



PUBLIC DISCLOSURE

April 19, 2021

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

First National Bank
Charter Number 14886

301 East Houston Street Jasper, TX 75951

Office of the Comptroller of the Currency

1301 McKinney Street Suite 1410 Houston, TX 77010-3031

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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INSTITUTION CRA RATING: This institution is rated Satisfactory

The lending test is rated: Satisfactory

The major factors that support this rating include:

- The Lending Test is based on a reasonable loan-to-deposit (LTD) ratio adjusted for public funds, reasonable borrower distribution, excellent geographic distribution, and a substantial majority of loans made inside the assessment area (AA).
- There were no Community Reinvestment Act (CRA) related complaints during the evaluation period.

Description of Institution

First National Bank (FNB) is an independent, full-service community bank, wholly owned by East Texas Bancshares, Inc., in Livingston, Texas. The bank has three branches, all of which are located in middle-income census tracts (CTs). The main office is located at 301 E. Houston St., Jasper, Texas. Additional branches are located at 270 U.S. Highway 190 East in Woodville, Texas and 35570 US Highway 96 South in Buna, Texas. All three branches have readily accessible lobby and drive-in hours with onsite automated teller machines.

As of December 31, 2020, FNB reported total assets of \$270 million and the tier 1 leverage capital ratio was 14 percent. The net loan portfolio totaled \$71 million, or 26 percent of total assets. The loan portfolio is primarily comprised of business loans totaling \$38 million, or 54 percent of the total portfolio. The remainder of the portfolio consists of \$20 million, or 28 percent in residential loans, \$422,000, or 0.6 percent in consumer loans, and \$1 million, or 2 percent in agricultural loans. FNB offers a full range of credit and deposit products that include residential, commercial, consumer and small dollar loans.

AA boundaries consists of county lines or major thoroughfares and do not arbitrarily exclude any low- or moderate-income areas or reflect illegal discrimination. There are no legal, financial, or other factors impeding the bank's ability to help meet the credit needs in its AA. FNB was rated "Satisfactory" at the last CRA evaluation, dated March 12, 2018.

Scope of the Evaluation

Evaluation Period/Products Evaluated

FNB was evaluated under the Small Bank CRA Evaluation Procedures, which includes a Lending Test. This analyzes the bank's record of meeting the credit needs of its AA through lending activities. The evaluation period for the Lending Test is March 12, 2018 through December 31, 2020. We utilized Consolidated Report of Condition and Income (call report) information to analyze the bank's loan products for the evaluation period. We determined that the majority of the loan portfolio, by dollar volume, was made up of commercial loans and residential loans, totaling 54 percent and 28 percent, respectively.

We also determined that consumer loans made up 59 percent, or the majority, of the bank's loan portfolio, by number of loans. To evaluate the bank's lending performance, we relied on a random sample of commercial, residential, and consumer loans that were originated or purchased during the evaluation period.

As of December 30, 2020				
Product Type	Percent of Loan Portfolio by Dollar Volume		Percent of Loan Portfolio by Number of Loans	
	\$(000)	%	#	%
Commercial	38,420	53.70	281	19.19
Residential	19,979	27.92	283	19.33
Consumer	422	0.59	861	58.81

Source: December 31, 2020 Report of Condition

Additionally, we evaluated the bank's LTD ratio. To do this, we reviewed five banks headquartered in one or more of the counties included in the bank's AA. These comparator banks are also selected based on comparable asset size.

Selection of Areas for Full-Scope Review

FNB has one AA consisting of all CTs within Tyler and Jasper counties. The bank has properly defined its AA in accordance with the technical requirements of CRA regulations. The AA consists of whole CTs, does not arbitrarily exclude low- or moderate-income CTs, and includes CTs where the bank offices are located and the majority of its loans are originated. The AA does not reflect illegal discrimination.

Home Mortgage Disclosure Act (HMDA)

As the bank is not a HMDA reporter, home mortgage information is considered in context because the analysis for non-HMDA reporting banks is based on a sample of loans, rather than on total bank originations and purchases over the evaluation period.

Ratings

Ratings for this CRA evaluation are based on the results of a full-scope reviews of the bank's AA.

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 (or any affiliate whose loans have been considered as part of the institution's lending performance) has engaged in discriminatory or other illegal credit practices that require consideration in this evaluation.

The OCC does not have public information regarding non-compliance 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 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: Satisfactory

The Lending Test is rated: Satisfactory

The major factors that support this rating include:

- A substantial majority of the bank's loans, 79 percent by number and 83 percent by dollar volume, were made inside the AA.
- Distribution of loans is reasonable among individuals of different income levels and to businesses of different sizes, given the bank's performance context.
- Distribution of loans is excellent among households of different income levels and to businesses of different sizes given the bank's performance context.

