in the assessment area. During the review period, 13 bank employees provided 17 community development services to ten different organizations in the Stuttgart assessment area. These community development services included the following noteworthy services:

- Five bank employees provided financial literacy training at schools in the assessment area where most students qualify for free or reduced-price meals under the USDA's National School Lunch Program or were awarded Pell Grants. These employees taught students in the assessment area about personal finance, budgeting, and basic banking functions.
- Two bank employees provided their financial expertise via service on the boards of directors of schools in the assessment area. One bank employee served on the board of a public school where the majority of students qualified for free or reduced-price meals under the USDA's National School Lunch Program. A second employee served on the board of a local community college foundation where most students were Pell Grant recipients.
- Five employees served on the boards of directors of three separate community development organizations that provide community development services to LMI geographies. These organizations include two organizations serving those with food insecurities and an organization providing housing assistance.

FAYETTEVILLE-SPRINGDALE-ROGERS, ARKANSAS MSA

(Full-Scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE FAYETTEVILLE ASSESSMENT AREA

Bank Structure

As shown in the table below, the bank operates seven (31.8 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
0	1	2	3	1

Each of these offices contains a full-service ITM. During the review period, the bank closed two branches, one in a middle-income census tract and one in an unknown-income census tract within the assessment area. An LPO that originates consumer and commercial loans was opened in a moderate-income census tract in 2024. 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 comprises Benton and Washington counties, two of the three counties that encompass the Fayetteville-Springdale-Rogers, Arkansas MSA. According to 2020 ACS data, the assessment area population was 530,204, which is more heavily concentrated in Benton County (284,333). The assessment area is a competitive banking environment, with 38 FDIC-insured depository institutions operating 198 branches. The bank ranked 8th out of these institutions, with 2.6 percent of total deposit dollars held in the assessment area. Of the bank's total deposits, 30.7 percent are held in the assessment area, more than any of the bank's other assessment areas.

Competition for HMDA and CRA lending is similarly high. An analysis of 2023 HMDA-reportable loans shows 441 institutions had loan activity in the assessment area, of which the bank ranked 48th, with 0.4 percent of total HMDA loans. The bank ranked 19th out of 117 institutions with CRA loan activity in the assessment area, accounting for 0.5 percent of total CRA loan activity.

This assessment area covers a metropolitan area with diverse credit needs, including a blend of credit products for individuals, businesses, and farms of various income/revenue levels. A community contact noted specific credit-related needs in the assessment area, including outreach to local small businesses through both loan funding and financial and technical assistance.

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%	4,464	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. All the low-income census tracts are located in Washington County, in and around the cities of Fayetteville and Springdale. The assessment area’s moderate-income census tracts are spread more broadly throughout the two counties, with no significant areas of concentration.

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 2022 and 2023 median family income for the Fayetteville-Springdale-Rogers, Arkansas MSA to be \$83,700 and \$92,400, 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%	165,087	21.4%
Moderate	23,401	18.2%	136,380	17.7%
Middle	26,210	20.3%	155,142	20.2%
Upper	52,988	41.1%	313,502	40.7%
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 percentages 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%
Benton County, Arkansas	74.7%	30.7%	27.6%	49.7%	23.7%	12.5%
Washington County, Arkansas	69.7%	25.4%	37.9%	53.4%	22.5%	14.0%
Arkansas	69.8%	35.3%	37.3%	53.0%	25.2%	15.3%

Cost burden is housing cost that equals 30 percent or more of household income.
Source: HUD, 2017–2021 Comprehensive Housing Affordability Strategy

Based on the data in the table above, homeownership is slightly more affordable in the assessment area compared to the state of Arkansas as a whole. While renting is more affordable for moderate-income renters in the assessment area, it is less affordable for low-income renters. Of the two counties in the assessment area, Benton County is the most likely to cost burden LMI renters. This was echoed by a community contact who noted that there has been little new affordable housing stock development.

Industry and Employment Demographics

The assessment area economy is large and diverse and supports a strong small business sector in addition to several large, national businesses and a prominent public university. BLS industry demographics indicate that there are 261,248 paid employees in the assessment area. By percentage of employees, the three largest job categories in the assessment area are government (11.9 percent), healthcare and social assistance (11.6 percent), and retail trade (10.6 percent).

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

Unemployment Levels			
Dataset	Time Period (Annual Average)		
	2022	2023	2024 YTD (January to July)
Assessment Area	2.3%	2.4%	2.6%
Arkansas	3.2%	3.3%	3.5%

As shown in the table above, both datasets have trended similarly during the review period; however, unemployment levels in the assessment area were consistently lower than statewide figures.

Community Contact Information

For the Fayetteville assessment area, one community contact interview was completed as part of this evaluation. The interviewee supports local small business development.

The contact noted the assessment area economy is experiencing growth. Manufacturing, healthcare, and retail were identified as the major industries in the area, while a limited number of agricultural businesses operate in the assessment area. Income levels of area residents are generally higher in Benton County.

There are a considerable number of financial institutions operating within the assessment area that strive to reach the entire population, according to the community contact. The large number of financial institutions allows for an adequate mix of product and service offerings. The contact identified language barriers in portions of LMI populations creating a need for further outreach efforts by financial institutions. Further outreach opportunities available to banks include providing financial and technical assistance, in addition to funding loans for start-up businesses.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE FAYETTEVILLE 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	Excellent
Geographic Distribution	Adequate
Community Development Loans	Adequate Level

Lending Activity

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

Summary of Lending Activity January 1, 2022 through December 31, 2023				
Loan Type	#	%	\$ (000s)	%
Home Improvement	6	2.0%	\$423	0.6%
Home Purchase	75	25.3%	\$25,585	33.4%
Multifamily Housing	6	2.0%	\$17,733	23.2%
Refinancing	38	12.8%	\$8,366	10.9%
Other Purpose LOC	0	0.0%	\$0	0.0%
Other Purpose Closed/Exempt	13	4.4%	\$1,738	2.3%
Total HMDA	138	46.6%	\$53,845	70.3%
Small Business	128	43.2%	\$19,741	25.8%
Small Farm	30	10.1%	\$2,993	3.9%
TOTAL LOANS	296	100.0%	\$76,579	100.0%

The bank’s lending activity in the assessment area represents 16.8 percent of total 2022 and 2023 HMDA and CRA loans by number and 30.6 percent by dollar volume of the total loans made within the combined assessment areas in this evaluation. By comparison, the bank operates 31.8 percent of its total branches and, as of June 30, 2023, holds 30.8 percent of total bank deposits in the assessment area. In 2023, the bank ranked 48th out of 441 lenders in HMDA originations and 19th out of 117 lenders in CRA originations in the assessment area. While the bank’s lending levels by number were below the percentage of total branches and share of deposits in the assessment area, lending levels by dollar volume were in line with the percentage of total branches and share of deposits 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 excellent in the Fayetteville assessment area. Given the bank's emphasis on small business and HMDA lending, greater weight was placed on performance for those loan products.

Small Business

Overall, the distribution of small business loans by business revenue profile is excellent.

In 2022, the bank originated 89.3 percent of its small business loans to businesses with annual revenues of \$1 million or less, which significantly exceeded aggregate lending levels (51.5 percent) and was similar to the demographic figure (91.7 percent), reflecting excellent performance. The bank's level of lending in 2023 was also excellent, as the percentage of small business loans to businesses with annual revenues of \$1 million or less (90.6 percent) substantially exceeded aggregate performance (54.3 percent) and was similar to the demographic figure (91.7 percent).

HMDA Lending

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

The bank originated 7.4 percent of its HMDA loans to low-income borrowers in 2022, which was slightly above the performance of peer institutions in the assessment area (5.7 percent) but below the percentage of assessment area families who are low income (20.4 percent). Therefore, the bank's performance is considered good. In 2023, the bank originated 8.6 percent of its HMDA loans to low-income borrowers, which compared favorably to aggregate lending levels (4.8 percent) but was also below the demographic figure (20.4 percent), reflecting good performance.

In 2022, the bank originated 19.1 percent of its HMDA loans to moderate-income borrowers, which exceeded the aggregate lending level (14.3 percent) and was slightly above the demographic figure (18.2 percent) and is considered excellent. In 2023, the bank made 7.1 percent of its HMDA loans to moderate-income borrowers as compared to 13.8 percent for other lenders in the assessment area and the demographic figure (18.2 percent), reflecting poor performance. When considering the bank's performance across both years of data reviewed, the distribution of HMDA loans to moderate-income borrowers is considered good.

Small Farm Lending

According to assessment area demographics, 97.6 percent and 97.8 percent of farms had annual revenues of \$1 million or less in 2022 and 2023, respectively. Of the bank's 2022 small farm loans, 100.0 percent were made to farms with annual revenues of \$1 million or less, which exceeded the performance of peer institutions in the assessment area (77.2 percent) and is considered excellent. Similarly, the percentage of loans to small farms in 2023 (92.3 percent) also exceeded aggregate lending levels (73.3 percent), reflecting excellent performance. Therefore, the bank's level of lending to small farms is excellent overall.

Geographic Distribution of Loans

As previously mentioned, the assessment area has 7 low-income census tracts and 24 moderate-income census tracts. The bank's overall geographic distribution of loans in the assessment area is adequate, with primary emphasis placed on small business and HMDA lending. Furthermore, an analysis of the dispersion of all three loan products throughout the assessment area did not reveal evidence of conspicuous lending gaps in LMI geographies. In 2022, the bank had loan activity in 49.5 percent of all assessment area census tracts and 29.0 percent of all LMI geographies. In 2023, the bank had lending activity in 41.4 percent of census tracts in the assessment area and 41.9 percent of LMI geographies in the assessment area. When considering the competitiveness of this banking market, the dispersion of the bank's loans was generally consistent with its branch structure in the assessment area. This dispersion supports the conclusion that the geographic distribution of loans is adequate overall.

Small Business Lending

The percentage of small business loans originated in low-income census tracts in 2022 (1.3 percent) was close to aggregate lending levels (2.8 percent) while below the demographic figure (3.5 percent) and is considered adequate. In 2023, the bank originated 3.8 percent of small business loans in low-income geographies, which was in line with the demographic figure (3.5 percent) and exceeded the aggregate lending level (2.4 percent), reflecting good performance.

In 2022, the bank originated 17.3 percent of small business loans in moderate-income geographies, which is in line with aggregate performance (17.1 percent) while slightly below the demographic levels (19.7 percent), reflecting good performance. In 2023, 13.2 percent of the bank's small business loans were made in moderate-income geographies, which was slightly below aggregate performance (17.0 percent) and demographic levels (19.7 percent), reflecting adequate performance. Considering the need for small business financial and technical assistance cited by the community contact, these factors support an overall adequate small business geographic rating in the assessment area.

HMDA Lending

The bank's distribution of HMDA loans in LMI geographies is good overall.

The percentage of HMDA loans originated in low-income census tracts in 2022 (1.5 percent) was in line with both aggregate lending levels (1.4 percent) and the percentage of owner-occupied housing in low-income census tracts (1.3 percent) and was good. Performance improved in 2023, with the bank making 2.9 percent of its HMDA loans in low-income geographies, which exceeded aggregate lending levels (1.1 percent) and the demographic figure (1.3 percent), reflecting excellent performance.

In 2022, the bank originated 16.2 percent of HMDA loans in moderate-income geographies in the assessment area, which was above the aggregate performance (12.8 percent) and in line with the demographic figure (16.5 percent), reflecting good performance. The bank's performance declined

to 14.3 percent in 2023, which was above aggregate lending levels (13.0 percent) while below the demographic figure (16.5 percent) and is considered good.

Small Farm Lending

The bank did not originate any small farm loans in low-income census tracts in the assessment area in both 2022 and 2023. However, aggregate performance (0.3 percent in 2022 and 0.4 percent in 2023) and the demographic figures (2.7 percent in 2022 and 2.8 percent in 2023) suggest limited opportunities for lending in these tracts. Therefore, the bank's performance is considered adequate for both 2022 and 2023.

The percentage of small farm loans originated in moderate-income census tracts in 2022 (35.3 percent) was below aggregate lending levels (38.0 percent) but exceeded the demographic figure (22.6 percent), reflecting good performance. In 2023, the bank originated 15.4 percent of small farm loans in moderate-income geographies in the assessment area, which was below both the aggregate performance (37.5 percent) and the demographic figure (22.3 percent) and is considered poor. Given the limited number of agricultural businesses in the area cited by the community contact, these factors support an overall adequate distribution of small farm loans in LMI geographies.

Community Development Lending Activity

The bank makes an adequate level of community development loans in the Fayetteville assessment area. During the review period, the bank made four community development loans totaling \$11.3 million. These community development loans supported various community development purposes, including economic development (one) and revitalization and stabilization of LMI census tracts (three). The economic development loan totaling \$5.5 million was made to a small agricultural business retaining LMI jobs in a moderate-income tract.

INVESTMENT TEST

The bank makes an adequate level of qualified community development investments and grants within the Fayetteville assessment area and is rarely in a leadership position. While the bank did not make any newly qualified investments in the assessment area during the review period, credit was received for eight investments totaling \$2.2 million made prior to the review period that remained outstanding.

In addition to these investments, the bank made 39 donations totaling \$80,745 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, including an organization providing financial and life skill education to LMI individuals.

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

Accessibility of Delivery Systems

The bank operates seven 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	0	1	2	3	1	7
	0.0%	14.3%	28.6%	42.9%	14.3%	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, the bank operates 14.3 percent of its assessment area branches in LMI census tracts. This distribution is below the percentage of assessment area census tracts that are LMI (27.9 percent) and the household population in LMI census tracts (26.0 percent). However, five of the bank’s seven offices are adjacent to LMI census tracts. Additionally, the bank offers ITMs that provide access to a large ATM network and mobile banking to all customers in the Fayetteville assessment area. As a result, the bank’s service delivery systems are reasonably accessible in the assessment area.

Changes in Branch Locations

During the review period, the bank closed one limited-service branch located in a middle-income census tract. Existing locations near the closed branch include an ITM (less than one mile away) and a full-service branch (less than four miles away). 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, with all locations offering extended weekday and Saturday ITM hours. Lastly, all offices in the assessment area offer the same deposit and loan products, and lenders are dispersed throughout the majority of branch locations in the assessment area.

Community Development Services

The bank provides a relatively high level of community development services in the assessment area. During the review period, six bank employees provided 31 community development services to nine different organizations in the Fayetteville assessment area.

These community development services included the following noteworthy activities:

- One bank employee provided financial literacy training at schools in the assessment area where most students qualify for free or reduced-price meals under the USDA's National School Lunch Program. This employee taught students in the assessment area about personal finance, leadership, workforce development, and entrepreneurship skills.
- Five bank employees served on boards and committees of seven separate community development organizations that provide community development services to LMI geographies. The employees offered their financial expertise to the organizations, which included four that provide afterschool, scholarship, and back-to-school programs to students in schools where most students qualify for free or reduced-price meals under the USDA's National School Lunch Program. Additionally, an employee serves one organization that supports majority-LMI children overcoming abuse.

MOUNTAIN HOME NONMETROPOLITAN ARKANSAS STATISTICAL AREA

(Full-Scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE MOUNTAIN HOME ASSESSMENT AREA

Bank Structure

As shown in the table below, the bank operates four (18.2 percent) of its total branches in the Mountain Home assessment area.

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

Each of these offices contains a full-service ITM. During the review period, the bank closed one branch located in a middle-income census tract within this assessment area (Marion County). With this closure, the bank removed Marion County from the assessment area. Based on the bank's branch network and other service delivery systems, it is positioned to deliver financial services to the entire assessment area.

General Demographics

This assessment area, located in north central Arkansas, is composed of the entirety of Baxter County. The assessment area has a total population of 41,627, with the most populous area being the city of Mountain Home.

While rural, the assessment area is vast and hosts a number of financial institutions. In total, ten FDIC-insured depository institutions operate 24 branches throughout the assessment area. The bank ranks 3rd in deposit market share (16.7 percent), and 17.4 percent of total bank deposits are held in the Mountain Home assessment area.

The bank also plays an important role in meeting the credit needs of the assessment area. An analysis of 2023 HMDA-reportable loans shows that there were 120 entities with lending activity in the assessment area, of which the bank is ranked 6th, with 4.5 percent of total HMDA loans. The bank ranked 9th out of 52 institutions with CRA lending activity in the assessment area, with 4.1 percent of total CRA loan activity.

Assessment area credit needs include a blend of consumer and commercial loan products. Additionally, a community contact familiar with the assessment area pointed to a need for affordable housing, small business support, and financial literacy training as specific needs in the area.

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	0	0.0%	0	0.0%
Middle	9	90.0%	10,934	90.3%
Upper	1	10.0%	1,178	9.7%
Unknown	0	0.0%	0	0.0%
TOTAL	10	100%	12,112	100%

As shown above, none of the census tracts in the assessment area are LMI geographies, with the vast majority of census tracts considered middle income.

Based on 2020 ACS data, the median family income for the assessment area was \$52,342. At the same time, the median family income for nonMSA portions of Arkansas was \$53,702. More recently, the FFIEC estimates the 2022 and 2023 median family income for nonMSA portions of Arkansas to be \$60,200 and \$63,400, respectively. The following table displays population percentages of assessment area families by income level compared to nonMSA Arkansas family populations.

Family Population by Income Level				
	Assessment Area		NonMSA Arkansas	
Low	2,154	17.8%	59,832	20.6%
Moderate	2,615	21.6%	53,245	18.4%
Middle	2,805	23.2%	58,635	20.2%
Upper	4,538	37.5%	118,518	40.8%
TOTAL	12,112	100%	290,230	100%

As shown in the table above, 39.4 percent of families within the assessment area were considered LMI, which is in line with the LMI family percentages of 39.0 percent in nonMSA Arkansas as a whole. However, the percentage of families living below the poverty level in the assessment area (8.3 percent) falls below the nonMSA Arkansas level (13.5 percent). Considering these factors, the assessment area appears slightly more affluent than nonMSA Arkansas as a whole.

