



## **PUBLIC DISCLOSURE**

April 04, 2023

# **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

The First National Bank of IZARD County  
Charter Number: 21165

2184 AR Highway 56  
Calico Rock, AR 72519

Office of the Comptroller of the Currency  
Little Rock Office

Victory Building  
1401 West Capitol Avenue  
Suite 350  
Little Rock, AR 72201

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 **Outstanding**.

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

The major factors that support this rating include:

- The Lending Test rating is based on First National Bank of IZard County’s (FNBIC) outstanding performance in the state of Arkansas. During the evaluation period, the bank’s loan-to-deposit (LTD) ratio is reasonable, and a substantial majority of their loans originated within the assessment area (AA).

## Loan-to-Deposit Ratio

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

FNBIC’s average LTD ratio of 64.21 percent, calculated over the 14 quarters from September 30, 2018, to December 31, 2021, is reasonable given the bank’s lending capacity, economic factors, and lending opportunities present in the AA. The LTD ratio is calculated on a bank-wide basis.

For the purpose of this analysis, four banks with comparable asset sizes operating within the bank’s AA were reviewed to determine the bank’s performance relative to competition. These banks include Stone Bank, FNBC Bank, and First Service Bank. See table below.

Bank Name	Total Assets of 12/31/21 \$(000s)	14-Quarter Average LTD
FNB of IZard County	\$ 202,685	64.21%
Stone Bank	\$ 553,701	93.84%
FNBC Bank	\$ 634,724	84.84%
First Service Bank	\$ 489,247	95.56%

FNBIC had the lowest LTD ratio in this peer group; however, the bank’s rural location and customer base along with its small operating market limit the lending opportunities. Competitive banks’ LTD ratios are expected to be higher given their market areas are all larger than FNBIC’s, providing more lending opportunities. FNBIC’s branches are all located within a 40-mile radius of the main branch in Calico Rock, which limits the bank’s ability to make loans.

## Lending in Assessment Area

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

The bank originated 80 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.

<b>Lending Inside and Outside of the Assessment Area</b>										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage	47	78.3%	13	21.7%	60	\$3,330	82.4%	\$713	17.6%	\$4,043
Small Farm	49	81.7%	11	18.3%	60	\$4,809	85.9%	\$790	14.1%	\$5,598
<b>Total</b>	96	80.0%	24	20.0%	120	\$8,138	84.4%	\$1,503	15.6%	\$9,641

Source: Bank Data

Due to rounding, totals may not equal 100.0%

## Description of Institution

Wyatt Bancshares, a one-bank holding company, owns 100 percent of FNBIC. FNBIC operates in five locations. The main branch is in Calico Rock, Izard County, and four additional branches are in Mt. Pleasant, Horseshoe Bend, Melbourne, and Mountain View, Arkansas. All locations, except for the Mountain View branch, are in Izard County. The Mountain View branch is in adjacent Stone County. The Calico Rock, Mountain View, and Melbourne locations have automated teller machines (ATMs). All locations have a drive-through, and the Calico Rock, Melbourne, and Mountain View locations also provide onsite-lending services. The bank does not operate any stand-alone ATMs.

The bank’s lending strategy focuses primarily on residential and agricultural lending. FNBIC offers a range of other lending products including secured and unsecured consumer installment loans and commercial & industrial loans. As of December 31, 2021, FNBIC had total assets of \$202.69 million with gross loans of \$76.30 million and tier 1 capital of \$61.59 million. The top three loan categories in FNBIC’s gross loan portfolio were loans secured by farmland (22.2 percent of gross loans), loans secured by 1-4 residential properties (38.7 percent of gross loans), and consumer loans (13.9 percent of gross loans).

FNBIC has one rating area - the state of Arkansas – that consists of one AA – the non-MSA AA. The non-MSA AA includes all of Izard County, three census tracts (CTs) in Stone County, and one CT in Baxter County. As of the 2015 Census, the total population for FNBIC’s AA was 31,309. Two CTs are moderate income tracts; the other six CTs are middle income tracts; and there are no low-income CTs in the AA. The AA, as selected by the bank, is appropriate given the bank’s loan distribution system, and the AA includes whole CTs. The AA is contiguous and contains all areas where the bank branches are located.

There have been no major changes in FNBIC’s corporate structure, including merger or acquisition activities, since the prior CRA examination. FNBIC does not have any legal or financial impediments that limit its ability to meet the credit needs within its AA. FNBIC’s prior CRA performance evaluation was dated October 15, 2018, with a Satisfactory rating.

## Scope of the Evaluation

### Evaluation Period/Products Evaluated

FNBIC was examined using Small Bank evaluation procedures. The evaluation period for this review is January 1, 2019, through December 31, 2021. Loan products used to assess the bank's performance under the Lending Test include residential real estate loans and small loans secured by farmland. A sample of 20 owner-occupied 1-4 family residential real estate loans and 20 small farm loans originated during the evaluation period was used to assess lending performance within various income levels.

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

FNBIC has one AA in Arkansas comprising eight CTs in three contiguous counties – Izard, Stone, and Baxter counties. The non-MSA AA received a full-scope review. There are no limited-scope areas.

