



PUBLIC DISCLOSURE

February 10, 2020

**COMMUNITY REINVESTMENT ACT
PERFORMANCE EVALUATION**

The First National Bank of Livingston
Charter Number 6169

2121 Highway 190 West
Livingston, TX 77351

Office of the Comptroller of the Currency

1301 McKinney St. Suite 1410
Houston, TX 77010-3031

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.....	2
Description of Institution.....	3
Scope of the Evaluation.....	4
Discriminatory or Other Illegal Credit Practices Review.....	5
State Rating.....	6
State of Texas.....	6
Community Development Test	9
Appendix A: Scope of Examination.....	A-1
Appendix B: Summary of MMSA and State Ratings.....	B-1
Appendix C: Definitions and Common Abbreviations.....	C-1
Appendix D: Tables of Performance Data.....	D-1

Overall CRA Rating

Institution's CRA Rating: Outstanding

The Lending Test is rated: Outstanding

The Community Development Test is rated: Satisfactory

The major factors that support this rating include:

- The loan-to-deposit (LTD) ratio is reasonable given the bank's size, financial condition, market focus, competition, and lending opportunities in the assessment area (AA);
- A substantial majority of our sample, 94 percent by number and 91 percent by dollar volume, was originated within the AA;
- Lending activities to borrowers in low- or moderate-income (LMI) geographies reflect excellent distribution;
- Lending activities to individuals and businesses of different income levels reflect reasonable distribution;
- The bank's community development (CD) activities demonstrate adequate responsiveness to the needs in the AA.

Loan-to-Deposit Ratio

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

During the evaluation period, the bank's quarterly LTD ratio averaged 37 percent. A group of three similarly situated competitor banks were selected based on their total asset size, proximity to the First National Bank of Livingston (FNB), and having similar lending strategies and lending AAs. Total asset sizes for the peer group ranged from \$130 million to \$345 million with headquarters based in the same counties as FNB's AA. During the evaluation period, the average LTD ratio of the peer group was 50 percent. The LTD ratios ranged from 36 percent to 64 percent. Although FNB's average LTD ratio is near the lower end of the range, other performance context factors were considered in our evaluation. The bank has noticed an overall decline in loan growth throughout the review period even with continued efforts to increase lending within the community. Significant banking competition in the area along with other banks able to offer significantly lower rates continue to pose challenges for the bank to make sufficient loans to offset their deposit balances. Also, the bank holds public fund deposits that limit the bank's funds available for making loans. After excluding the total public funds balance as of December 31, 2019, the adjusted LTD ratio increased to 43 percent.

Lending in Assessment Area

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

The bank originated 94 percent of its total loans inside the AA during the evaluation period. This excludes extensions of credit by affiliates that may be considered under the other performance criteria. Our analysis included a sample of loans, originated since January 1, 2017, consisting of 160 residential real estate loans, 180 consumer loans, and 148 commercial loans.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage	152	95.00	8	5.00	160	22,457	93.98	1,440	6.02	23,897
Small Business	169	93.89	11	6.11	180	1,817	82.29	391	17.71	2,208
Consumer	140	94.56	8	5.41	148	12,874	87.55	1,830	12.45	14,704
Total	461	94.47	27	5.53	488	37,148	91.03	3,661	8.97	40,809

Description of Institution

FNB is a full-service community bank headquartered in the seat of Polk County, Livingston, Texas. In addition to the main branch, FNB operates two full service institutions located in Livingston and Onalaska, Texas. Chartered in 1902, FNB is a wholly-owned subsidiary of FNB Company.

All locations operate automated teller machines (ATMs). As of 2019, all ATMs are deposit capable, which allows bank customers to make deposits after hours. In addition, a stand-alone ATM is also available inside the local Walmart. FNB offers a variety of depository products and services, including remote deposit capture, safe deposit boxes, and mobile banking. A full range of credit products are also offered including real-estate, commercial, agriculture, and consumer loans. All locations have reasonable operating hours with additional extended drive-thru hours available on Saturday to meet the needs of the community. FNB's website is also available 24 hours and offers multiple banking services.