Housing Demographics

The following table displays housing demographics for the assessment area and nonMSA portions 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	65.1%	35.9%	34.4%	57.7%	24.3%	18.4%
NonMSA Arkansas	63.7%	31.6%	35.2%	51.7%	23.8%	15.7%

Cost burden is housing cost that equals 30 percent or more of household income.
Source: HUD, 2017–2021 Comprehensive Housing Affordability Strategy

Based on the data in the table above, homeownership and renting are slightly less affordable for the LMI population in the assessment area than in nonMSA portions of Arkansas as a whole. This was echoed by a community contact who noted affordable housing as a need in the area.

Industry and Employment Demographics

The assessment area supports a large business community, including a strong small business sector. BLS industry demographics indicate that there are 15,965 paid employees in the assessment area. By percentage of employees, the three largest job categories in the assessment area are healthcare and social assistance (25.4 percent), retail trade (15.6 percent), and manufacturing (13.9 percent). Of all businesses and farms operating in the assessment area, demographic estimates indicate that 91.3 percent and 100.0 percent, respectively, had annual revenues of \$1 million or less; therefore, it appears that small entities play an important role in the area’s economy.

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

Unemployment Levels			
Dataset	Time Period (Annual Average)		
	2022	2023	2024 YTD (January to July)
Assessment Area	3.5%	3.6%	4.1%
NonMSA Arkansas	3.8%	3.9%	4.3%

As shown in the table above, unemployment levels in the assessment area were slightly lower than nonMSA portions of Arkansas over the review period. While generally stable over the review period, more recently, unemployment levels in the assessment area and nonMSA Arkansas increased in YTD 2024.

Community Contact Information

For the assessment area, one community contact interview was completed as part of this evaluation. This individual was employed by a local housing organization.

The contact characterized the local economy in Baxter County as stable but facing population challenges due to its rural location. While many residents commute to Baxter County and some business growth has been experienced, the current economic environment has stunted growth. Retail, manufacturing, and healthcare were identified as major employers in the area. The contact indicated a lack of workforce to fill jobs has impacted the unemployment and poverty rates.

Regarding the banking environment, the contact indicated the environment is competitive, with additional financial institutions in the area enhancing competition and thereby driving a more expansive selection of banking products and services. Housing costs have increased due to higher construction costs, resulting in the majority of newly constructed homes being unaffordable for LMI residents. Similarly, rental costs have increased, further limiting housing availability for LMI residents in the area. While the contact mentioned various LMI homeownership programs are available in the area, often LMI individuals are unaware of homeownership programs offered by various financial institutions or nonprofit organizations. Opportunities for financial institutions identified by the contact included improvement of outreach efforts to LMI individuals regarding available homeownership programs, credit counseling, and financial education.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE MOUNTAIN HOME ASSESSMENT AREA

LENDING TEST

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

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

Lending Activity

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

Summary of Lending Activity January 1, 2022 through December 31, 2023				
Loan Type	#	%	\$ (000s)	%
Home Improvement	12	8.3%	\$492	2.4%
Home Purchase	38	26.2%	\$6,122	29.8%
Multifamily Housing	2	1.4%	\$3,775	18.4%
Refinancing	19	13.1%	\$2,667	13.0%
Other Purpose LOC	0	0.0%	\$0	0.0%
Other Purpose Closed/Exempt	12	8.3%	\$632	3.1%
Total HMDA	83	57.3%	\$13,688	66.7%
Small Business	54	37.2%	\$6,466	31.5%
Small Farm	8	5.5%	\$372	1.8%
TOTAL LOANS	145	100.0%	\$20,526	100.0%

The bank’s lending activity in the assessment area represents 8.2 percent of total 2022 and 2023 HMDA and CRA loans made in the bank’s combined assessment areas by number and dollar amount. By comparison, the bank operates 18.2 percent of its total branches and, as of June 30, 2023, holds 18.2 percent of total bank deposits in the assessment area. As previously mentioned, the bank ranked 6th out of 120 lenders in 2023 HMDA originations and 9th out of 52 lenders in 2023 CRA originations in the assessment area. While the bank’s lending levels were below the share of deposits in the assessment area, the bank faced significant competition specific to HMDA and CRA lending from several larger lending entities during the review period. 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 good in the assessment area. Given the bank's emphasis on HMDA and small business lending, primary emphasis was placed on performance for those loan products.

Small Business

Overall, the distribution of small business loans by business revenue profile is good.

In 2022, the bank originated 100.0 percent of its small business loans to businesses with annual revenues of \$1 million or less, which substantially exceeded aggregate lending levels (62.8 percent) and also exceeded the demographic figure (91.1 percent), reflecting excellent performance. The bank's level of lending in 2023 was good, as the percentage of small business loans to businesses with annual revenues of \$1 million or less (87.5 percent) again exceeded aggregate performance (66.7 percent) but was slightly below the demographic figure (91.3 percent).

HMDA Lending

The bank originated 12.5 percent of its HMDA loans to low-income borrowers in 2022, which was above the performance of peer institutions in the assessment area (7.1 percent) but below the percentage of assessment area families who are low income (17.8 percent). Therefore, the bank's performance is considered good. In 2023, the bank originated 7.0 percent of its HMDA loans to low-income borrowers, which compared favorably to aggregate lending levels (5.3 percent) but was also below the demographic figure (17.8 percent), also reflecting good performance.

In 2022, the bank originated 30.0 percent of its HMDA loans to moderate-income borrowers, which was above the aggregate lending level (18.8 percent) and the demographic figure (21.6 percent) and is considered excellent. In 2023, the bank made 11.6 percent of its HMDA loans to moderate-income borrowers as compared to 15.1 percent for other lenders in the assessment area and the demographic figure (21.6 percent), reflecting adequate performance. Given the lack of affordable housing for LMI individuals cited by the community contact, these factors support overall good performance for borrower distribution of HMDA loans in the assessment area.

Small Farm Lending

According to assessment area demographics, 100.0 percent of farms had annual revenues of \$1 million or less in 2022 and 2023. Of the bank's 2022 small farm loans, 100.0 percent were made to farms with annual revenues of \$1 million or less, which exceeded the performance of peer institutions in the assessment area (61.3 percent) and is considered excellent. Similarly, the percentage of loans to small farms in 2023 (100.0 percent) also exceeded aggregate lending levels (77.8 percent), reflecting excellent performance. Therefore, the bank's level of lending to small farms is excellent overall.

Geographic Distribution of Loans

Under the geographic distribution of loans analysis, emphasis is normally placed on the bank’s performance in LMI geographies. However, the bank’s assessment area does not contain any LMI census tracts. As previously stated, the bank’s assessment area consists of nine middle- and one upper-income census tract. Therefore, a detailed geographic distribution of loans analysis would not prove meaningful and was not performed as part of this evaluation. Nevertheless, the loan dispersion within the assessment area census tracts was reviewed, the results of which indicated that loan activity was adequately dispersed throughout the assessment area, consistent with demographics and bank structure. Therefore, the bank’s geographic distribution of loans is adequate.

Community Development Lending Activity

The bank makes few, if any, community development loans in the Mountain Home assessment area. During the review period, the bank did not originate any qualifying loans for community development.

INVESTMENT TEST

The bank makes an adequate level of qualified community development investments and grants within the Mountain Home assessment area. While the bank did not make any newly qualified investments in the assessment area during the review period, credit was received for four investments totaling \$1.5 million made prior to the review period that remained outstanding. The investments were municipal bonds to improve schools in the assessment area where most students qualify for free or reduced-price meals under the USDA’s National School Lunch Program.

In addition to these investments, the bank made 30 donations totaling \$34,961 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, including food banks serving the assessment area.

SERVICE TEST

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

Accessibility of Delivery Systems

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

Branch Distribution by Geography Income Level						
Dataset	Geography Income Level					TOTAL
	Low-	Moderate-	Middle-	Upper-	Unknown-	
Branches	0	0	4	0	0	4
	0.0%	0.0%	100%	0.0%	0.0%	100%
Census Tracts	0.0%	0.0%	90.0%	10.0%	0.0%	100%
Household Population	0.0%	0.0%	88.8%	11.2%	0.0%	100%

As previously mentioned, the assessment area does not contain any LMI census tracts. The bank’s four offices are in four of the nine middle-income census tracts in the assessment area. Additionally, each office offers ITMs that provide access to a large ATM network and mobile banking to all customers in the Mountain Home assessment area. As a result, the bank’s service delivery systems are accessible in the assessment area.

Changes in Branch Locations

During the review period, the bank closed one limited-service branch office located in a middle-income census tract in Flippin, Arkansas. With the closing of this branch in April 2023, Marion County was removed from the Mountain Home assessment area. Therefore, the bank’s record of opening and closing offices in this assessment area has not adversely affected the accessibility of delivery systems.

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. The bank’s branches in the assessment area offer relatively consistent lobby and drive-through hours Monday through Friday during standard business hours, with most locations offering extended weekday and Saturday ITM hours. All offices in the assessment area offer the same deposit and loan products, with one of the four branches having a loan officer present.

Community Development Services

The bank provides an adequate level of community development services in the assessment area. During the review period, seven bank employees provided 15 community development services to four different organizations in the Mountain Home assessment area.

These community development services included the following noteworthy activities:

- Five employees served on the boards of three organizations that provide community development services to LMI geographies. The employees provided their financial expertise to the organizations, including an organization that serves those with food insecurities.
- Two bank employees provided their financial expertise through service on the board of directors of a college where most of the students were Pell Grant recipients.
- Two bank employees utilized their financial expertise by assisting tornado disaster victims with completing government assistance applications.

JONESBORO, ARKANSAS MSA

(Limited-Scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE JONESBORO ASSESSMENT AREA

The Farmers & Merchants Bank operates two branches in this assessment area, which includes the entirety of Craighead County, one of two counties in the Jonesboro, Arkansas MSA. The bank opened one branch in an upper-income census tract 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	90	1,002	1,425	1,186	0	3,703
	2.4%	27.1%	38.5%	32.0%	0.0%	100%
Agricultural Institutions	1	55	119	102	0	277
	0.4%	19.9%	43.0%	36.8%	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 JONESBORO ASSESSMENT AREA

LENDING TEST

The Farmers & Merchants Bank’s overall lending performance in this assessment area is consistent with Lending Test performance in the full-scope assessment areas, as displayed in the table below. For more detailed information related to Lending Test performance, see 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	Below
OVERALL	CONSISTENT

During the review period, the bank made one community development loan totaling \$2.0 million. This loan qualified for a community development purpose of revitalization/stabilization of LMI geographies.

INVESTMENT TEST

The bank’s Investment Test performance in this assessment area was consistent with the bank’s overall performance in the full-scope assessment areas. During the review period, the bank had six community development investments totaling \$1.6 million, all of which were made in the prior period. Furthermore, 43 donations were made totaling \$120,500.

SERVICE TEST

The bank’s Service Test performance in this assessment area is consistent with the overall service performance in the full-scope assessment areas, as shown in the table below.

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, two employees provided 63 community development service hours to three organizations. This is consistent with the bank’s performance in the full-scope assessment areas.

LITTLE ROCK-NORTH LITTLE ROCK-CONWAY, ARKANSAS MSA

(Limited-Scope Review)

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

The Farmers & Merchants Bank operates one branch in this assessment area. The assessment area includes the entirety of Perry County, one of six counties in the Little Rock-North Little Rock-Conway, 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	0	3	0	0	0	3
	0.0%	100%	0.0%	0.0%	0.0%	100%
Family Population	0	2,836	0	0	0	2,836
	0.0%	100%	0.0%	0.0%	0.0%	100%
Household Population	0	3,700	0	0	0	3,700
	0.0%	100%	0.0%	0.0%	0.0%	100%
Business Institutions	0	264	0	0	0	264
	0.0%	100%	0.0%	0.0%	0.0%	100%
Agricultural Institutions	0	26	0	0	0	26
	0.0%	100%	0.0%	0.0%	0.0%	100%

Assessment Area Demographics by Population Income Level					
Dataset	Low-	Moderate-	Middle-	Upper-	TOTAL
Family Population	938	537	555	806	2,836
	33.1%	18.9%	19.6%	28.4%	100%
Household Population	1,182	663	541	1,314	3,700
	32.0%	17.9%	14.6%	35.5%	100%

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

LENDING TEST

The Farmers & Merchants Bank’s overall lending performance in this assessment area is consistent with Lending Test performance in the full-scope assessment areas, as displayed in the table below. For more detailed information related to Lending Test performance, see 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	Below
OVERALL	CONSISTENT

During the review period, the bank did not originate any community development loans in the assessment area, which is below the performance in the full-scope assessment areas.

INVESTMENT TEST

The bank’s Investment Test performance in this assessment area was consistent with the overall performance in the full-scope assessment areas. During the review period, the bank had two community development investments totaling \$540,000, both of which were made in the prior period. Furthermore, five donations were made totaling \$1,908.

SERVICE TEST

The bank’s Service Test performance in this assessment area is consistent with the overall service performance in the full-scope assessment areas, as shown in the table below.

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

During the review period, two employees provided 53 community development service hours to two organizations. This is consistent with the bank’s performance in the full-scope assessment areas.

CONWAY COUNTY NONMETROPOLITAN ARKANSAS STATISTICAL AREA

(Limited-Scope Review)

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

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

Assessment Area Demographics by Geography Income Level						
Dataset	Low-	Moderate-	Middle-	Upper-	Unknown-	TOTAL
Census Tracts	0	0	5	1	0	6
	0.0%	0.0%	83.3%	16.7%	0.0%	100%
Family Population	0	0	4,730	832	0	5,562
	0.0%	0.0%	85.0%	15.0%	0.0%	100%
Household Population	0	0	7,356	1,135	0	8,491
	0.0%	0.0%	86.6%	13.4%	0.0%	100%
Business Institutions	0	0	616	92	0	708
	0.0%	0.0%	87.0%	13.0%	0.0%	100%
Agricultural Institutions	0	0	56	9	0	65
	0.0%	0.0%	86.2%	13.8%	0.0%	100%

Assessment Area Demographics by Population Income Level					
Dataset	Low-	Moderate-	Middle-	Upper-	TOTAL
Family Population	1,220	822	1,022	2,498	5,562
	21.9%	14.8%	18.4%	44.9%	100%
Household Population	2,220	1,191	1,237	3,843	8,491
	26.2%	14.0%	14.6%	45.3%	100%

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

LENDING TEST

The Farmers & Merchants Bank’s overall lending performance in this assessment area is consistent with the Lending Test performance in the assessment areas that were reviewed using full-scope procedures, as displayed in the table below. For more detailed information related to Lending Test performance, see 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	Below
OVERALL	CONSISTENT

During the review period, the bank made one community development loan totaling \$1.0 million. This loan qualified for a community development purpose of revitalization/stabilization of LMI geographies, financing a revolving LOC for a small business.

INVESTMENT TEST

The bank’s Investment Test performance in this assessment area was below the bank’s overall performance in the assessment areas that were reviewed using full-scope procedures. During the review period, the bank had two community development investments totaling \$525,000, both of which were made in the prior period. Furthermore, six donations were made totaling \$3,620.

SERVICE TEST

The bank’s Service Test performance in this assessment area is consistent with the service performance in the assessment areas that were reviewed using full-scope procedures, as shown in the table below.

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, two employees provided 42 community development service hours to two organizations. This is consistent with the bank’s performance in the full-scope assessment areas.

RANDOLPH COUNTY NONMETROPOLITAN ARKANSAS STATISTICAL AREA

(Limited-Scope Review)

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

The Farmers & Merchants Bank operates one branch in this assessment area, which includes the entirety of Randolph County. The bank closed one branch located in a middle-income census tract in this assessment area during the review period. The tables below detail key demographics relating to this assessment area.

Assessment Area Demographics by Geography Income Level						
Dataset	Low-	Moderate-	Middle-	Upper-	Unknown-	TOTAL
Census Tracts	0	1	4	0	0	5
	0.0%	20.0%	80.0%	0.0%	0.0%	100%
Family Population	0	528	4,361	0	0	4,889
	0.0%	10.8%	89.2%	0.0%	0.0%	100%
Household Population	0	908	6,386	0	0	7,294
	0.0%	12.5%	87.6%	0.0%	0.0%	100%
Business Institutions	0	35	450	0	0	485
	0.0%	7.2%	92.8%	0.0%	0.0%	100%
Agricultural Institutions	0	5	63	0	0	68
	0.0%	7.4%	92.6%	0.0%	0.0%	100%

Assessment Area Demographics by Population Income Level					
Dataset	Low-	Moderate-	Middle-	Upper-	TOTAL
Family Population	1,085	903	954	1,947	4,889
	22.2%	18.5%	19.5%	39.8%	100%
Household Population	1,785	1,282	1,241	2,986	7,294
	24.5%	17.6%	17.0%	40.9%	100%

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

LENDING TEST

The Farmers & Merchants Bank’s overall lending performance in this assessment area is consistent with Lending Test performance in the assessment areas that were reviewed using full-scope procedures, as displayed in the table below. For more detailed information related to Lending Test performance, see Appendix B.

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

During the review period, the bank made one community development loan totaling \$1.0 million. This loan qualified for a community development purpose of economic development, financing the construction of a commercial building to house a grocery store.

INVESTMENT TEST

The bank’s Investment Test performance in this assessment area was below its performance in the assessment areas that were reviewed using full-scope procedures. While there were no qualifying community development investments, 25 donations were made during the review period totaling \$14,050.

SERVICE TEST

The bank’s Service Test performance in this assessment area is consistent with the service performance in the assessment areas that were reviewed using full-scope procedures, as shown in the table below.

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, five employees provided 107 community development service hours to nine organizations. This is consistent with the bank’s performance in the full-scope assessment areas.

