



## **PUBLIC DISCLOSURE**

February 3, 2020

### **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

Panola National Bank  
Charter Number 17967

1510 West Panola  
Carthage, Texas 75633

Office of the Comptroller of the Currency

1800 West Loop 281, Suite 306  
Longview, Texas 75604

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 Lending Test rating is based on excellent geographic dispersion of loans, reasonable penetration of loans among borrowers of different income levels, a reasonable loan-to-deposit (LTD) ratio, and a substantial majority of the institution's lending is within the assessment area (AA).

### Loan-to-Deposit Ratio

Considering the bank's size, financial condition, and the credit needs of the AA, the bank's LTD ratio is reasonable. The LTD ratio is calculated on an institution-wide basis. The average quarterly LTD ratio for the institution during the evaluation period was 51.71 percent. The quarterly average LTD ratio for institutions similarly situated was 55.34 percent, ranging from 41.37 percent to 67.60 percent.

Loan-to-Deposit Ratios			
Financial Institutions	County	Total Assets as of 9/30/2019 (\$000s)	Average Loan-to- Deposit Ratio
Panola National Bank	Panola	115,216	51.71%
The American National Bank of Mount Pleasant	Titus	103,733	67.60%
Citizens National Bank	Houston	88,880	41.36%
Progressive National Bank	de Soto	72,333	57.57%
The Liberty National Bank in Paris	Lamar	295,295	54.81%

### Lending in Assessment Area

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

The institution originated and purchased 80 percent of its total loans inside the institution's AA during the evaluation period. This analysis is performed at the institution, rather than the AA level. This percentage does not include extensions of credit by affiliates that may be considered under the other performance criteria. This conclusion is based on a random sample of 20 home mortgage loans and 20 consumer loans made in 2017, 2018, and 2019. The following table depicts the institution's lending in the AA during the evaluation period.

<b>Lending Inside and Outside of the Assessment Area</b>										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage	16	80.00	4	20.00	20	2,018	70.30	853	29.70	2,870
Consumer	16	80.00	4	20.00	20	260	72.33	100	27.67	360
<b>Total</b>	<b>32</b>	<b>80.00</b>	<b>8</b>	<b>20.00</b>	<b>40</b>	<b>2,278</b>	<b>70.52</b>	<b>952</b>	<b>29.48</b>	<b>3,230</b>

## Description of Institution

Panola National Bank (PNB or institution) is a single state institution headquartered in Carthage, Texas. PNB is wholly owned by Panola National Bancshares, also located in Carthage. The main office is located in Carthage and there is one full-service branch located in Marshall, Texas. PNB is a retail-oriented financial institution with a focus on residential lending and consumer loans.

As of December 31, 2019, loans totaled \$54 million, representing 47.4 percent of assets. A summary of the loan portfolio is reflected in the table below:

<b>Loan Portfolio Composition (as of December 31, 2019)</b>		
<b>Loan Category</b>	<b>\$ (000s)</b>	<b>% of Total</b>
Residential Real Estate	34,250	63.13
Consumer	6,331	11.67
Farmland	3,621	6.67
Commercial Real Estate	3,608	6.65
Commercial & Industrial	3,438	6.34
Agriculture	1,348	2.48
Construction & Development	1,016	1.87
Other	641	1.18
<b>Total</b>	<b>54,253</b>	<b>100</b>

There are no legal or other factors that impede PNB's ability to meet the credit needs in its AA. PNB's rating at the previous CRA examination, dated January 11, 2016, was "Satisfactory".

PNB has two AAs and one rating area, which is the state of Texas. The AAs include Harrison and Panola Counties in their entirety. These AAs meet the requirement of the CRA regulation and do not arbitrarily exclude any low- or moderate-income (LMI) geographies.

## **Scope of the Evaluation**

### **Evaluation Period/Products Evaluated**

We evaluated the CRA performance of PNB using Small Bank performance criteria. Our evaluation covered the period from January 1, 2017 through December 31, 2019. The institution's primary loan products in the Panola AA are home mortgages and consumer loans. The primary product in the Harrison County AA is consumer loans.