As of December 31, 2019, FNB reported total assets of \$379 million and tier 1 capital ratio of 14.26 percent. The loan portfolio totals \$126 million and is comprised primarily of residential loans totaling \$66 million, or 54 percent of total loans. This is followed by commercial loans totaling \$29 million, or 24 percent of loans and consumer loans totaling \$14 million, or 11.4 percent of loans. Lending strategies include meeting the higher mortgage loan demand within its community by establishing relationships with local builders and realtors as a source for loan referrals. The local market does not have a high demand for large commercial lending; however, small businesses are vital to the success of the community and FNB remains active by visiting with local businesses to ensure their financial needs are met.

The Livingston AA consists of 19 contiguous census tracts (CTs). The bank designates all CTs located in Polk, San Jacinto, and Trinity Counties as its AA. Of significant note, there are no low-income CTs and limited moderate-income CTs in the AA; therefore, we focused our analysis on middle-income CTs, of which a majority were designated as distressed per the Federal Financial Institutions Examination Council (FFIEC). The last Community Reinvestment Act (CRA) evaluation dated February 13, 2017 resulted in an overall Outstanding rating. There are no legal, financial, or other factors impeding the bank's ability to help meet the credit needs in its AA.

Scope of the Evaluation

Evaluation Period/Products Evaluated

FNB was evaluated under the Intermediate Small Bank CRA evaluation procedures. This includes a Lending Test that analyzes the bank's record of meeting the credit needs of its AA through lending activities. This also includes an evaluation of the bank's responsiveness to CD needs through qualified lending, investments, donations, and services.

The scope of the evaluation covered the time period from February 13, 2017, the date of the last examination, to December 31, 2019. We utilized call report information to review loan products for the evaluation period. We determined that by dollar amount, 54 percent, or the majority, of loan originations consisted of residential loans. The remainder of the portfolio was primarily comprised of commercial loans (24 percent). However, by number, consumer loans made up the majority of the portfolio, totaling 55 percent. To evaluate the bank's lending performance, we relied on a random sample of each of these loan products that were originated, purchased, or renewed during the stated evaluation period.

As of December 31, 2019				
Product Type	Percent of Loan Portfolio by Dollar Volume		Percent of Loan Portfolio by Number of Loans	
	\$(000)	%	#	%
Residential	65,735	53.8	701	16.9
Commercial	29,439	24.1	295	7.1
Consumer	13,865	11.3	2,269	54.9

Source: December 31, 2019 Report of Condition

Selection of Areas for Full-Scope Review

FNB has one AA located within three counties; Polk, San Jacinto, and Trinity. The AA is located northeast of the Houston-The Woodlands-Sugar Land metropolitan statistical area (MSA). Although county-line borders are shared, the AA is not a part of the MSA. The bank has properly defined its AA in accordance with the technical requirements of CRA regulations. The AA consists of whole CTs, does not arbitrarily exclude LMI CTs, and includes CTs where bank offices are located, and the majority of its loans are originated. The AA does not reflect illegal discrimination.

Ratings

Ratings for this CRA evaluation are based on the results of a full-scope review of the bank's AA.

Discriminatory or Other Illegal Credit Practices Review

Pursuant to 12 CFR 25.28(c) or 195.28(c), respectively, in determining a national bank's or federal savings association's (collectively, bank) CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank, or in any AA by an affiliate whose loans have been considered as part of the bank's lending performance. As part of this evaluation process, the OCC consults with other federal agencies with responsibility for compliance with the relevant laws and regulations, including the U.S. Department of Justice, the U.S. Department of Housing and Urban Development, and the Bureau of Consumer Financial Protection, as applicable.

The OCC has not identified that this institution has engaged in discriminatory or other illegal credit practices that require consideration in this evaluation.

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

State Rating

State of Texas

CRA rating for the State of Texas: Outstanding

The Lending Test is rated: Outstanding

The Community Development Test is rated: Satisfactory

The major factors that support this rating include:

- A substantial majority of our sample, 94 percent by number and 91 percent by dollar volume, were originated within the AA;
- An excellent geographic distribution of residential, business, and consumer loans;
- An excellent distribution of loans to small businesses, or businesses with revenue of 1 million or less;
- A reasonable distribution of residential and consumer loans to individuals of different income levels.

Description of Institution's Operations in Texas

Competition from other financial institutions is moderate. According to the Federal Deposit Insurance Corporation (FDIC) Market Share Report, as of June 30, 2019, eight banks operate 17 branches in the Livingston AA. FNB is ranked number one holding an overall 32 percent of the total market share. First State Bank and Citizens State Bank follow in deposit holdings with 29 and 12 percent, respectively.

