



Office of the  
Comptroller of the Currency  
Washington, DC 20219

**SMALL BANK**

## **PUBLIC DISCLOSURE**

July 20, 2021

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

The First National Bank of Oneida  
Charter Number 8039

18418 Alberta Street  
Oneida, TN 37841

Office of the Comptroller of the Currency

320 Seven Springs Way  
Suite 310  
Brentwood, TN 37027

**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.....	2
Scope of the Evaluation.....	3
Discriminatory or Other Illegal Credit Practices Review.....	4
State Rating.....	4
State of Tennessee.....	4
Appendix A: Scope of Examination.....	A-1
Appendix B: Summary of State Rating.....	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:** This institution is rated **Satisfactory**.

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

The First National Bank of Oneida (FNB or bank) has a satisfactory record of meeting community credit needs. This is based on the following factors:

- The bank's loan-to-deposit (LTD) ratio is reasonable.
- A substantial majority of the bank's loans are inside its assessment areas (AAs).
- The distribution of loans to individuals of different income levels is excellent.
- The distribution of loans across geographies of different income levels is reasonable.
- The bank did not receive any Community Reinvestment Act (CRA) related complaints during the evaluation period.

### Loan-to-Deposit Ratio

Considering the bank's size, financial condition, and credit needs of its AAs, the bank's LTD ratio is reasonable. The LTD ratio is calculated on a bank-wide basis. FNB's quarterly LTD ratios since the previous CRA examination averaged 72 percent, with a quarterly low of 65.2 percent at December 2020 and a quarterly high of 78.9 percent at September 2019. We compared FNB's LTD ratio to five other banks operating in FNB's AA ranging from \$80.4 million to \$1.4 billion in total assets. The average quarterly LTD ratio for these five banks was 80.1 percent with a low quarterly average ratio of 62.3 percent and high quarterly average ratio of 91 percent.

### Lending in Assessment Area

A substantial majority of the FNB's loans are inside its assessment areas (AAs).

The bank originated or purchased 77.5 percent of total loans based on number of loans and 58.6 percent of loans based on dollar amount of loans inside its AAs during the evaluation period. This analysis is performed at the bank, rather than at the AA level. No affiliate credit activity existed during the review period. The percentage of bank loans outside the AAs based on dollar amount of loans is skewed by a single \$3 million loan originated outside the AAs.

Table D - 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	280	72.5	106	27.5	386	\$25,023	55.6	19,986	44.4	45,009		
Small Business	112	93.3	8	6.7	120	8,646	69.5	(1) 3,798	30.5	12,444		
<b>Total</b>	<b>392</b>	<b>77.5</b>	<b>114</b>	<b>22.5</b>	<b>506</b>	<b>\$33,669</b>	<b>58.6</b>	<b>\$23,784</b>	<b>41.4</b>	<b>\$57,453</b>		

Source: Loan data reported under HMDA and derived by a Business Loan Sample.

(1) This total includes one \$3 million loan

The bank's lending inside its AAs had a positive effect on the bank's overall geographic distribution performance.

## Description of Institution

FNB is an intrastate, community bank headquartered in Oneida, Tennessee, and OCC-chartered since 1905. The bank has no holding company and no affiliates. No merger or acquisition activity has occurred since the previous evaluation. All bank offices are located in the State of Tennessee. The main office and two full-service branches are located within Scott County. The bank has one office within Campbell County. In March 2020, FNB closed one branch (Huntsville office) based on COVID-19 pandemic concerns after obtaining regulatory approval. FNB Oneida operates automated teller machines (ATMs) at all office locations with the main bank office having two ATMs.

FNB's primary business strategy is to serve commercial and consumer customers in Scott and Campbell Counties. The bank meets these needs by providing traditional loan and deposit products and services in person, by telephone, as well as through the internet and mobile banking.

At March 31, 2021, FNB had total assets of \$288.9 million. Tier 1 capital was \$27.4 million. The loan portfolio totaled \$155.2 million and was comprised of various types of loans to individuals and commercial businesses as follows:

Loan Category	\$ (000s)	%
Residential Mortgage Loans	62.2	40.0
Commercial & Commercial Real Estate	65.6	42.3
Construction & Land Development	14.1	9.1
Individuals	6.3	4.1
Obligations of States or U.S. Subdivisions	2.7	1.7
Farmland and Agriculture	4.3	2.8
<b>Total</b>	<b>\$155.2</b>	<b>100.0</b>

*Source: Loan data reported in the March 31, 2021 Call Report*

Bank services are marketed via regular newspaper, radio, outdoor billboards and limited direct mail advertising. Also, point of sale posters are used in bank lobbies. Brochures and pamphlets covering the various types of banking services are regularly published and available at all bank locations. FNB offers convenient banking hours and a variety of loan and deposit products to meet customer needs. Branches are generally located in areas that make them accessible to bank customers. Lobby and drive-up hours are set to meet customer needs.