APPENDIX A – SCOPE OF EXAMINATION TABLE

Scope of Examination		
TIME PERIOD REVIEWED	<p>January 1, 2022 – December 31, 2023 for HMDA, small business, and small farm lending</p> <p>January 10, 2022 – January 12, 2025 for community development loans, investment, and service activities</p>	
FINANCIAL INSTITUTION	PRODUCTS REVIEWED	
The Farmers & Merchants Bank Stuttgart, Arkansas	<p>HMDA Small Business Small Farm</p>	
AFFILIATE(S)	AFFILIATE RELATIONSHIP	PRODUCTS REVIEWED
N/A	N/A	N/A

APPENDIX B – LENDING PERFORMANCE TABLES BY ASSESSMENT AREA

Stuttgart Assessment Area

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	3	6.5%	6.5%	\$167	3.0%	3.5%	15.7%
Moderate	13	28.3%	18.3%	\$1,169	21.3%	13.7%	15.0%
Middle	7	15.2%	20.6%	\$555	10.1%	20.5%	21.8%
Upper	19	41.3%	26.3%	\$3,186	58.1%	33.6%	47.5%
Unknown	4	8.7%	28.3%	\$409	7.5%	28.8%	0.0%
TOTAL	46	100.0%	100.0%	\$5,486	100.0%	100.0%	100.0%
Refinance							
Low	4	13.3%	7.7%	\$203	6.9%	3.9%	15.7%
Moderate	6	20.0%	16.9%	\$400	13.6%	9.2%	15.0%
Middle	5	16.7%	19.7%	\$503	17.1%	16.4%	21.8%
Upper	14	46.7%	45.4%	\$1,762	59.7%	59.7%	47.5%
Unknown	1	3.3%	10.4%	\$81	2.7%	10.8%	0.0%
TOTAL	30	100.0%	100.0%	\$2,949	100.0%	100.0%	100.0%
Home Improvement							
Low	2	22.2%	10.7%	\$53	23.7%	7.9%	15.7%
Moderate	2	22.2%	28.6%	\$36	16.1%	17.2%	15.0%
Middle	0	0.0%	10.7%	\$0	0.0%	12.5%	21.8%
Upper	3	33.3%	42.9%	\$89	39.7%	57.5%	47.5%
Unknown	2	22.2%	7.1%	\$46	20.5%	5.0%	0.0%
TOTAL	9	100.0%	100.0%	\$224	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	8.3%	\$0	0.0%	1.7%	15.7%
Moderate	0	0.0%	8.3%	\$0	0.0%	1.7%	15.0%
Middle	0	0.0%	8.3%	\$0	0.0%	5.8%	21.8%
Upper	0	0.0%	75.0%	\$0	0.0%	90.9%	47.5%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%

Other Purpose Closed/Exempt							
Low	1	12.5%	11.8%	\$21	5.1%	5.1%	15.7%
Moderate	3	37.5%	35.3%	\$64	15.5%	35.4%	15.0%
Middle	2	25.0%	23.5%	\$134	32.4%	21.4%	21.8%
Upper	2	25.0%	29.4%	\$194	47.0%	38.0%	47.5%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	8	100.0%	100.0%	\$413	100.0%	100.0%	100.0%
Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	15.7%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	15.0%
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	21.8%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	47.5%
Unknown	0	0.0%	100.0%	\$0	0.0%	100.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
TOTAL	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Total Home Mortgage Loans							Families by Family Income %
Low	10	10.8%	7.2%	\$444	4.9%	3.6%	15.7%
Moderate	24	25.8%	18.4%	\$1,669	18.4%	12.5%	15.0%
Middle	14	15.1%	19.5%	\$1,192	13.1%	18.9%	21.8%
Upper	38	40.9%	33.8%	\$5,231	57.7%	42.1%	47.5%
Unknown	7	7.5%	21.2%	\$536	5.9%	22.9%	0.0%
TOTAL	93	100.0%	100.0%	\$9,072	100.0%	100.0%	100.0%

Distribution of 2023 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	1	2.7%	3.1%	\$6	0.1%	2.0%	15.7%
Moderate	7	18.9%	15.4%	\$363	8.9%	10.8%	15.0%
Middle	10	27.0%	20.4%	\$909	22.2%	18.5%	21.8%
Upper	18	48.6%	27.9%	\$2,726	66.6%	36.5%	47.5%
Unknown	1	2.7%	33.2%	\$87	2.1%	32.1%	0.0%
TOTAL	37	100.0%	100.0%	\$4,091	100.0%	100.0%	100.0%

Refinance							
Low	2	20.0%	9.8%	\$59	5.8%	3.8%	15.7%
Moderate	1	10.0%	21.7%	\$23	2.3%	14.3%	15.0%
Middle	2	20.0%	19.6%	\$64	6.3%	12.2%	21.8%
Upper	4	40.0%	33.7%	\$833	81.6%	46.7%	47.5%
Unknown	1	10.0%	15.2%	\$42	4.1%	23.1%	0.0%
TOTAL	10	100.0%	100.0%	\$1,021	100.0%	100.0%	100.0%
Home Improvement							
Low	1	8.3%	12.0%	\$85	18.6%	9.8%	15.7%
Moderate	2	16.7%	16.0%	\$49	10.7%	8.1%	15.0%
Middle	3	25.0%	28.0%	\$131	28.6%	27.1%	21.8%
Upper	5	41.7%	40.0%	\$183	40.0%	54.1%	47.5%
Unknown	1	8.3%	4.0%	\$10	2.2%	1.0%	0.0%
TOTAL	12	100.0%	100.0%	\$458	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	15.4%	\$0	0.0%	5.6%	15.7%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	15.0%
Middle	0	0.0%	30.8%	\$0	0.0%	18.3%	21.8%
Upper	0	0.0%	46.2%	\$0	0.0%	73.5%	47.5%
Unknown	0	0.0%	7.7%	\$0	0.0%	2.6%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	1	9.1%	4.2%	\$15	2.2%	0.6%	15.7%
Moderate	2	18.2%	20.8%	\$41	6.1%	8.6%	15.0%
Middle	2	18.2%	12.5%	\$114	16.9%	5.5%	21.8%
Upper	4	36.4%	50.0%	\$227	33.7%	42.6%	47.5%
Unknown	2	18.2%	12.5%	\$276	41.0%	42.7%	0.0%
TOTAL	11	100.0%	100.0%	\$673	100.0%	100.0%	100.0%

Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	15.7%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	15.0%
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	21.8%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	47.5%
Unknown	0	0.0%	100.0%	\$0	0.0%	100.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Upper	0	0.0%	16.7%	\$0	0.0%	2.9%	N/A
Unknown	4	100.0%	83.3%	\$652	100.0%	97.1%	N/A
TOTAL	4	100.0%	100.0%	\$652	100.0%	100.0%	N/A
Total Home Mortgage Loans							Families By Family Income %
Low	5	6.8%	5.2%	\$165	2.4%	2.3%	15.7%
Moderate	12	16.2%	16.1%	\$476	6.9%	10.3%	15.0%
Middle	17	23.0%	20.1%	\$1,218	17.7%	16.1%	21.8%
Upper	31	41.9%	30.8%	\$3,969	57.6%	36.6%	47.5%
Unknown	9	12.2%	27.7%	\$1,067	15.5%	34.7%	0.0%
TOTAL	74	100.0%	100.0%	\$6,895	100.0%	100.0%	100.0%

Distribution of 2022 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner-Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	1	2.2%	2.7%	\$80	1.5%	1.4%	7.0%
Middle	25	54.3%	38.9%	\$2,400	43.7%	35.1%	46.2%
Upper	20	43.5%	58.4%	\$3,006	54.8%	63.5%	46.8%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	46	100.0%	100.0%	\$5,486	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	6.0%	\$0	0.0%	3.7%	7.0%
Middle	21	70.0%	35.5%	\$2,006	68.0%	33.4%	46.2%
Upper	9	30.0%	58.5%	\$943	32.0%	62.9%	46.8%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	30	100.0%	100.0%	\$2,949	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	10.7%	\$0	0.0%	10.3%	7.0%
Middle	3	33.3%	25.0%	\$101	45.1%	35.8%	46.2%
Upper	6	66.7%	64.3%	\$123	54.9%	53.9%	46.8%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	9	100.0%	100.0%	\$224	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	7.0%
Middle	0	0.0%	8.3%	\$0	0.0%	8.3%	46.2%
Upper	0	0.0%	91.7%	\$0	0.0%	91.7%	46.8%
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%
Other Purpose Closed/Exempt							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	11.8%	\$0	0.0%	16.1%	7.0%
Middle	7	87.5%	64.7%	\$306	74.1%	56.5%	46.2%
Upper	1	12.5%	23.5%	\$107	25.9%	27.4%	46.8%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	8	100.0%	100.0%	\$413	100.0%	100.0%	100.0%

Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	7.0%
Middle	0	0.0%	14.3%	\$0	0.0%	11.9%	46.2%
Upper	0	0.0%	85.7%	\$0	0.0%	88.1%	46.8%
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%	0.0%	\$0	0.0%	0.0%	29.4%
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	25.6%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	45.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	0.0%	\$0	0.0%	0.0%	100.0%
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	1	1.1%	4.3%	\$80	0.9%	2.3%	7.0%
Middle	56	60.2%	37.0%	\$4,813	53.1%	34.5%	46.2%
Upper	36	38.7%	58.7%	\$4,179	46.1%	63.1%	46.8%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	93	100.0%	100.0%	\$9,072	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
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	1	2.7%	4.7%	\$360	8.8%	5.2%	7.0%
Middle	19	51.4%	39.2%	\$1,684	41.2%	36.7%	46.2%
Upper	17	45.9%	56.1%	\$2,047	50.0%	58.1%	46.8%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	37	100.0%	100.0%	\$4,091	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	3.3%	\$0	0.0%	3.1%	7.0%
Middle	6	60.0%	43.5%	\$609	59.6%	44.8%	46.2%
Upper	4	40.0%	53.3%	\$412	40.4%	52.1%	46.8%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	10	100.0%	100.0%	\$1,021	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%	8.0%	\$50	10.9%	5.4%	7.0%
Middle	7	58.3%	40.0%	\$200	43.7%	29.2%	46.2%
Upper	4	33.3%	52.0%	\$208	45.4%	65.4%	46.8%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	12	100.0%	100.0%	\$458	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	7.0%
Middle	0	0.0%	30.8%	\$0	0.0%	22.4%	46.2%
Upper	0	0.0%	69.2%	\$0	0.0%	77.6%	46.8%
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%
Other Purpose Closed/Exempt							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	16.7%	\$0	0.0%	5.3%	7.0%
Middle	6	54.5%	41.7%	\$425	63.2%	71.3%	46.2%
Upper	5	45.5%	41.7%	\$248	36.8%	23.4%	46.8%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	11	100.0%	100.0%	\$673	100.0%	100.0%	100.0%

Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	7.0%
Middle	0	0.0%	75.0%	\$0	0.0%	73.7%	46.2%
Upper	0	0.0%	25.0%	\$0	0.0%	26.3%	46.8%
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%	16.7%	\$0	0.0%	79.4%	29.4%
Middle	3	75.0%	50.0%	\$453	69.5%	12.3%	25.6%
Upper	1	25.0%	33.3%	\$199	30.5%	8.3%	45.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	4	100.0%	100.0%	\$652	100.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	2	2.7%	5.2%	\$410	5.9%	9.4%	7.0%
Middle	41	55.4%	40.4%	\$3,371	48.9%	37.6%	46.2%
Upper	31	41.9%	54.5%	\$3,114	45.2%	53.0%	46.8%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	74	100.0%	100.0%	\$6,895	100.0%	100.0%	100.0%

Distribution of 2022 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2022						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	149	86.6%	57.0%	\$11,124	64.6%	52.4%	87.8%
	Over \$1 Million/ Unknown	23	13.4%	43.0%	\$6,092	35.4%	47.6%	12.2%
	TOTAL	172	100.0%	100.0%	\$17,216	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	131	76.2%	90.7%	\$4,538	26.4%	41.1%	
	\$100,001– \$250,000	20	11.6%	5.6%	\$3,378	19.6%	20.1%	
	\$250,001– \$1 Million	21	12.2%	3.7%	\$9,300	54.0%	38.8%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	172	100.0%	100.0%	\$17,216	100.0%	100.0%	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	123	82.6%		\$4,140	37.2%		
	\$100,001– \$250,000	15	10.1%		\$2,510	22.6%		
	\$250,001– \$1 Million	11	7.4%		\$4,474	40.2%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	149	100.0%		\$11,124	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	127	88.8%	65.0%	\$7,845	67.5%	53.8%	87.8%
	Over \$1 Million/ Unknown	16	11.2%	35.0%	\$3,773	32.5%	46.2%	12.2%
	TOTAL	143	100.0%	100.0%	\$11,618	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	114	79.7%	90.2%	\$3,728	32.1%	39.5%	
	\$100,001–\$250,000	14	9.8%	5.3%	\$2,123	18.3%	17.9%	
	\$250,001– \$1 Million	15	10.5%	4.4%	\$5,767	49.6%	42.7%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	143	100.0%	100.0%	\$11,618	100.0%	100.0%	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	107	84.3%		\$3,428	43.7%		
	\$100,001–\$250,000	10	7.9%		\$1,422	18.1%		
	\$250,001– \$1 Million	10	7.9%		\$2,995	38.2%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	127	100.0%		\$7,845	100.0%		

Distribution of 2022 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	11	6.4%	8.7%	\$1,339	7.8%	8.4%	9.3%
Middle	84	48.8%	39.6%	\$7,278	42.3%	38.4%	38.0%
Upper	77	44.8%	49.7%	\$8,599	49.9%	52.3%	52.7%
Unknown	0	0.0%	2.0%	\$0	0.0%	0.9%	0.0%
TOTAL	172	100.0%	100.0%	\$17,216	100.0%	100.0%	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	9	6.3%	8.1%	\$724	6.2%	11.4%	9.4%
Middle	82	57.3%	42.5%	\$6,447	55.5%	40.9%	37.7%
Upper	52	36.4%	49.3%	\$4,447	38.3%	47.7%	53.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	143	100.0%	100.0%	\$11,618	100.0%	100.0%	100.0%

Distribution of 2022 Small Farm Lending By Borrower Income Level								
Farm Revenue and Loan Size		2022						
		Count			Dollars			Farms
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Farm Revenue	\$1 Million or Less	125	66.1%	55.8%	\$16,038	60.2%	57.1%	98.2%
	Over \$1 Million/ Unknown	64	33.9%	44.2%	\$10,583	39.8%	42.9%	1.8%
	TOTAL	189	100.0%	100.0%	\$26,621	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	92	48.7%	61.6%	\$5,023	18.9%	20.3%	
	\$100,001–\$250,000	65	34.4%	23.8%	\$11,054	41.5%	34.7%	
	\$250,001–\$500,000	32	16.9%	14.7%	\$10,544	39.6%	45.0%	
	Over \$500,000	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	189	100.0%	100.0%	\$26,621	100.0%	100.0%	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	68	54.4%		\$3,459	21.6%		
	\$100,001–\$250,000	37	29.6%		\$5,882	36.7%		
	\$250,001– \$1 Million	20	16.0%		\$6,697	41.8%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	125	100.0%		\$16,038	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	97	68.3%	52.3%	\$13,652	64.6%	54.8%	98.4%
	Over \$1 Million/ Unknown	45	31.7%	47.7%	\$7,485	35.4%	45.2%	1.6%
	TOTAL	142	100.0%	100.0%	\$21,137	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	67	47.2%	62.4%	\$3,225	15.3%	16.9%	
	\$100,001–\$250,000	47	33.1%	21.8%	\$7,692	36.4%	31.4%	
	\$250,001–\$500,000	28	19.7%	15.8%	\$10,220	48.4%	51.7%	
	Over \$500,000	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	142	100.0%	100.0%	\$21,137	100.0%	100.0%	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	50	51.5%		\$2,262	16.6%		
	\$100,001–\$250,000	28	28.9%		\$4,348	31.8%		
	\$250,001– \$1 Million	19	19.6%		\$7,042	51.6%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	97	100.0%		\$13,652	100.0%		

Distribution of 2022 Small Farm Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Farm Loans		Aggregate of Peer Data	Bank Small Farm Loans		Aggregate of Peer Data	% of Farms
	#	# %	# %	\$ (000s)	\$ %	\$ %	
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	1	0.5%	1.8%	\$300	1.1%	4.1%	4.2%
Middle	117	61.9%	47.3%	\$15,320	57.5%	46.4%	46.7%
Upper	71	37.6%	50.9%	\$11,001	41.3%	49.5%	49.1%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	189	100.0%	100.0%	\$26,621	100.0%	100.0%	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	1	0.7%	2.2%	\$90	0.4%	4.8%	4.2%
Middle	78	54.9%	42.8%	\$11,262	53.3%	46.6%	46.7%
Upper	63	44.4%	55.0%	\$9,785	46.3%	48.6%	49.1%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	142	100.0%	100.0%	\$21,137	100.0%	100.0%	100.0%

