



PUBLIC DISCLOSURE

September 7, 2021

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

The Fayette County National Bank of Fayetteville Charter Number: 8345

101 N. Court Street
Fayetteville, West Virginia 25840

Office of the Comptroller of the Currency
Roanoke Field Office
4419 Pheasant Ridge Road, Suite 300
Roanoke, Virginia 24014

Note: This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, and should not be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

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Overall CRA Rating

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

The lending test is rated: **Satisfactory**.

The major factors that support this rating include:

- The Fayette County National Bank of Fayetteville's (FCNB or bank) average loan-to-deposit (LTD) ratio is reasonable based on the bank's size, financial condition, and credit needs of the assessment area (AA).
- The Lending Test based on the bank's performance in the AA in the state of West Virginia is satisfactory.
- A majority of the bank's home mortgage loans are inside the AA.
- The bank exhibits a reasonable geographic distribution of the loans originated in the AA.
- The bank exhibits a reasonable distribution of loans to individuals of different income levels in the AA.
- The bank has had no consumer complaints regarding its community reinvestment performance during the evaluation period.

Loan-to-Deposit Ratio

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

The bank's quarterly average LTD ratio is reasonable given the institution's size, financial condition, and credit needs of the AA. The level of the LTD ratio meets the standard for satisfactory performance. The bank's quarterly average LTD ratio for the 17 consecutive quarters (2Q2017 - 2Q2021) is 72.36 percent. The bank's quarterly LTD ratios ranged from a quarterly low of 55.33 percent at June 30, 2021 to a quarterly high of 83.37 percent at December 31, 2017. The competitor institutions reported an average LTD ratio of 78.32 percent, with a high average LTD ratio of 93.67 percent, and a low average LTD ratio of 51.69 percent.

Lending in Assessment Area

A majority of the bank's loans are inside the assessment area (AA).

The bank originated and purchased 85.6 percent of its total loans inside the bank's 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 the other performance criteria. The bank's level of lending within its AAs was given favorable consideration within the analysis of geographic distribution of lending by income level of geography. The table below illustrates the number and dollar volume of loans the bank originated inside and outside of its AA.

Table D - Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total	Dollar Amount of Loans \$(000s)				Total
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage										
2018	74	86.0	12	14.0	86	4,997	79.9	1,254	20.1	6,251
2019	83	87.4	12	12.6	95	5,391	87.6	762	12.4	6,153
2020	93	83.8	18	16.2	111	10,407	90.3	1,122	9.7	11,529
Total	250	85.6	42	14.4	292	20,795	86.9	3,138	13.1	23,933
<i>Source: Bank Data</i>										
<i>Due to rounding, totals may not equal 100.0%</i>										

Description of Institution

FCNB is a \$106.2 million intrastate bank as of December 31, 2020, headquartered in Fayetteville, West Virginia. The bank is a wholly owned subsidiary of FCNB Bancorp, a one-bank holding company, also located in Fayetteville, West Virginia, reporting \$12.7 million in total assets as of year-end 2020.

FCNB offers traditional banking products and services at its main office and two branch offices located in Fayette County, West Virginia. The bank has two cash-dispensing Automated Teller Machines (ATMs); one is located at the main office in Fayetteville, West Virginia, and the other is at the Oak Hill, West Virginia branch. In addition to its branch and ATM networks, FCNB's delivery channels include internet, mobile, and telephone banking. The bank's business strategy focuses on home mortgage and small loans to businesses.

The AA consists of Fayette County, West Virginia, which has ten middle-income census tracts (CTs), and two moderate-income CTs according to the 2015 American Community Survey (ACS) United States Census.

FCNB holds a gross loan portfolio of approximately \$63.1 million, representing 59.4 percent of total assets, as of December 31, 2020. Total deposits are \$93.2 million, or 87.8 percent of total assets. The primary lending product is home mortgage loans. Home mortgage loans represent 73.47 percent of the loan portfolio, followed by commercial loans at 10.82 percent, and consumer loans at 5.98 percent. Tier 1 Capital is \$12.4 million as of that same date.