FNB has two AAs, which are entire counties in Tennessee. Both AAs are reasonable and meet regulatory requirements based on their composition of whole counties with whole census tracts (CTs) within those counties. The bank has not arbitrarily excluded any low- or moderate-income (LMI) geographies. The first AA, a non- metropolitan statistical area (MSA) AA, is Scott County. The second AA, within the Knoxville, Tennessee MSA AA, is Campbell County. Both Tennessee counties within the bank's AAs have adequate financial and non-financial institutions serving customer loan and deposit needs.

Within the Scott County Non-MSA AA, the main office is located in a distressed, middle-income CT and the two other Scott County offices are located in moderate-income CTs. The one bank office within the Campbell County MSA AA is located in a moderate-income CT.

<b>Distribution of Bank Offices by Census Tract</b>				
<b>Census Tract Income Level</b>	<b>Tracts</b>		<b>Full-Service Branches</b>	
	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low	0	0	0	0
Moderate	12	75.0	3	75.0
Middle	4	25.0	1	25.0
Upper	0	0	0	0
<b>TOTAL</b>	<b>16</b>	<b>100</b>	<b>4</b>	<b>100.0</b>

There are no financial impediments that would limit the bank's ability to help meet the credit needs in its AAs. The bank's previous CRA examination was performed as of May 16, 2017, with a resulting rating of Satisfactory.

## Scope of the Evaluation

### Evaluation Period/Products Evaluated

The evaluation period is January 1, 2018, through December 31, 2020. This performance evaluation (PE) assesses the Bank's performance under the Lending Test. In evaluating the Bank's lending performance, we reviewed one- to four-family home mortgage loans subject to filing under the Home Mortgage Disclosure Act (HMDA) and small business loans. For small business loans, we selected a sample of 120 loans (60 loans for each of the bank's AAs, with 20 loans for each of the years 2018-2020) based on internal bank reports. These 120 loans were then used to determine the percent of loans originated inside/outside the bank's AAs. Once this was determined, the loans outside the AA were discarded and additional business loans were sampled to ensure an adequate sample size of 60 business loans within each of the two AAs for the additional lending tests areas regarding income and geographic distributions. Consumer lending and farm lending did not constitute a substantial lending activity during the review period, and therefore were not considered in the lending performance evaluation.

For Geographic and Borrower Distribution analyses, FNB's loan originations are compared to the 2015 American Community Survey (ACS) Census data and aggregate HMDA data and CRA data.

As a Small Bank per CRA regulations, the bank is not currently required to provide community development loans, investments, or services. Management opted not to have examiners review Community Development activities for consideration in determining the bank's overall CRA rating.

### Selection of Areas for Full-Scope Review

In each state where the bank has an office, one or more of AAs within that state was selected for a full-scope review. For purposes of this evaluation, bank delineated AAs located within the same MSA, multistate metropolitan statistical area (MMSA), or combined statistical area (CSA) are combined and evaluated as a single AA. Similarly, bank delineated non-MSA AAs within the same state are combined and evaluated as a single area. These combined AAs may be evaluated as full- or limited-scope. Refer to the "Scope" section 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 bank's overall rating is a blend of the state ratings, and where applicable, multistate ratings.

FNB operations in one state, and the state rating is based on performance in all of the bank's AAs. Refer to the "Scope" section for details regarding how the areas were weighted in arriving at the respective ratings.

## Discriminatory or Other Illegal Credit Practices Review

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

The OCC has not identified that this institution has engaged in discriminatory or other illegal credit practices that would be inconsistent with helping to meet community credit needs and 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 Tennessee

**CRA rating for the State of Tennessee:** Satisfactory

**The Lending Test is rated:** Satisfactory

The major factors that support this rating include:

- The bank's loan-to-deposit (LTD) ratio is reasonable.
- The bank originated or purchased a substantial majority its loans inside AAs.
- The distribution of loans to individuals of different income levels and businesses of different sizes is excellent.
- The distribution of loans across geographies of different income levels is reasonable. We did not identify any gaps within the bank's lending to LMI CTs.
- The bank did not receive any CRA related complaints during the evaluation period.

