



PUBLIC DISCLOSURE

August 15, 2022

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

First National Bank of Winnsboro
Charter Number 5674

315 North Main
Winnsboro, TX 75494

Office of the Comptroller of the Currency

1800 West Loop 281, Suite 306
Longview, TX 75604

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.

Table of Contents

Overall CRA Rating.....	1
Description of Institution	1
Scope of the Evaluation	2
Discriminatory or Other Illegal Credit Practices Review	3
State Rating.....	4
Lending Test	6
Appendix A: Scope of Examination	A-1
Appendix B: Summary of MMSA and State Ratings.....	B-1
Appendix C: Definitions and Common Abbreviation	C-1
Appendix D: Tables of Performance Data.....	D-1

Overall Community Reinvestment Act (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 lending test rating is based on a reasonable distribution of lending to low- and moderate-income (LMI) borrowers and businesses of different sizes, an excellent distribution of loans in LMI geographies, a substantial majority of loans purchased or originated in the assessment area (AA) and a reasonable loan-to-deposit (LTD) ratio.

Loan-to-Deposit Ratio

Considering the institution's size, financial condition, and credit needs of the AA, the LTD ratio is reasonable. The LTD ratio is calculated on a bank-wide basis, with a quarterly average LTD ratio during the evaluation period of 76.2 percent. The average LTD ratio for similarly situated institutions operating in the area was 76.0 percent.

Lending in Assessment Area

A substantial majority of the institution's loans are inside its AAs.

The institution originated and purchased 85.0 percent of its total loans inside the AAs during the evaluation period. This analysis is performed at the institution, 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 institution's primary products are consumer loans and commercial loans factored into the overall analysis of the geographic distribution of lending by income level of the geography.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Small Business	18	90.0	2	10.0	20	\$256	94.0	\$16	6.0	\$272
Consumer	16	80.0	4	20.0	20	\$782	86.3	\$124	13.7	\$906
Total	34	85.0	6	15.0	40	\$1,037	88.1	\$140	11.9	\$1,178

Description of Institution

First National Bank of Winnsboro (FNB or institution) is a nationally chartered community institution headquartered in Winnsboro, Texas. FNB's majority owner is Etex Banco, Inc, a one bank holding company. The main office is located at 315 Main Street, Winnsboro, Texas. In addition to the main office, FNB has two branches, one located in Winnsboro and the other located in Winona, Texas. The institution reported total assets of \$150.9 million, as of December 31, 2021.

FNB is a full-service community institution providing a wide range of financial products to its customers. The institution offers traditional loan and deposit products including business and personal checking, savings, certificates of deposits and individual retirement accounts. Additional services include safe deposit boxes, commercial cash management, merchant services, debit cards, wire transfers, money orders, cashier's checks, mobile banking, and internet banking.

FNB designated two distinct AAs. The Winnsboro AA consists of the non-metropolitan statistical area (MSA) counties of Franklin, Hopkins, and Wood, while the Winona AA includes three census tracts in Smith County which is part of the Tyler, Texas MSA.

As of December 31, 2021, FNB's loan portfolio totaled \$80.1 million with reported deposits of \$117.2 million. The institution's lending focus for the Winnsboro AA is small business loans and consumer loans, while the lending focus for the Winona AA is consumer lending.

There are no legal, financial, or other factors impeding the institution's ability to meet the credit needs in its AA. The institution's CRA performance was previously evaluated as of June 11, 2018 and received an overall rating of "Satisfactory".

Scope of the Evaluation

Evaluation Period/Products Evaluated

The Office of the Comptroller of the Currency (OCC) evaluated the CRA performance of FNB using Small Bank performance criteria, which includes the lending test. The evaluation covered the period from January 1, 2019, through December 31, 2021. In evaluating the institution's lending performance, examiners reviewed commercial and consumer lending, consistent with the institution's lending focus.

Selection of Areas for Full-Scope Review

In each state where the institution 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 MSA, multi-state MSA, or combined statistical area are combined and evaluated as a single AA. Similarly, institution delineated non-MSA AAs within the same state are combined and evaluated as a single area. These combined AAs may be evaluated as full- or limited-scope. Refer to the "Scope" section under each State Rating for details regarding how full-scope AAs were selected. Refer to Appendix A, Scope of Examination, for a list of full- and limited-scope AAs.