Fayetteville Assessment Area

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	2	5.9%	3.9%	\$280	2.5%	1.9%	20.4%
Moderate	5	14.7%	13.3%	\$796	7.0%	9.3%	18.2%
Middle	7	20.6%	20.8%	\$1,526	13.4%	17.9%	20.3%
Upper	7	20.6%	41.5%	\$2,586	22.7%	50.8%	41.1%
Unknown	13	38.2%	20.5%	\$6,204	54.5%	20.1%	0.0%
TOTAL	34	100.0%	100.0%	\$11,392	100.0%	100.0%	100.0%
Refinance							
Low	2	8.7%	9.7%	\$277	6.5%	4.9%	20.4%
Moderate	6	26.1%	17.7%	\$1,024	23.9%	12.2%	18.2%
Middle	2	8.7%	20.6%	\$221	5.1%	17.5%	20.3%
Upper	7	30.4%	37.0%	\$1,553	36.2%	48.4%	41.1%
Unknown	6	26.1%	15.0%	\$1,218	28.4%	17.0%	0.0%
TOTAL	23	100.0%	100.0%	\$4,293	100.0%	100.0%	100.0%
Home Improvement							
Low	1	33.3%	5.8%	\$31	35.2%	2.7%	20.4%
Moderate	1	33.3%	11.3%	\$22	25.0%	7.2%	18.2%
Middle	1	33.3%	18.1%	\$35	39.8%	14.3%	20.3%
Upper	0	0.0%	52.4%	\$0	0.0%	61.1%	41.1%
Unknown	0	0.0%	12.4%	\$0	0.0%	14.7%	0.0%
TOTAL	3	100.0%	100.0%	\$88	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	5.1%	\$0	0.0%	2.1%	20.4%
Moderate	0	0.0%	10.7%	\$0	0.0%	5.9%	18.2%
Middle	0	0.0%	20.4%	\$0	0.0%	14.4%	20.3%
Upper	0	0.0%	50.9%	\$0	0.0%	62.0%	41.1%
Unknown	0	0.0%	12.8%	\$0	0.0%	15.6%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	8.3%	\$0	0.0%	7.3%	20.4%
Moderate	1	25.0%	17.1%	\$21	8.8%	11.1%	18.2%
Middle	1	25.0%	22.0%	\$70	29.4%	13.8%	20.3%
Upper	2	50.0%	47.4%	\$147	61.8%	59.4%	41.1%
Unknown	0	0.0%	5.2%	\$0	0.0%	8.5%	0.0%
TOTAL	4	100.0%	100.0%	\$238	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%	5.7%	\$0	0.0%	2.0%	18.2%
Middle	0	0.0%	1.9%	\$0	0.0%	1.7%	20.3%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	41.1%
Unknown	0	0.0%	92.5%	\$0	0.0%	96.3%	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%	2.3%	\$0	0.0%	0.4%	N/A
Middle	0	0.0%	0.8%	\$0	0.0%	0.1%	N/A
Upper	0	0.0%	1.5%	\$0	0.0%	0.4%	N/A
Unknown	4	100.0%	95.5%	\$3,158	100.0%	99.1%	N/A
TOTAL	4	100.0%	100.0%	\$3,158	100.0%	100.0%	N/A
Total Home Mortgage Loans							Families by Family Income %
Low	5	7.4%	5.7%	\$588	3.1%	2.5%	20.4%
Moderate	13	19.1%	14.3%	\$1,863	9.7%	9.1%	18.2%
Middle	11	16.2%	20.4%	\$1,852	9.7%	16.2%	20.3%
Upper	16	23.5%	41.2%	\$4,286	22.4%	46.6%	41.1%
Unknown	23	33.8%	18.5%	\$10,580	55.2%	25.5%	0.0%
TOTAL	68	100.0%	100.0%	\$19,169	100.0%	100.0%	100.0%

Distribution of 2023 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	1	2.4%	3.2%	\$350	2.5%	1.5%	20.4%
Moderate	2	4.9%	13.4%	\$313	2.2%	9.1%	18.2%
Middle	10	24.4%	19.9%	\$2,039	14.4%	16.8%	20.3%
Upper	18	43.9%	40.9%	\$5,972	42.1%	50.3%	41.1%
Unknown	10	24.4%	22.6%	\$5,519	38.9%	22.3%	0.0%
TOTAL	41	100.0%	100.0%	\$14,193	100.0%	100.0%	100.0%
Refinance							
Low	3	20.0%	9.0%	\$519	12.7%	2.8%	20.4%
Moderate	1	6.7%	16.2%	\$121	3.0%	6.3%	18.2%
Middle	2	13.3%	21.4%	\$503	12.3%	9.8%	20.3%
Upper	5	33.3%	35.6%	\$2,183	53.6%	26.3%	41.1%
Unknown	4	26.7%	17.8%	\$747	18.3%	54.9%	0.0%
TOTAL	15	100.0%	100.0%	\$4,073	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	7.5%	\$0	0.0%	3.5%	20.4%
Moderate	0	0.0%	13.4%	\$0	0.0%	8.7%	18.2%
Middle	2	66.7%	19.4%	\$205	61.2%	13.0%	20.3%
Upper	0	0.0%	47.6%	\$0	0.0%	56.6%	41.1%
Unknown	1	33.3%	12.0%	\$130	38.8%	18.2%	0.0%
TOTAL	3	100.0%	100.0%	\$335	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	7.0%	\$0	0.0%	5.1%	20.4%
Moderate	0	0.0%	14.7%	\$0	0.0%	8.4%	18.2%
Middle	0	0.0%	23.9%	\$0	0.0%	16.7%	20.3%
Upper	0	0.0%	44.0%	\$0	0.0%	58.0%	41.1%
Unknown	0	0.0%	10.4%	\$0	0.0%	11.8%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	2	22.2%	9.5%	\$58	3.9%	4.8%	20.4%
Moderate	2	22.2%	14.6%	\$56	3.7%	8.9%	18.2%
Middle	2	22.2%	23.5%	\$60	4.0%	15.7%	20.3%
Upper	3	33.3%	46.6%	\$1,326	88.4%	62.0%	41.1%
Unknown	0	0.0%	5.8%	\$0	0.0%	8.6%	0.0%
TOTAL	9	100.0%	100.0%	\$1,500	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%	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	2	100.0%	94.4%	\$14,575	100.0%	99.6%	N/A
TOTAL	2	100.0%	100.0%	\$14,575	100.0%	100.0%	N/A
Total Home Mortgage Loans							Families By Family Income %
Low	6	8.6%	4.8%	\$927	2.7%	1.7%	20.4%
Moderate	5	7.1%	13.8%	\$490	1.4%	7.7%	18.2%
Middle	16	22.9%	20.2%	\$2,807	8.1%	13.7%	20.3%
Upper	26	37.1%	40.7%	\$9,481	27.3%	41.3%	41.1%
Unknown	17	24.3%	20.5%	\$20,971	60.5%	35.5%	0.0%
TOTAL	70	100.0%	100.0%	\$34,676	100.0%	100.0%	100.0%

Distribution of 2022 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner-Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	0	0.0%	1.5%	\$0	0.0%	1.2%	1.3%
Moderate	5	14.7%	12.2%	\$975	8.6%	9.3%	16.5%
Middle	20	58.8%	45.6%	\$6,259	54.9%	42.6%	47.1%
Upper	8	23.5%	40.5%	\$3,813	33.5%	46.7%	34.9%
Unknown	1	2.9%	0.2%	\$345	3.0%	0.3%	0.2%
TOTAL	34	100.0%	100.0%	\$11,392	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	1.2%	\$0	0.0%	0.8%	1.3%
Moderate	4	17.4%	14.3%	\$681	15.9%	10.7%	16.5%
Middle	11	47.8%	47.3%	\$1,473	34.3%	45.4%	47.1%
Upper	8	34.8%	36.7%	\$2,139	49.8%	42.6%	34.9%
Unknown	0	0.0%	0.4%	\$0	0.0%	0.5%	0.2%
TOTAL	23	100.0%	100.0%	\$4,293	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	0.9%	\$0	0.0%	0.7%	1.3%
Moderate	1	33.3%	12.6%	\$22	25.0%	10.0%	16.5%
Middle	0	0.0%	45.3%	\$0	0.0%	45.7%	47.1%
Upper	2	66.7%	40.9%	\$66	75.0%	43.0%	34.9%
Unknown	0	0.0%	0.3%	\$0	0.0%	0.5%	0.2%
TOTAL	3	100.0%	100.0%	\$88	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0.4%	\$0	0.0%	0.1%	1.3%
Moderate	0	0.0%	10.4%	\$0	0.0%	6.1%	16.5%
Middle	0	0.0%	43.3%	\$0	0.0%	36.8%	47.1%
Upper	0	0.0%	45.7%	\$0	0.0%	56.4%	34.9%
Unknown	0	0.0%	0.3%	\$0	0.0%	0.5%	0.2%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	1.4%	\$0	0.0%	0.7%	1.3%
Moderate	0	0.0%	10.1%	\$0	0.0%	7.8%	16.5%
Middle	4	100.0%	51.2%	\$238	100.0%	43.0%	47.1%
Upper	0	0.0%	36.7%	\$0	0.0%	45.9%	34.9%
Unknown	0	0.0%	0.6%	\$0	0.0%	2.6%	0.2%
TOTAL	4	100.0%	100.0%	\$238	100.0%	100.0%	100.0%

Purpose Not Applicable							
Low	0	0.0%	1.9%	\$0	0.0%	0.1%	1.3%
Moderate	0	0.0%	18.9%	\$0	0.0%	3.9%	16.5%
Middle	0	0.0%	56.6%	\$0	0.0%	11.5%	47.1%
Upper	0	0.0%	22.6%	\$0	0.0%	84.5%	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	25.0%	13.6%	\$1,500	47.5%	11.9%	19.1%
Moderate	1	25.0%	26.5%	\$332	10.5%	10.1%	23.4%
Middle	1	25.0%	36.4%	\$808	25.6%	42.5%	34.3%
Upper	1	25.0%	20.5%	\$518	16.4%	34.8%	20.6%
Unknown	0	0.0%	3.0%	\$0	0.0%	0.8%	2.6%
TOTAL	4	100.0%	100.0%	\$3,158	100.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	1	1.5%	1.4%	\$1,500	7.8%	1.9%	1.3%
Moderate	11	16.2%	12.8%	\$2,010	10.5%	9.6%	16.5%
Middle	36	52.9%	46.1%	\$8,778	45.8%	43.1%	47.1%
Upper	19	27.9%	39.4%	\$6,536	34.1%	45.0%	34.9%
Unknown	1	1.5%	0.3%	\$345	1.8%	0.4%	0.2%
TOTAL	68	100.0%	100.0%	\$19,169	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
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	2	4.9%	1.2%	\$379	2.7%	0.9%	1.3%
Moderate	3	7.3%	12.7%	\$629	4.4%	10.0%	16.5%
Middle	24	58.5%	44.7%	\$6,326	44.6%	41.7%	47.1%
Upper	11	26.8%	41.1%	\$6,704	47.2%	47.0%	34.9%
Unknown	1	2.4%	0.2%	\$155	1.1%	0.3%	0.2%
TOTAL	41	100.0%	100.0%	\$14,193	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	0.8%	\$0	0.0%	0.5%	1.3%
Moderate	2	13.3%	14.7%	\$514	12.6%	6.5%	16.5%
Middle	10	66.7%	48.5%	\$2,168	53.2%	26.8%	47.1%
Upper	3	20.0%	35.8%	\$1,391	34.2%	66.0%	34.9%
Unknown	0	0.0%	0.2%	\$0	0.0%	0.1%	0.2%
TOTAL	15	100.0%	100.0%	\$4,073	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	0.9%	\$0	0.0%	0.5%	1.3%
Moderate	2	66.7%	13.2%	\$305	91.0%	10.9%	16.5%
Middle	1	33.3%	43.8%	\$30	9.0%	38.2%	47.1%
Upper	0	0.0%	41.8%	\$0	0.0%	49.4%	34.9%
Unknown	0	0.0%	0.3%	\$0	0.0%	1.0%	0.2%
TOTAL	3	100.0%	100.0%	\$335	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0.9%	\$0	0.0%	0.6%	1.3%
Moderate	0	0.0%	11.1%	\$0	0.0%	7.7%	16.5%
Middle	0	0.0%	39.4%	\$0	0.0%	31.9%	47.1%
Upper	0	0.0%	48.5%	\$0	0.0%	59.7%	34.9%
Unknown	0	0.0%	0.1%	\$0	0.0%	0.1%	0.2%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	0.6%	\$0	0.0%	0.3%	1.3%
Moderate	3	33.3%	9.7%	\$331	22.1%	8.3%	16.5%
Middle	4	44.4%	48.0%	\$128	8.5%	42.1%	47.1%
Upper	2	22.2%	41.6%	\$1,041	69.4%	47.4%	34.9%
Unknown	0	0.0%	0.2%	\$0	0.0%	1.8%	0.2%
TOTAL	9	100.0%	100.0%	\$1,500	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	0	0.0%	23.6%	\$0	0.0%	24.2%	23.4%
Middle	1	50.0%	48.3%	\$12,000	82.3%	50.6%	34.3%
Upper	1	50.0%	18.0%	\$2,575	17.7%	21.4%	20.6%
Unknown	0	0.0%	2.2%	\$0	0.0%	0.3%	2.6%
TOTAL	2	100.0%	100.0%	\$14,575	100.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	2	2.9%	1.1%	\$379	1.1%	1.1%	1.3%
Moderate	10	14.3%	13.0%	\$1,779	5.1%	10.7%	16.5%
Middle	40	57.1%	45.1%	\$20,652	59.6%	39.5%	47.1%
Upper	17	24.3%	40.6%	\$11,711	33.8%	48.4%	34.9%
Unknown	1	1.4%	0.2%	\$155	0.4%	0.3%	0.2%
TOTAL	70	100.0%	100.0%	\$34,676	100.0%	100.0%	100.0%

Distribution of 2022 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2022						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	67	89.3%	51.5%	\$9,131	84.1%	41.3%	91.7%
	Over \$1 Million/ Unknown	8	10.7%	48.5%	\$1,730	15.9%	58.7%	8.3%
	TOTAL	75	100.0%	100.0%	\$10,861	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	47	62.7%	90.3%	\$2,065	19.0%	33.8%	
	\$100,001–\$250,000	14	18.7%	5.1%	\$2,479	22.8%	18.1%	
	\$250,001– \$1 Million	14	18.7%	4.6%	\$6,317	58.2%	48.0%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	75	100.0%	100.0%	\$10,861	100.0%	100.0%	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	45	67.2%		\$1,912	20.9%		
	\$100,001–\$250,000	11	16.4%		\$1,938	21.2%		
	\$250,001– \$1 Million	11	16.4%		\$5,281	57.8%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	67	100.0%		\$9,131	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	48	90.6%	54.3%	\$7,025	79.1%	41.1%	91.7%
	Over \$1 Million/ Unknown	5	9.4%	45.7%	\$1,855	20.9%	58.9%	8.3%
	TOTAL	53	100.0%	100.0%	\$8,880	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	33	62.3%	91.3%	\$1,606	18.1%	35.5%	
	\$100,001–\$250,000	9	17.0%	4.6%	\$1,684	19.0%	17.6%	
	\$250,001– \$1 Million	11	20.8%	4.0%	\$5,590	63.0%	46.9%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	53	100.0%	100.0%	\$8,880	100.0%	100.0%	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	33	68.8%		\$1,606	22.9%		
	\$100,001–\$250,000	6	12.5%		\$1,134	16.1%		
	\$250,001– \$1 Million	9	18.8%		\$4,285	61.0%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	48	100.0%		\$7,025	100.0%		

Distribution of 2022 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	1	1.3%	2.8%	\$10	0.1%	4.2%	3.5%
Moderate	13	17.3%	17.1%	\$899	8.3%	18.0%	19.7%
Middle	33	44.0%	42.1%	\$5,544	51.0%	42.5%	41.0%
Upper	22	29.3%	35.0%	\$3,103	28.6%	32.2%	32.8%
Unknown	6	8.0%	3.0%	\$1,305	12.0%	3.0%	3.0%
TOTAL	75	100.0%	100.0%	\$10,861	100.0%	100.0%	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	2	3.8%	2.4%	\$50	0.6%	2.9%	3.5%
Moderate	7	13.2%	17.0%	\$1,813	20.4%	20.7%	19.7%
Middle	17	32.1%	41.6%	\$1,217	13.7%	42.1%	40.9%
Upper	19	35.8%	36.5%	\$2,477	27.9%	30.6%	33.1%
Unknown	8	15.1%	2.5%	\$3,323	37.4%	3.6%	2.8%
TOTAL	53	100.0%	100.0%	\$8,880	100.0%	100.0%	100.0%

Distribution of 2022 Small Farm Lending By Borrower Income Level								
Farm Revenue and Loan Size		2022						
		Count			Dollars			Farms
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Farm Revenue	\$1 Million or Less	17	100.0%	77.2%	\$1,583	100.0%	78.9%	97.6%
	Over \$1 Million/ Unknown	0	0.0%	22.8%	\$0	0.0%	21.1%	2.4%
	TOTAL	17	100.0%	100.0%	\$1,583	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	11	64.7%	82.0%	\$369	23.3%	39.5%	
	\$100,001–\$250,000	4	23.5%	13.2%	\$539	34.0%	33.0%	
	\$250,001–\$500,000	2	11.8%	4.8%	\$675	42.6%	27.5%	
	Over \$500,000	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	17	100.0%	100.0%	\$1,583	100.0%	100.0%	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	11	64.7%		\$369	23.3%		
	\$100,001–\$250,000	4	23.5%		\$539	34.0%		
	\$250,001–\$1 Million	2	11.8%		\$675	42.6%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	17	100.0%		\$1,583	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	12	92.3%	73.3%	\$910	64.5%	79.2%	97.8%
	Over \$1 Million/ Unknown	1	7.7%	26.7%	\$500	35.5%	20.8%	2.2%
	TOTAL	13	100.0%	100.0%	\$1,410	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	9	69.2%	85.1%	\$227	16.1%	42.6%	
	\$100,001–\$250,000	2	15.4%	10.1%	\$373	26.5%	28.1%	
	\$250,001–\$500,000	2	15.4%	4.8%	\$810	57.4%	29.3%	
	Over \$500,000	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	13	100.0%	100.0%	\$1,410	100.0%	100.0%	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	9	75.0%		\$227	24.9%		
	\$100,001–\$250,000	2	16.7%		\$373	41.0%		
	\$250,001–\$1 Million	1	8.3%		\$310	34.1%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	12	100.0%		\$910	100.0%		

