



## **PUBLIC DISCLOSURE**

September 19, 2022

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

The First National Bank of Anson  
Charter Number 6091

1021 12th Street  
Anson, TX 79501

Office of the Comptroller of the Currency

225 E. John Carpenter Freeway  
Suite 900  
Irving, TX 75062

**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 First National Bank of Anson's (FNB Anson) lending performance is satisfactory given its size, financial condition, and known credit needs in its assessment area (AA).

The major factors that support this rating include:

- The bank's loan to deposit (LTD) ratio is reasonable.
- A majority of the bank's loans were originated inside the AA.
- The bank exhibits a reasonable distribution of loans to individuals of different income levels and businesses of different sizes.

### Loan-to-Deposit Ratio

Considering the bank's size, financial condition, and credit needs of its AAs, the bank's loan-to-deposit ratio is reasonable.

The LTD ratio is calculated on a bank-wide basis. The bank's quarterly LTD ratio since the previous CRA evaluation averaged 57.6 percent, with a quarterly high of 66.8 percent and a quarterly low of 49.1 percent. We compared the bank's LTD ratio to five similarly situated institutions located in rural areas ranging in asset size from \$58 million to \$128 million. The quarterly average LTD ratio for banks in this peer group was 49.7 percent with a high ratio of 87 percent and a low ratio of 21.1 percent.

### Lending in Assessment Area

A majority of the bank's loans are inside its assessment area.

The bank originated and purchased 76.2 percent of its total loans by number and 61.4 percent by dollar amount inside the bank's AAs 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 the other performance criteria. The findings from this analysis had no impact on the overall analysis of the geographic distribution of lending by income level of geography as Jones County does not have any low- or moderate-income census tracts. Table D below details the bank's lending inside and outside of the AA.

<b>Table D - Lending Inside and Outside of the Assessment Area</b>										
<b>Loan Category</b>	<b>Number of Loans</b>				<b>Total #</b>	<b>Dollar Amount of Loans \$(000s)</b>				<b>Total \$(000s)</b>
	<b>Inside</b>		<b>Outside</b>			<b>Inside</b>		<b>Outside</b>		
	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>		<b>\$</b>	<b>%</b>	<b>\$</b>	<b>%</b>	
<b>Home Mortgage 2019-2021</b>	71	75.5	23	24.5	94	5,499	56.5	4,191	43.5	9,638
<b>Consumer 2019-2021</b>	24	80.0	6	20.0	30	314,892	83.9	60,567	16.1	375,458
<b>Commercial 2019-2021</b>	20	66.7	7	23.3	27	822,107	55.7	653,933	44.3	1,476,040
<b>Total</b>	<b>115</b>	<b>76.2</b>	<b>36</b>	<b>23.8</b>	<b>151</b>	<b>1,142,448</b>	<b>61.4</b>	<b>718,691</b>	<b>38.6</b>	<b>1,861,136</b>
<i>Source: Bank Data Due to rounding, totals may not equal 100.0%</i>										

## Description of Institution

FNB Anson is a single state, community bank located in Anson, Texas. The bank is wholly owned by Anson Bancshares, Inc., a single bank holding company, located in Anson Texas. There are no other subsidiaries or affiliates. The bank has one main location in Anson and operates a deposit taking ATM in Hawley, Texas, approximately 15 miles south of Anson and also located in Jones County. The bank has one AA, which includes all whole census tracts (CT) located within Jones County.

The bank's strategy is to meet the lending needs of all borrowers within the bank's AA by providing fair access to competitively priced consumer and commercial credit products. As part of this strategy, the bank's objectives are to promote home ownership to low- and moderate-income households within the bank's AA and to maintain consumer and commercial lending practices that emphasize parity across all income classes. The bank's primary lending products include 1-4 family residential loans, commercial loans, and consumer loans. Since the last CRA performance review, the Board and management have implemented a dealer paper auto lending program. Introduction of this product has expanded access to consumer credit to borrowers within the AA. Other loan products are traditional and common for community banks of comparable size. Deposit products are also traditional including products for individuals and businesses. There was no merger or acquisition activity during the assessment period.