### **Selection of Areas for Full-Scope Review**

In each state where the financial institution has an office, one or more of AAs within that state was selected for a full-scope review. For purposes of this evaluation, PNB-delineated assessment areas located within the same metropolitan statistical area (MSA), multistate metropolitan statistical area (MMSA), or combined statistical area (CSA) are combined and evaluated as a single AA. Similarly, financial institution-delineated non-MSA AAs within the same state are combined and evaluated as a single area. These combined AAs may be evaluated as full- or limited-scope. Refer to the "Scope" section under each State Rating for details regarding how full-scope AAs were selected. Refer to appendix A, Scope of Examination, for a list of full- and limited-scope AAs.

PNB has two AAs in Texas comprised of Harrison County (MSA) and Panola County (non-MSA). For this evaluation, we did not have any limited-scope AAs to review.

### **Ratings**

PNB's overall rating is a blend of the state ratings. PNB operates in one state and the state rating is based on performance in PNB's AAs.

## **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 any discriminatory or other illegal credit practices at this institution that require consideration in this evaluation.

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

## State Rating

### State of Texas

**CRA rating for the State of Texas<sup>1</sup>:** Satisfactory

**The Lending Test is rated:** Satisfactory.

The major factors that support this rating include:

- A substantial majority of PNB's lending is extended within the institution's AA.
- PNB's LTD ratio was reasonable over the evaluation period.
- PNB had reasonable penetration among individuals of different income levels.
- The geographic distribution of loans reflects excellent dispersion throughout the AA.

### Description of Institution's Operations in Texas

PNB operates in Harrison County and Panola County in the state of Texas as described in the "Description of Institution" and the "Scope of Evaluation" sections of this Performance Evaluation. PNB's primary business focus is residential and consumer lending; however, the institution offers a mix of loan products to meet the needs of the community. A majority of loan volume originates through PNB's main branch location. PNB's competitors include various local community financial institutions in its trade area.

PNB management understands the significance and impact of small dollar lending in the community, specifically for borrowers with low- and moderate-income levels. During the onsite examination, we reviewed the volume of small dollar transactions (\$500 to \$1,000) within the evaluation period. From 2017 to 2019, PNB originated 170 small dollar loans totaling \$141,935.

Community credit needs were determined by reviewing recent housing demographic information and performing community contacts in the institution's AA. Contact with the City of Carthage revealed the need for residential and small dollar lending. The community contact mentioned that local financial institutions are aware of credit needs of the community and are actively involved in local events. The following table reflects the demographics for the AA.

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<sup>1</sup> This rating reflects performance within the state. The statewide evaluations do not reflect performance in the parts of those states contained within a MMSA.

## Assessment Area

Table A – Demographic Information of the Assessment Area						
Assessment Area: Panola NB AA (Harrison County and Panola County)						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	20	0.0	20.0	45.0	35.0	0.0
Population by Geography	90,317	0.0	21.0	45.0	34.1	0.0
Housing Units by Geography	38,922	0.0	20.1	45.3	34.6	0.0
Owner-Occupied Units by Geography	24,427	0.0	17.2	45.6	37.2	0.0
Occupied Rental Units by Geography	8,042	0.0	23.8	46.1	30.1	0.0
Vacant Units by Geography	6,453	0.0	26.6	43.0	30.4	0.0
Businesses by Geography	5,941	0.0	20.0	49.4	30.7	0.0
Farms by Geography	204	0.0	15.7	50.0	34.3	0.0
Family Distribution by Income Level	23,418	18.5	16.9	18.6	46.1	0.0
Household Distribution by Income Level	32,469	22.6	13.5	16.9	46.9	0.0
Median Family Income MSA - 30980 Longview, TX MSA		\$56,456	Median Housing Value			\$107,656
Median Family Income Non-MSAs - TX		\$52,198	Median Gross Rent			\$684
			Families Below Poverty Level			12.6%
<i>Source: 2015 ACS Census and 2019 D&amp;B Data</i> <i>Due to rounding, totals may not equal 100.0</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

PNB's designated AAs consist of Harrison and Panola Counties in their entirety. PNB has two banking offices with the main branch located in Carthage, Texas (Panola County) and one located in Marshall, Texas (Harrison County). The AAs include whole census tracks (CTs) and do not reflect illegal discrimination. PNB has not arbitrarily excluded any low- or moderate-income areas. The AAs consist of 20 CTs with a total population of 90,317, based on 2015 census data. There are no low-income CTs and all moderate-income CTs are in Harrison County.

