



PUBLIC DISCLOSURE

December 2, 2019

COMMUNITY REINVESTMENT ACT (CRA) PERFORMANCE EVALUATION (PE)

First National Bank of Picayune
Charter Number 14592

121 E. Canal Street
Picayune, MS 39466

Office of the Comptroller of the Currency

3838 North Causeway Blvd.
Suite 2890
Metairie, LA 70002-8105

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

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Overall CRA Rating

Institution's CRA Rating: This institution is rated **Satisfactory**.

The Lending Test is rated: Satisfactory.

The major factors that support this rating include:

- The average loan-to-deposit (LTD) ratio is reasonable given the bank's size, competition, and economic environment.
- The bank originated a substantial majority of loans inside the assessment area (AA).
- Loan analysis indicates the distribution of loans to borrowers of different income levels exhibits a reasonable penetration.
- The geographic distribution of loans within low- and moderate-income census tracts (CTs) exhibits a reasonable dispersion throughout the bank's AA.
- The bank did not receive any CRA-related complaints during the evaluation period.

LTD Ratio

Considering the bank's size, financial condition, and credit needs of the AA, the LTD ratio is reasonable. The quarterly LTD ratio since the previous CRA PE averaged 74.58 percent, with a high ratio of 83.34 percent in the fourth quarter of 2018. We compared the bank's LTD ratio to two similarly-situated banks (peer group) within or near the AA during the same period; and, ranging in assets of \$167 million to \$202 million. The peer group banks' average LTD ratio was 71.51 percent with a high average ratio of 75.44 percent and a low average ratio of 67.58 percent.

Institution	Assets – As of September 30, 2019	Average LTD
First National Bank of Picayune	201,900	74.58%
Bank of Wiggins	167,902	67.58%
First Southern Bank	197,254	75.44%

Source: Call Reports

Lending in AA

A substantial majority of the bank's loans are inside its AA.

For a 36-month period, which ended, December 31, 2018, the bank originated and/or purchased 355 one- to four-family, home mortgage loans which totaled \$28.3 million. As of the above date, First National Bank of Picayune (FNBP) was not a Home Mortgage Disclosure Act (HMDA) reporting bank. We sampled 60 home mortgage loans, of which 56 were within the bank's AA.

The bank originated and purchased 93.3 percent of its total home mortgage loans by number and 91.2 percent of its total loans by dollar amount inside the bank's AA during the evaluation period.

Lending Inside and Outside of the AA										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage	56	93.3	4	6.7	60	3,854	91.2	373	8.8	4,227
Total	56	93.3	4	6.7	60	3,854	91.2	373	8.8	4,227

Description of Institution

FNBP is a single-state community bank headquartered in Picayune, Mississippi. It is a \$202 million financial institution wholly owned by First National Corporation of Picayune, a one-bank holding company also located in Picayune, Mississippi. FNBP's strategic plan consists of attracting retail deposits, originating loans of various types and offering a number of different products and services. The main office is in Picayune, Mississippi of Pearl River County. There are four other branch locations, all in Pearl River County, as well. FNBP has a sixth branch, located in Stone County. There have not been any branch openings or closures, since the previous CRA evaluation. The bank provides many types of banking services, including residential, business, agriculture and personal lending (consumer), as well as deposit services.

As illustrated in the table below, the bank's primary loan products are one- to four-family residential, commercial, and consumer.

Table 1 – FNBP's Loans by Type		
Loan Category	\$ (000)	%
One- to Four-Family Real Estate	57,118	72%
Commercial (including Small Business Loans)	10,546	13%
Consumer Loans	12,205	15%
Total	79,869	100%

Source: Call Report data, as of 09/30/2019

Banking hours reasonably meet the community needs with lobby hours Monday through Friday, and with five of the six locations having deposit-taking ATMs. The previous CRA PE was completed on September 14, 2015 with an overall rating of "Satisfactory".