Refer to the table in appendix A for the time period covered, affiliate activities, and loan products considered.

Community Contacts

We conducted a community contact to determine general banking and credit needs, as well as, opportunities for local financial institutions to meet these needs. We spoke to a representative who is a Polk County Judge. She indicated that major opportunities for financial institutions are centered in small business loans. She noted that the lumber industry is growing throughout the AA as a new particle board facility, Royal Martin, recently opened. The opening provided more than 180 permanent jobs in the community. The Naskila Gaming Facility also provides local employment and brings additional tourists to the AA. The contact particularly mentioned FNB, stating that the bank is supportive in the community. She stated that the bank provides small business loans and takes active part in community activities.

Livingston AA

Table A – Demographic Information of the Assessment Area						
Assessment Area: Livingston Non MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	19	0.0	15.8	84.2	0.0	0.0
Population by Geography	87,541	0.0	18.4	81.6	0.0	0.0
Housing Units by Geography	45,493	0.0	11.9	88.1	0.0	0.0
Owner-Occupied Units by Geography	26,064	0.0	10.9	89.1	0.0	0.0
Occupied Rental Units by Geography	6,217	0.0	20.7	79.3	0.0	0.0
Vacant Units by Geography	13,212	0.0	9.6	90.4	0.0	0.0
Businesses by Geography	4,251	0.0	8.9	91.1	0.0	0.0
Farms by Geography	158	0.0	6.3	93.7	0.0	0.0
Family Distribution by Income Level	22,681	23.7	19.2	18.7	38.4	0.0
Household Distribution by Income Level	32,281	24.7	18.3	16.9	40.1	0.0
Median Family Income Non-MSAs - TX		\$52,198	Median Housing Value			\$86,151
			Median Gross Rent			\$644
			Families Below Poverty Level			13.4%
<i>Source: 2015 ACS Census and 2018 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>						

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN TEXAS

LENDING TEST

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

Conclusions for Area Receiving Full-Scope Review

Based on a full-scope review, the bank's lending performance in the state of Texas is excellent.

Distribution of Loans by Income Level of the Geography

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

For this evaluation, we considered the following factors:

- There were no low-income CTs in the bank's AA;
- There was only one moderate-income CT in each county for a total of three moderate-income CTs in the bank's AA;
- The bank's AA is primarily composed of middle-income CTs, of which a majority were designated as distressed during the evaluation period.

Home Mortgage Loans

Geographic distribution of residential loans is excellent. There were no low-income tracts during the evaluation period. As the bank only has three moderate-income CTs in its AA, there is limited ability to lend and as a result the percentage of loans originated in these CTs was significantly below demographic and aggregate comparators. However, the percentage of loans originated in middle-income CTs, where the majority of CTs are considered distressed, was significantly higher than demographic and aggregate comparators.

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

Small Loans to Businesses

Geographic distribution of small loans to businesses is excellent. There were no low-income tracts during the evaluation period. The percentage of loans originated in moderate-income CTs was similar to the demographic comparator and exceeded the aggregate comparator. In addition, the percentage of loans originated in middle-income CTs, where the majority of CTs are considered distressed, were aligned with demographic and aggregate comparators.

Refer to Table Q in appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to businesses.

Consumer Loans

Geographic distribution of consumer loans reflects excellent dispersion. There were no low-income tracts during the evaluation period. As the bank only has three moderate-income CTs in its AA, there is limited ability to lend and as a result the percentage of loans originated in these CTs was below demographic comparators. However, the percentage of loans originated in middle-income CTs, where the majority of CTs are considered distressed, was higher than demographic and aggregate comparators.

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

Distribution of Loans by Income Level of the Borrower

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

Home Mortgage Loans

Distribution of residential loans to individuals of different income levels is reasonable. The percentage of residential loans originated to low-income borrowers is significantly below the demographic and aggregate comparators. The percentage of loans originated to moderate-income borrowers is slightly below the demographic comparator but significantly exceeds the aggregate comparator. In perspective, the non-MSA FFIEC median family income was \$52,198. The area median family income for low-income borrowers is approximately \$28,000. This is indicative of families facing difficulties to qualify for home purchase loans with median housing costs of \$86,151.

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

Small Loans to Businesses

Distribution of loans to businesses of different sizes is excellent. The percentage of small loans originated to businesses with revenues of less than \$1 million is below the demographic comparator but significantly exceeds the aggregate comparator.