Description of Institution's Operations in Texas

Competition from other financial institutions is strong with six other financial institutions in the AA. The Federal Deposit Insurance Corporation (FDIC) Deposit Market Share Report as of June 30, 2020 notes 20 branch locations operating in the AA, with FNB holding 31 percent of the deposit market share. FNB is ranked first with \$221 million in deposits. Subsequent banks, with nominal market share percentages, include Citizens State Bank (19 percent), BBVA USA (18 percent), Southside Bank (16 percent), and CommunityBank of Texas, N. A. (13 percent). There are no legal, financial, or other factors impeding the bank's ability to help meet the credit needs in its AA.

Scope of Evaluation in Texas

A full-scope review was performed on the bank's AA for the evaluation period covering March 12, 2018, the date of the last examination, to December 31, 2020.

Community Contact

We contacted an organization within the bank's AA which is responsible for carrying out the administrative functions in the city. The contact stated that banks in the area are responsive to community needs and that FNB has been an active member in the community and an asset in both Jasper and Tyler counties. As the community is in the process of recovering from economic conditions due to the effects of the COVID-19 pandemic (pandemic), FNB helps meet these needs by employing individuals from surrounding areas and by providing residential and consumer loans. In addition the bank provides businesses with Small Business Administration (SBA) Paycheck Protection Program, (PPP), a program which was established by the Coronavirus Aid, Relief, and Economic Security Act, or CARES Act, to provide loans to small businesses in order to keep workers on the payroll during disruptions caused by the pandemic.

Refer to the table in Appendix A for the time period covered, affiliate activities, and loan products considered.

Jasper Assessment Area

Table A – Demographic Information of the Assessment Area						
Assessment Area: 2018 - 2020						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	13	0.0	15.4	76.9	7.7	0.0
Population by Geography	57,230	0.0	10.7	80.8	8.5	0.0
Housing Units by Geography	27,464	0.0	9.2	77.1	13.8	0.0
Owner-Occupied Units by Geography	16,162	0.0	5.4	83.3	11.3	0.0
Occupied Rental Units by Geography	4,116	0.0	27.6	66.5	5.8	0.0
Vacant Units by Geography	7,186	0.0	6.9	69.1	24.0	0.0
Businesses by Geography	2,757	0.0	18.8	70.7	10.6	0.0
Farms by Geography	93	0.0	3.2	82.8	14.0	0.0
Family Distribution by Income Level	13,888	21.1	17.7	17.8	43.5	0.0
Household Distribution by Income Level	20,278	26.0	15.8	15.9	42.3	0.0
Median Family Income Non-MSAs - TX		\$52,198	Median Housing Value			\$85,001
			Median Gross Rent			\$651
			Families Below Poverty Level			12.2%
<i>Source: 2015 ACS and 2020 D&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>						

Conclusions with Respect to Performance Tests

LENDING TEST

Loan-to-Deposit Ratio

Considering the bank's size, financial condition, and the credit needs of the AAs, the LTD ratio is reasonable.

To evaluate the bank's performance, we identified five similarly situated community banks, comparable in asset size and location, in the bank's AA or surrounding countries. The bank's average quarterly ratio is significantly lower than the average of these banks of 68 percent. FNB had an average ratio of 31 percent over the previous 12 quarters, ranging between 27 and 33 percent. Comparator bank averages ranged from a low of 37 percent to a high of 91 percent. It is important to consider that the bank has public funds on deposit, as this does affect the LTD ratio. As of December 31, 2020, public funds, which are unavailable for lending, accounted for 35 percent of total deposits. Excluding these funds from the bank's total deposits, increases the LTD ratio to 48 percent, which is higher than the peer institution's lower average ratio.

As the bank aims to focus on their primary lending area, opportunities are limited. Growth in the area has been stagnate, limiting the bank's lending activity. Additionally, there is competition from larger lenders and credit unions that offer pricing and terms that do not align with FNB's lending strategy and criteria. Management added a new mortgage lender to their staff to focus on the Woodville and Buna areas. Thus far, things have been moving in a positive direction.