Economic or Legal Constraints

FNBP has no legal or regulatory impediments identified that would affect its lending activities or impede the bank's ability to meet the credit needs within its AA.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The evaluation period for the Lending Test was January 1, 2016 through December 31, 2018. The bank's primary product is one- to four-family residential mortgages. As of the preceding date, the bank was a non-HMDA reporter.

Analysis of data related to calendar year 2016 is based on the 2006-2010 American Community Survey (ACS). Analysis of data related to calendar years 2017 and 2018 are based on the 2011-2015 ACS.

Selection of Areas for Full-Scope Review

FNBP has only one AA. We performed a full-scope review of that AA. There were no limited-scope reviews.

Ratings

The bank's overall rating is a blend of the state ratings.

FNBP's rating is based on performance in its one AA. All branches are located within two non-Metropolitan Statistical Areas (MSAs) in the State of Mississippi. The overall rating is based on the bank's primary product (one- to four-family residential mortgages) within the one AA in the State of Mississippi.

Discriminatory or Other Illegal Credit Practices Review

Pursuant to 12 CFR 25.28(c) or 195.28(c), respectively, in determining a national bank's or federal savings association's (collectively, bank) CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank, or in any AA by an affiliate whose loans have been considered as part of the bank's lending performance. As part of this evaluation process, the OCC consults with other federal agencies with responsibility for compliance with the relevant laws and regulations, including the U.S. Department of Justice, the U.S. Department of Housing and Urban Development, and the Bureau of Consumer Financial Protection, as applicable.

The OCC has not identified that this institution has engaged in discriminatory or other illegal credit practices that require consideration in this evaluation.

The OCC does not have public information regarding noncompliance with statutes and regulations prohibiting discriminatory or other illegal credit practices with respect to this institution. In determining this institution's overall CRA rating, the OCC has considered information that was made available to the OCC on a confidential basis during its consultations.

The OCC will consider any information that this institution engaged in discriminatory or other illegal credit practices, identified by or provided to the OCC before the end of the institution's next PE in that

subsequent evaluation, even if the information concerns activities that occurred during the evaluation period addressed in this PE.

State Rating

CRA rating for the State of Mississippi: Satisfactory

The Lending Test is rated: Satisfactory

The major factors that support this rating include:

- The average LTD ratio is reasonable given the bank's size, competition, and economic environment.
- The bank originated a substantial majority of loans inside the AA.
- Loan analysis indicates the distribution of loans to borrowers of different income levels exhibits a reasonable penetration.
- The geographic distribution of loans within low- and moderate-income CTs exhibits a reasonable dispersion throughout the bank's AA.
- The bank did not receive any CRA-related complaints during the evaluation period.

Description of Institution's Operations in Mississippi

Pearl River and Stone Counties Non-MSA AA

Table A – Demographic Information of the AA

Assessment Area: Pearl River and Stone Counties, 2010 Census

Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA*	% of #
Geographies (CTs)	12	0	8.33	66.67	25.0	0	
Population by Geography	73,174	0	9.9	67.3	22.8	0	
Housing Units by Geography	31,639	0	10.7	66.0	23.3	0	
Owner-Occupied Units by Geography	20,289	0	6.9	68.5	24.6	0	
Occupied Rental Units by Geography	6,081	0	22.1	60.2	17.7	0	
Vacant Units by Geography	5,269	0	12.6	63.1	24.3	0	
Businesses by Geography	3,645	0	15.1	63.8	21.1	0	
Farms by Geography	162	0	6.2	69.2	24.6	0	
Family Distribution by Income Level	18,978	0	9.7	66.6	23.7	0	
Household Distribution by Income Level	26,370	0	14.1	67.5	18.4	0	
Median Family Income Non-MSAs		\$47,000	Median Housing Value			\$113,394	
			Median Gross Rent			\$798	
			Families Below Poverty Level			19.6%	

Source: 2015 ACS Census and 2018 D&B Data Due to rounding, totals may not equal 100.0

(*) The NA category consists of geographies that have not been assigned an income classification.

FNBP has one AA which includes two non-MSAs of Pearl River and Stone Counties. The AA meets CRA regulatory requirements and does not arbitrarily exclude low- and/or moderate-income areas.