Ratings

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

The multi-state MSA rating and state ratings are based on performance in all institution AAs. Refer to the "Scope" section under each state and multi-state MSA 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 banks or federal savings association's (collectively, financial institution) CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the financial institution, or in any AA by an affiliate whose loans have been considered as part of the financial institution'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 this institution (or any affiliate whose loans have been considered as part of the institution's lending performance) engaged in discriminatory or other illegal credit practices that require consideration in this evaluation.

The OCC will consider any information that this institution engaged in discriminatory or other illegal credit practices, identified by or provided to the OCC before the end of the institution's next performance evaluation in that subsequent evaluation, even if the information concerns activities that occurred during the evaluation period addressed in this performance evaluation.

State Rating

State of Texas

CRA rating for the State of Texas¹: Satisfactory

The lending test is rated: Satisfactory

The major factors that support this rating include:

- A substantial majority of the institution's lending is within the AA.
- The borrower distribution of loans to LMI borrowers and businesses of different sizes is reasonable.
- The geographic distribution of loans across geographies of different income levels is excellent.
- The institution's LTD ratio is reasonable.

Description of Institution's Operations in Texas

FNB operates in two AAs in the State of Texas as mentioned in the Description of Institution and the Scope of the Evaluation section. The AAs are comprised of a non-MSA AA and an MSA AA. The non-MSA AA includes Wood, Franklin, and Hopkins Counties in their entirety. The MSA AA includes three census tracts in Smith County. Smith County is part of the Tyler MSA. The institution has three offices with two offices located in Winnsboro, Texas and one located in Winona, Texas.

The institution's primary lending focus is on commercial and consumer loans. Competitors include local community financial institutions, savings associations, credit unions, and larger regional financial institutions located within the AAs. According to the Federal Deposit Insurance Corporation (FDIC) Market Share Report for June 30, 2021, FNB deposits total \$117.4 million, which represents 4.8 percent of deposit market share among depository financial institutions in the rating area.

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

Winnsboro Non-MSA

Table A – Demographic Information of the Assessment Area						
Assessment Area: Winnsboro Non MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	22	0.0	4.5	81.8	13.6	0.0
Population by Geography	88,956	0.0	2.8	80.8	16.4	0.0
Housing Units by Geography	41,849	0.0	3.1	79.7	17.2	0.0
Owner-Occupied Units by Geography	25,375	0.0	2.5	78.4	19.0	0.0
Occupied Rental Units by Geography	8,221	0.0	3.9	86.0	10.2	0.0
Vacant Units by Geography	8,253	0.0	4.1	77.1	18.8	0.0
Businesses by Geography	6,604	0.0	2.1	82.4	15.4	0.0
Farms by Geography	441	0.0	2.5	72.3	25.2	0.0
Family Distribution by Income Level	24,418	20.5	17.8	19.6	42.1	0.0
Household Distribution by Income Level	33,596	22.1	16.5	17.1	44.4	0.0
Median Family Income Non-MSAs - TX		\$52,198	Median Housing Value			\$104,330
			Median Gross Rent			\$695
			Families Below Poverty Level			12.7%
<i>Source: 2015 ACS and 2021 D&B Data</i> <i>Due to rounding, totals may not equal 100.0%</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

The AA is made up of Wood, Franklin, and Hopkins Counties in their entirety and includes the towns of Winnsboro, Quitman, Mineola, Hawkins, Alba, Golden, Yantis, Sulphur Springs, Cumby, Como, Tira, and Mt. Vernon. The AA consists of 22 census tracts, including one moderate-income, 18 middle-income census tracts, and three upper-income census tracts. The AA meets the requirements of the Act.

The local economy in the institution's AA is primarily retail trade, manufacturing, and health care services. Major employers in the AA include Brookshire's Grocery, At Home Healthcare, Jarvis Christian College, and local school districts. A contact made in the AA indicated the most critical need is small business and home mortgage lending.