## Description of Institution's Operations in Tennessee

FNB operates a main office and three full-service branches in the state of Tennessee.

FNB has two AAs comprised of two whole adjacent counties in the State of Tennessee. The Scott County Non- MSA AA includes the entirety of Scott County. The Campbell County MSA AA, within the Knoxville Tennessee MSA, includes the entirety of Campbell County. Since the bank has one MSA AA and one non-MSA AA, we performed full-scope reviews for both AAs, even though a substantial portion of the bank's lending activity, deposit levels, and branches are located in the Scott County Non-MSA AA.

In the Scott County Non-MSA AA, the bank operates the main office and two full-service branches. FNB held a 60.4 percent market share for deposits in Scott County based on Federal Deposit Insurance Corporation's (FDIC) Deposit Market Share data as of June 30, 2020. Competitor banks with a notable market share of deposits in Scott County included United Cumberland Bank and One Bank of Tennessee with 29.9 percent and 9.7 percent of total deposits, respectively.

In the Campbell County MSA AA, the bank operates one full-service branch. Per the FDIC's Deposit Market Share data as of June 30, 2020, FNB held a 3.6 percent market share for deposits in Campbell County. Competitor banks controlled the following percentage of total deposits within the Campbell County AA: Community Trust Bank, Inc. with 25.1 percent, First Volunteer Bank with 21.3 percent, Peoples Bank of the South with 19.7 percent, Ubank with 10.6 percent, Citizens Bank with 10.3 percent, Home Federal Bank Corporation with 5 percent, and United Cumberland Bank with 4.4 percent.

## Scott County Non-MSA AA

The following table provides a summary of the demographics for the Scott County AA.

<b>Table A – Demographic Information of the Assessment Area</b>						
<b>Assessment Area: Scott County Non-MSA AA - 2020</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)	5	0.0	40.0	60.0	0.0	0.0
Population by Geography	22,043	0.0	47.6	52.4	0.0	0.0
Housing Units by Geography	9,872	0.0	44.1	55.9	0.0	0.0
Owner-Occupied Units by Geography	6,064	0.0	45.6	54.4	0.0	0.0
Occupied Rental Units by Geography	2,245	0.0	41.0	59.0	0.0	0.0
Vacant Units by Geography	1,563	0.0	42.9	57.1	0.0	0.0
Businesses by Geography	1,058	0.0	43.1	56.9	0.0	0.0
Farms by Geography	21	0.0	28.6	71.4	0.0	0.0
Family Distribution by Income Level	5,620	29.0	20.1	19.9	30.9	0.0
Household Distribution by Income Level	8,309	32.5	16.7	18.3	32.5	0.0
Median Family Income Non-MSAs - TN	\$46,066	Median Housing Value			\$85,016	
		Median Gross Rent			\$525	
		Families Below Poverty Level			22.0%	

Source: 2015 ACS 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.

The Scott County Non-MSA AA consists of all five CTs in Scott County, Tennessee. The AA is comprised of two moderate-income CTs and three middle-income CTs. There are no low-income CTs or upper-income CTs in the AA.

The bank has a limited opportunity to provide CRA-related lending opportunities within this AA based on no existing low-income CTs and only two moderate-income CTs within this AA. One of the two moderate-income CTs in Scott County contains limited housing for the bank to originate loans based on the CT primarily populated with government buildings; several schools; various retail, commercial, and recreational establishments (including the Big South Fork airpark and equestrian center, a 400-acre luxury fly-in community, and Brimstone Recreational Area). This CT also contains a 50-unit, government subsidized housing development, where qualifying low-income residents pay rent equal to 30 percent of monthly income.

Since the previous evaluation period, the Scott County Non-MSA AA had one CT change. CT 9752.00 was reclassified from a middle-income CT to a moderate-income CT. However, this change did not impact our review given the change occurred in 2017 and our analysis is based on loan data from 2018 – 2020. All three of the middle-income CTs within the Scott County Non-MSA AA were designated as distressed or underserved during the evaluation period.