Refer to Table R in appendix D for the facts and data used to evaluate the borrower distribution of the bank's originations and purchases of small loans to businesses.

Consumer Loans

Distribution of consumer loans to individuals of different income levels is reasonable. The percentage of consumer loans originated to low-income borrowers is significantly lower than the demographic comparator. However, the percentage of loans originated to moderate-income borrowers exceeds the demographic comparator.

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

Responses to Complaints

The bank did not receive any CRA related complaints during the evaluation period.

COMMUNITY DEVELOPMENT TEST

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

Conclusions for Area Receiving a Full-Scope Review

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

Number and Amount of Community Development Loans

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

<i>Community Development Loans</i>				
Assessment Area	Total			
	#	% of Total #	\$(000's)	% of Total \$
Livingston Non-MSA	17	100	\$2,399	100

The level of CD loans in the AA is satisfactory. During the evaluation period, the bank originated 17 loans totaling \$2.4 million. FNB effectively helped meet community credit needs through its CD lending, which primarily supported economic development. The bank also financed a local school district's effort to promote energy efficiency, which will ultimately result in cost reductions.

Number and Amount of Qualified Investments

<i>Qualified Investments</i>										
Assessment Area	Prior Period*		Current Period		Total				Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	% of Total #	\$(000's)	% of Total \$	#	\$(000's)
Livingston Non-MSA	0	0	33	34	33	100	34	100	0	0

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

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

The level of CD donations in the AA is satisfactory. During the evaluation period, FNB made 33 donations to 12 organizations, totaling \$33,845. The majority of the bank's investments helped organizations provide community services to LMI individuals; however, one donation helped support affordable housing. Of note, the bank donated \$7,200 that helped provide scholarships to LMI high school seniors. While outside the AA, FNB Livingston also contributed investments for two LMI school district improvements.

Extent to Which the Bank Provides Community Development Services

The level of CD services in the AA is satisfactory. Bank employees provided a total of 576 hours of service to nine organizations in the AA. Most of the organizations provide community services that benefit LMI individuals; however, one organization helps support economic development in the AA. A number of employees held leadership positions through board membership, while other employees provided financial and/or literacy assistance.

Appendix A: Scope of Examination

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

Time Period Reviewed:	01/01/2017 to 12/31/2019	
Bank Products Reviewed:	Residential; Small Business; Consumer	
Affiliate(s)	Affiliate Relationship	Products Reviewed
None	None	None
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
Texas		
Livingston AA	Full-scope	Polk County; San Jacinto County; Trinity County

Appendix B: Summary of MMSA and State Ratings

RATINGS First National Bank of Livingston			
Overall Bank:	Lending Test Rating*	CD Test Rating	Overall Bank/State Rating
First National Bank of Livingston	Outstanding	Satisfactory	Outstanding
Texas:			
Livingston AA	Outstanding	Satisfactory	Outstanding

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

Appendix C: Definitions and Common Abbreviations

The following terms and abbreviations are used in this performance evaluation, including the CRA tables. The definitions are intended to provide the reader with a general understanding of the terms, not a strict legal definition.

Affiliate: Any company that controls, is controlled by, or is under common control with another company. A company is under common control with another company if the same company directly or indirectly controls both companies. For example, a bank subsidiary is controlled by the bank and is, therefore, an affiliate.

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

Census Tract (CT): A small, relatively permanent statistical subdivision of a county delineated by a local committee of census data users for the purpose of presenting data. CTs nest within counties, and their boundaries normally follow visible features, but may follow legal geography boundaries and other non-visible features in some instances, CTs 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 CT delineated by the U.S. Census Bureau 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 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 CT with a median family income that is less than 50 percent.

Market Share: The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/AA.

Median Family Income (MFI): The median income determined by the U.S. Census Bureau every five years and used to determine the income level category of geographies. The median is the point at which half of the families have income above, and half below, a range of incomes. Also, the median income determined by the 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 (MSA): 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 multistate MSA. 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 multistate MSA, the institution will receive a rating for the multistate MSA.