Distribution of 2022 Small Farm Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Farm Loans		Aggregate of Peer Data	Bank Small Farm Loans		Aggregate of Peer Data	% of Farms
	#	# %	# %	\$ (000s)	\$ %	\$ %	
Low	0	0.0%	0.3%	\$0	0.0%	0.2%	2.7%
Moderate	6	35.3%	38.0%	\$975	61.6%	37.1%	22.6%
Middle	10	58.8%	50.5%	\$598	37.8%	51.5%	53.7%
Upper	1	5.9%	10.9%	\$10	0.6%	11.2%	21.0%
Unknown	0	0.0%	0.3%	\$0	0.0%	0.0%	0.0%
TOTAL	17	100.0%	100.0%	\$1,583	100.0%	100.0%	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%	0.4%	\$0	0.0%	0.0%	2.8%
Moderate	2	15.4%	37.5%	\$810	57.4%	37.8%	22.3%
Middle	11	84.6%	49.9%	\$600	42.6%	47.0%	53.9%
Upper	0	0.0%	12.2%	\$0	0.0%	15.2%	21.1%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	13	100.0%	100.0%	\$1,410	100.0%	100.0%	100.0%

Mountain Home Assessment Area

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	0	0.0%	5.2%	\$0	0.0%	2.6%	17.8%
Moderate	2	14.3%	19.6%	\$534	20.0%	14.1%	21.6%
Middle	3	21.4%	20.1%	\$467	17.5%	17.4%	23.2%
Upper	3	21.4%	34.7%	\$687	25.7%	44.1%	37.5%
Unknown	6	42.9%	20.4%	\$988	36.9%	21.8%	0.0%
TOTAL	14	100.0%	100.0%	\$2,676	100.0%	100.0%	100.0%
Refinance							
Low	2	14.3%	10.8%	\$138	10.1%	6.9%	17.8%
Moderate	7	50.0%	19.1%	\$669	49.0%	14.9%	21.6%
Middle	2	14.3%	22.0%	\$257	18.8%	20.5%	23.2%
Upper	3	21.4%	34.2%	\$301	22.1%	42.9%	37.5%
Unknown	0	0.0%	13.9%	\$0	0.0%	14.7%	0.0%
TOTAL	14	100.0%	100.0%	\$1,365	100.0%	100.0%	100.0%
Home Improvement							
Low	1	20.0%	9.1%	\$22	12.3%	4.1%	17.8%
Moderate	2	40.0%	13.0%	\$100	55.9%	7.6%	21.6%
Middle	0	0.0%	14.3%	\$0	0.0%	10.5%	23.2%
Upper	2	40.0%	50.6%	\$57	31.8%	63.9%	37.5%
Unknown	0	0.0%	13.0%	\$0	0.0%	13.9%	0.0%
TOTAL	5	100.0%	100.0%	\$179	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	4.3%	\$0	0.0%	1.4%	17.8%
Moderate	0	0.0%	17.4%	\$0	0.0%	6.7%	21.6%
Middle	0	0.0%	8.7%	\$0	0.0%	3.4%	23.2%
Upper	0	0.0%	43.5%	\$0	0.0%	65.6%	37.5%
Unknown	0	0.0%	26.1%	\$0	0.0%	22.9%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	2	33.3%	13.0%	\$56	18.6%	7.2%	17.8%
Moderate	1	16.7%	19.6%	\$45	15.0%	18.0%	21.6%
Middle	1	16.7%	17.4%	\$40	13.3%	11.7%	23.2%
Upper	2	33.3%	41.3%	\$160	53.2%	52.8%	37.5%
Unknown	0	0.0%	8.7%	\$0	0.0%	10.4%	0.0%
TOTAL	6	100.0%	100.0%	\$301	100.0%	100.0%	100.0%

Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	17.8%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	21.6%
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	23.2%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	37.5%
Unknown	0	0.0%	100.0%	\$0	0.0%	100.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Upper	0	0.0%	18.8%	\$0	0.0%	4.9%	N/A
Unknown	1	100.0%	81.3%	\$575	100.0%	95.1%	N/A
TOTAL	1	100.0%	100.0%	\$575	100.0%	100.0%	N/A
Total Home Mortgage Loans							Families by Family Income %
Low	5	12.5%	7.1%	\$216	4.2%	3.6%	17.8%
Moderate	12	30.0%	18.8%	\$1,348	26.5%	13.2%	21.6%
Middle	6	15.0%	19.8%	\$764	15.0%	16.6%	23.2%
Upper	10	25.0%	35.4%	\$1,205	23.6%	41.9%	37.5%
Unknown	7	17.5%	19.0%	\$1,563	30.7%	24.7%	0.0%
TOTAL	40	100.0%	100.0%	\$5,096	100.0%	100.0%	100.0%

Distribution of 2023 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	1	4.2%	3.6%	\$40	1.2%	1.6%	17.8%
Moderate	3	12.5%	13.3%	\$247	7.2%	8.4%	21.6%
Middle	5	20.8%	21.0%	\$824	23.9%	18.3%	23.2%
Upper	13	54.2%	42.0%	\$2,103	61.0%	49.2%	37.5%
Unknown	2	8.3%	20.1%	\$232	6.7%	22.4%	0.0%
TOTAL	24	100.0%	100.0%	\$3,446	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	8.7%	\$0	0.0%	6.3%	17.8%
Moderate	0	0.0%	20.8%	\$0	0.0%	16.7%	21.6%
Middle	1	20.0%	18.5%	\$235	18.0%	16.0%	23.2%
Upper	2	40.0%	34.1%	\$688	52.8%	40.7%	37.5%
Unknown	2	40.0%	17.9%	\$379	29.1%	20.2%	0.0%
TOTAL	5	100.0%	100.0%	\$1,302	100.0%	100.0%	100.0%
Home Improvement							
Low	1	14.3%	6.9%	\$11	3.5%	2.4%	17.8%
Moderate	2	28.6%	18.1%	\$118	37.7%	12.5%	21.6%
Middle	1	14.3%	19.4%	\$19	6.1%	15.0%	23.2%
Upper	1	14.3%	34.7%	\$75	24.0%	44.9%	37.5%
Unknown	2	28.6%	20.8%	\$90	28.8%	25.3%	0.0%
TOTAL	7	100.0%	100.0%	\$313	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	12.1%	\$0	0.0%	9.2%	17.8%
Moderate	0	0.0%	15.2%	\$0	0.0%	11.0%	21.6%
Middle	0	0.0%	15.2%	\$0	0.0%	8.6%	23.2%
Upper	0	0.0%	36.4%	\$0	0.0%	51.2%	37.5%
Unknown	0	0.0%	21.2%	\$0	0.0%	19.9%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	1	16.7%	9.5%	\$66	19.9%	8.2%	17.8%
Moderate	0	0.0%	19.0%	\$0	0.0%	13.2%	21.6%
Middle	1	16.7%	14.3%	\$40	12.1%	9.2%	23.2%
Upper	2	33.3%	42.9%	\$112	33.8%	57.7%	37.5%
Unknown	2	33.3%	14.3%	\$113	34.1%	11.7%	0.0%
TOTAL	6	100.0%	100.0%	\$331	100.0%	100.0%	100.0%

Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	17.8%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	21.6%
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	23.2%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	37.5%
Unknown	0	0.0%	100.0%	\$0	0.0%	100.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Upper	0	0.0%	10.0%	\$0	0.0%	1.2%	N/A
Unknown	1	100.0%	90.0%	\$3,200	100.0%	98.8%	N/A
TOTAL	1	100.0%	100.0%	\$3,200	100.0%	100.0%	N/A
Total Home Mortgage Loans							Families By Family Income %
Low	3	7.0%	5.3%	\$117	1.4%	2.6%	17.8%
Moderate	5	11.6%	15.1%	\$365	4.2%	9.6%	21.6%
Middle	8	18.6%	19.7%	\$1,118	13.0%	16.6%	23.2%
Upper	18	41.9%	39.5%	\$2,978	34.7%	45.4%	37.5%
Unknown	9	20.9%	20.3%	\$4,014	46.7%	25.9%	0.0%
TOTAL	43	100.0%	100.0%	\$8,592	100.0%	100.0%	100.0%

Distribution of 2022 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner-Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Middle	11	78.6%	83.1%	\$1,889	70.6%	83.7%	90.4%
Upper	3	21.4%	16.9%	\$787	29.4%	16.3%	9.6%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	14	100.0%	100.0%	\$2,676	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Middle	11	78.6%	91.1%	\$1,178	86.3%	92.4%	90.4%
Upper	3	21.4%	8.9%	\$187	13.7%	7.6%	9.6%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	14	100.0%	100.0%	\$1,365	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Middle	4	80.0%	93.5%	\$154	86.0%	96.7%	90.4%
Upper	1	20.0%	6.5%	\$25	14.0%	3.3%	9.6%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	5	100.0%	100.0%	\$179	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Middle	0	0.0%	91.3%	\$0	0.0%	95.3%	90.4%
Upper	0	0.0%	8.7%	\$0	0.0%	4.7%	9.6%
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%
Other Purpose Closed/Exempt							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Middle	6	100.0%	84.8%	\$301	100.0%	89.0%	90.4%
Upper	0	0.0%	15.2%	\$0	0.0%	11.0%	9.6%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	6	100.0%	100.0%	\$301	100.0%	100.0%	100.0%

Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Middle	0	0.0%	100.0%	\$0	0.0%	100.0%	90.4%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	9.6%
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%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Middle	1	100.0%	81.3%	\$575	100.0%	82.1%	73.8%
Upper	0	0.0%	18.8%	\$0	0.0%	17.9%	26.2%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	1	100.0%	100.0%	\$575	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	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Middle	33	82.5%	86.1%	\$4,097	80.4%	86.2%	90.4%
Upper	7	17.5%	13.9%	\$999	19.6%	13.8%	9.6%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	40	100.0%	100.0%	\$5,096	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
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Middle	18	75.0%	87.8%	\$2,323	67.4%	87.5%	90.4%
Upper	6	25.0%	12.2%	\$1,123	32.6%	12.5%	9.6%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	24	100.0%	100.0%	\$3,446	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Middle	5	100.0%	89.6%	\$1,302	100.0%	92.1%	90.4%
Upper	0	0.0%	10.4%	\$0	0.0%	7.9%	9.6%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	5	100.0%	100.0%	\$1,302	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Middle	7	100.0%	93.1%	\$313	100.0%	93.2%	90.4%
Upper	0	0.0%	6.9%	\$0	0.0%	6.8%	9.6%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	7	100.0%	100.0%	\$313	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Middle	0	0.0%	90.9%	\$0	0.0%	95.8%	90.4%
Upper	0	0.0%	9.1%	\$0	0.0%	4.2%	9.6%
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%
Other Purpose Closed/Exempt							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Middle	6	100.0%	88.1%	\$331	100.0%	82.6%	90.4%
Upper	0	0.0%	11.9%	\$0	0.0%	17.4%	9.6%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	6	100.0%	100.0%	\$331	100.0%	100.0%	100.0%

Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Middle	0	0.0%	100.0%	\$0	0.0%	100.0%	90.4%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	9.6%
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%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Middle	1	100.0%	90.0%	\$3,200	100.0%	95.6%	73.8%
Upper	0	0.0%	10.0%	\$0	0.0%	4.4%	26.2%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	1	100.0%	100.0%	\$3,200	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	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Middle	37	86.0%	88.7%	\$7,469	86.9%	88.9%	90.4%
Upper	6	14.0%	11.3%	\$1,123	13.1%	11.1%	9.6%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	43	100.0%	100.0%	\$8,592	100.0%	100.0%	100.0%

Distribution of 2022 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2022						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	14	100.0%	62.8%	\$1,986	100.0%	57.4%	91.1%
	Over \$1 Million/ Unknown	0	0.0%	37.2%	\$0	0.0%	42.6%	8.9%
	TOTAL	14	100.0%	100.0%	\$1,986	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	7	50.0%	87.7%	\$258	13.0%	28.2%	
	\$100,001–\$250,000	5	35.7%	7.3%	\$692	34.8%	23.9%	
	\$250,001– \$1 Million	2	14.3%	5.0%	\$1,036	52.2%	47.9%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	14	100.0%	100.0%	\$1,986	100.0%	100.0%	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	7	50.0%		\$258	13.0%		
	\$100,001–\$250,000	5	35.7%		\$692	34.8%		
	\$250,001– \$1 Million	2	14.3%		\$1,036	52.2%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	14	100.0%		\$1,986	100.0%		

Distribution of 2023 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2023						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	35	87.5%	66.7%	\$2,844	63.5%	62.3%	91.3%
	Over \$1 Million/ Unknown	5	12.5%	33.3%	\$1,636	36.5%	37.7%	8.7%
	TOTAL	40	100.0%	100.0%	\$4,480	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	26	65.0%	89.0%	\$836	18.7%	32.9%	
	\$100,001–\$250,000	8	20.0%	5.9%	\$1,423	31.8%	19.8%	
	\$250,001– \$1 Million	6	15.0%	5.1%	\$2,221	49.6%	47.3%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	40	100.0%	100.0%	\$4,480	100.0%	100.0%	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	26	74.3%		\$836	29.4%		
	\$100,001–\$250,000	6	17.1%		\$989	34.8%		
	\$250,001– \$1 Million	3	8.6%		\$1,019	35.8%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	35	100.0%		\$2,844	100.0%		

Distribution of 2022 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Middle	13	92.9%	84.0%	\$1,816	91.4%	82.3%	78.0%
Upper	1	7.1%	15.2%	\$170	8.6%	17.6%	22.0%
Unknown	0	0.0%	0.8%	\$0	0.0%	0.1%	0.0%
TOTAL	14	100.0%	100.0%	\$1,986	100.0%	100.0%	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	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Middle	30	75.0%	82.4%	\$3,393	75.7%	86.8%	77.7%
Upper	10	25.0%	17.1%	\$1,087	24.3%	13.0%	22.3%
Unknown	0	0.0%	0.5%	\$0	0.0%	0.2%	0.0%
TOTAL	40	100.0%	100.0%	\$4,480	100.0%	100.0%	100.0%

Distribution of 2022 Small Farm Lending By Borrower Income Level								
Farm Revenue and Loan Size		2022						
		Count			Dollars			Farms
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Farm Revenue	\$1 Million or Less	5	100.0%	61.3%	\$268	100.0%	80.6%	100.0%
	Over \$1 Million/ Unknown	0	0.0%	38.7%	\$0	0.0%	19.4%	0.0%
	TOTAL	5	100.0%	100.0%	\$268	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	4	80.0%	79.6%	\$152	56.7%	35.8%	
	\$100,001–\$250,000	1	20.0%	16.1%	\$116	43.3%	38.7%	
	\$250,001–\$500,000	0	0.0%	4.3%	\$0	0.0%	25.5%	
	Over \$500,000	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	5	100.0%	100.0%	\$268	100.0%	100.0%	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	4	80.0%		\$152	56.7%		
	\$100,001–\$250,000	1	20.0%		\$116	43.3%		
	\$250,001– \$1 Million	0	0.0%		\$0	0.0%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	5	100.0%		\$268	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	3	100.0%	77.8%	\$104	100.0%	93.6%	100.0%
	Over \$1 Million/ Unknown	0	0.0%	22.2%	\$0	0.0%	6.4%	0.0%
	TOTAL	3	100.0%	100.0%	\$104	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	3	100.0%	88.9%	\$104	100.0%	40.0%	
	\$100,001–\$250,000	0	0.0%	6.3%	\$0	0.0%	23.2%	
	\$250,001–\$500,000	0	0.0%	4.8%	\$0	0.0%	36.7%	
	Over \$500,000	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	3	100.0%	100.0%	\$104	100.0%	100.0%	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	3	100.0%		\$104	100.0%		
	\$100,001–\$250,000	0	0.0%		\$0	0.0%		
	\$250,001–\$1 Million	0	0.0%		\$0	0.0%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	3	100.0%		\$104	100.0%		

Distribution of 2022 Small Farm Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Farm Loans		Aggregate of Peer Data	Bank Small Farm Loans		Aggregate of Peer Data	% of Farms
	#	# %	# %	\$ (000s)	\$ %	\$ %	
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Middle	5	100.0%	96.8%	\$268	100.0%	99.0%	91.3%
Upper	0	0.0%	3.2%	\$0	0.0%	1.0%	8.7%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	5	100.0%	100.0%	\$268	100.0%	100.0%	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	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Middle	2	66.7%	96.8%	\$39	37.5%	98.1%	90.9%
Upper	1	33.3%	3.2%	\$65	62.5%	1.9%	9.1%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	3	100.0%	100.0%	\$104	100.0%	100.0%	100.0%

Jonesboro Assessment Area

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	1	4.2%	4.7%	\$74	1.7%	2.5%	20.7%
Moderate	2	8.3%	15.8%	\$257	5.8%	11.6%	15.9%
Middle	4	16.7%	18.7%	\$992	22.5%	16.4%	19.5%
Upper	5	20.8%	33.2%	\$1,375	31.2%	44.7%	43.8%
Unknown	12	50.0%	27.6%	\$1,709	38.8%	24.8%	0.0%
TOTAL	24	100.0%	100.0%	\$4,407	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	8.2%	\$0	0.0%	4.1%	20.7%
Moderate	2	16.7%	13.7%	\$274	12.3%	8.7%	15.9%
Middle	0	0.0%	20.1%	\$0	0.0%	15.5%	19.5%
Upper	6	50.0%	38.9%	\$988	44.4%	52.4%	43.8%
Unknown	4	33.3%	19.1%	\$964	43.3%	19.2%	0.0%
TOTAL	12	100.0%	100.0%	\$2,226	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	6.3%	\$0	0.0%	2.7%	20.7%
Moderate	1	50.0%	7.6%	\$50	62.5%	5.3%	15.9%
Middle	1	50.0%	18.1%	\$30	37.5%	12.6%	19.5%
Upper	0	0.0%	55.6%	\$0	0.0%	68.0%	43.8%
Unknown	0	0.0%	12.5%	\$0	0.0%	11.3%	0.0%
TOTAL	2	100.0%	100.0%	\$80	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	3.2%	\$0	0.0%	1.1%	20.7%
Moderate	0	0.0%	14.5%	\$0	0.0%	10.9%	15.9%
Middle	0	0.0%	24.2%	\$0	0.0%	15.6%	19.5%
Upper	0	0.0%	50.0%	\$0	0.0%	67.1%	43.8%
Unknown	0	0.0%	8.1%	\$0	0.0%	5.4%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	4.6%	\$0	0.0%	2.3%	20.7%
Moderate	0	0.0%	18.5%	\$0	0.0%	12.3%	15.9%
Middle	1	25.0%	24.6%	\$35	12.5%	18.1%	19.5%
Upper	3	75.0%	47.7%	\$244	87.5%	62.4%	43.8%
Unknown	0	0.0%	4.6%	\$0	0.0%	4.8%	0.0%
TOTAL	4	100.0%	100.0%	\$279	100.0%	100.0%	100.0%