Top employers within Scott County are Scott County Board of Education, Tennier Industries Inc (military supplier), Great Dane LP (truck trailer manufacturer), Takahata Precision TN Inc (automotive

part supplier), and Wal-Mart Stores Inc. The unemployment rate in Scott County, based on the U.S. Bureau of Labor, was 10.3 percent (June 2020), 7.5 percent (December 2020), and 5.3 percent (July 2021), which was primarily driven by the adverse effects of the pandemic and the recovery thereafter.

## Campbell County MSA AA

The following table provides a summary of the demographics for the Campbell County MSA AA.

Table A – Demographic Information of the Assessment Area											
Assessment Area: Campbell County MSA AA - 2020											
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #					
Geographies (Census Tracts)	11	0.0	90.9	9.1	0.0	0.0					
Population by Geography	40,176	0.0	94.5	5.5	0.0	0.0					
Housing Units by Geography	20,256	0.0	93.5	6.5	0.0	0.0					
Owner-Occupied Units by Geography	11,185	0.0	92.7	7.3	0.0	0.0					
Occupied Rental Units by Geography	4,810	0.0	98.7	1.3	0.0	0.0					
Vacant Units by Geography	4,261	0.0	89.6	10.4	0.0	0.0					
Businesses by Geography	1,784	0.0	95.5	4.5	0.0	0.0					
Farms by Geography	42	0.0	85.7	14.3	0.0	0.0					
Family Distribution by Income Level	10,924	34.8	23.2	18.2	23.7	0.0					
Household Distribution by Income Level	15,995	37.1	19.2	16.5	27.2	0.0					
Median Family Income MSA - 28940 Knoxville, TN MSA	\$59,829	Median Housing Value			\$89,663						
		Median Gross Rent			\$519						
		Families Below Poverty Level			18.3%						
<i>Source: 2015 ACS and 2020 D&amp;B Data</i>											
<i>Due to rounding, totals may not equal 100.0%</i>											
<i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>											

The Campbell County MSA AA consists of all 11 CTs in Campbell County, Tennessee. The AA is comprised of 10 moderate-income CTs and one middle-income CT. There are no low-income CTs or upper-income CTs in the AA. During the evaluation period, one CT (CT 9505.00) was reclassified from a middle-income CT to a moderate-income CT in 2019.

The sole middle-income CT within the Campbell County MSA AA was not designated as distressed or underserved during the evaluation period. The bank's ability to lend within this AA is adversely impacted by the bank only having one office in this AA and extensive competition within the AA from other lending organizations (84 entities originated at least five loans in 2020 within the AA).

Top employers within Campbell County are Campbell County Department of Education, BSH Home Appliances, Lafollette Medical Center, Deroyal Industries (healthcare products), and Wal-Mart Stores Inc. The unemployment rate in Campbell County, based on the U.S. Bureau of Labor, was 8.5 percent (June 2020), 6.3 percent (December 2020), and 5.3 percent (July 2021), which was primarily driven by the adverse effects of the pandemic and the recovery thereafter.

## Scope of Evaluation in Tennessee

We completed full-scope reviews of the bank's two AAs based on analysis of the bank's two primary loan products (home mortgage loans and business loans). Refer to the "Scope" section for details regarding how the areas were weighted in arriving at the respective ratings.

## LENDING TEST

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

### Conclusions for Areas Receiving a Full-Scope Reviews

Based on a full-scope review, the bank's performance in both the Scott County Non-MSA AA and Campbell County MSA AA is good.

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

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

Our analysis also considered performance in distressed middle-income geographies.

#### *Home Mortgage Loans*

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

#### Scott County Non-MSA AA

The distribution of home mortgage loans to geographies of different income levels in the AA is reasonable. The percentage of the bank's loans in moderate-income CTs was near to both the percentage of owner-occupied housing and aggregate lending. There are no low-income CTs in the AA.

Additionally, all middle-income CTs in this AA are designated distressed or underserved. The percentage of the bank's loans in middle-income CTs exceeded both the percentage of owner-occupied housing and aggregate lending.

#### Campbell County MSA AA

The distribution of home mortgage loans to geographies of different income levels in the AA is reasonable. The percentage of the bank's loans in moderate-income CTs was near to both the percentage of owner-occupied housing and aggregate lending. There are no low-income CTs in the AA.

#### *Small Loans to Businesses*

Refer to Table Q 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 businesses.

### Scott County Non-MSA AA

The distribution of small loans to businesses in geographies of different income levels in the AA is excellent. The percentage of the bank's loans in moderate-income CTs exceeded both the percentage of businesses in moderate-income CTs and aggregate lending. There are no low-income CTs in the AA.