As of December 31, 2021 FNB Anson reported total assets of \$73.3 million, total loans of \$38.5 million or 53 percent of total assets, and total deposits of \$67.3 million. FNB Anson's Tier 1 Capital, an important measure of a bank's financial strength, totaled \$6 million, resulting in a Tier 1 Leverage Ratio of 8.42. The loan portfolio is diverse and includes 1-4 family residential loans, commercial and industrial loans, consumer loans, including auto loans of which auto dealer paper composes 56.60 percent, commercial real estate, and agricultural loans. As a percentage of the overall loan portfolio, lending breaks down as follows: 1-4 family residential loans represent 36.4 percent; consumer loans represent 23.6 percent; commercial and industrial loans represent 16.8 percent; commercial real estate loans represent 10.8 percent; and agricultural loans represent 8.2 percent.

During the previous CRA evaluation dated August 20, 2018, FNB Anson received a “Satisfactory” rating. There are no legal or financial impediments to FNB Anson’s ability to meet the credit needs of its AAs.

## **Scope of the Evaluation**

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

FNB Anson is subject to the interagency Small Bank CRA evaluation procedures. As such, this Performance Evaluation (PE) assesses the bank’s performance solely under the Lending Test. The evaluation period for this examination is January 1, 2019 to December 31, 2021. In evaluating the bank’s lending performance, we identified 1-4 family residential loans, commercial and industrial loans, and consumer loans as the bank’s primary loan products.

The assessment includes a review of demographic and economic data about the institution’s AA, the institution’s major business products and strategies, financial condition, capacity, and ability to lend or invest in its community. Specific data included in the assessment includes data reported by the institution on the bank’s Home Mortgage Disclosure Act (HMDA) Loan Application Register (LAR) for 1-4 family residential loans originated during the evaluation period and data gathered from the institution’s files for commercial and industrial loans and consumer loans originated during the evaluation period.

For Geographic and Borrower Distribution analyses, FNB Anson’s home mortgage originations are compared to the 2015 American Community Survey (ACS) Census data and 2021 Aggregate HMDA Data. Geographic and Borrower Distribution analyses of small business loan originations are compared to 2021 Dun & Bradstreet (D&B) Data and 2020 CRA Aggregate data. Geographic and Borrower Distribution analyses of consumer loan originations are compared to 2015 ACS Census data.

### **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 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, 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.

The area primarily served by FNB Anson and designated as the bank’s AA is all whole census tracts within Jones County, which makes up the northern part of the Abilene MSA. It is allowable for the bank to designate only part of the MSA as its AA, given its size and location relative to the MSA. This assessment will include a full-scope review of the AA. The assessment does not include limited-scope reviews of any secondary AAs.

## **Ratings**

The bank's overall rating is based solely on performance in the State of Texas. The state rating is based on performance in the Jones County AA. The bank's primary loan products are home mortgage loans, small business loans, and consumer loans. The distribution of loans by income level of the borrower was given sole weight. Analysis of geographic distribution was not completed because there are no low- or moderate-income CTs in the AA. Refer to the "Scope" section under the 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 (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 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:

- FNB Anson's LTD ratio is reasonable, reflecting responsiveness to credit needs in the community.
- FNB Anson originated a majority of loans, both by number and dollar amount, inside the AA.
- FNB Anson exhibits a reasonable distribution of loans to individuals of different income levels and businesses of different sizes.
- FNB Anson did not receive any CRA related complaints during the evaluation period.

### Description of Institution's Operations in Texas

FNB Anson operates its main location and a deposit taking ATM within its AA located in Texas. The main branch is located in Anson, Texas with the ATM located 15 miles south in Hawley, Texas. In the Jones County AA the bank held a 40.4 percent market share for deposits based on Federal Deposit Insurance Corporation (FDIC) Deposit Market Share data as of June 30, 2021. Competing financial institutions in the market include other community banks and a larger regional bank.

The bank's strategy is to meet the lending needs of all borrowers within the bank's AA by providing fair access to competitively priced consumer and commercial credit products. As part of this strategy, the bank's objectives are to promote home ownership to low- and moderate-income households within the bank's AA and to maintain consumer and commercial lending practices that emphasize parity across all income classes. Since the last CRA performance review, the Board and management have implemented a dealer paper auto lending program. Introduction of this product has expanded access to consumer credit to borrowers within the AA. All other deposit and lending products are traditional and noncomplex.

There was one community contact conducted in 2020 and we conducted one community contact in conjunction with this assessment. We reached out to representatives of small business development organizations that provide financing and advice to local businesses. Both contacts indicated the community needs small business financing and additional participation from local institutions in Small Business Administration lending programs. One contact represents a small business development organization that provides financing for borrowers within the community and characterized the economic conditions as being adversely impacted by high inflation levels, specifically high food and energy costs. The second contact was also a representative from a small business development organization and noted that business activity, particularly in the oil & gas sector had slowed due to the COVID-19 pandemic but that other business activity had remained relatively stable. The contacts did not provide any indication that FNB Anson is not meeting the needs of the communities within 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.