Scope of Evaluation in Texas

A full-scope review was performed on the Winnsboro non-MSA AA. Institution deposits as of December 31, 2021, totaled \$117.2 million. The Winnsboro non-MSA AA makes up 87 percent of those deposits, therefore, a full-scope review was performed on this AA and a limited-scope review was performed on the Winona MSA AA.

LENDING TEST

The institution's performance under the lending test in Texas is rated Satisfactory.

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the institution's performance in the Winnsboro AA is excellent.

Distribution of Loans by Income Level of the Geography

The institution exhibits excellent geographic distribution of loans in the state.

Small Loans to Businesses

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

The geographic distribution of small loans to businesses reflects excellent distribution throughout the AA. Lending in the moderate-income geographies significantly exceeds the percentage of businesses located in geographies as well as the aggregate lending in those geographies. There are no low-income geographies.

Consumer Loans

Refer to Table U in the State of Texas section of Appendix D for the facts and data used to evaluate the geographic distribution of the institution's consumer loan originations and purchases.

The geographic distribution of consumer loans is excellent. Lending in the moderate-income geographies significantly exceeds the percentage of households located in those moderate-income geographies. There are no low-income geographies.

Distribution of Loans by Income Level of the Borrower

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

Small Loans to 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 institution's originations and purchases of small loans to businesses.

The borrower distribution of loans to businesses of different sizes is excellent. The institution's lending to small businesses exceeds the percentage of businesses with revenues less than or equal to \$1 million dollars in the AA and significantly exceeds the aggregate lending.

Consumer Loans

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.

The borrower distribution of consumer loans to LMI individuals is reasonable. Lending to low-income borrowers is below the percentage of those households in the AA; however, lending to moderate-income individuals significantly exceeds the percentage of households in the AA. While the institution's performance to low-income borrowers is less than the AA demographics, data shows the poverty rate in the AA is high at over 15 percent. Additionally, the median household income in the AA is \$44,762 with low-income households making approximately \$22,000. This makes it difficult to afford or qualify for traditional financing.

Responses to Complaints

There were no complaints related to the institution's CRA performance within the State of Texas during the review period.

Conclusions for Area Receiving a Limited Scope Review

Based on a limited-scope review, the institution's performance under the lending test in the Winona MSA AA is consistent with the overall performance under the lending test in the full-scope area.

Appendix A: Scope of Examination

The following table identifies the time period covered in this evaluation, affiliate activities that were reviewed, and loan products considered. The table also reflects the MSAs and non-MSAs that received comprehensive examination review, designated by the term “full-scope,” and those that received a less comprehensive review, designated by the term “limited-scope”.

Time Period Reviewed:	01/01/2019 to 12/31/2021	
Bank Products Reviewed:	Small business and consumer loans	
Affiliate(s)	Affiliate Relationship	Products Reviewed
NA		
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
MMSA(s)		
NA		
States		
Texas	Full Scope	Winnsboro Non-MSA: Small Business and Consumer loans Winona MSA: Consumer

Appendix B: Summary of Multi-state MSA and State Ratings

RATINGS - First National Bank of Winnsboro	
Overall Bank:	Lending Test Rating
FNB Winnsboro	Satisfactory
Multi-state MSA or State:	
Texas	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 financial institution subsidiary is controlled by the financial institution and is, therefore, an affiliate.

Aggregate Lending: The number of loans originated and purchased by all reporting lenders (Home Mortgage Disclosure Act [HMDA] or CRA) in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/AA.

Census Tract: 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: 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: Affordable housing (including multifamily rental housing) for LMI individuals; community services targeted to LMI 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 LMI geographies, distressed or underserved nonmetropolitan middle-income geographies, or designated disaster areas.

Community Reinvestment Act: The statute that requires the OCC to evaluate a financial institution's record of meeting the credit needs of its entire community, including LMI areas, consistent with the safe and sound operation of the financial institution, and to take this record into account when evaluating certain corporate applications filed by the financial institution.

Consumer Loan: A loan 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 U. S. Census Bureau in the most recent decennial census.

Home Mortgage Disclosure Act: The statute that requires certain mortgage lenders that conduct business or have banking offices in an MSA 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 financial institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/AA.

Median Family Income: 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 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 MSA comprises the central county or counties containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

Middle-Income: Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 percent and less than 120 percent, in the case of a geography.