Additionally, all middle-income CTs in this AA are designated distressed or underserved. The percentage of the bank's loans in middle-income CTs was somewhat lower than the percentage of businesses in moderate-income CTs and near to the percentage of aggregate lending.

### Campbell County MSA AA

The distribution of small loans to businesses in geographies of different income levels in the AA is reasonable. The percentage of the bank's loans in moderate-income CTs was near to both the percentage of businesses in moderate-income CTs and aggregate lending. There are no low-income CTs in the AA.

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

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

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

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

### Scott County Non-MSA AA

The distribution of home mortgage loans to individuals of different income levels in the AA is excellent. The bank's home mortgage lending to low-income borrowers was lower than the percent of families identified as low-income but exceeded aggregate lending to low-income borrowers. Opportunities to lend to LMI families is limited given that 22 percent of families in this AA live below the poverty level. For moderate-income borrowers, the bank's mortgage lending to moderate-income borrowers was somewhat lower than the percent of families identified as moderate-income but exceeded aggregate lending to moderate-income borrowers.

### Campbell County MSA AA

The distribution of home mortgage loans to individuals of different income levels in the AA is excellent. The bank's mortgage lending to low-income borrowers was somewhat lower than the percent of families identified as low-income but exceeded aggregate lending to low-income borrowers. For moderate-income borrowers, the bank's mortgage lending to moderate-income borrowers was near to the percent of families identified as moderate-income but exceeded aggregate lending to moderate-income borrowers. Opportunities to lend to LMI families is limited given that 18.3 percent of families in this AA live below the poverty level.

### ***Small Loans to Businesses***

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

#### **Scott County Non-MSA AA**

The distribution of small loans to businesses of different sizes is excellent. The percentage of the bank's loans to businesses with revenues less than or equal to \$1 million exceeded both the percentage of businesses identified as having revenues less than or equal to \$1 million and aggregate lending to these businesses.

#### **Campbell County MSA AA**

The distribution of small loans to businesses of different sizes is excellent. The percentage of the bank's loans to businesses with revenues less than or equal to \$1 million exceeded both the percentage of businesses identified as having revenues less than or equal to \$1 million and aggregate lending to these businesses.

## **Responses to Complaints**

FNB did not have any consumer complaints relating to the bank's CRA performance in the bank's AAs during this evaluation period.

## **Community Contacts**

Two community contacts were made during our CRA review. A contact was made for each AA. The community contacts stated that they believed that the overall performances of their local financial institutions were doing a satisfactory job of meeting the financial needs of their local communities. Both contacts stated that the financial needs of their contact organizations were being supported by local financial institutions, including FNB. Both contacts noted that additional affordable housing was needed in their communities. Additional financial counseling/education was also mentioned as a need.

## 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>	1/01/2018 to 12/31/2020	
<b>Bank Products Reviewed:</b>	Home mortgage and small business loans	
<b>Affiliate(s)</b>	<b>Affiliate Relationship</b>	<b>Products Reviewed</b>
NONE	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>
Tennessee		
Non-MSA AA	Full-Scope	Scott County
MSA AA	Full-Scope	Campbell County

## Appendix B: Summary of MMSA and State Ratings

---

RATINGS - FNB of Oneida	
Overall Bank:	Lending Test Rating
State:	
FNB Oneida	Satisfactory
Tennessee	Satisfactory

## Appendix C: Definitions and Common Abbreviations

---

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

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

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

**Census Tract (CT):** A small, relatively permanent statistical subdivision of a county delineated by a local committee of census data users for the purpose of presenting data. Census tracts nest within counties, and their boundaries normally follow visible features, but may follow legal geography boundaries and other non-visible features in some instances, Census tracts ideally contain about 4,000 people and 1,600 housing units.

**Combined Statistical Area (CSA):** A geographic entity consisting of two or more adjacent Core Based Statistical Areas with employment interchange measures of at least 15. An employment interchange measure is a measure of ties between two adjacent entities. The employment interchange measure is the sum of the percentage of workers living in the smaller entity who work in the larger entity and the percentage of employment in the smaller entity that is accounted for by workers who reside in the larger entity.

**Community Development (CD):** Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet Small Business Administration Development Company or Small Business Investment Company programs size eligibility standards or have gross annual revenues of \$1 million or less; or activities that revitalize or stabilize low- or moderate-income geographies, distressed or underserved nonmetropolitan middle-income geographies, or designated disaster areas.