The overall distribution of families by income level consists of 18.48 percent low-income, 16.85 percent moderate-income, 18.57 percent middle-income, and 46.10 percent upper-income. PNB's primary competition consists of several branches of national and state-chartered banks and one credit union. The major employers in the area include Tyson Foods, Walmart, Genpak, Ritter Construction Company, Sanford Oil, Courtney Construction, Key Energy Services, and Pinnergy Limited. In addition, there are various colleges and school districts within the AA that are considered major employers, such as Panola ISD, Marshall ISD, Panola College, East Texas Baptist University, Wiley College, and Texas State Technical College.

## **Scope of Evaluation in Texas**

A review of loans in Panola County was not performed as the county does not contain any low- or moderate-income geographies. A full-scope review was conducted on Harrison County to obtain meaningful information. The review of Harrison County included a sample of consumer loans as these were identified as the primary product.

## **LENDING TEST**

PNB's performance under the Lending Test in Texas is rated Satisfactory. Based on a full-scope review, PNB's lending performance in the state of Texas is reasonable.

### **Distribution of Loans by Income Level of the Geography**

PNB exhibits excellent geographic distribution of loans throughout the AA. PNB's loans to borrowers in moderate-income geographies exceeded the percentage of households in moderate-income in the AA.

#### ***Consumer Loans***

Refer to Table U in the state of Texas section of appendix D for the facts and data used to evaluate the geographic distribution of PNB's consumer loan originations and purchases.

### **Distribution of Loans by Income Level of the Borrower**

PNB exhibits a reasonable distribution of loans to individuals of different income levels and businesses and farms of different sizes, given the product lines offered by PNB. PNB's loans to low-income borrowers was less than the percentage of low-income households in the AA; however, loans to moderate-income borrowers significantly exceed the percentage of moderate-income households in the AA. Overall, loans to borrowers with low- or moderate-income levels represented 82.96 percent of the low- and moderate-income households in the AA.

#### ***Consumer Loans***

Refer to Table V in the state of Texas section of appendix D for the facts and data used to evaluate the borrower distribution of PNB's consumer loan originations and purchases.

### **Responses to Complaints**

PNB did not receive any CRA-related complaints during this evaluation period.



# Appendix A: Scope of Examination

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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”.

<b>Time Period Reviewed:</b>	01/01/2017 – 12/31/2019	
<b>Bank Products Reviewed:</b>	Home mortgage and consumer loans	
<b>Affiliate(s)</b>	<b>Affiliate Relationship</b>	<b>Products Reviewed</b>
None		
<b>List of Assessment Areas and Type of Examination</b>		
<b>Rating and Assessment Areas</b>	<b>Type of Exam</b>	<b>Other Information</b>
<b>Texas</b>		
Harrison County & Panola County	Full-scope	

## Appendix B: Summary of MMSA and State Ratings

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RATINGS	
Overall Bank:	Lending Test Rating
Panola National Bank	Satisfactory
MMSA or State:	
Texas	Satisfactory

## Appendix C: Definitions and Common Abbreviations

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The following terms and abbreviations are used in this performance evaluation, 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 a financial institution and is, therefore, an affiliate.

**Aggregate Lending:** The number of loans originated and purchased by all reporting lenders (Home Mortgage Disclosure Act 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.

**Census Tract (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 (CSA):** 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 (CD):** Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet 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.

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

**Consumer Loan:** A loan 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.

**Home Mortgage Disclosure Act (HMDA):** The statute that requires certain mortgage lenders that conduct business or have banking offices in an MSA to file annual summary reports of its 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 Loan:** 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 financial institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/AA.

**Median Family Income (MFI):** The median income determined by the U.S. Bureau of the Census 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 Federal Financial Institutions Examination Council (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 or secondary county or counties through commuting ties.

**Metropolitan Statistical Area (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.

**Multifamily:** 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 CD.

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

**Small Loan to Business:** 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 to Farm:** 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

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### Content of Standardized Tables

A separate set of tables is provided for each state. All multistate MSAs, if applicable, are presented in one set of tables. References to the “institution” include activities of any affiliates that the institution 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 MMSA/AA. Deposit data are compiled by the Federal Deposit Insurance Company and are available as of June 30<sup>th</sup> of each year. Tables without data are not included in this Performance Evaluation.