### **Ratings**

The bank's overall rating is based on the performance in the state of Arkansas. As there is only one AA, the overall rating is based solely on the full-scope review. The bank declined the option of the Community Development test, which is reasonable given the bank's current asset size.

## **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 Arkansas

**CRA rating for the State of Arkansas:** Outstanding

**The Lending Test is rated:** Outstanding

The major factors that support this rating include:

- The geographic distribution of loans across geographies of different income levels is excellent.
- The borrower distribution of loans to borrowers of different income levels is excellent.

## Description of Institution's Operations in Arkansas

FNBIC operates five branches in north central Arkansas. Four branches are located in IZARD County, Arkansas, and the fifth branch is in Stone County, Arkansas. All locations have an ATM and drive-through services. Three locations also offer on-site lending services. The bank does not operate any stand-alone ATMs. The AA consists of eight CTs – no low-income CTs; two moderate income CTs; six middle-income CTs; and no high-income CTs. Poverty is high in the AA with roughly 15 percent of families below the poverty level.

Deposit and lending competition within the AA is significant. Within the three-counties in the AA, FNBIC has the sixth largest share of deposits at 6.47 percent as of June 30, 2021, per the FDIC's Deposit Market Share Report. The three counties within the AA have 40 bank branches from 16 institutions comprising mostly Arkansas based community to regional banking companies. Only one large, nation-wide institution has a presence in the AA, and the largest deposit market shareholder is First Security Bank with 18.62 percent. Notably, in the IZARD County market only, FNBIC has a majority share at 38.84 percent of market deposits.

The bank's primary lending products are 1-4 family residential real estate loans and farmland secured loans. The AA consists of no low-income CTs; this limits the bank's ability to originate loans in low-income geographies. In addition, roughly 20.0 percent of families and 25.9 percent of households have a low-income level. A reasonable assumption is that these families/households reside in moderate-income and higher geographies, which may reduce home affordability. Per Table A below, 29.6 percent of housing units are in moderate-income geographies compared to 32.3 percent of the population located in the same moderate-income geographies. Specific to farms by geography, 30.7 percent of farms are in moderate-income geographies and 69.3 percent are in middle-income geographies.

A community contact interview was conducted with an individual who assists the local government through strategic planning for sustainable economic and community development. The community contact assists in obtaining and administering state and federal funding for economic and community development activities. They stated that the area served is a lower-income economic area that contains large rural areas with an aging population consisting of a large amount of low- and moderate-income (LMI) individuals. The contact stated the overall economic condition for the area is considered good but below the state average. They indicated the area's largest credit need to be small business loans to provide jobs that help to retain talent and promote economic growth. The contact noted that all area banks are

known for supporting and contributing to community development projects by serving on civic committees and organizing, funding, and staffing community events annually.

<b>Table A – Demographic Information of the Assessment Area</b>						
<b>Assessment Area: Non-MSA AR</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)	8	0.0	25.0	75.0	0.0	0.0
Population by Geography	31,309	0.0	32.3	67.7	0.0	0.0
Housing Units by Geography	16,889	0.0	29.6	70.4	0.0	0.0
Owner-Occupied Units by Geography	9,968	0.0	27.6	72.4	0.0	0.0
Occupied Rental Units by Geography	2,863	0.0	42.0	58.0	0.0	0.0
Vacant Units by Geography	4,058	0.0	25.9	74.1	0.0	0.0
Businesses by Geography	1,494	0.0	42.0	58.0	0.0	0.0
Farms by Geography	91	0.0	30.7	69.3	0.0	0.0
Family Distribution by Income Level	8,609	20.0	23.2	19.1	37.7	0.0
Household Distribution by Income Level	12,831	25.9	17.7	19.4	37.0	0.0
Median Family Income Non-MSA AR		\$45,047	Median Housing Value			\$90,059
			Median Gross Rent			\$511
			Families Below Poverty Level			15.3%

*Source: 2015 ACS Census and 2020 D&B Data  
Due to rounding, totals may not equal 100.0  
(\* The NA category consists of geographies that have not been assigned an income classification.*

## Scope of Evaluation in Arkansas

The non-MSA AA received a full-scope review. No limited-scope reviews were conducted. Consistent with the bank’s primary lending focus, loans secured by farmland and 1-4 family, residential real estate loans were reviewed during this examination. As FNBIC is not a HMDA-reporter, the home mortgage information is considered in context. The analysis performed is based on a sample of loans rather than on total bank originations and purchases over the evaluation period.

## LENDING TEST

The bank’s performance under the Lending Test in Arkansas is rated Outstanding.

## Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank’s performance in the non-MSA AA is reasonable.

## Distribution of Loans by Income Level of the Geography



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

### ***Home Mortgage Loans***

Refer to Table O in the state of Arkansas 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.

The bank's geographic distribution of home mortgage loans among geographies of different income levels is excellent. The bank's volume of 1-4 family residential loans to borrowers in moderate-income CTs totaled 28.3 percent, which exceeds the percentage of owner-occupied units in the moderate-income CTs and the aggregate lending level.

