



PUBLIC DISCLOSURE

April 3, 2023

**COMMUNITY REINVESTMENT ACT
PERFORMANCE EVALUATION**

The First National Bank of Livingston
Charter Number 6169

2121 Highway 190 West
Livingston, TX 77351

Office of the Comptroller of the Currency

909 Fannin Street, Suite 1900
Houston, TX 77010

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 Community Development Test is rated: Satisfactory

The major factors that support this rating include:

- The Lending Test rating is based on a reasonable loan-to-deposit (LTD) ratio, a substantial majority of loans originated inside the assessment area (AA), and reasonable geographic and borrower distributions of loans. The bank demonstrated excellent borrower distribution performance for small business loans.
- The Community Development (CD) Test rating is based on a reasonable amount of CD loans, investments, and services.

Loan-to-Deposit Ratio

Considering the bank's size, financial condition, performance context, and credit needs of the AA, the bank's LTD ratio is reasonable. As of December 31, 2022, the bank's quarterly average LTD ratio since the last Community Reinvestment Act (CRA) examination was 34 percent. During the evaluation period, the bank's quarterly LTD ratio ranged from a low of 27 percent to a high of 40 percent. Our analysis included five similarly situated community banks serving the same AA. The comparator bank quarterly average LTD ratio was 45 percent, with an average low of 31 percent and average high of 66 percent.

Several factors impacted First National Bank of Livingston's (FNB Livingston) LTD ratio, which we considered in our evaluation. During the COVID-19 Pandemic the bank provided assistance to many small business customers through the Paycheck Protection Program (PPP), which increased the loan volume temporarily. PPP loan proceeds, government stimulus funds, overall increased savings during the pandemic, and growth in the community resulted in a rise in deposit balances. During the fourth quarter of 2020 through 2021 and part of 2022, loan volume continued to decline from PPP loan forgiveness while deposit balances remained elevated, further impacting the LTD ratio. Also, FNB Livingston holds public fund deposits that reduce available funds to lend. After excluding public fund balances as of December 31, 2022, the adjusted LTD ratio increases to 40 percent.

Lending in Assessment Area

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

The bank originated or purchased 95 percent of its total loans inside the AA during the evaluation period. This analysis is performed at the bank, rather than the AA, level. This percentage does not include extensions of credit by affiliates that may be considered under other performance criteria. Our analysis included a sample of loans originated since January 1, 2020, through December 31, 2021, consisting of 40 residential real estate loans, 40 consumer loans, and 40 commercial loans.

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		
	#	%	#	%		\$	%	\$	%	
Home Mortgage	40	100	0	0.00	40	7,329	100.00	0	0.00	7,329
Small Business	35	87.50	5	12.50	40	2,117	42.98	2,809	57.02	4,926
Consumer	39	97.50	1	2.50	40	340	97.36	9	2.64	349
Total	114	95.00	6	5.00	120	9,786	77.64	2,818	22.36	12,604

Description of Institution

FNB Livingston is a full-service community bank chartered in 1902 and is a wholly owned subsidiary of FNB Company, a Texas holding company. The main office is located at 2121 US Hwy 190 West in Livingston, Texas. There are two additional branches located within Polk County in Livingston and Onalaska, Texas. All locations have reasonable operating hours with additional extended drive-thru hours available on Saturday to meet the needs of the community. All locations operate automated teller machines (ATMs) which allows for afterhours deposits. A stand-alone ATM is also available inside the local Walmart. Online and mobile banking is available 24 hours daily.

FNB Livingston offers a full range of credit products that include commercial, consumer, real estate, and agriculture loans. Other credit services include secured and unsecured loans, financing for non-profit entities, and community development loans. There is no minimum amount for personal loans and a high percentage of these loans are originated for less than \$5,000 to accommodate credit needs of lower income customers. Of note, the bank has partnered with third party mortgage banks where they refer customers requesting longer-term home mortgage loans. For the years 2020-2022, the bank referred a total of \$12 million in residential mortgage loans.

As of December 31, 2022, loans and leases totaled \$163 million. FNB Livingston reported total assets of \$502 million and tier 1 leverage capital of 12.54 percent. The loan portfolio is primarily residential real estate loans totaling \$133.5 million, or 82 percent of total loans. The remainder of the portfolio consists of commercial loans totaling \$28 million, or 17 percent of the total portfolio and consumer loans totaling \$15 million, or 9 percent. The local market does not call for an abundance of large commercial lending and FNB Livingston remains committed to small and local businesses to ensure their financial needs are met. During the COVID-19 Pandemic, FNB Livingston assisted many small businesses through PPP lending. FNB Livingston provided 525 loans totaling over \$30 million, with most of the funds benefitting businesses within the AA.