Moderate-Income: Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 percent and less than 80 percent, in the case of a geography.

Multifamily: Refers to a residential structure that contains five or more units.

Owner-Occupied Units: Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

Qualified Investment: A qualified investment is defined as any lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

Rating Area: A rated area is a state or multi-state MSA. For a financial institution with domestic branches in only one state, the financial institution's CRA rating would be the state rating. If a financial institution maintains domestic branches in more than one state, the financial institution will receive a rating for each state in which those branches are located. If a financial institution maintains domestic branches in two or more states within a multi-state MSA, the financial institution will receive a rating for the multi-state MSA.

Small Loan to Business: 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 to Farm: A loan included in 'loans to small farms' as defined in the instructions for preparation of the call report. These loans have original amounts of \$500,000 or less and are either secured by farmland or are classified as loans to finance agricultural production and other loans to farmers.

Tier 1 Capital: The total of common shareholders' equity, perpetual preferred shareholders' equity with non-cumulative dividends, retained earnings and minority interests in the equity accounts of consolidated subsidiaries.

Upper-Income: Individual income that is at least 120 percent of the area median income, or a median family income that is at least 120 percent, in the case of a geography.

Appendix D: Tables of Performance Data

Content of Standardized Tables

A separate set of tables is provided for each state. All multi-state MSA, if applicable, are presented in one set of tables. References to the “bank” include activities of any affiliates that the institution 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 multi-state MSA/AAs. 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 Performance Evaluation.

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 institution 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 institution to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each multi-state MSA/AA. The table also presents aggregate peer data for the years the data is available.

Table Q. Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography - The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses that were originated and purchased by the institution 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 institution loan data to aggregate data from geographic areas larger than the institution’s AA.

Table R. Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenue - Compares the percentage distribution of the number of small loans (loans less than or equal to \$1 million) originated and purchased by the institution 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 institution 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 institution's AA.

- 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 \$500,000) originated and purchased by the institution 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 institution 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 institution to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of households by income level in each multi-state MSA/AA.

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																2019-2021		
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	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate
Winnsboro Non-MSA	20	791	100.0	0.0	0.0	0.0	2.1	20.0	1.3	82.4	70.0	79.8	15.4	10.0	18.9	0.0	0.0	0.0
Total	20	791	100.0	0.0	0.0	0.0	2.1	20.0	1.3	82.4	70.0	79.8	15.4	10.0	18.9	0.0	0.0	0.0

*Source: 2021 D&B Data; 01/01/2019- 12/31/2021
Bank 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											2019-2021	
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	
Winnsboro Non-MSA	20	791	100.0	1,397	85.8	100.0	37.4	3.9	0.0	10.3	0.0	
Total	20	791	100.0	1,757	85.8	100.0	37.4	3.9	0.0	10.3	0.0	

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

Table U: Assessment Area Distribution of Consumer Loans by Income Category of the Geography												2019-2021	
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
Winnsboro Non-MSA	20	267	69.7	0.0	0.0	2.9	15.0	80.3	80.0	16.8	5.0	0.0	0.0
Winona MSA	20	116	30.3	0.0	0.0	70.4	20.0	29.6	70.0	0.0	10.0	0.0	0.0
Total	40	383	100.0	0.0	0.0	14.6	17.5	71.5	75.0	13.9	7.5	0.0	0.0

*Source: 20XX U.S Census; 01/01/2019 - 12/31/2021 Bank Data.
Due to rounding, totals may not equal 100.0*

Table V: Assessment Area Distribution of Consumer Loans by Income Category of the Borrower												2019-2021	
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
Winnsboro Non-MSA	20	267	69.7	22.1	10.0	16.5	35.0	17.1	30.0	44.4	25.0	0.0	0.0
Winona MSA	20	116	30.3	29.1	5.0	23.7	25.0	17.4	40.0	29.8	30.0	0.0	0.0
Total	40	383	100.0	23.3	7.5	17.7	30.0	17.1	35.0	41.8	27.5	0.0	0.0

*Source: 20XX U.S Census; 01/01/2019 - 12/31/2021 Bank Data.
Due to rounding, totals may not equal 100.0*