Purpose Not Applicable							
Low	0	0.0%	8.7%	\$0	0.0%	1.9%	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%	91.3%	\$0	0.0%	98.1%	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%	1.6%	\$0	0.0%	0.4%	N/A
Unknown	2	100.0%	98.4%	\$864	100.0%	99.6%	N/A
TOTAL	2	100.0%	100.0%	\$864	100.0%	100.0%	N/A
Total Home Mortgage Loans							Families by Family Income %
Low	1	2.3%	5.5%	\$74	0.9%	2.5%	20.7%
Moderate	5	11.4%	14.6%	\$581	7.4%	9.1%	15.9%
Middle	6	13.6%	18.8%	\$1,057	13.5%	13.6%	19.5%
Upper	14	31.8%	35.2%	\$2,607	33.2%	39.9%	43.8%
Unknown	18	40.9%	25.8%	\$3,537	45.0%	34.8%	0.0%
TOTAL	44	100.0%	100.0%	\$7,856	100.0%	100.0%	100.0%

Distribution of 2023 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	2	20.0%	3.7%	\$108	8.8%	1.7%	20.7%
Moderate	0	0.0%	12.3%	\$0	0.0%	8.8%	15.9%
Middle	1	10.0%	19.6%	\$187	15.3%	16.9%	19.5%
Upper	4	40.0%	32.3%	\$706	57.8%	42.2%	43.8%
Unknown	3	30.0%	32.0%	\$220	18.0%	30.3%	0.0%
TOTAL	10	100.0%	100.0%	\$1,221	100.0%	100.0%	100.0%
Refinance							
Low	1	14.3%	7.2%	\$75	4.0%	2.6%	20.7%
Moderate	0	0.0%	12.6%	\$0	0.0%	7.6%	15.9%
Middle	0	0.0%	15.8%	\$0	0.0%	11.4%	19.5%
Upper	5	71.4%	42.4%	\$1,581	83.8%	52.7%	43.8%
Unknown	1	14.3%	21.9%	\$230	12.2%	25.7%	0.0%
TOTAL	7	100.0%	100.0%	\$1,886	100.0%	100.0%	100.0%
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	0	0.0%	15.2%	\$0	0.0%	9.4%	19.5%
Upper	0	0.0%	53.3%	\$0	0.0%	60.0%	43.8%
Unknown	2	100.0%	15.8%	\$143	100.0%	16.5%	0.0%
TOTAL	2	100.0%	100.0%	\$143	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	1	33.3%	20.3%	\$75	29.9%	18.4%	15.9%
Middle	0	0.0%	14.9%	\$0	0.0%	14.4%	19.5%
Upper	1	33.3%	48.6%	\$100	39.8%	52.2%	43.8%
Unknown	1	33.3%	6.8%	\$76	30.3%	6.9%	0.0%
TOTAL	3	100.0%	100.0%	\$251	100.0%	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%	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	3	13.6%	4.6%	\$183	5.2%	2.0%	20.7%
Moderate	1	4.5%	12.3%	\$75	2.1%	8.3%	15.9%
Middle	1	4.5%	18.2%	\$187	5.3%	15.1%	19.5%
Upper	10	45.5%	35.8%	\$2,387	68.2%	42.9%	43.8%
Unknown	7	31.8%	29.1%	\$669	19.1%	31.7%	0.0%
TOTAL	22	100.0%	100.0%	\$3,501	100.0%	100.0%	100.0%

Distribution of 2022 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner-Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	0	0.0%	0.7%	\$0	0.0%	0.4%	0.5%
Moderate	3	12.5%	16.8%	\$380	8.6%	13.2%	16.7%
Middle	11	45.8%	37.3%	\$1,399	31.7%	32.7%	39.2%
Upper	10	41.7%	45.2%	\$2,628	59.6%	53.8%	43.6%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	24	100.0%	100.0%	\$4,407	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	0.3%	\$0	0.0%	0.5%	0.5%
Moderate	2	16.7%	17.7%	\$135	6.1%	13.0%	16.7%
Middle	3	25.0%	29.9%	\$500	22.5%	26.8%	39.2%
Upper	7	58.3%	52.1%	\$1,591	71.5%	59.7%	43.6%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	12	100.0%	100.0%	\$2,226	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.5%
Moderate	0	0.0%	15.3%	\$0	0.0%	14.5%	16.7%
Middle	2	100.0%	34.0%	\$80	100.0%	20.9%	39.2%
Upper	0	0.0%	50.7%	\$0	0.0%	64.5%	43.6%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	2	100.0%	100.0%	\$80	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%	9.7%	\$0	0.0%	12.8%	16.7%
Middle	0	0.0%	37.1%	\$0	0.0%	27.1%	39.2%
Upper	0	0.0%	53.2%	\$0	0.0%	60.1%	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%
Other Purpose Closed/Exempt							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.5%
Moderate	0	0.0%	10.8%	\$0	0.0%	6.6%	16.7%
Middle	1	25.0%	41.5%	\$75	26.9%	47.9%	39.2%
Upper	3	75.0%	47.7%	\$204	73.1%	45.5%	43.6%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	4	100.0%	100.0%	\$279	100.0%	100.0%	100.0%

Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.5%
Moderate	0	0.0%	30.4%	\$0	0.0%	31.7%	16.7%
Middle	0	0.0%	34.8%	\$0	0.0%	37.7%	39.2%
Upper	0	0.0%	34.8%	\$0	0.0%	30.5%	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%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	22.6%	\$0	0.0%	12.6%	18.4%
Moderate	0	0.0%	35.5%	\$0	0.0%	58.5%	36.7%
Middle	2	100.0%	27.4%	\$864	100.0%	17.6%	35.8%
Upper	0	0.0%	14.5%	\$0	0.0%	11.3%	9.2%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	2	100.0%	100.0%	\$864	100.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	0	0.0%	0.9%	\$0	0.0%	2.2%	0.5%
Moderate	5	11.4%	17.1%	\$515	6.6%	20.1%	16.7%
Middle	19	43.2%	35.3%	\$2,918	37.1%	29.1%	39.2%
Upper	20	45.5%	46.6%	\$4,423	56.3%	48.6%	43.6%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	44	100.0%	100.0%	\$7,856	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
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	0	0.0%	0.6%	\$0	0.0%	0.4%	0.5%
Moderate	0	0.0%	18.5%	\$0	0.0%	14.5%	16.7%
Middle	3	30.0%	38.9%	\$162	13.3%	34.7%	39.2%
Upper	7	70.0%	42.0%	\$1,059	86.7%	50.4%	43.6%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	10	100.0%	100.0%	\$1,221	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	0.5%	\$0	0.0%	0.1%	0.5%
Moderate	0	0.0%	19.6%	\$0	0.0%	18.3%	16.7%
Middle	0	0.0%	36.6%	\$0	0.0%	29.6%	39.2%
Upper	7	100.0%	43.3%	\$1,886	100.0%	51.9%	43.6%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	7	100.0%	100.0%	\$1,886	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	1.8%	\$0	0.0%	1.7%	0.5%
Moderate	1	50.0%	23.6%	\$45	31.5%	18.2%	16.7%
Middle	1	50.0%	29.1%	\$98	68.5%	29.3%	39.2%
Upper	0	0.0%	45.5%	\$0	0.0%	50.8%	43.6%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	2	100.0%	100.0%	\$143	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%
Other Purpose Closed/Exempt							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.5%
Moderate	1	33.3%	16.2%	\$76	30.3%	10.8%	16.7%
Middle	0	0.0%	36.5%	\$0	0.0%	28.1%	39.2%
Upper	2	66.7%	47.3%	\$175	69.7%	61.1%	43.6%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	3	100.0%	100.0%	\$251	100.0%	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	2	9.1%	19.2%	\$121	3.5%	16.3%	16.7%
Middle	4	18.2%	37.8%	\$260	7.4%	34.3%	39.2%
Upper	16	72.7%	42.3%	\$3,120	89.1%	48.7%	43.6%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	22	100.0%	100.0%	\$3,501	100.0%	100.0%	100.0%

Distribution of 2022 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2022						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	28	87.5%	54.4%	\$3,166	58.3%	52.0%	89.4%
	Over \$1 Million/ Unknown	4	12.5%	45.6%	\$2,265	41.7%	48.0%	10.6%
	TOTAL	32	100.0%	100.0%	\$5,431	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	21	65.6%	88.3%	\$986	18.2%	33.2%	
	\$100,001–\$250,000	3	9.4%	6.8%	\$449	8.3%	20.9%	
	\$250,001– \$1 Million	8	25.0%	4.9%	\$3,996	73.6%	45.8%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	32	100.0%	100.0%	\$5,431	100.0%	100.0%	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	21	75.0%		\$986	31.1%		
	\$100,001–\$250,000	2	7.1%		\$264	8.3%		
	\$250,001– \$1 Million	5	17.9%		\$1,916	60.5%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	28	100.0%		\$3,166	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	16	80.0%	59.0%	\$1,286	53.6%	52.4%	89.5%
	Over \$1 Million/ Unknown	4	20.0%	41.0%	\$1,114	46.4%	47.6%	10.5%
	TOTAL	20	100.0%	100.0%	\$2,400	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	16	80.0%	89.3%	\$605	25.2%	36.0%	
	\$100,001–\$250,000	1	5.0%	6.2%	\$200	8.3%	19.9%	
	\$250,001– \$1 Million	3	15.0%	4.5%	\$1,595	66.5%	44.1%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	20	100.0%	100.0%	\$2,400	100.0%	100.0%	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	14	87.5%		\$491	38.2%		
	\$100,001–\$250,000	0	0.0%		\$0	0.0%		
	\$250,001– \$1 Million	2	12.5%		\$795	61.8%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	16	100.0%		\$1,286	100.0%		

Distribution of 2022 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	0	0.0%	1.4%	\$0	0.0%	2.0%	2.4%
Moderate	7	21.9%	25.0%	\$636	11.7%	28.2%	27.6%
Middle	13	40.6%	38.4%	\$3,837	70.6%	42.4%	38.1%
Upper	12	37.5%	34.2%	\$958	17.6%	27.0%	32.0%
Unknown	0	0.0%	1.0%	\$0	0.0%	0.4%	0.0%
TOTAL	32	100.0%	100.0%	\$5,431	100.0%	100.0%	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%	0.8%	\$0	0.0%	0.3%	2.4%
Moderate	6	30.0%	24.7%	\$1,194	49.8%	24.8%	27.1%
Middle	4	20.0%	39.0%	\$645	26.9%	38.0%	38.5%
Upper	10	50.0%	35.0%	\$561	23.4%	36.7%	32.0%
Unknown	0	0.0%	0.4%	\$0	0.0%	0.1%	0.0%
TOTAL	20	100.0%	100.0%	\$2,400	100.0%	100.0%	100.0%

Distribution of 2022 Small Farm Lending By Borrower Income Level								
Farm Revenue and Loan Size		2022						
		Count			Dollars			Farms
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Farm Revenue	\$1 Million or Less	7	53.8%	51.5%	\$1,432	46.7%	65.7%	96.8%
	Over \$1 Million/ Unknown	6	46.2%	48.5%	\$1,634	53.3%	34.3%	3.2%
	TOTAL	13	100.0%	100.0%	\$3,066	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	2	15.4%	67.6%	\$133	4.3%	20.4%	
	\$100,001–\$250,000	5	38.5%	19.1%	\$771	25.1%	31.4%	
	\$250,001–\$500,000	6	46.2%	13.4%	\$2,162	70.5%	48.2%	
	Over \$500,000	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	13	100.0%	100.0%	\$3,066	100.0%	100.0%	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	2	28.6%		\$133	9.3%		
	\$100,001–\$250,000	3	42.9%		\$444	31.0%		
	\$250,001–\$1 Million	2	28.6%		\$855	59.7%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	7	100.0%		\$1,432	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	8	100.0%	49.1%	\$1,693	100.0%	60.0%	96.8%
	Over \$1 Million/ Unknown	0	0.0%	50.9%	\$0	0.0%	40.0%	3.2%
	TOTAL	8	100.0%	100.0%	\$1,693	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	3	37.5%	69.3%	\$113	6.7%	19.0%	
	\$100,001–\$250,000	2	25.0%	17.0%	\$330	19.5%	30.9%	
	\$250,001–\$500,000	3	37.5%	13.6%	\$1,250	73.8%	50.1%	
	Over \$500,000	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	8	100.0%	100.0%	\$1,693	100.0%	100.0%	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	3	37.5%		\$113	6.7%		
	\$100,001–\$250,000	2	25.0%		\$330	19.5%		
	\$250,001–\$1 Million	3	37.5%		\$1,250	73.8%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	8	100.0%		\$1,693	100.0%		

Distribution of 2022 Small Farm Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Farm Loans		Aggregate of Peer Data	Bank Small Farm Loans		Aggregate of Peer Data	% of Farms
	#	# %	# %	\$ (000s)	\$ %	\$ %	
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.4%
Moderate	3	23.1%	17.4%	\$654	21.3%	21.5%	19.2%
Middle	4	30.8%	40.3%	\$834	27.2%	40.6%	43.1%
Upper	6	46.2%	42.2%	\$1,578	51.5%	37.9%	37.4%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	13	100.0%	100.0%	\$3,066	100.0%	100.0%	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%	0.4%
Moderate	2	25.0%	18.8%	\$550	32.5%	32.0%	19.9%
Middle	1	12.5%	37.5%	\$350	20.7%	31.6%	43.0%
Upper	5	62.5%	43.2%	\$793	46.8%	36.3%	36.8%
Unknown	0	0.0%	0.6%	\$0	0.0%	0.0%	0.0%
TOTAL	8	100.0%	100.0%	\$1,693	100.0%	100.0%	100.0%

Little Rock Assessment Area

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	0	0.0%	10.4%	\$0	0.0%	3.8%	33.1%
Moderate	0	0.0%	18.1%	\$0	0.0%	13.7%	18.9%
Middle	0	0.0%	20.8%	\$0	0.0%	20.7%	19.6%
Upper	1	33.3%	27.8%	\$65	28.8%	39.1%	28.4%
Unknown	2	66.7%	22.9%	\$161	71.2%	22.7%	0.0%
TOTAL	3	100.0%	100.0%	\$226	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	12.5%	\$0	0.0%	7.1%	33.1%
Moderate	0	0.0%	25.0%	\$0	0.0%	24.3%	18.9%
Middle	2	66.7%	27.1%	\$291	43.5%	26.2%	19.6%
Upper	1	33.3%	18.8%	\$378	56.5%	21.4%	28.4%
Unknown	0	0.0%	16.7%	\$0	0.0%	21.0%	0.0%
TOTAL	3	100.0%	100.0%	\$669	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	33.1%
Moderate	0	0.0%	16.7%	\$0	0.0%	25.4%	18.9%
Middle	0	0.0%	16.7%	\$0	0.0%	18.4%	19.6%
Upper	0	0.0%	66.7%	\$0	0.0%	56.2%	28.4%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	33.1%
Moderate	0	0.0%	40.0%	\$0	0.0%	21.3%	18.9%
Middle	0	0.0%	20.0%	\$0	0.0%	38.6%	19.6%
Upper	0	0.0%	40.0%	\$0	0.0%	40.1%	28.4%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	33.1%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	18.9%
Middle	0	0.0%	87.5%	\$0	0.0%	84.1%	19.6%
Upper	0	0.0%	12.5%	\$0	0.0%	15.9%	28.4%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%

Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	33.1%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	18.9%
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	19.6%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	28.4%
Unknown	0	0.0%	100.0%	\$0	0.0%	100.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
TOTAL	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Total Home Mortgage Loans							Families by Family Income %
Low	0	0.0%	9.5%	\$0	0.0%	4.2%	33.1%
Moderate	0	0.0%	19.1%	\$0	0.0%	15.8%	18.9%
Middle	2	33.3%	24.1%	\$291	32.5%	23.0%	19.6%
Upper	2	33.3%	27.3%	\$443	49.5%	35.4%	28.4%
Unknown	2	33.3%	20.0%	\$161	18.0%	21.7%	0.0%
TOTAL	6	100.0%	100.0%	\$895	100.0%	100.0%	100.0%

Distribution of 2023 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	0	0.0%	4.8%	\$0	0.0%	2.7%	33.1%
Moderate	0	0.0%	23.4%	\$0	0.0%	16.6%	18.9%
Middle	2	33.3%	16.9%	\$261	49.6%	18.2%	19.6%
Upper	1	16.7%	23.4%	\$55	10.5%	31.6%	28.4%
Unknown	3	50.0%	31.5%	\$210	39.9%	31.0%	0.0%
TOTAL	6	100.0%	100.0%	\$526	100.0%	100.0%	100.0%
Refinance							
Low	1	100.0%	10.9%	\$81	100.0%	5.1%	33.1%
Moderate	0	0.0%	17.4%	\$0	0.0%	10.5%	18.9%
Middle	0	0.0%	28.3%	\$0	0.0%	29.9%	19.6%
Upper	0	0.0%	39.1%	\$0	0.0%	52.0%	28.4%
Unknown	0	0.0%	4.3%	\$0	0.0%	2.5%	0.0%
TOTAL	1	100.0%	100.0%	\$81	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	10.0%	\$0	0.0%	1.6%	33.1%
Moderate	0	0.0%	30.0%	\$0	0.0%	25.5%	18.9%
Middle	0	0.0%	20.0%	\$0	0.0%	12.8%	19.6%
Upper	0	0.0%	20.0%	\$0	0.0%	45.5%	28.4%
Unknown	0	0.0%	20.0%	\$0	0.0%	14.7%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	33.1%
Moderate	0	0.0%	50.0%	\$0	0.0%	43.5%	18.9%
Middle	0	0.0%	50.0%	\$0	0.0%	56.5%	19.6%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	28.4%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	10.0%	\$0	0.0%	14.8%	33.1%
Moderate	0	0.0%	40.0%	\$0	0.0%	41.8%	18.9%
Middle	1	100.0%	20.0%	\$20	100.0%	10.8%	19.6%
Upper	0	0.0%	20.0%	\$0	0.0%	24.7%	28.4%
Unknown	0	0.0%	10.0%	\$0	0.0%	7.9%	0.0%
TOTAL	1	100.0%	100.0%	\$20	100.0%	100.0%	100.0%

Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	33.1%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	18.9%
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	19.6%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	28.4%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	0.0%	\$0	0.0%	0.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
TOTAL	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Total Home Mortgage Loans							Families By Family Income %
Low	1	12.5%	6.8%	\$81	12.9%	3.4%	33.1%
Moderate	0	0.0%	23.4%	\$0	0.0%	15.7%	18.9%
Middle	3	37.5%	20.3%	\$281	44.8%	21.1%	19.6%
Upper	1	12.5%	26.6%	\$55	8.8%	37.0%	28.4%
Unknown	3	37.5%	22.9%	\$210	33.5%	22.8%	0.0%
TOTAL	8	100.0%	100.0%	\$627	100.0%	100.0%	100.0%

Distribution of 2022 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner-Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	3	100.0%	100.0%	\$226	100.0%	100.0%	100.0%
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	3	100.0%	100.0%	\$226	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	3	100.0%	100.0%	\$669	100.0%	100.0%	100.0%
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	3	100.0%	100.0%	\$669	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%	100.0%	\$0	0.0%	100.0%	100.0%
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	87.5%	\$0	0.0%	60.6%	100.0%
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Unknown	0	0.0%	12.5%	\$0	0.0%	39.4%	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%	100.0%	\$0	0.0%	100.0%	100.0%
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	100.0%
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	0.0%	\$0	0.0%	0.0%	100.0%
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	6	100.0%	99.5%	\$895	100.0%	99.2%	100.0%
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Unknown	0	0.0%	0.5%	\$0	0.0%	0.8%	0.0%
TOTAL	6	100.0%	100.0%	\$895	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
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	6	100.0%	100.0%	\$526	100.0%	100.0%	100.0%
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	6	100.0%	100.0%	\$526	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	1	100.0%	100.0%	\$81	100.0%	100.0%	100.0%
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	1	100.0%	100.0%	\$81	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%	100.0%	\$0	0.0%	100.0%	100.0%
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	1	100.0%	100.0%	\$20	100.0%	100.0%	100.0%
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	1	100.0%	100.0%	\$20	100.0%	100.0%	100.0%

Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	100.0%
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	0.0%	\$0	0.0%	0.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	100.0%
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	0.0%	\$0	0.0%	0.0%	100.0%
Total Home Mortgage Loans							% of Owner- Occupied Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	8	100.0%	100.0%	\$627	100.0%	100.0%	100.0%
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	8	100.0%	100.0%	\$627	100.0%	100.0%	100.0%

Distribution of 2022 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2022						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	17	94.4%	61.4%	\$679	83.9%	49.0%	90.7%
	Over \$1 Million/ Unknown	1	5.6%	38.6%	\$130	16.1%	51.0%	9.3%
	TOTAL	18	100.0%	100.0%	\$809	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	15	83.3%	96.0%	\$378	46.7%	66.6%	
	\$100,001–\$250,000	3	16.7%	3.4%	\$431	53.3%	24.1%	
	\$250,001– \$1 Million	0	0.0%	0.6%	\$0	0.0%	9.3%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	18	100.0%	100.0%	\$809	100.0%	100.0%	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	15	88.2%		\$378	55.7%		
	\$100,001–\$250,000	2	11.8%		\$301	44.3%		
	\$250,001– \$1 Million	0	0.0%		\$0	0.0%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	17	100.0%		\$679	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	100.0%	58.5%	\$318	100.0%	27.8%	90.2%
	Over \$1 Million/ Unknown	0	0.0%	41.5%	\$0	0.0%	72.2%	9.8%
	TOTAL	9	100.0%	100.0%	\$318	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	9	100.0%	93.7%	\$318	100.0%	48.1%	
	\$100,001–\$250,000	0	0.0%	4.2%	\$0	0.0%	24.5%	
	\$250,001–\$1 Million	0	0.0%	2.1%	\$0	0.0%	27.4%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	9	100.0%	100.0%	\$318	100.0%	100.0%	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	9	100.0%		\$318	100.0%		
	\$100,001–\$250,000	0	0.0%		\$0	0.0%		
	\$250,001–\$1 Million	0	0.0%		\$0	0.0%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	9	100.0%		\$318	100.0%		

Distribution of 2022 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	18	100.0%	99.4%	\$809	100.0%	99.8%	100.0%
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Unknown	0	0.0%	0.6%	\$0	0.0%	0.2%	0.0%
TOTAL	18	100.0%	100.0%	\$809	100.0%	100.0%	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	9	100.0%	99.3%	\$318	100.0%	99.9%	100.0%
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Unknown	0	0.0%	0.7%	\$0	0.0%	0.1%	0.0%
TOTAL	9	100.0%	100.0%	\$318	100.0%	100.0%	100.0%

Distribution of 2022 Small Farm Lending By Borrower Income Level								
Farm Revenue and Loan Size		2022						
		Count			Dollars			Farms
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Farm Revenue	\$1 Million or Less	2	66.7%	68.3%	\$171	77.0%	86.1%	92.6%
	Over \$1 Million/ Unknown	1	33.3%	31.7%	\$51	23.0%	13.9%	7.4%
	TOTAL	3	100.0%	100.0%	\$222	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	2	66.7%	82.9%	\$81	36.5%	41.4%	
	\$100,001–\$250,000	1	33.3%	14.6%	\$141	63.5%	44.6%	
	\$250,001–\$500,000	0	0.0%	2.4%	\$0	0.0%	14.0%	
	Over \$500,000	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	3	100.0%	100.0%	\$222	100.0%	100.0%	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	1	50.0%		\$30	17.5%		
	\$100,001–\$250,000	1	50.0%		\$141	82.5%		
	\$250,001–\$1 Million	0	0.0%		\$0	0.0%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	2	100.0%		\$171	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	2	100.0%	37.0%	\$62	100.0%	37.6%	92.3%
	Over \$1 Million/ Unknown	0	0.0%	63.0%	\$0	0.0%	62.4%	7.7%
	TOTAL	2	100.0%	100.0%	\$62	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	2	100.0%	85.2%	\$62	100.0%	33.8%	
	\$100,001–\$250,000	0	0.0%	7.4%	\$0	0.0%	25.3%	
	\$250,001–\$500,000	0	0.0%	7.4%	\$0	0.0%	40.9%	
	Over \$500,000	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	2	100.0%	100.0%	\$62	100.0%	100.0%	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	2	100.0%		\$62	100.0%		
	\$100,001–\$250,000	0	0.0%		\$0	0.0%		
	\$250,001–\$1 Million	0	0.0%		\$0	0.0%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	2	100.0%		\$62	100.0%		

Distribution of 2022 Small Farm Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Farm Loans		Aggregate of Peer Data	Bank Small Farm Loans		Aggregate of Peer Data	% of Farms
	#	# %	# %	\$ (000s)	\$ %	\$ %	
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	3	100.0%	95.1%	\$222	100.0%	98.7%	100.0%
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Unknown	0	0.0%	4.9%	\$0	0.0%	1.3%	0.0%
TOTAL	3	100.0%	100.0%	\$222	100.0%	100.0%	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	2	100.0%	96.3%	\$62	100.0%	99.1%	100.0%
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Unknown	0	0.0%	3.7%	\$0	0.0%	0.9%	0.0%
TOTAL	2	100.0%	100.0%	\$62	100.0%	100.0%	100.0%

Conway County Assessment Area

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	0	0.0%	5.3%	\$0	0.0%	2.9%	21.9%
Moderate	1	33.3%	18.9%	\$150	33.2%	14.1%	14.8%
Middle	0	0.0%	18.6%	\$0	0.0%	18.4%	18.4%
Upper	2	66.7%	32.2%	\$302	66.8%	40.2%	44.9%
Unknown	0	0.0%	24.9%	\$0	0.0%	24.4%	0.0%
TOTAL	3	100.0%	100.0%	\$452	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	7.8%	\$0	0.0%	4.4%	21.9%
Moderate	0	0.0%	18.4%	\$0	0.0%	12.6%	14.8%
Middle	2	50.0%	15.6%	\$115	28.1%	11.1%	18.4%
Upper	2	50.0%	42.6%	\$294	71.9%	55.3%	44.9%
Unknown	0	0.0%	15.6%	\$0	0.0%	16.6%	0.0%
TOTAL	4	100.0%	100.0%	\$409	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	4.5%	\$0	0.0%	4.6%	21.9%
Moderate	0	0.0%	4.5%	\$0	0.0%	6.0%	14.8%
Middle	0	0.0%	22.7%	\$0	0.0%	18.4%	18.4%
Upper	0	0.0%	27.3%	\$0	0.0%	37.2%	44.9%
Unknown	0	0.0%	40.9%	\$0	0.0%	33.7%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	21.9%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	14.8%
Middle	0	0.0%	25.0%	\$0	0.0%	13.2%	18.4%
Upper	0	0.0%	75.0%	\$0	0.0%	86.8%	44.9%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	21.9%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	14.8%
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	18.4%
Upper	0	0.0%	83.3%	\$0	0.0%	71.8%	44.9%
Unknown	0	0.0%	16.7%	\$0	0.0%	28.2%	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%	21.9%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	14.8%
Middle	0	0.0%	14.3%	\$0	0.0%	15.9%	18.4%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	44.9%
Unknown	0	0.0%	85.7%	\$0	0.0%	84.1%	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	0	0.0%	100.0%	\$0	0.0%	100.0%	N/A
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	N/A
Total Home Mortgage Loans							Families by Family Income %
Low	0	0.0%	5.7%	\$0	0.0%	3.1%	21.9%
Moderate	1	14.3%	17.2%	\$150	17.4%	12.2%	14.8%
Middle	2	28.6%	17.4%	\$115	13.4%	14.7%	18.4%
Upper	4	57.1%	35.0%	\$596	69.2%	41.0%	44.9%
Unknown	0	0.0%	24.7%	\$0	0.0%	29.1%	0.0%
TOTAL	7	100.0%	100.0%	\$861	100.0%	100.0%	100.0%

Distribution of 2023 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	0	0.0%	2.4%	\$0	0.0%	1.2%	21.9%
Moderate	0	0.0%	15.3%	\$0	0.0%	10.5%	14.8%
Middle	1	25.0%	22.9%	\$105	18.1%	20.9%	18.4%
Upper	1	25.0%	31.3%	\$44	7.6%	37.2%	44.9%
Unknown	2	50.0%	28.1%	\$430	74.3%	30.2%	0.0%
TOTAL	4	100.0%	100.0%	\$579	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	7.0%	\$0	0.0%	2.6%	21.9%
Moderate	0	0.0%	8.8%	\$0	0.0%	4.0%	14.8%
Middle	0	0.0%	21.1%	\$0	0.0%	15.9%	18.4%
Upper	1	100.0%	50.9%	\$84	100.0%	66.5%	44.9%
Unknown	0	0.0%	12.3%	\$0	0.0%	10.9%	0.0%
TOTAL	1	100.0%	100.0%	\$84	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	4.2%	\$0	0.0%	4.8%	21.9%
Moderate	0	0.0%	25.0%	\$0	0.0%	16.9%	14.8%
Middle	1	50.0%	20.8%	\$51	40.5%	22.2%	18.4%
Upper	1	50.0%	45.8%	\$75	59.5%	53.8%	44.9%
Unknown	0	0.0%	4.2%	\$0	0.0%	2.3%	0.0%
TOTAL	2	100.0%	100.0%	\$126	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	5.0%	\$0	0.0%	2.4%	21.9%
Moderate	0	0.0%	20.0%	\$0	0.0%	13.0%	14.8%
Middle	0	0.0%	10.0%	\$0	0.0%	5.8%	18.4%
Upper	0	0.0%	55.0%	\$0	0.0%	66.5%	44.9%
Unknown	0	0.0%	10.0%	\$0	0.0%	12.4%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	21.4%	\$0	0.0%	20.6%	21.9%
Moderate	0	0.0%	14.3%	\$0	0.0%	19.6%	14.8%
Middle	0	0.0%	28.6%	\$0	0.0%	17.2%	18.4%
Upper	0	0.0%	35.7%	\$0	0.0%	42.6%	44.9%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%

Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	21.9%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	14.8%
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	18.4%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	44.9%
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%	50.0%	\$0	0.0%	8.9%	N/A
Unknown	0	0.0%	50.0%	\$0	0.0%	91.1%	N/A
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	N/A
Total Home Mortgage Loans							Families By Family Income %
Low	0	0.0%	4.1%	\$0	0.0%	1.9%	21.9%
Moderate	0	0.0%	15.0%	\$0	0.0%	9.3%	14.8%
Middle	2	28.6%	21.8%	\$156	19.8%	19.1%	18.4%
Upper	3	42.9%	36.8%	\$203	25.7%	43.9%	44.9%
Unknown	2	28.6%	22.3%	\$430	54.5%	26.0%	0.0%
TOTAL	7	100.0%	100.0%	\$789	100.0%	100.0%	100.0%

Distribution of 2022 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner-Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Middle	2	66.7%	86.7%	\$190	42.0%	84.6%	83.5%
Upper	1	33.3%	12.0%	\$262	58.0%	14.3%	16.5%
Unknown	0	0.0%	1.3%	\$0	0.0%	1.2%	0.0%
TOTAL	3	100.0%	100.0%	\$452	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Middle	4	100.0%	78.0%	\$409	100.0%	71.8%	83.5%
Upper	0	0.0%	22.0%	\$0	0.0%	28.2%	16.5%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	4	100.0%	100.0%	\$409	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Middle	0	0.0%	77.3%	\$0	0.0%	78.8%	83.5%
Upper	0	0.0%	22.7%	\$0	0.0%	21.2%	16.5%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Middle	0	0.0%	100.0%	\$0	0.0%	100.0%	83.5%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	16.5%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Middle	0	0.0%	100.0%	\$0	0.0%	100.0%	83.5%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	16.5%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%

Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Middle	0	0.0%	100.0%	\$0	0.0%	100.0%	83.5%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	16.5%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Middle	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Middle	6	85.7%	84.5%	\$599	69.6%	82.4%	83.5%
Upper	1	14.3%	14.7%	\$262	30.4%	16.9%	16.5%
Unknown	0	0.0%	0.8%	\$0	0.0%	0.7%	0.0%
TOTAL	7	100.0%	100.0%	\$861	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
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Middle	4	100.0%	83.5%	\$579	100.0%	78.7%	83.5%
Upper	0	0.0%	16.1%	\$0	0.0%	21.0%	16.5%
Unknown	0	0.0%	0.4%	\$0	0.0%	0.3%	0.0%
TOTAL	4	100.0%	100.0%	\$579	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Middle	1	100.0%	87.7%	\$84	100.0%	76.9%	83.5%
Upper	0	0.0%	12.3%	\$0	0.0%	23.1%	16.5%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	1	100.0%	100.0%	\$84	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Middle	2	100.0%	83.3%	\$126	100.0%	74.6%	83.5%
Upper	0	0.0%	16.7%	\$0	0.0%	25.4%	16.5%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	2	100.0%	100.0%	\$126	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Middle	0	0.0%	95.0%	\$0	0.0%	92.4%	83.5%
Upper	0	0.0%	5.0%	\$0	0.0%	7.6%	16.5%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Middle	0	0.0%	85.7%	\$0	0.0%	88.2%	83.5%
Upper	0	0.0%	14.3%	\$0	0.0%	11.8%	16.5%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%

Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Middle	0	0.0%	100.0%	\$0	0.0%	100.0%	83.5%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	16.5%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Middle	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Middle	7	100.0%	85.0%	\$789	100.0%	79.0%	83.5%
Upper	0	0.0%	14.7%	\$0	0.0%	20.8%	16.5%
Unknown	0	0.0%	0.3%	\$0	0.0%	0.2%	0.0%
TOTAL	7	100.0%	100.0%	\$789	100.0%	100.0%	100.0%

Distribution of 2022 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2022						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	18	94.7%	57.1%	\$1,613	99.1%	53.9%	90.1%
	Over \$1 Million/ Unknown	1	5.3%	42.9%	\$14	0.9%	46.1%	9.9%
	TOTAL	19	100.0%	100.0%	\$1,627	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	15	78.9%	90.6%	\$451	27.7%	33.0%	
	\$100,001–\$250,000	3	15.8%	5.0%	\$676	41.5%	20.3%	
	\$250,001– \$1 Million	1	5.3%	4.4%	\$500	30.7%	46.7%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	19	100.0%	100.0%	\$1,627	100.0%	100.0%	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	14	77.8%		\$437	27.1%		
	\$100,001–\$250,000	3	16.7%		\$676	41.9%		
	\$250,001– \$1 Million	1	5.6%		\$500	31.0%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	18	100.0%		\$1,613	100.0%		

Distribution of 2023 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2023						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	21	100.0%	60.2%	\$827	100.0%	38.2%	90.4%
	Over \$1 Million/ Unknown	0	0.0%	39.8%	\$0	0.0%	61.8%	9.6%
	TOTAL	21	100.0%	100.0%	\$827	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	21	100.0%	94.7%	\$827	100.0%	44.8%	
	\$100,001–\$250,000	0	0.0%	3.0%	\$0	0.0%	14.5%	
	\$250,001– \$1 Million	0	0.0%	2.3%	\$0	0.0%	40.7%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	21	100.0%	100.0%	\$827	100.0%	100.0%	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	21	100.0%		\$827	100.0%		
	\$100,001–\$250,000	0	0.0%		\$0	0.0%		
	\$250,001– \$1 Million	0	0.0%		\$0	0.0%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	21	100.0%		\$827	100.0%		