The bank's AA is comprised of 12 CTs. During 2016, there were no low- or moderate-income CTs; however, remapping occurred in 2017, resulting in no low-income CTs, but one moderate-income CT (8.33 percent of total CTs); eight middle-income CTs (66.67 percent of total CTs), and three upper-income CTs (25 percent of total CTs).

Based on 2018 business demographic data there were 3,645 non-farm businesses in the area. Of these 3,078 (84.45 percent) of the businesses had revenues of less than \$1 million, 139 (3.81 percent) had revenues greater than \$1 million and 428 (11.74 percent) did not report revenue information. Primary employers include local government, service industry, and retail trade.

Competition in AA

The banking environment in the bank's AA is highly competitive, with 10 banks located in the area. According to the June 30, 2018 FDIC Summary Market Share Report, 22 banks competed for deposits in the AA. FNBP ranks second in the market and holds a deposit market share of 20.9 percent. Approximately, 50 percent of the deposits in the AA are held by Hancock Whitney Bank, Bank of Wiggins, BankPlus, and The First, A National Banking Association. The remaining competing banks each hold 4.6 percent of the AA's deposits. The banks that compete for deposits in the AA also compete for loans.

Poverty Level

The AA has a total population of 73,174 with 19.6 percent of the population living below the poverty level, which represents a comparatively high level. Because so many families (5,176 persons) live at or below the poverty level, applicants often do not have the required down payment.

Unemployment Rates

As of December 31, 2018, the AA's unemployment rate was 5.4 percent which was higher than the unemployment rate for the State of Mississippi (4.7 percent) and the national rate (4.0 percent).

Affordable Homes

The Federal Financial Institutions Examination Council's (FFIEC) adjusted MSA median family income for the AA in 2018 was \$47,000. Utilizing the bank's current underwriting ratios, a low-income borrower and a moderate-income borrower would qualify for loans up to \$45,015 and \$80,745 respectively within this AA. According to Table A above, the median housing value within the AA during our review period was \$113,394. Based on the factors mentioned, low- and moderate-income borrowers would potentially not be able to purchase a home, while taxes and insurance exacerbate the problem.

In conjunction with this evaluation, we conducted an interview with a community leader in the AA. The primary credit need was identified as mortgage loans. According to this contact, local banks are

doing a satisfactory job in helping meet the credit needs of the AA.

Scope of Evaluation in Mississippi

FNBP operates in one AA within the State of Mississippi. This AA received a full-scope review, as there was no limited-scope review.

LENDING TEST

The bank's performance under the Lending Test in Mississippi is rated Satisfactory.

Based on a full-scope review, the bank's lending performance in the State of Mississippi is reasonable.

Distribution of Loans by Income Level of the Geography

The bank exhibits reasonable geographic distribution of loans in the state.

Home Mortgage Loans

Refer to Table O in the State of Mississippi section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

The overall geographic distribution of loans in the bank's AA reflects a reasonable dispersion in low- and moderate-income CTs.

For calendar year 2016, there were no low-income or moderate-income CTs. For calendar years 2017 and 2018, there was no low-income CT, but one moderate-income CT. The bank's distribution of loans in the one moderate-income CT was slightly lower than the aggregate and the AA characteristics.

The home mortgage loans in the one moderate-income CT reflects a reasonable dispersion. While the proportion of loans in the one moderate-income CT was generally weaker than the proportion of owner-occupied housing units and aggregate loan data based on the performance context considerations in Table A, we conclude that the geographic distribution of the bank's home mortgage loan originations reflects a reasonable dispersion.

Distribution of Loans by Income Level of the Borrower

The bank exhibits a reasonable distribution of loans to individuals of different income levels, given the primary product line offered by the bank.

Home Mortgage Loans

Refer to Table P in the State of Mississippi section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

The distribution of the bank's loans to low-income borrowers for 2016, 2017 and 2018 reflects a reasonable penetration when compared to the aggregate data. The proportion of loans to low-income

borrowers were generally weaker than the portion of low-income families, but stronger than aggregate HMDA data.