Jones County AA

FNB Anson designated Jones County as its primary AA. Jones County is located within the Abilene, TX metropolitan statistical area (MSA). The AA meets the regulatory requirements, does not reflect discrimination, and does not arbitrarily exclude any low- or moderate- income (LMI) geographies. Anson is the only city and county seat in the AA. The FDIC’s June 30, 2021 Market Share Report reflects FNB Anson as one of four banks located in the AA.

Based on 2015 Census data, the AA has 7,330 housing units with 57 percent owner-occupied, 18 percent renter-occupied, and 25 percent vacant. There are no LMI geographies within the AA. The following table reflects pertinent demographic information about the AA.

<b>Table A – Demographic Information of the Assessment Area</b>						
<b>Assessment Area: Jones County AA</b>						
<b>Demographic Characteristics</b>	<b>#</b>	<b>Low % of #</b>	<b>Moderate % of #</b>	<b>Middle % of #</b>	<b>Upper % of #</b>	<b>NA* % of #</b>
Geographies (Census Tracts)	6	0.0	0.0	66.7	16.7	16.7
Population by Geography	19,978	0.0	0.0	58.2	5.7	36.1
Housing Units by Geography	7,330	0.0	0.0	89.8	10.2	0.0
Owner-Occupied Units by Geography	4,180	0.0	0.0	88.3	11.7	0.0
Occupied Rental Units by Geography	1,309	0.0	0.0	93.0	7.0	0.0
Vacant Units by Geography	1,841	0.0	0.0	90.9	9.1	0.0
Businesses by Geography	920	0.0	0.0	86.8	12.7	0.4
Farms by Geography	132	0.0	0.0	87.9	12.1	0.0
Family Distribution by Income Level	3,729	23.1	18.2	21.2	37.5	0.0
Household Distribution by Income Level	5,489	26.9	14.1	19.7	39.3	0.0
Median Family Income MSA - 10180 Abilene, TX MSA		\$56,448	Median Housing Value			\$66,531
			Median Gross Rent			\$664
			Families Below Poverty Level			17.2%
<i>Source: 2015 ACS and 2020 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>						

**Scope of Evaluation in Texas**

The rating for Texas is based on a full-scope review of the bank’s AA. The area primarily served by FNB Anson and designated as the bank’s AA is the area consisting of all census tracts within Jones County, which makes up the northern part of the Abilene MSA. This assessment included a full-scope review of the AA. The assessment does not include limited-scope reviews of any secondary AAs. Refer to the table in appendix A “Scope of Examination” for a list of all AAs under review.

## **LENDING TEST**

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

### **Conclusions for Areas Receiving a Full-Scope Review**

Based on a full-scope review, the bank's performance in the Jones County AA is good.

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

There are no low- or moderate- income CTs in Jones County. Given the AA consists primarily of middle-income census tracts, an analysis of the bank's geographic distribution of loans would not be meaningful.

Refer to Tables O, Q, and 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 originations and purchases of home mortgage loans, small loans to businesses, and consumer loans.

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

The bank exhibits a 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***

During the evaluation period, the bank's home mortgage lending to low-income borrowers exceeded aggregate lending to low-income borrowers in the AA, but was lower than the percentage of families identified as low-income. The bank's home mortgage lending to moderate-income borrowers was equal to aggregate lending to moderate-income borrowers, but was somewhat lower than the percentage of families identified as moderate-income.

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***

During the evaluation period, the percentage of the bank's loans to businesses with revenues less than or equal to \$1 million exceeded the percentage of businesses identified as having revenues less than or equal to \$1 million and exceeded aggregate lending to these businesses.

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***

During the evaluation period, the percentage of the bank's consumer loans to low-income individuals was somewhat lower than the percentage of low-income households in the AA. The percentage of the

bank's consumer loans to moderate-income individuals was near to the percentage of moderate-income households in the AA.

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.

### **Responses to Complaints**

FNB Anson did not receive any complaints related to its CRA performance during the 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>	01/01/2019-12/31/2021	
<b>Bank Products Reviewed:</b>	Home mortgage, small business, 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>State</b>		
Texas		
Jones County AA	Full scope	All CTs in Jones County

## Appendix B: Summary of MMSA and State Ratings

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RATINGS      The First National Bank of Anson	
Overall Bank:	Lending Test Rating
The First National Bank of Anson	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 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/assessment area.