Distribution of 2022 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Middle	19	100.0%	81.0%	\$1,627	100.0%	79.0%	86.7%
Upper	0	0.0%	18.3%	\$0	0.0%	21.0%	13.3%
Unknown	0	0.0%	0.7%	\$0	0.0%	0.1%	0.0%
TOTAL	19	100.0%	100.0%	\$1,627	100.0%	100.0%	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	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Middle	18	85.7%	79.2%	\$657	79.4%	66.9%	87.0%
Upper	3	14.3%	20.4%	\$170	20.6%	33.1%	13.0%
Unknown	0	0.0%	0.5%	\$0	0.0%	0.1%	0.0%
TOTAL	21	100.0%	100.0%	\$827	100.0%	100.0%	100.0%

Distribution of 2022 Small Farm Lending By Borrower Income Level								
Farm Revenue and Loan Size		2022						
		Count			Dollars			Farms
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Farm Revenue	\$1 Million or Less	6	100.0%	72.9%	\$774	100.0%	82.6%	98.5%
	Over \$1 Million/ Unknown	0	0.0%	27.1%	\$0	0.0%	17.4%	1.5%
	TOTAL	6	100.0%	100.0%	\$774	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	4	66.7%	81.3%	\$258	33.3%	33.6%	
	\$100,001–\$250,000	1	16.7%	13.5%	\$250	32.3%	36.4%	
	\$250,001–\$500,000	1	16.7%	5.2%	\$266	34.4%	30.0%	
	Over \$500,000	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	6	100.0%	100.0%	\$774	100.0%	100.0%	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	4	66.7%		\$258	33.3%		
	\$100,001–\$250,000	1	16.7%		\$250	32.3%		
	\$250,001–\$1 Million	1	16.7%		\$266	34.4%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	6	100.0%		\$774	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	3	50.0%	60.0%	\$312	66.2%	64.1%	98.5%
	Over \$1 Million/ Unknown	3	50.0%	40.0%	\$159	33.8%	35.9%	1.5%
	TOTAL	6	100.0%	100.0%	\$471	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	5	83.3%	82.9%	\$256	54.4%	35.7%	
	\$100,001–\$250,000	1	16.7%	11.4%	\$215	45.6%	32.5%	
	\$250,001–\$500,000	0	0.0%	5.7%	\$0	0.0%	31.8%	
	Over \$500,000	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	6	100.0%	100.0%	\$471	100.0%	100.0%	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	2	66.7%		\$97	31.1%		
	\$100,001–\$250,000	1	33.3%		\$215	68.9%		
	\$250,001–\$1 Million	0	0.0%		\$0	0.0%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	3	100.0%		\$312	100.0%		

Distribution of 2022 Small Farm Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Farm Loans		Aggregate of Peer Data	Bank Small Farm Loans		Aggregate of Peer Data	% of Farms
	#	# %	# %	\$ (000s)	\$ %	\$ %	
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Middle	6	100.0%	78.1%	\$774	100.0%	71.6%	86.4%
Upper	0	0.0%	21.9%	\$0	0.0%	28.4%	13.6%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	6	100.0%	100.0%	\$774	100.0%	100.0%	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	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Middle	6	100.0%	82.9%	\$471	100.0%	75.5%	86.2%
Upper	0	0.0%	17.1%	\$0	0.0%	24.5%	13.8%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	6	100.0%	100.0%	\$471	100.0%	100.0%	100.0%

Randolph County Assessment Area

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	4	7.8%	6.0%	\$240	4.3%	3.0%	22.2%
Moderate	11	21.6%	17.7%	\$811	14.4%	13.6%	18.5%
Middle	12	23.5%	21.4%	\$1,753	31.2%	20.8%	19.5%
Upper	16	31.4%	33.8%	\$2,214	39.4%	42.2%	39.8%
Unknown	8	15.7%	21.1%	\$596	10.6%	20.4%	0.0%
TOTAL	51	100.0%	100.0%	\$5,614	100.0%	100.0%	100.0%
Refinance							
Low	5	18.5%	12.8%	\$305	10.6%	7.0%	22.2%
Moderate	7	25.9%	23.4%	\$507	17.6%	19.1%	18.5%
Middle	3	11.1%	20.6%	\$306	10.6%	18.7%	19.5%
Upper	10	37.0%	38.3%	\$1,275	44.2%	48.2%	39.8%
Unknown	2	7.4%	5.0%	\$494	17.1%	7.1%	0.0%
TOTAL	27	100.0%	100.0%	\$2,887	100.0%	100.0%	100.0%
Home Improvement							
Low	1	16.7%	15.4%	\$85	22.8%	17.3%	22.2%
Moderate	0	0.0%	19.2%	\$0	0.0%	18.1%	18.5%
Middle	1	16.7%	15.4%	\$15	4.0%	7.8%	19.5%
Upper	2	33.3%	42.3%	\$90	24.2%	41.9%	39.8%
Unknown	2	33.3%	7.7%	\$182	48.9%	14.9%	0.0%
TOTAL	6	100.0%	100.0%	\$372	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	22.2%
Moderate	0	0.0%	11.1%	\$0	0.0%	4.1%	18.5%
Middle	0	0.0%	44.4%	\$0	0.0%	38.3%	19.5%
Upper	0	0.0%	44.4%	\$0	0.0%	57.6%	39.8%
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%
Other Purpose Closed/Exempt							
Low	1	25.0%	37.5%	\$20	22.7%	40.9%	22.2%
Moderate	1	25.0%	12.5%	\$18	20.5%	5.4%	18.5%
Middle	0	0.0%	25.0%	\$0	0.0%	38.8%	19.5%
Upper	2	50.0%	25.0%	\$50	56.8%	14.9%	39.8%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	4	100.0%	100.0%	\$88	100.0%	100.0%	100.0%

Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	22.2%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	18.5%
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	19.5%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	39.8%
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%	16.7%	\$0	0.0%	6.2%	N/A
Unknown	3	100.0%	83.3%	\$479	100.0%	93.8%	N/A
TOTAL	3	100.0%	100.0%	\$479	100.0%	100.0%	N/A
Total Home Mortgage Loans							Families by Family Income %
Low	11	12.1%	8.9%	\$650	6.9%	4.5%	22.2%
Moderate	19	20.9%	18.9%	\$1,336	14.2%	14.6%	18.5%
Middle	16	17.6%	20.9%	\$2,074	22.0%	19.6%	19.5%
Upper	30	33.0%	35.2%	\$3,629	38.4%	42.7%	39.8%
Unknown	15	16.5%	16.1%	\$1,751	18.5%	18.6%	0.0%
TOTAL	91	100.0%	100.0%	\$9,440	100.0%	100.0%	100.0%

Distribution of 2023 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	5	14.7%	5.9%	\$307	8.4%	2.8%	22.2%
Moderate	7	20.6%	17.8%	\$665	18.1%	12.9%	18.5%
Middle	8	23.5%	22.8%	\$672	18.3%	20.0%	19.5%
Upper	13	38.2%	32.0%	\$2,001	54.5%	42.6%	39.8%
Unknown	1	2.9%	21.5%	\$24	0.7%	21.6%	0.0%
TOTAL	34	100.0%	100.0%	\$3,669	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	8.2%	\$0	0.0%	3.1%	22.2%
Moderate	0	0.0%	18.0%	\$0	0.0%	12.9%	18.5%
Middle	0	0.0%	26.2%	\$0	0.0%	19.3%	19.5%
Upper	3	75.0%	41.0%	\$446	81.5%	55.0%	39.8%
Unknown	1	25.0%	6.6%	\$101	18.5%	9.7%	0.0%
TOTAL	4	100.0%	100.0%	\$547	100.0%	100.0%	100.0%
Home Improvement							
Low	1	10.0%	13.3%	\$51	13.6%	12.2%	22.2%
Moderate	3	30.0%	23.3%	\$90	23.9%	20.0%	18.5%
Middle	1	10.0%	33.3%	\$30	8.0%	25.0%	19.5%
Upper	3	30.0%	23.3%	\$61	16.2%	30.8%	39.8%
Unknown	2	20.0%	6.7%	\$144	38.3%	12.0%	0.0%
TOTAL	10	100.0%	100.0%	\$376	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	12.5%	\$0	0.0%	6.1%	22.2%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	18.5%
Middle	0	0.0%	12.5%	\$0	0.0%	4.7%	19.5%
Upper	0	0.0%	75.0%	\$0	0.0%	89.2%	39.8%
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%
Other Purpose Closed/Exempt							
Low	3	37.5%	26.7%	\$112	44.6%	21.4%	22.2%
Moderate	0	0.0%	13.3%	\$0	0.0%	23.8%	18.5%
Middle	2	25.0%	13.3%	\$67	26.7%	8.8%	19.5%
Upper	3	37.5%	40.0%	\$72	28.7%	44.3%	39.8%
Unknown	0	0.0%	6.7%	\$0	0.0%	1.7%	0.0%
TOTAL	8	100.0%	100.0%	\$251	100.0%	100.0%	100.0%

Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	22.2%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	18.5%
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	19.5%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	39.8%
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	1	100.0%	100.0%	\$148	100.0%	100.0%	N/A
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
TOTAL	1	100.0%	100.0%	\$148	100.0%	100.0%	N/A
Total Home Mortgage Loans							Families By Family Income %
Low	9	15.8%	8.0%	\$470	9.4%	3.5%	22.2%
Moderate	10	17.5%	17.5%	\$755	15.1%	13.0%	18.5%
Middle	11	19.3%	23.4%	\$769	15.4%	19.4%	19.5%
Upper	23	40.4%	34.3%	\$2,728	54.7%	45.1%	39.8%
Unknown	4	7.0%	16.9%	\$269	5.4%	18.9%	0.0%
TOTAL	57	100.0%	100.0%	\$4,991	100.0%	100.0%	100.0%

Distribution of 2022 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner-Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	7.9%	\$0	0.0%	10.9%	14.3%
Middle	51	100.0%	92.1%	\$5,614	100.0%	89.1%	85.7%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	51	100.0%	100.0%	\$5,614	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	1	3.7%	8.5%	\$82	2.8%	9.4%	14.3%
Middle	26	96.3%	91.5%	\$2,805	97.2%	90.6%	85.7%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	27	100.0%	100.0%	\$2,887	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%	7.7%	\$0	0.0%	6.3%	14.3%
Middle	6	100.0%	92.3%	\$372	100.0%	93.7%	85.7%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	6	100.0%	100.0%	\$372	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	14.3%
Middle	0	0.0%	100.0%	\$0	0.0%	100.0%	85.7%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	14.3%
Middle	4	100.0%	100.0%	\$88	100.0%	100.0%	85.7%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	4	100.0%	100.0%	\$88	100.0%	100.0%	100.0%

Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	14.3%
Middle	0	0.0%	100.0%	\$0	0.0%	100.0%	85.7%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	16.7%	\$0	0.0%	6.2%	0.0%
Middle	3	100.0%	83.3%	\$479	100.0%	93.8%	100.0%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	3	100.0%	100.0%	\$479	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	1	1.1%	7.8%	\$82	0.9%	10.0%	14.3%
Middle	90	98.9%	92.2%	\$9,358	99.1%	90.0%	85.7%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	91	100.0%	100.0%	\$9,440	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
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	2	5.9%	7.8%	\$211	5.8%	8.8%	14.3%
Middle	32	94.1%	92.2%	\$3,458	94.2%	91.2%	85.7%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	34	100.0%	100.0%	\$3,669	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	6.6%	\$0	0.0%	9.7%	14.3%
Middle	4	100.0%	93.4%	\$547	100.0%	90.3%	85.7%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	4	100.0%	100.0%	\$547	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%	13.3%	\$26	6.9%	7.6%	14.3%
Middle	8	80.0%	86.7%	\$350	93.1%	92.4%	85.7%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	10	100.0%	100.0%	\$376	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	14.3%
Middle	0	0.0%	100.0%	\$0	0.0%	100.0%	85.7%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	6.7%	\$0	0.0%	1.7%	14.3%
Middle	8	100.0%	93.3%	\$251	100.0%	98.3%	85.7%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	8	100.0%	100.0%	\$251	100.0%	100.0%	100.0%

Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	14.3%
Middle	0	0.0%	100.0%	\$0	0.0%	100.0%	85.7%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Middle	1	100.0%	100.0%	\$148	100.0%	100.0%	100.0%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	1	100.0%	100.0%	\$148	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	4	7.0%	7.7%	\$237	4.7%	8.5%	14.3%
Middle	53	93.0%	92.3%	\$4,754	95.3%	91.5%	85.7%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	57	100.0%	100.0%	\$4,991	100.0%	100.0%	100.0%

Distribution of 2022 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2022						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	36	100.0%	57.3%	\$4,899	100.0%	66.8%	88.7%
	Over \$1 Million/ Unknown	0	0.0%	42.7%	\$0	0.0%	33.2%	11.3%
	TOTAL	36	100.0%	100.0%	\$4,899	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	27	75.0%	88.4%	\$1,101	22.5%	25.9%	
	\$100,001–\$250,000	4	11.1%	6.7%	\$654	13.3%	18.7%	
	\$250,001– \$1 Million	5	13.9%	4.9%	\$3,144	64.2%	55.4%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	36	100.0%	100.0%	\$4,899	100.0%	100.0%	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	27	75.0%		\$1,101	22.5%		
	\$100,001–\$250,000	4	11.1%		\$654	13.3%		
	\$250,001– \$1 Million	5	13.9%		\$3,144	64.2%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	36	100.0%		\$4,899	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	19	100.0%	57.7%	\$906	100.0%	57.2%	88.9%
	Over \$1 Million/ Unknown	0	0.0%	42.3%	\$0	0.0%	42.8%	11.1%
	TOTAL	19	100.0%	100.0%	\$906	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	17	89.5%	87.8%	\$520	57.4%	36.3%	
	\$100,001–\$250,000	2	10.5%	8.5%	\$386	42.6%	28.3%	
	\$250,001– \$1 Million	0	0.0%	3.7%	\$0	0.0%	35.3%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	19	100.0%	100.0%	\$906	100.0%	100.0%	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	17	89.5%		\$520	57.4%		
	\$100,001–\$250,000	2	10.5%		\$386	42.6%		
	\$250,001– \$1 Million	0	0.0%		\$0	0.0%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	19	100.0%		\$906	100.0%		

Distribution of 2022 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	4	11.1%	9.3%	\$133	2.7%	4.8%	7.3%
Middle	32	88.9%	89.3%	\$4,766	97.3%	94.7%	92.7%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Unknown	0	0.0%	1.3%	\$0	0.0%	0.5%	0.0%
TOTAL	36	100.0%	100.0%	\$4,899	100.0%	100.0%	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	2	10.5%	7.9%	\$29	3.2%	11.4%	7.2%
Middle	17	89.5%	91.0%	\$877	96.8%	88.5%	92.8%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Unknown	0	0.0%	1.1%	\$0	0.0%	0.2%	0.0%
TOTAL	19	100.0%	100.0%	\$906	100.0%	100.0%	100.0%

Distribution of 2022 Small Farm Lending By Borrower Income Level								
Farm Revenue and Loan Size		2022						
		Count			Dollars			Farms
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Farm Revenue	\$1 Million or Less	27	100.0%	70.5%	\$3,723	100.0%	87.2%	100.0%
	Over \$1 Million/ Unknown	0	0.0%	29.5%	\$0	0.0%	12.8%	0.0%
	TOTAL	27	100.0%	100.0%	\$3,723	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	14	51.9%	75.0%	\$658	17.7%	22.2%	
	\$100,001–\$250,000	8	29.6%	13.4%	\$1,245	33.4%	27.3%	
	\$250,001–\$500,000	5	18.5%	11.6%	\$1,820	48.9%	50.5%	
	Over \$500,000	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	27	100.0%	100.0%	\$3,723	100.0%	100.0%	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	14	51.9%		\$658	17.7%		
	\$100,001–\$250,000	8	29.6%		\$1,245	33.4%		
	\$250,001–\$1 Million	5	18.5%		\$1,820	48.9%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	27	100.0%		\$3,723	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	28	96.6%	64.6%	\$4,032	98.8%	82.4%	100.0%
	Over \$1 Million/ Unknown	1	3.4%	35.4%	\$47	1.2%	17.6%	0.0%
	TOTAL	29	100.0%	100.0%	\$4,079	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	16	55.2%	75.8%	\$704	17.3%	26.6%	
	\$100,001–\$250,000	7	24.1%	13.1%	\$996	24.4%	25.4%	
	\$250,001–\$500,000	6	20.7%	11.1%	\$2,379	58.3%	48.0%	
	Over \$500,000	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	29	100.0%	100.0%	\$4,079	100.0%	100.0%	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	15	53.6%		\$657	16.3%		
	\$100,001–\$250,000	7	25.0%		\$996	24.7%		
	\$250,001–\$1 Million	6	21.4%		\$2,379	59.0%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	28	100.0%		\$4,032	100.0%		

Distribution of 2022 Small Farm Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Farm Loans		Aggregate of Peer Data	Bank Small Farm Loans		Aggregate of Peer Data	% of Farms
	#	# %	# %	\$ (000s)	\$ %	\$ %	
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	18.8%	\$0	0.0%	9.0%	7.8%
Middle	27	100.0%	81.3%	\$3,723	100.0%	91.0%	92.2%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	27	100.0%	100.0%	\$3,723	100.0%	100.0%	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	1	3.4%	19.2%	\$129	3.2%	13.4%	7.4%
Middle	28	96.6%	79.8%	\$3,950	96.8%	86.3%	92.6%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Unknown	0	0.0%	1.0%	\$0	0.0%	0.3%	0.0%
TOTAL	29	100.0%	100.0%	\$4,079	100.0%	100.0%	100.0%

APPENDIX C – GLOSSARY

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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