Responses to Complaints

The bank did not receive any CRA-related complaints during the evaluation.

Appendix A: Scope of Examination

The following table identifies the time period covered in this evaluation, affiliate activities that were reviewed, and loan products considered. The table also reflects the MSAs and non-MSAs that received comprehensive examination review, designated by the term “full-scope,” and those that received a less comprehensive review, designated by the term “limited-scope”.

Period Reviewed:	01/01/2016 to 12/31/2018	
Bank Products Reviewed:	Home Mortgage Loans	
Affiliate(s)	Affiliate Relationship	Products Reviewed
Not applicable	Not applicable	Not applicable
List of AAs and Type of Examination		
Rating and AAs	Type of Exam	Other Information
Mississippi		
Pearl River and Stone Counties	Full-Scope	None

Appendix B: Summary of Multi-State MSA and State Ratings

RATINGS FNBP	
Overall Bank:	Lending Test Rating
FNBP	Satisfactory
State:	
Mississippi (Pearl River and Stone Counties)	Satisfactory

Appendix C: Definitions and Common Abbreviations

The following terms and abbreviations are used in this PE, including the CRA tables. The definitions are intended to provide the reader with a general understanding of the terms, not a strict legal definition.

Affiliate: Any company that controls, is controlled by, or is under common control with another company. A company is under common control with another company if the same company directly or indirectly controls both companies. For example, a bank subsidiary is controlled by the bank and is, therefore, an affiliate.

Aggregate Lending: The number of loans originated and purchased by all reporting lenders (HMDA or CRA) in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/AA.

CT: A small, relatively permanent statistical subdivision of a county delineated by a local committee of census data users for the purpose of presenting data. CTs nest within counties, and their boundaries normally follow visible features, but may follow legal geography boundaries and other non-visible features. In some instances, CTs ideally contain about 4,000 people and 1,600 housing units.

Combined Statistical Area: A geographic entity consisting of two or more adjacent Core-Based Statistical Areas with employment interchange measures of at least 15. An employment interchange measure is a measure of ties between two adjacent entities. The employment interchange measure is the sum of the percentage of workers living in the smaller entity who work in the larger entity and the percentage of employment in the smaller entity that is accounted for by workers who reside in the larger entity.

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

CRA: The statute that requires the OCC to evaluate a bank's record of meeting the credit needs of its entire community, including low- and moderate-income areas, consistent with the safe and sound operation of the bank, and to take this record into account when evaluating certain corporate applications filed by the bank.

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

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always

equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family, which is further classified into 'male householder' (a family with a male householder' and no wife present) or 'female householder' (a family with a female householder and no husband present).

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 CT delineated by the United States Bureau of the Census in the most recent decennial census.

HMDA: The statute that requires certain mortgage lenders that conduct business or have banking offices in an MSA to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants, the amount of loan requested, the disposition of the application (e.g., approved, denied, and withdrawn), the lien status of the collateral, any requests for preapproval, and loans for manufactured housing.

Home Mortgage Loans: A closed-end mortgage loan or an open-end line of credit as these terms are defined under 12 CFR 1003.2, and that is not an excluded transaction under 12 CFR 1003.3(c)(1) through (c)(10) and (c)(13).

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

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: Individual income that is less than 50 percent of the area median income.

Low-Income Geography: A CT with a median family income that is less than 50 percent.

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 state/AA.

Median Family Income: The median income determined by the U.S. Census Bureau every five years and used to determine the income level category of geographies. The median is the point at which half of the families have income above, and half below, a range of incomes. Also, the median income determined by the FFIEC annually that is used to determine the income level category of individuals. For any given area, the median is the point at which half of the families have income above, and half below, a range of incomes.

Metropolitan Division: As defined by Office of Management and Budget, a county or group of counties within a Core-Based Statistical Area that contains an urbanized population of at least 2.5

million. A Metropolitan Division consists of one or more main/secondary counties that represent an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

MSA: An area, defined by the Office of Management and Budget, as a Core-Based Statistical Area associated with at least one urbanized area that has a population of at least 50,000. The MSA comprises the central county or counties containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

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.