Loan Categories as of Review Period Date*		
TYPE OF LOAN	Balance Outstanding (\$000s)	% of Total Loans
1-4 Family Residential	46,364	73.47
Non-Farm/Non-Residential	6,830	10.82
Construction & Land Development	3,775	5.98
Loans to Individuals	2,940	4.66
Commercial & Industrial	2,502	3.96
Multi-family Residential	495	0.78
Secured by Farmland	475	0.75
Other	44	0.07
Less unearned income on loans	(318)	(0.49)
Total	63,107	100.00

The table above presents a summary of the FCNB's loan types during the evaluation period

** Schedule RC-C Part 1 - Loans and Leases as reported in the Consolidated Reports of Condition and Income as of December 31, 2020.*

Scope of the Evaluation

Evaluation Period/Products Evaluated

This performance evaluation assessed the bank's lending performance in its AA under the CRA. We evaluated FCNB using the Small Bank evaluation procedures, which includes a lending test. The lending test evaluates the bank's record of meeting the credit needs in its AA through its lending activities. We reviewed the bank's primary loan product, home mortgage loans, originated during the time period of January 1, 2018 through December 31, 2020 to evaluate performance under the lending test.

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. Please refer to the "Scope" section under each State Rating for details regarding how full-scope AAs were selected. Please refer to appendix A, Scope of Examination, for a list of full- and limited-scope AAs.

We performed a full-scope review of the bank's AA, which consists of Fayette County within the Beckley, WV Metropolitan Statistical Area (MSA) #13220.

Ratings

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

The bank's overall rating is based on the rating for the state of West Virginia. The State Rating is based on ratings from the AA in West Virginia. A full-scope review was performed for the Fayette County West Virginia AA.

The MMSA rating and state ratings are based on performance in all bank AAs. Please refer to the "Scope" section under each state and MMSA 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 West Virginia

CRA rating for the State of West Virginia: Satisfactory

The Lending Test is rated: Satisfactory

The major factors that support this rating include:

- FCNB's lending activities reflect a reasonable distribution in the low- and moderate-income geographies in the AA.
- FCNB's lending activities reflect a reasonable penetration among borrowers of different income levels in the AA.

Description of Institution's Operations in West Virginia

FCNB has one AA within the state of West Virginia rating area, located within the Beckley WV MSA. Please refer to the *Description of Institution* section for additional details. The AA meets the requirements of the regulation and does not arbitrarily exclude low- or moderate-income (LMI) geographies. During the evaluation period, there were two CTs designated as moderate-income and no low-income CTs in the AA.

FCNB's main office is located in Fayetteville, West Virginia. The bank's two full-service branch offices are located in Ansted and Oak Hill, West Virginia. The bank has not opened or closed any branches since the previous CRA evaluation.

All three offices are located in middle-income CTs in Fayette County. All full-service offices maintain reasonable hours of operation, including Saturday morning hours. All FCNB offices and drive-in business hours are 9:00 a.m. to 4:00 p.m., Monday through Friday. On Saturday mornings, drive-in services are offered at the all three bank offices from 9:00 a.m. to 12:00 noon. The main lobby at the Oak Hill branch office is open from 9:00 a.m. to 12:00 p.m. on Saturday, and the main lobby at the Main Office and the Ansted branch office are closed on Saturday. The two ATMs, one located at the main office in Fayetteville, West Virginia, and the other at the Oak Hill, West Virginia branch, provide customers access to their accounts when the bank offices and drive-ins are not open.

Products and services offered by FCNB are uniform at all bank office locations. FCNB offers a full range of insured deposit products consisting of savings accounts, certificates of deposit, checking accounts, and individual retirement accounts. In addition, FCNB offers a wide variety of loans including commercial, commercial real estate, commercial construction, land, various types of consumer loans, and home mortgage loans. Home mortgage loan products include purchase, refinance, home improvement, and construction of one- to four-family and multi-family dwellings at fixed and adjustable rates. Other services offered include 24-hour telephone banking services, ATM debit cards, VISA check cards, online banking, online bill pay, mobile banking, wire transfers, and safe deposit boxes. The bank's Internet website, <http://www.fcnonline.com>, provides detailed information on products and services for both consumers and businesses.

According to the Federal Deposit Insurance Corporation's (FDIC) Summary of Deposits – Deposit Market Share Report as of June 30, 2020, there were seven institutions accepting retail deposits in the AA. FCNB held \$92.0 million in deposits, for a market share of 17.14 percent, ranking third out of seven institutions operating in the AA. The top two depository institutions (United Bank and Truist Bank) accounted for 42.40 percent of the total deposit market share in the AA.