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

**Consumer Loan(s):** A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, other secured consumer loans, and other unsecured consumer loans.

**Family:** Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family, which is further classified into ‘male householder’ (a family with a male householder and no wife present) or ‘female householder’ (a family with a female householder and no husband present).

**Full-Scope Review:** Performance under the Lending, Investment, and Service Tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (e.g., innovativeness, complexity, and responsiveness).

**Geography:** A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

**Home Mortgage Disclosure Act (HMDA):** The statute that requires certain mortgage lenders that conduct business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants, the amount of loan requested, the disposition of the application (e.g., approved, denied, and withdrawn), the lien status of the collateral, any requests for preapproval, and loans for manufactured housing.

**Home Mortgage Loans:** A closed-end mortgage loan or an open-end line of credit as these terms are defined under 12 CFR 1003.2, and that is not an excluded transaction under 12 CFR 1003.3(c)(1) through (c)(10) and (c)(13).

**Household:** Includes all persons occupying a housing unit. Persons not living in households are classified as living in group quarters. In 100 percent tabulations, the count of households always equals the count of occupied housing units.

**Limited-Scope Review:** Performance under the Lending, Investment, and Service Tests is analyzed using only quantitative factors (e.g., geographic distribution, borrower distribution, total number and dollar amount of investments, and branch distribution).

**Low-Income Individual:** Individual income that is less than 50 percent of the area median income.

**Low Income Geography:** A census tract with a median family income that is less than 50 percent.

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

**Median Family Income (MFI):** The median income determined by the U.S. Census Bureau every five years and used to determine the income level category of geographies. The median is the point at which half of the families have income above, and half below, a range of incomes. Also, the median income determined by the Federal Financial Institutions Examination Council (FFIEC) annually that is used to determine the income level category of individuals. For any given area, the median is the point at which half of the families have income above, and half below, a range of incomes.

**Metropolitan Division:** As defined by Office of Management and Budget, a county or group of counties within a Core Based Statistical Area that contains an urbanized population of at least 2.5 million. A Metropolitan Division consists of one or more main/secondary counties that represent an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

**Metropolitan Statistical Area:** An area, defined by the Office of Management and Budget, as a core based statistical area associated with at least one urbanized area that has a population of at least 50,000. The Metropolitan Statistical Area comprises the central county or counties containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

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

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

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

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

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

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

**Small Loan(s) to Business(es):** A loan included in 'loans to small businesses' as defined in the Consolidated Report of Condition and Income (Call Report) instructions. These loans have original amounts of \$1 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans.

**Small Loan(s) to Farm(s):** A loan included in 'loans to small farms' as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$500,000 or less and are either secured by farmland or are classified as loans to finance agricultural production and other loans to farmers.

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

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

## Appendix D: Tables of Performance Data

---

### Content of Standardized Tables

A separate set of tables is provided for each state. All multistate metropolitan statistical areas, if applicable, are presented in one set of tables. References to the “bank” include activities of any affiliates that the bank provided for consideration (refer to appendix A: Scope of the Examination). For purposes of reviewing the Lending Test tables, the following are applicable: (1) purchased are treated as originations; and (2) “aggregate” is the percentage of the aggregate number of reportable loans originated and purchased by all HMDA or CRA-reporting lenders in the MMSA/assessment area. Deposit data are compiled by the FDIC and are available as of June 30<sup>th</sup> of each year. Tables without data are not included in this PE.

The following is a listing and brief description of the tables included in each set:

**Table O. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents aggregate peer data for the years the data is available.

**Table P. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MMSA/assessment area. The table also presents aggregate peer data for the years the data is available.

**Table Q. Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses that were originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of businesses (regardless of revenue size) in those geographies. Because aggregate small business data are not available for geographic areas smaller than counties, it may be necessary to compare bank loan data to aggregate data from geographic areas larger than the bank’s assessment area.

**Table R. Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenue** - Compares the percentage distribution of the number of small loans (loans less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to: 1) the percentage distribution of businesses with revenues of greater than \$1 million; and, 2) the percentage distribution of businesses for which revenues are not available. The table also presents aggregate peer small business data for the years the data is available.