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 institution 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 institution to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MMSA/AA. The table also presents aggregate peer data for the years the data is available.
- Table Q. AA Distribution of Loans to Small Businesses by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses that were originated and purchased by the institution in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of businesses (regardless of revenue size) in those geographies. Because aggregate small business data are not available for geographic areas smaller than counties, it may be necessary to compare institution loan data to aggregate data from geographic areas larger than the institution’s AA.
- Table R. AA Distribution of Loans to Small Businesses by Gross Annual Revenue** - Compares the percentage distribution of the number of small loans (loans less than or equal to \$1 million) originated and purchased by the institution to businesses with revenues of \$1 million or less to: 1) the percentage distribution of businesses with revenues of greater than \$1 million and 2) the percentage distribution of businesses for which revenues are not available. The table also presents aggregate peer small business data for the years the data is available.
- Table S. AA Distribution of Loans to Farms by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$500,000) to farms originated and purchased by the institution in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of farms (regardless of revenue size) throughout those geographies. The table also presents aggregate peer data for the years the

data is available. Because aggregate small farm data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the institution's AA.

- Table T. AA Distribution of Loans to Farms by Gross Annual Revenues** - Compares the percentage distribution of the number of small loans (loans less than or equal to \$500,000) originated and purchased by the institution to farms with revenues of \$1 million or less to: 1) the percentage distribution of farms with revenues of greater than \$1 million and 2) the percentage distribution of farms for which revenues are not available. The table also presents aggregate peer small farm data for the years the data is available.
- Table U. AA Distribution of Consumer Loans by Income Category of the Geography** - Compares the percentage distribution of the number of loans originated and purchased by the institution in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of households in those geographies.
- Table V. AA Distribution of Consumer Loans by Income Category of the Borrower** - Compares the percentage distribution of the number of loans originated and purchased by the institution to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of households by income level in each MMSA/AA.

<b>Table U: AA Distribution of Consumer Loans by Income Category of the Geography</b>													<b>2017 - 2019</b>	
<b>Assessment Area:</b>	<b>Total Consumer Loans</b>			<b>Low-Income Tracts</b>		<b>Moderate-Income Tracts</b>		<b>Middle-Income Tracts</b>		<b>Upper-Income Tracts</b>		<b>Not Available-Income Tracts</b>		
	<b>#</b>	<b>\$</b>	<b>% of Total</b>	<b>% of Households</b>	<b>% Bank Loans</b>	<b>% of Households</b>	<b>% Bank Loans</b>	<b>% of Households</b>	<b>% Bank Loans</b>	<b>% of Households</b>	<b>% Bank Loans</b>	<b>% of Households</b>	<b>% Bank Loans</b>	
Harrison County AA	20	250	100	0.00	0.00	18.83	25.00	45.72	60.00	35.46	15.00	0.00	0.00	
<i>Source: 2015 U.S Census; 01/01/2017 - 12/31/2019 Bank Data. Due to rounding, totals may not equal 100.0</i>														

<b>Table V: AA Distribution of Consumer Loans by Income Category of the Borrower</b>													<b>2017 - 2019</b>	
<b>Assessment Area:</b>	<b>Total Consumer Loans</b>			<b>Low-Income Borrowers</b>		<b>Moderate-Income Borrowers</b>		<b>Middle-Income Borrowers</b>		<b>Upper-Income Borrowers</b>		<b>Not Available-Income Borrowers</b>		
	<b>#</b>	<b>\$</b>	<b>% of Total</b>	<b>% of Households</b>	<b>% Bank Loans</b>	<b>% of Households</b>	<b>% Bank Loans</b>	<b>% of Households</b>	<b>% Bank Loans</b>	<b>% of Households</b>	<b>% Bank Loans</b>	<b>% of Households</b>	<b>% Bank Loans</b>	
Harrison County AA	20	250	100	22.65	10.00	13.51	20.00	16.93	25.00	46.91	45.00	0.00	0.00	
<i>Source: 2015 U.S Census; 01/01/2017 - 12/31/2019 Bank Data. Due to rounding, totals may not equal 100.0</i>														