Competition for home mortgage loans in the AA is strong. Based on the 2020 Peer Mortgage Data, the top lenders were FCNB with 16.23 percent, Quicken Loans, LLC with 8.55 percent, and City National Bank of West Virginia with 8.55 percent. The two competitor institutions are significantly larger than FCNB.

The AA economy has experienced modest growth that is a direct result of the travel and tourism industry which has provided service industry jobs. The unemployment rate is seasonal and tends to fluctuate throughout the year, reflecting the tourism portion of the economy. According to the Bureau of Labor Statistics, the unemployment rate in the Fayette County WV AA ranged from an annual average of 6.3 percent for Year 2018, 5.7 percent for Year 2019, and 10.0 percent for Year 2020. The state of West Virginia unemployment rates were somewhat below Fayette County's unemployment rates, reporting an annual average of 5.1 percent in Year 2018, 4.9 percent in Year 2019, and 6.7 percent in Year 2020. The national average annual unemployment rates of 3.9 percent, 3.6 percent, and 6.7 percent were well below the state and county rates for the same time period.

At the peak of the COVID-19 Pandemic in April 2020, the AA's unemployment rate was 18.8 percent, and remained above ten percent for the next three months during the year. At the end of 2020, the AA's unemployment rate of 8.8 percent was somewhat higher than the state of West Virginia rate of 8.4 percent.

The area's top industries, by distribution of employees, are service and retail trade, and government. The largest employers in the Fayette County WV AA during the evaluation period were the Fayette County Board of Education, Mount Olive Correctional Complex, and Wal-Mart Associates, Inc. Competition in this assessment area is strong and consists of 14 branches of FDIC-insured institutions, representing seven banks varying in asset size. FCNB has three offices and holds 17.14 percent of the deposit market share in Fayette County.

As part of our review, we reached out to several potential community contacts for an assessment of the local market area and the community development needs that are most needed for low- and moderate-income and at-risk communities. We contacted a local organization, New River Gorge Regional Development Authority, for comment but were unable to speak directly with a contact. However, based upon our review of the state of West Virginia 2020-2024 Consolidated Plan, we identified affordable housing as a primary need in the AA. The Plan identified that Fayette County has the lowest quality housing conditions. There are many households that need immediate home repairs or need to be updated for accessibility purposes. The top housing needs include lead paint remediation, heating system repairs, weatherization, and roof repairs. The Plan reported for Fayette County, the percentage of owner households experiencing severe housing problems is 6.56 percent, and renter household with severe problems is 22.89 percent.

The 2015 ACS U.S. Census data reported single family homes make up most of the housing stock in Fayette County, with 80.5 percent of the homes consisting of one-unit, detached dwellings. Mobile homes account for 14.9 percent of the housing stock, and only 4.6 percent were multi-family housing. There is also a lack of rental housing in the town as most of the new development is designed as seasonal rentals or homes, and not for full-time residents.

Fayette County WV AA

Table A – Demographic Information of the Assessment Area						
Assessment Area: Fayette County WV AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	12	0.0	16.7	83.3	0.0	0.0
Population by Geography	45,534	0.0	15.0	85.0	0.0	0.0
Housing Units by Geography	21,540	0.0	14.3	85.7	0.0	0.0
Owner-Occupied Units by Geography	13,569	0.0	14.2	85.8	0.0	0.0
Occupied Rental Units by Geography	4,100	0.0	16.5	83.5	0.0	0.0
Vacant Units by Geography	3,871	0.0	12.7	87.3	0.0	0.0
Businesses by Geography	1,946	0.0	10.4	89.6	0.0	0.0
Farms by Geography	59	0.0	5.1	94.9	0.0	0.0
Family Distribution by Income Level	12,065	22.9	20.4	20.4	36.3	0.0
Household Distribution by Income Level	17,669	25.1	18.1	19.3	37.5	0.0
Median Family Income MSA - 13220 Beckley, WV MSA		\$47,856	Median Housing Value			\$76,443
			Median Gross Rent			\$582
			Families Below Poverty Level			15.0%
<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>						

Scope of Evaluation in West Virginia

The bank has only one AA, Fayette County, WV that is in the Beckley WV MSA. The OCC performed a full-scope review of the AA. Please refer to the table in Appendix A: Scope of the Examination for additional information.