Lending in Assessment Area

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

We relied on a sample of 300 loans, originated since January 1, 2018, to perform our analysis. This consisted of the bank's primary products; commercial, residential, and consumer loans. We also included a sample of SBA PPP loans. The bank originated 79 percent of the sampled loans inside their AA during the evaluation period. This analysis is performed at the bank, rather than the AA, level. The following table reflects the distribution of loans, by number and dollar volume, as originated in or out of the AA.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Commercial	64	71.11	26	28.89	90	\$7,996	88.82	\$1,007	11.18	\$9,002
Residential	68	75.56	22	24.44	90	\$5,327	74.03	\$1,869	25.97	\$7,196
Consumer	77	85.56	13	14.44	90	\$444	75.90	\$141	24.10	\$586
PPP	28	93.33	2	6.67	30	\$1,388	89.15	\$169	10.85	\$1,557
Total	237	79.00	63	21.00	300	\$15,155	82.63	\$3,186	17.37	\$18,341
<i>Source: Evaluation Period: 1/1/2018 - 12/31/2020 Bank Data Due to rounding, totals may not equal 100.0</i>										

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

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the Jasper AA is reasonable.

For this evaluation, we considered the following factors:

- The bank did not have any low-income CTs in its AA.
- Only 15 percent of the bank's AA is made up of moderate-income CTs.
- The bank's AA is primarily composed of middle-income CTs at 77 percent.
- The majority of the bank's middle-income CTs were declared as distressed (poverty) during the evaluation period.

Distribution of Loans by Income Level of the Geography

The bank exhibits excellent geographic distribution of loans to borrowers in the full-scope AA.

Home Mortgage Loans

Geographic distribution of residential loans reflects excellent dispersion. There were no owner-occupied housing units located within low-income CTs; therefore, there was no lending activity. Although the bank only has two moderate-income CTs in its AA, the percentage of home mortgage loans originated in these CTs exceeds both the demographic and aggregate comparators.

Refer to Table O in the state of Texas 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.

Small Loans to Businesses

Geographic distribution of business loans reflects excellent dispersion. There were no small businesses located within low-income CTs; therefore, there was no lending activity. The percentage of loans originated in moderate-income CTs exceeds both the demographic and aggregate comparators. Although the majority of the bank's AA is comprised of middle-income CTs, the percentage of small business loans originated in these CTs was slightly below demographic and aggregate comparators.

Refer to Table Q in the state of Texas section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to businesses.

Consumer Loans

Geographic distribution of consumer loans reflects poor dispersion. There were no low-income households located within the low-income CTs; therefore, there was no lending activity. As the bank only has three moderate-income CTs in its AA, the percentage of loans originated in these CTs was significantly below demographic comparators.

Additionally, as the majority of the bank's AA is comprised of middle-income CTs, the percentage of loans originated in these CTs was also lower than demographic comparators.

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 the bank's consumer loan originations and purchases.

Distribution of Loans by Income Level of the Borrower

The bank exhibits reasonable distribution of loans to individuals of different income levels and businesses of different sizes, given the product lines offered by the bank.

Home Mortgage Loans

Distribution of home mortgage loans to individuals of different income levels reflects reasonable dispersion. The percentage of loans originated to low-income borrowers is significantly below the demographic and aggregate comparators. However, the percentage of loans originated to moderate-income borrowers is slightly below the demographic comparator but significantly exceeds the aggregate comparator. As the Federal Financial Institutions Examination Council (FFIEC) Metropolitan Statistical Average (MSA) Median Family income was \$52,198, this is indicative of families facing difficulties to qualify for home purchase loans with median housing costs of \$85,001.

Refer to Table P in the state of Texas 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.

Small Loans to Businesses

Distribution of loans to businesses of different sizes reflects reasonable dispersion. During the evaluation period, 59 percent of the bank's business loans were made to small businesses. This is significantly below the demographic comparator, but significantly exceeds the aggregate comparator.

Refer to Table R in the state of Texas section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's originations and purchases of small loans to businesses.

Consumer Loans

Distribution of consumer loans to individuals of different income levels reflects reasonable dispersion. The percentage of consumer loans originated to low-income borrowers is significantly lower than the demographic comparator. However, the percentage of loans originated to moderate-income borrowers significantly exceeds the demographic comparator.

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 the bank's consumer loan originations and purchases.

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”.

Time Period Reviewed:	01/01/2018 to 12/31/2020	
Bank Products Reviewed:	Home Mortgage; Small Business; Consumer	
Affiliate(s)	Affiliate Relationship	Products Reviewed
None	None	None
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
Texas	Full-scope	Jasper and Tyler Counties

Appendix B: Summary of State Ratings

RATINGS – First National Bank	
Overall Bank:	Lending Test Rating
First National Bank	Satisfactory
Texas:	
Jasper AA	Satisfactory

Appendix C: Definitions and Common Abbreviations

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 the bank and is, therefore, an affiliate.

Aggregate Lending (Aggt.): 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.

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 non-MSA middle-income geographies, or designated disaster areas.