### ***Small Loans to Farms***

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

The bank's geographic distribution of small loans to farms is excellent. As stated above, there were no low-income CTs within the AA. During the evaluation period, the bank's volume of small loans to farms in moderate-income CTs exceeded the percentage of farms in moderate-income CTs and the aggregate level of lending.

### ***Lending Gap Analysis***

We evaluated the lending distribution in the bank's AA to determine if any unexplained conspicuous gaps existed. There were no unexplained conspicuous gaps identified after reviewing performance context.

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

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

### ***Home Mortgage Loans***

Refer to Table P in the state of Arkansas 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.

The income distribution of home mortgage loans to low- and moderate-income borrowers is excellent. The level of mortgage loans to low-income borrowers is somewhat lower than the percentage of low-income borrowers in the AA and exceeds the aggregate lending level. The level of mortgage loans to moderate-income borrowers exceeds the percentage of moderate-income borrowers in the AA and the aggregate lending level.

### ***Small Loans to Farms***

Refer to Table T in the state of Arkansas 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 farms.

The income distribution of small loans to farms is excellent. The bank's volume of loans to farms with revenues less than \$1 million exceeds the percentage of farms with revenues less than \$1 million and the aggregate lending level in the AA.

### **Responses to Complaints**

There were no complaints related to the institution's CRA performance within the state of Arkansas during the evaluation period.

## 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”.

<b>Time Period Reviewed:</b>	Lending Test: (01/01/2019-12/31/22)	
<b>Bank Products Reviewed:</b>	Home Mortgages (Purchase, Refinance, and Improvement) Small Farm Loans	
<b>Affiliate(s)</b>	<b>Affiliate Relationship</b>	<b>Products Reviewed</b>
N/A	N/A	N/A
<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>
Arkansas Non-MSA AA	Full Scope	The assessment area is a Non-MSA. All counties involved are contiguous counties in Non-MSA areas. The counties listed below comprise the AA for the evaluation. <ul style="list-style-type: none"> <li>• Izard County</li> <li>• Stone County</li> <li>• Baxter County</li> </ul>

## Appendix B: Summary of State Ratings

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<b>RATINGS: First National Bank of IZard County</b>	
<b>Overall Bank:</b>	<b>Lending Test Rating</b>
First National Bank of IZard County	Outstanding
<b>State:</b>	
Arkansas	Outstanding

## 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 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.

<b>Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography</b>																			<b>2019-21</b>	
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	
Non-MSA AA	60	3,604	100.0	1,023	0.0	0.0	0.0	27.6	28.3	25.2	72.4	71.7	74.8	0.0	0.0	0.0	0.0	0.0	0.0	
<b>Total</b>	<b>60</b>	<b>3,604</b>	<b>100.0</b>	<b>1,023</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>27.6</b>	<b>28.3</b>	<b>25.2</b>	<b>72.4</b>	<b>71.7</b>	<b>74.8</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>	

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%

<b>Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower</b>																			<b>2019-21</b>	
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	
Non-MSA AA	60	3,604	100.0	1,023	20.0	13.0	6.5	23.2	25.0	12.6	19.1	17.0	16.8	37.7	45.0	41.5	0.0	0.0	22.6	
<b>Total</b>	<b>60</b>	<b>3,604</b>	<b>100.0</b>	<b>1,023</b>	<b>20.0</b>	<b>13.0</b>	<b>6.5</b>	<b>23.2</b>	<b>25.0</b>	<b>12.6</b>	<b>19.1</b>	<b>17.0</b>	<b>16.8</b>	<b>37.7</b>	<b>45.0</b>	<b>41.5</b>	<b>0.0</b>	<b>0.0</b>	<b>22.6</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%

<b>Table S - Assessment Area Distribution of Loans to Farms by Income Category of the Geography</b>																			<b>2019-21</b>	
Assessment Area:	Total Loans to Farms				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$	% of Total	Overall Market	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	
Non-MSA AA	58	6,349	100.0	213	0.0	0.0	0.0	30.7	46.6	22.5	69.3	53.4	77.5	0.0	0.0	0.0	0.0	0.0	0.0	
<b>Total</b>	<b>58</b>	<b>6,349</b>	<b>100.0</b>	<b>213</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>30.7</b>	<b>46.6</b>	<b>22.5</b>	<b>69.3</b>	<b>53.4</b>	<b>77.5</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>	

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

<b>Table T: Assessment Area Distribution of Loans to Farms by Gross Annual Revenues</b>												<b>2019-21</b>	
Assessment Area:	Total Loans to Farms				Farms with Revenues <= IMM			Farms with Revenues > IMM		Farms with Revenues Not Available			
	#	\$	% of Total	Overall Market	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	% Farms	% Bank Loans		
Non-MSA AA	58	6,349	100.0	213	98.9	100.0	46.0	1.1	0.0	0.0	0.0		
<b>Total</b>	<b>58</b>	<b>6,349</b>	<b>100.0</b>	<b>213</b>	<b>98.9</b>	<b>100.0</b>	<b>46.0</b>	<b>1.1</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>		

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