**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/assessment 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 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

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### 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/assessment area. Deposit data are compiled by the FDIC and are available as of June 30<sup>th</sup> 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/assessment area. 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 assessment area.
- 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 S. Assessment Area 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 bank 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 bank's assessment area.

- Table T. Assessment Area 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 thousand) originated and purchased by the bank 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. 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/assessment area.

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																				2019-21
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	
Jones County AA	71	5,448	100.0	423	0.0	0.0	0.0	0.0	0.0	0.0	88.3	100.0	78.7	11.7	0.0	21.3	0.0	0.0	0.0	
<b>Total</b>	<b>71</b>	<b>5,448</b>	<b>100.0</b>	<b>423</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>88.3</b>	<b>100.0</b>	<b>78.7</b>	<b>11.7</b>	<b>0.0</b>	<b>21.3</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	

Source: 2015 ACS; 01/01/2019 - 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																				2019-21
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	
Jones County AA	71	5,448	100.0	423	23.1	7.0	3.8	18.2	14.1	14.2	21.2	25.4	22.0	37.5	52.1	37.6	0.0	1.4	22.5	
<b>Total</b>	<b>71</b>	<b>5,448</b>	<b>100.0</b>	<b>423</b>	<b>23.1</b>	<b>7.0</b>	<b>3.8</b>	<b>18.2</b>	<b>14.1</b>	<b>14.2</b>	<b>21.2</b>	<b>25.4</b>	<b>22.0</b>	<b>37.5</b>	<b>52.1</b>	<b>37.6</b>	<b>0.0</b>	<b>1.4</b>	<b>22.5</b>	

Source: 2015 ACS; 01/01/2019 - 12/31/2021 Bank Data, 2021 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** **2019-21**

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
Jones County AA	20	822,107	100.0	229	0.0	0.0	0.0	0.0	0.0	0.0	86.8	100.0	82.5	12.7	0.0	17.5	0.4	0.0	0.0
<b>Total</b>	<b>20</b>	<b>822,107</b>	<b>100.0</b>	<b>229</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>86.8</b>	<b>100.0</b>	<b>82.5</b>	<b>12.7</b>	<b>0.0</b>	<b>17.5</b>	<b>0.4</b>	<b>0.0</b>	<b>0.0</b>

*Source: 2021 D&B Data; 01/01/2019 - 12/31/2021 Bank Data; 2020 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** **2019-21**

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
Jones County AA	20	822,107	100.0	229	80.9	100.0	24.5	4.6	0.0	14.6	0.0
<b>Total</b>	<b>20</b>	<b>822,107</b>	<b>100.0</b>	<b>229</b>	<b>80.9</b>	<b>100.0</b>	<b>24.5</b>	<b>4.6</b>	<b>0.0</b>	<b>14.6</b>	<b>0.0</b>

*Source: 2020 D&B Data; 01/01/2019 - 12/31/2021 Bank Data; 2020 CRA Aggregate Data, "--" data not available.  
Due to rounding, totals may not equal 100.0%*

<b>Table U: Assessment Area Distribution of Consumer Loans by Income Category of the Geography</b>													<b>2019-21</b>	
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	
Jones County AA	24	314,892	100.0	0.0	0.0	0.0	0.0	89.4	100.0	10.6	0.0	0.0	0.0	
<i>Source: 2015 ACS; 01/01/2019 - 12/31/2021 Bank Data.                      Due to rounding, totals may not equal 100.0%</i>														

<b>Table V - Assessment Area Distribution of Consumer Loans by Income Category of the Borrower</b>													<b>2019-21</b>	
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	
Jones County AA	24	314,892	100.0	26.9	20.8	14.1	12.5	19.7	20.8	39.3	45.8	0.0	0.0	
<b>Total</b>	<b>24</b>	<b>314,892</b>	<b>100.0</b>	<b>26.9</b>	<b>20.8</b>	<b>14.1</b>	<b>12.5</b>	<b>19.7</b>	<b>20.8</b>	<b>39.3</b>	<b>45.8</b>	<b>0.0</b>	<b>0.0</b>	
<i>Source: 2015 ACS; 01/01/2019 - 12/31/2021 Bank Data.                      Due to rounding, totals may not equal 100.0%</i>														