Community Reinvestment Act (CRA): The statute that requires the OCC to evaluate a bank's record of meeting the credit needs of its entire community, including LMI 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.

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 U.S. Bureau of the Census in the most recent decennial census.

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 area.

Median Family Income (MFI): 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 (MD): 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 MD 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.

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 community development.

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

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 MMSAs, 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 MMSA/AA. Deposit data is compiled by the FDIC and is 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. Assessment Area 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. Assessment Area 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 MMSA/AA. The table also presents aggregate peer data for the years the data is available.
- Table Q. Assessment Area 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 bank 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 is not available for geographic areas smaller than counties, it may be necessary to compare bank loan data to aggregate data from geographic areas larger than the bank’s AA.
- Table R. Assessment Area 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 bank 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 U. Assessment Area Distribution of Consumer 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 households in those geographies.

Table V. Assessment Area Distribution of Consumer 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 households by income level in each MMSA/AA.

Table O : Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography 2018-20

Assessment Area:	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
Jasper Non MSA	90	9,343,151	100	863	0.0	0.0	0.0	5.4	7.8	4.4	83.3	68.8	80.0	11.3	23.4	15.6	0.0	0.0	0.0
Total	90	9,343,151	100	863	0.0	0.0	0.0	5.4	7.8	4.4	83.3	68.8	80.0	11.3	23.4	15.6	0.0	0.0	0.0

Source: 2015 ACS Census; 01/01/2018 - 12/31/2020 Bank Data, 2019 HMDA Aggregate Data, "--" data not available.
 Due to rounding, totals may not equal 100.0%

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography 2018-20

Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate
Jasper Non MSA	90	9,002,458	100	709	0.0	0.0	0.0	18.8	20.3	13.4	70.7	65.6	73.9	10.6	14.1	12.7	0.0	0.0	0.0
Jasper Non MSA	30	1,557,198	100	709	0.0	0.0	0.0	18.8	17.9	13.4	70.7	64.3	73.9	10.6	17.9	12.7	0.0	0.0	0.0
Total	120	10,559,656	100	709	0.0	0.0	0.0	18.8	19.1	13.4	70.7	64.6	73.9	10.6	16.0	12.7	0.0	0.0	0.0

Source: 2020 D&B Data; 01/01/2018 - 12/31/2020 Bank Data; 2019 CRA Aggregate Data, "--" data not available.
 Due to rounding, totals may not equal 100.0%

We also included a sample of 30 PPP loans.

Table U: Assessment Area Distribution of Consumer Loans by Income Category of the Geography													2018-20	
Assessment Area:	Total Consumer Loans			Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Not Available-Income Tracts		
	#	\$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	
Jasper Non MSA	90	585,601	100	0.0	0.0	10.0	7.8	79.9	68.8	10.2	23.4	0.0	0.0	
Total	90	585,601	100	0.0	0.0	10.0	7.8	79.9	68.8	10.2	23.4	0.0	0.0	

*Source: 2015 ACS Census; 01/01/2018 - 12/31/2020 Bank Data.
Due to rounding, totals may not equal 100.0%*

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																		2018-20	
Assessment Area:	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
Jasper Non MSA	90	9,343,151	100	863	21.1	1.5	3.2	17.7	16.2	12.1	17.8	17.7	17.8	43.5	64.7	51.9	0.0	0.0	14.9
Total	90	9,343,151	100	863	21.1	1.5	3.2	17.7	16.2	12.1	17.8	17.7	17.8	43.5	64.7	51.9	0.0	0.0	14.9

*Source: 2015 ACS Census ; 01/01/2018 - 12/31/2020 Bank Data, 2019 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%*

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues											2018-20	
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans	
Jasper Non MSA	90	9,002,458	100	709	81.4	59.4	36.2	4.0	40.6	14.6	0.0	
Total	90	9,002,458	100	709	81.4	59.4	36.2	4.0	40.6	14.6	0.0	

Source: 2020 D&B Data; 01/01/2018 - 12/31/2020 Bank Data; 2019 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table V - Assessment Area Distribution of Consumer Loans by Income Category of the Borrower													2018-20	
Assessment Area:	Total Consumer Loans			Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Not Available-Income Borrowers		
	#	\$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	
Jasper Non MSA	90	585,601	100	26.0	16.9	15.8	31.2	15.9	14.3	42.3	35.1	0.0	2.6	
Total	90	585,601	100	26.0	16.9	15.8	31.2	15.9	14.3	42.3	35.1	0.0	2.6	

Source: 2015 ACS Census; 01/01/2018 - 12/31/2020 Bank Data.
Due to rounding, totals may not equal 100.0%