LENDING TEST

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

The bank originated a minimal number of small loans to businesses and farms, and multi-family lending during the evaluation period. As a result, an analysis of loans for these product types is not meaningful and has been omitted from our review. The bank did not provide optional consumer loan data for consideration under the lending test.

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the Fayette County WV AA is good. The geographic distribution of home mortgage loans is reasonable. The borrower distribution of home mortgage loans is reasonable. We did not identify any conspicuous lending gaps or areas of low activity in the bank's lending patterns.

Distribution of Loans by Income Level of the Geography

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

Home Mortgage Loans

The geographic distribution of home mortgage loans reflects reasonable dispersion throughout CTs of different income levels. FCNB's percentage of loans originated in the moderate-income CTs was below the percentage of owner-occupied housing units and near to the aggregate lending in the moderate-income geographies. There are no low-income CTs in the AA. Based on the strong level of competition within the AA for the low number of owner-occupied units in the two moderate-income CTs, this distribution is reasonable.

Please refer to Table O in the state of West Virginia 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.

Distribution of Loans by Income Level of the Borrower

The bank exhibits a reasonable distribution of loans to individuals of different income levels, given the product lines offered by the bank. In reaching a conclusion, we weighed the low-, and moderate-income borrowers equally as the proportionate percentage of families live within these CTs.

Home Mortgage Loans

The borrower distribution of home mortgage loans reflects reasonable penetration among individuals of different income levels, given the demographics of the AA.

The distribution of the bank's lending to low-income borrowers was below the percentage of low-income families and exceeds the aggregate lending to low-income families. The distribution of the bank's lending to moderate-income borrowers exceeds the percentage of moderate-income families and exceeds the level of aggregate lending to moderate-income families. FCNB reported a moderate number of borrowers whose income was not reported related to nonowner occupied home mortgage lending, which could include moderate- and low-income families.

Please refer to Table P in the state of West Virginia 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.

Responses to Complaints

FCNB did not receive any complaints about its performance in helping to meet the credit needs in the AA during this evaluation period. This has a neutral impact on the bank's CRA assessment.

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:	1/1/2018 to 12/31/2020	
Bank Products Reviewed:	Home mortgage loans	
Affiliate(s)	Affiliate Relationship	Products Reviewed
NONE		
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
State of West Virginia		
Fayette County WV	Full-scope	Fayette County (Portion of Beckley WV MSA #13220) Census Tracts: 201; 202.01; 202.02; 203; 204; 205; 206; 207; 208; 209; 210; 211

Appendix B: Summary of MMSA and State Ratings

RATINGS The Fayette County National Bank of Fayetteville	
Overall Bank:	Lending Test Rating
The Fayette County National Bank of Fayetteville	Satisfactory
MMSA or State:	
West Virginia	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/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

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 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/assessment area. The table also presents aggregate peer data for the years the data is available.

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	Aggt.	% of Owner-Occupied Housing Units	% Bank Loans	Aggt.	% of Owner-Occupied Housing Units	% Bank Loans	Aggt.	% of Owner-Occupied Housing Units	% Bank Loans	Aggt.	% of Owner-Occupied Housing Units	% Bank Loans	Aggt.		
Fayette County WV AA	250	20,795	100.0	573	0.0	0.0	0.0	14.2	10.8	11.3	85.8	89.2	88.7	0.0	0.0	0.0	0.0	0.0	0.0		
Total	250	20,795	100.0	573	0.0	0.0	0.0	14.2	10.8	11.3	85.8	89.2	88.7	0.0	0.0	0.0	0.0	0.0	0.0		

*Source: 2015 ACS Census; 1/1/2018 - 12/31/2020 Bank Data, 2020 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																			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	Aggt.	% Families	% Bank Loans	Aggt.	% Families	% Bank Loans	Aggt.	% Families	% Bank Loans	Aggt.	% Families	% Bank Loans	Aggt.		
Fayette County WV AA	250	20,795	100.0	573	22.9	14.0	7.0	20.4	21.6	16.6	20.4	23.2	22.7	36.3	33.6	37.9	0.0	7.6	15.9		
Total	250	20,795	100.0	573	22.9	14.0	7.0	20.4	21.6	16.6	20.4	23.2	22.7	36.3	33.6	37.9	0.0	7.6	15.9		

*Source: 2015 ACS Census ; 1/1/2018 - 12/31/2020 Bank Data, 2020 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%*