Other services provided by FNB Livingston include free checking, safe deposit boxes, internet and mobile banking, remote deposit capture, deposit-taking ATMs, free notary service, and utilization of their community room for organizational meetings for free.

There are no legal or financial factors impeding the bank's ability to meet the credit needs of its AA. There were no branch openings or closings during the evaluation period. The last CRA evaluation dated February 10, 2020, resulted in an Outstanding rating.

Scope of the Evaluation

Evaluation Period/Products Evaluated

FNB Livingston was evaluated under the Intermediate Small Bank CRA evaluation procedures, which includes a Lending Test and a CD Test that analyzes the bank's record of meeting the credit needs of its AA through lending and CD activities. Since there were demographic changes in 2022 and Home Mortgage Disclosure Act (HMDA) and CRA aggregate data were not available for comparison, we did not evaluate 2022 lending activities. The evaluation period for the Lending Test is January 1, 2020, through December 31, 2021. The evaluation period for the CD test is January 1, 2020, through December 31, 2022.

By dollar amount, primary loan products were residential real estate and commercial loans. By number of loans, consumer lending is also a primary product. All three primary products were given equal consideration during this evaluation. FNB Livingston is not a HMDA or CRA reporter; therefore, we relied on a sample of loans for the evaluation period.

Selection of Areas for Full-Scope Review

In each state where the bank has an office, one or more of AAs within that state was selected for a full-scope review. For purposes of this evaluation, bank delineated AAs 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, bank 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.

Ratings

The bank's overall rating is a blend of the state ratings, and where applicable, multistate ratings.

The state of Texas is the only rating area. FNB Livingston has one AA located within three counties: Polk, San Jacinto, and Trinity. The state rating is based on performance in all bank AAs. Refer to the "Scope" section under each state rating section for details regarding how the areas were weighted in arriving at the respective ratings.

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 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 Texas¹: Satisfactory

The Lending Test is rated: Satisfactory

The Community Development Test is rated: Satisfactory

The major factors that support this rating include:

- A reasonable geographic distribution of loans;
- A reasonable distribution of loans to individuals of different income levels and businesses of different sizes; and
- A reasonable level of CD loans, qualified CD donations, and CD services.

Description of Institution's Operations in Texas

FNB Livingston operates three full-service branch locations in Polk County. The main branch is located in Livingston with one branch located in Onalaska, a small tourist and recreation community on Lake Livingston, and the other branch is located in the downtown area. The bank has five ATMs, as the main location includes a lobby and drive-thru ATM.

FNB Livingston's non-MSA AA (Livingston AA) includes Polk, San Jacinto, and Trinity Counties. The AA includes all 19 census tracts (CTs) and does not arbitrarily exclude low- or moderate-income (LMI) areas. There are no low-income CTs and only three moderate-income CTs, with the remaining 16 CTs designated as middle-income. Each of the three counties include one moderate-income CT. All four middle-income CTs in Trinity County were considered distressed or under-served in 2020. All three FNB Livingston branches are located in middle-income CTs.

The Federal Deposit Insurance Corporation Market Share Report as of June 30, 2022, showed eight banks operating 17 branches in the AA. FNB Livingston has the largest market share at 35 percent of area deposits. The next largest holdings in the area include First State Bank, Peoples State Bank, and Citizens State Bank.

Community Contacts

We contacted one organization to identify various needs in the community. This contact indicated a need for various services, particularly transportation. A majority of the residents they service do not have transportation and find it difficult to get to places such as medical facilities and grocery stores. The representative also indicated is a need for affordable housing and there are various opportunities for financial institutions to provide assistance.

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

Livingston AA

Table A – Demographic Information of the Assessment Area						
Assessment Area: Livingston 2020-2021						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	19	0.0	15.8	84.2	0.0	0.0
Population by Geography	87,541	0.0	18.4	81.6	0.0	0.0
Housing Units by Geography	45,493	0.0	11.9	88.1	0.0	0.0
Owner-Occupied Units by Geography	26,064	0.0	10.9	89.1	0.0	0.0
Occupied Rental Units by Geography	6,217	0.0	20.7	79.3	0.0	0.0
Vacant Units by Geography	13,212	0.0	9.6	90.4	0.0	0.0
Businesses by Geography	5,160	0.0	8.6	91.4	0.0	0.0
Farms by Geography	205	0.0	8.8	91.2	0.0	0.0
Family Distribution by Income Level	22,681	23.7	19.2	18.7	38.4	0.0
Household Distribution by Income Level	32,281	24.7	18.3	16.9	40.1	0.0
Median Family Income Non-MSAs - TX	\$52,198	Median Housing Value				\$86,151
		Median Gross Rent				\$644
		Families Below Poverty Level				13.4%
<i>Source: 2015 ACS and 2021 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>						

Scope of Evaluation in Texas

FNB Livingston has only one AA in Texas, which received a full-scope review.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN TEXAS**LENDING TEST**

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 lending performance in the state of Texas is reasonable.