**Table S. Assessment Area Distribution of Loans to Farms by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$500,000) to farms originated and purchased by the bank in low-, moderate-, middle-,

and upper-income geographies compared to the percentage distribution of farms (regardless of revenue size) throughout those geographies. The table also presents aggregate peer data for the years the data is available. Because aggregate small farm data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank's assessment area.

**Table T. Assessment Area Distribution of Loans to Farms by Gross Annual Revenues -**

Compares the percentage distribution of the number of small loans (loans less than or equal to \$500 thousand) originated and purchased by the bank to farms with revenues of \$1 million or less to: 1) the percentage distribution of farms with revenues of greater than \$1 million; and, 2) the percentage distribution of farms for which revenues are not available. The table also presents aggregate peer small farm data for the years the data is available.

**Table U. Assessment Area Distribution of Consumer Loans by Income Category of the Geography -**

Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of households in those geographies.

**Table V. Assessment Area Distribution of Consumer Loans by Income Category of the Borrower -**

Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of households by income level in each MMSA/assessment area.

**Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography**

2018-20

Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	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
Campbell County MSA AA	39	4,680	13.9	1,602	0.0	0.0	0.0	92.7	87.2	94.0	7.3	12.8	6.0	0.0	0.0	0.0	0.0	0.0	0.0
Scott County Non-MSA AA	241	20,343	86.1	398	0.0	0.0	0.0	45.6	38.2	44.7	54.4	61.8	55.3	0.0	0.0	0.0	0.0	0.0	0.0
<b>Total</b>	<b>280</b>	<b>25,023</b>	<b>100.0</b>	<b>2,000</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>76.1</b>	<b>45.0</b>	<b>84.2</b>	<b>23.9</b>	<b>55.0</b>	<b>15.8</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 Census; 01/01/2018 - 12/31/2020 Bank Data, 2020 HMDA Aggregate Data, "--" data not available.

Due to rounding, totals may not equal 100.0%

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower

2018-20

	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
Campbell County MSA AA	39	4,680	16.3	1,602	34.8	17.9	10.0	23.2	20.5	16.2	18.2	12.8	17.7	23.7	48.7	39.8	0.0	15.4	16.4
Scott County Non-MSA AA	241	20,343	86.1	398	29.0	12.0	7.3	20.1	12.9	12.8	19.9	21.2	22.1	30.9	50.6	37.2	0.0	3.3	20.6
<b>Total</b>	<b>280</b>	<b>25,023</b>	<b>100.0</b>	<b>2,000</b>	<b>32.9</b>	<b>12.1</b>	<b>9.5</b>	<b>22.2</b>	<b>13.9</b>	<b>15.5</b>	<b>18.8</b>	<b>20.0</b>	<b>18.6</b>	<b>26.2</b>	<b>50.4</b>	<b>39.3</b>	<b>0.0</b>	<b>3.6</b>	<b>17.2</b>

Source: 2015 ACS Census ; 01/01/2018 - 12/31/2020 Bank Data, 2020 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

2018-20

Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate
Campbell County MSA AA	60	5,446	100.0	396	0.0	0.0	0.0	95.5	91.7	94.2	4.5	8.3	5.8	0.0	0.0	0.0	0.0	0.0	0.0
Scott County Non-MSA AA	60	3,980	100.0	167	0.0	0.0	0.0	43.1	60.0	55.1	56.9	40.0	44.9	0.0	0.0	0.0	0.0	0.0	0.0
Total	120	9,426	100.0	563	0.0	0.0	0.0	76.0	82.6	82.6	24.0	24.2	17.4	0.0	0.0	0.0	0.0	0.0	0.0

Source: 2020 D&amp;B Data; 01/01/2018 - 12/31/2020 Bank Data; 2019 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**

2018-20

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
Campbell County MSA AA	60	5,446	100.0	396	80.2	100.0	33.8	4.8	0.0	15.0	0.0
Scott County Non-MSA AA	60	3,980	100.0	167	79.7	98.3	31.1	5.3	1.7	15.0	0.0
<b>Total</b>	<b>120</b>	<b>9,426</b>	<b>100.0</b>	<b>563</b>	<b>80.0</b>	<b>99.2</b>	<b>33.0</b>	<b>5.0</b>	<b>0.8</b>	<b>15.0</b>	<b>0.0</b>

Source: 2020 D&B Data; 01/01/2018 - 12/31/2020 Bank Data; 2019 CRA Aggregate Data, "--" data not available.

Due to rounding, totals may not equal 100.0%