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 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 MSAs, if applicable, are presented in one set of tables. References to the “bank” include activities of any affiliates that the bank provided for consideration (refer to appendix A: Scope of the Examination). For purposes of reviewing the Lending Test tables, the following are applicable: (1) purchased are treated as originations; and (2) “aggregate” is the percentage of the aggregate number of reportable loans originated and purchased by all HMDA or CRA-reporting lenders in the MMSA/AA. Deposit data are compiled by the FDIC and are available as of June 30th of each year. Tables without data are not included in this 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 bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents aggregate peer data for the years the data is available.
- Table P. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MMSA/AA. The table also presents aggregate peer data for the years the data is available.
- Table Q. Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses that were originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of businesses (regardless of revenue size) in those geographies. Because aggregate small business data are not available for geographic areas smaller than counties, it may be necessary to compare bank loan data to aggregate data from geographic areas larger than the bank’s AA.
- Table R. Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenue** - Compares the percentage distribution of the number of small loans (loans less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to: 1) the percentage distribution of businesses with revenues of greater than \$1 million; and, 2) the percentage distribution of businesses for which revenues are not available. The table also presents aggregate peer small business data for the years the data is available.

Table U. Assessment Area Distribution of Consumer Loans by Income Category of the Geography - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of households in those geographies.

Table V. Assessment Area Distribution of Consumer Loans by Income Category of the Borrower - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of households by income level in each MMSA/AA.

Table O : Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																				2017-2019		
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts					
	#	\$ (000)	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate			
Livingston AA	152	22,457	100	1,576	0.0	0.0	0.0	10.9	2.0	8.5	89.1	98.0	91.5	0.0	0.0	0.0	0.0	0.0	0.0			
Total	152	22,457	100	1,576	0.0	0.0	0.0	10.9	2.0	8.5	89.1	98.0	91.5	0.0	0.0	0.0	0.0	0.0	0.0			

Source: 2015 ACS Census; 01/01/2017 - 12/31/2019 Bank Data, 2018 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																				2017-2019		
Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers					
	#	\$ (000)	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate			
Livingston AA	152	22,457	100	1,576	23.7	3.3	3.7	19.2	14.5	9.8	18.7	15.1	19.4	38.4	65.8	49.2	0.0	1.3	17.9			
Total	152	22,457	100	1,576	23.7	3.3	3.7	19.2	14.5	9.8	18.7	15.1	19.4	38.4	65.8	49.2	0.0	1.3	17.9			

Source: 2015 ACS Census ; 01/01/2017 - 12/31/2019 Bank Data, 2018 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																			2017-2019	
Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$ (000)	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	
Livingston AA	140	12,874	100	1,136	0.0	0.0	0.0	9.4	9.3	8.5	91.1	90.7	91.5	0.0	0.0	0.0	0.0	0.0	0.0	
Total	140	12,874	100	1,136	0.0	0.0	0.0	9.4	9.3	8.5	91.1	90.7	91.5	0.0	0.0	0.0	0.0	0.0	0.0	

*Source: 2019 D&B Data; 01/01/2017 - 12/31/2019 Bank Data; 2018 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0*

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues												2017-2019	
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available			
	#	\$ (000)	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans		
Livingston AA	140	12,874	100	1,136	86.9	60.7	34.4	3.6	39.3	9.5	0.0		
Total	140	12,874	100	1,136	86.9	60.7	34.4	3.6	39.3	9.5	0.0		

*Source: 2019 D&B Data; 01/01/2017 - 12/31/2019 Bank Data; 2018 CRA Aggregate 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													2017-2019	
Assessment Area:	Total Consumer Loans			Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Not Available-Income Tracts		
	#	\$ (000)	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	
Livingston AA	169	1,817	100	0.0	0.0	12.8	5.9	87.2	94.1	0.0	0.0	0.0	0.0	
Total	169	1,817	100	0.0	0.0	12.8	5.9	87.2	94.1	0.0	0.0	0.0	0.0	

*Source: 2015 ACS Census; 01/01/2017 - 12/31/2019 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													2017-2019	
Assessment Area:	Total Consumer Loans			Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Not Available-Income Borrowers		
	#	\$ (000)	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	
Livingston AA	169	1,817	100	24.7	6.5	18.3	19.5	16.9	21.3	40.1	52.1	0.0	0.6	
Total	169	1,817	100	24.7	6.5	18.3	19.5	16.9	21.3	40.1	52.1	0.0	0.6	

*Source: 2015 ACS Census; 01/01/2017 - 12/31/2019 Bank Data.
Due to rounding, totals may not equal 100.0*