Distribution of Loans by Income Level of the Geography

The bank exhibits reasonable geographic distribution of loans in the state. There were no low-income CTs in the Livingston AA, so our analysis focused on moderate-income CTs.

Home Mortgage Loans

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

The distribution of residential loans to moderate-income geographies is reasonable. The proportion of loans originated in moderate-income CTs was significantly below the percentage of owner-occupied housing units; however, only slightly below the aggregate lending of all financial institutions.

Small Loans to Businesses

Refer to Table Q in 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.

The distribution of small loans to businesses in moderate-income geographies is reasonable. The proportion of loans originated in moderate-income CTs was lower than both the percentage of businesses in those CTs and the aggregate lending of all financial institutions. Given the limited number of businesses located in those tracts, geographic distribution of small loans to businesses is considered reasonable.

Consumer Loans

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

The distribution of consumer loans to moderate-income geographies is reasonable. The proportion of loans originated in moderate-income CTs was consistent with the percentage of households located in those geographies. There is no aggregate data for consumer loans.

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

Refer to Table P in 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 home mortgage loans is poor. FNB Livingston did not originate any home mortgage loans to low-income borrowers during the evaluation period. The percentage of home mortgage loans originated to moderate-income borrowers was significantly below the demographic and aggregate lending of all institutions. This low level of lending to LMI borrowers is primarily related to the impact from the COVID-19 pandemic. Unemployment in the AA was high during the evaluation years, with Polk County's unemployment rate above 8 percent. Given the uncertainty in the job market, this resulted in lower level of mortgage loan requests.

Small Loans to Businesses

Refer to Table R in 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.

The distribution of small loans to businesses is excellent. The percentage of small loans to businesses is below the percentages of businesses but significantly exceeds the aggregate data reported by all financial institutions.

Consumer Loans

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

The distribution of consumer loans is reasonable. The percentage of consumer loans originated to low-income borrowers is below the percentage of households but lending to moderate-income borrower exceeded the demographic comparator.

Responses to Complaints

FNB Livingston did not have any CRA related complaints during the evaluation period.

COMMUNITY DEVELOPMENT TEST

The bank's performance under the Community Development Test in the state of Texas is rated Satisfactory.

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank exhibits adequate responsiveness to CD needs in the state through CD loans, qualified investments, and CD services, as appropriate, considering the bank's capacity and the need and availability of such opportunities for CD in the bank's AA.

Number and Amount of Community Development Loans

The Community Development Loans Table, shown below, sets forth the information and data used to evaluate the bank's level of CD lending. The table includes all CD loans, including multifamily loans that also qualify as CD loans.

<i>Community Development Loans</i>				
Assessment Area	Total			
	#	% of Total #	\$(000's)	% of Total \$
Livingston	30	100	\$3,612	100

During the evaluation period, FNB Livingston demonstrated adequate responsiveness to CD loans as they originated 30 loans totaling \$3.6 million. The bank originated five loans for the purpose of providing affordable housing in the AA. Several loans provided community services including assisting

with the purchase of school buses for the district where a majority of the students are economically disadvantaged. A majority of the CD loans supported economic development by providing jobs to LMI individuals. Of note, FNB Livingston made 525 PPP loans totaling over \$30 million in response to the COVID-19 Pandemic.

Number and Amount of Qualified Investments

<i>Qualified Investments</i>										
Assessment Area	Prior Period*		Current Period		Total				Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	% of Total #	\$(000's)	% of Total \$	#	\$(000's)
Livingston	0	0	52	46	52	100	46	100	0	0

* Prior Period Investments means investments made in a previous evaluation period that are outstanding as of the examination date.

** Unfunded Commitments means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

During the evaluation period, FNB Livingston demonstrated adequate responsiveness to CD investments as they made 52 qualified donations to 27 organizations, totaling approximately \$46,000. The majority of the bank's donations helped local organizations provide community services to LMI individuals. Of note, the bank donated \$15,000 to organizations that helped provide programs to LMI youth and their families. FNB Livingston contributed \$31,000 to various organizations within communities in the AA. The bank also partnered with the Independent Bankers Association and Texas Bankers Association to contribute towards a memorial fund for events in Texas and with Kentucky Bankers Relief Fund for tornado relief in 19 counties in Kentucky.

There were no qualified investments bought during the evaluation period; however, the bank did purchase three school bonds outside of the AA totaling \$1.4 million where the student population is primarily economically disadvantaged. They also purchased two bonds totaling \$986,000 in two counties for street and road improvement where the majority of the CTs are LMI.