Multi-family: Refers to a residential structure that contains five or more units.

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

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

Rating Area: A rated area is a state or multi-state MSA. 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 multi-state MSA, the institution will receive a rating for the multi-state MSA.

Small Loan(s) to Business(es): A loan included in 'loans to small businesses' as defined in the Consolidated Report of Condition and Income (Call Report) instructions. These loans have original amounts of \$1 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans.

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

Tier 1 Capital: The total of common shareholders' equity, perpetual preferred shareholders' equity with non-cumulative dividends, retained earnings and minority interests in the equity accounts of consolidated subsidiaries.

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

Appendix D: Tables of Performance Data

Content of Standardized Tables

A separate set of tables is provided for each state. All multi-state MSAs, if applicable, are presented in one set of tables. References to the “bank” include activities of any affiliates that the bank provided for consideration (refer to Appendix A: Scope of the Examination). For purposes of reviewing the Lending Test tables, the following are applicable: (1) purchased are treated as originations; and (2) “aggregate” is the percentage of the aggregate number of reportable loans originated and purchased by all HMDA- or CRA-reporting lenders in the multi-state MSA/AA. Deposit data are compiled by the FDIC and are available as of June 30th of each year. Tables without data are not included in this PE.

The following is a listing and brief description of the tables included in each set:

- Table O. AA Distribution of Home Mortgage Loans by Income Category of the Geography -** Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents aggregate peer data for the years the data is available.
- Table P. AA Distribution of Home Mortgage Loans by Income Category of the Borrower -** Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each multi-state MSA/AA. The table also presents aggregate peer data for the years the data is available.

Table O: AA Distribution of Home Mortgage Loans by Income Category of the Geography																			2016
AA:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate
FNBP AA	19	2,223	100	1,465	0	0.0	0	0	0	0	46.8	68	39.1	53.2	32	60.9	0	0.0	0.0
Total	19	2,223	100.0	1,465	0	0	0	0	0	0.0	46.8	68	39.1	53.2	32	60.9	0	0.0	0.0

Source: 2010 U.S Census; 01/01/2016 - 12/31/2016 Bank Data, 2016 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0

Table O: AA Distribution of Home Mortgage Loans by Income Category of the Geography																			2017-18
AA:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate
FNBP AA	37	1,631	100	1,540	0	0	0	6.8	5.4	6.2	68.5	86.5	64.8	24.6	8.1	29.0	0.0	0.0	0.0
Total	37	1,631	100.0	1,540	0	0	0	6.8	5.4	6.2	68.5	86.5	64.8	24.6	8.1	29.0	0.0	0.0	0.0

Source: 2015 ACS Census; 01/01/2017 - 12/31/2018 Bank Data, 2017 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0

Table P: AA Distribution of Home Mortgage Loans by Income Category of the Borrower																			2016
AA:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
FNBP AA	19	2,223	100	1,465	19.5	15.8	2.5	14.2	5.3	8.9	17.3	15.8	17.6	49.0	63.1	49.1	0.0	0	21.8
Total	19	2,223	100.0	1,465	19.5	15.8	2.5	14.2	5.3	8.9	17.3	15.8	17.6	49.0	63.1	43.0	0.0	0	21.8

Source: 2010 U.S Census; 01/01/2016 - 12/31/2016 Bank Data, 2016 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0

Table P: AA Distribution of Home Mortgage Loans by Income Category of the Borrower																			2017-18
AA:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
FNBP AA	37	1,631	44.7	1,540	19.3	24.3	2.7	14.3	16.2	10.8	18.1	24.3	22.5	48.3	35.3	47.0	0.0	0	16.5
Total	37	1,631	100	1,540	19.3	24.3	2.7	14.3	16.2	10.8	18.1	24.3	22.5	48.3	35.3	47.0	0.0	0	16.5

Source: 2015 ACS Census ; 01/01/2017 - 12/31/2018 Bank Data, 2017 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0