Extent to Which the Bank Provides Community Development Services

Bank employees provided a total of 915 hours of service to 18 organizations in the AA. Most of the organizations provide community services that benefit LMI individuals; however, one organization helped support affordable housing. A number of employees held leadership positions through board membership, while other employees provided financial education classes at local schools. These classes are designed to help increase financial skills for students in the bank's AA who are primarily classified as economically disadvantaged.

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 MSA(s) and non-MSA(s) 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:	01/01/2020 to 12/31/2021 – Lending Test 01/01/2020 to 12/31/2022 – CD Test	
Bank Products Reviewed:	Home mortgage, small business, consumer loans CD loans, qualified investments, CD services	
Affiliate(s)	Affiliate Relationship	Products Reviewed
NA	NA	NA
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
TEXAS		
Livingston AA	Full-Scope	All CTs in Polk, San Jacinto, and Trinity Counties

Appendix B: Summary of MMSA and State Ratings

RATINGS			
FNB Livingston			
Overall Bank:	Lending Test Rating*	CD Test Rating	Overall Bank/State/Multistate Rating
FNB Livingston	Satisfactory	Satisfactory	Satisfactory
MMSA or State:			
State of Texas	Satisfactory	Satisfactory	Satisfactory

(*) The Lending Test and Community Development Test carry equal weight in the overall rating.

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. Census tracts nest within counties, and their boundaries normally follow visible features, but may follow legal geography boundaries and other non-visible features in some instances, Census tracts 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 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.

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

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that conduct business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and 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 census tract 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 (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 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/secondary county or counties through commuting ties.

Metropolitan Statistical Area: 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 Metropolitan Statistical Area 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 multi-state metropolitan statistical area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multi-state metropolitan statistical area, the institution will receive a rating for the multi-state metropolitan statistical area.

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 Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$500,000 or less and are either secured by farmland, or are classified as loans to finance agricultural production and other loans to farmers.

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 multistate metropolitan statistical areas, 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 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. 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 are 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.

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

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.

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																			2020-21		
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		
Livingston	40	7,329	100.0	2,719	0.0	0.0	0.0	10.9	5.0	7.5	89.1	95.0	92.5	0.0	0.0	0.0	0.0	0.0	0.0		
Total	40	7,329	100.0	2,719	0.0	0.0	0.0	10.9	5.0	7.5	89.1	95.0	92.5	0.0	0.0	0.0	0.0	0.0	0.0		

Source: 2015 ACS; 01/01/2020 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																			2020-21		
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		
Livingston	40	7,329	100.0	2,719	23.7	0.0	2.6	19.2	2.5	10.0	18.7	15.0	15.4	38.4	82.5	50.8	0.0	0.0	21.1		
Total	40	7,329	100.0	2,719	23.7	0.0	2.6	19.2	2.5	10.0	18.7	15.0	15.4	38.4	82.5	50.8	0.0	0.0	21.1		

Source: 2015 ACS; 01/01/2020 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																			2020-21		
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		
Livingston	35	2,117	100.0	1,551	0.0	0.0	0.0	8.6	5.7	9.2	91.4	94.3	90.8	0.0	0.0	0.0	0.0	0.0	0.0		
Total	35	2,117	100.0	1,551	0.0	0.0	0.0	8.6	5.7	9.2	91.4	94.3	90.8	0.0	0.0	0.0	0.0	0.0	0.0		

Source: 2021 D&B Data; 01/01/2020 - 12/31/2021 Bank Data; 2021 CRA 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												2020-21	
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		
Livingston	35	2,117	100.0	1,551	88.4	68.6	39.8	2.9	25.7	8.7	5.7		
Total	35	2,117	100.0	1,551	88.4	68.6	39.8	2.9	25.7	8.7	5.7		

Source: 2021 D&B Data; 01/01/2020 - 12/31/2021 Bank Data; 2021 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

Table U: Assessment Area Distribution of Consumer Loans by Income Category of the Geography													2020-21	
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	
Livingston	39	340	100.0	0.0	0.0	12.8	12.8	87.2	87.2	0.0	0.0	0.0	0.0	
Total	39	340	100.0	0.0	0.0	12.8	12.8	87.2	87.2	0.0	0.0	0.0	0.0	

*Source: 2015 ACS; 01/01/2020 - 12/31/2021 Bank Data.
Due to rounding, totals may not equal 100.0%*

Table V - Assessment Area Distribution of Consumer Loans by Income Category of the Borrower													2020-21	
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	
Livingston	39	340	100.0	24.7	15.4	18.3	23.1	16.9	7.7	40.1	53.9	0.0	0.0	
Total	39	340	100.0	24.7	15.4	18.3	23.1	16.9	7.7	40.1	53.9	0.0	0.0	

*Source: 2015 ACS; 01/01/2020 - 12/31/2021 Bank Data.
Due to rounding, totals may not equal 100.0%*

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.