



## **PUBLIC DISCLOSURE**

August 17, 2020

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

The Morris County National Bank  
Charter # 7194

101 W L Doc Dodson  
Naples, TX 75568

Office of the Comptroller of the Currency

1800 W 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.

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# 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 reasonable dispersion of loans, a reasonable loan-to-deposit (LTD) ratio, a substantial majority of the institution’s loans are inside its assessment area (AA), and reasonable geographic distribution of loans.

## Loan-to-Deposit Ratio

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

The LTD ratio is calculated on an institution-wide basis. The institution’s quarterly average LTD ratio is 74.75 percent since the prior CRA examination in August 2016. The quarterly average LTD ratio for institutions similarly situated was 86.82 percent.

<b>Loan-to-Deposit Ratios</b>			
<b>Financial Institutions</b>	<b>County</b>	<b>Total Assets as of 6/30/2020 (\$000s)</b>	<b>Average Loan-to-Deposit Ratio</b>
The Morris County National Bank of Naples	Morris	94,494	74.75%
Texas Heritage National Bank	Morris	203,900	102.52%
Texana Bank, National Association	Cass	234,098	102.16%
The American National Bank of Mount Pleasant	Titus	122,817	65.63%
The First National Bank of Hughes Springs	Cass	299,642	76.97%

## Lending in Assessment Area

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

The institution originated and purchased 80 percent of its total loans inside the institution’s AA 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. This conclusion is based on a random sample of 20 commercial loans and 20 consumer loans made in 2017, 2018, and 2019. The following table depicts the institution’s lending in the AA during the evaluation period.

<b>Lending Inside and Outside of the Assessment Area</b>										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Small Business	15	75.0	5	25.0	20	764	60.85	492	39.15	1,256
Consumer	17	85.0	3	15.0	20	275	86.08	44	13.92	319
<b>Total</b>	32	80.0	8	20.0	40	1,039	65.96	536	34.01	1,575

## Description of Institution

Morris County National Bank (MCNB or institution) is a \$94 million institution, wholly owned by Morris County Bancshares, Inc., a one-bank holding company. The institution’s main office is located at 1010 W L Doc Dodson, Naples, Texas. In addition, the institution operates a full-service branch located in Queen City, Texas. Automated teller machines are available at both branches.

As of June 30, 2020, loans totaled \$56 million and represented 59 percent of the institution’s total assets. Residential real estate loans, commercial real estate, and agricultural loans are the institution’s primary business focus, with commercial and industrial, consumer, and construction and development loans comprising a small portion of the loan portfolio. While residential real estate and agriculture represent approximately 47 percent of the loan portfolio, they were not primary products during the evaluation period. The following chart describes the institution’s loan portfolio distribution as of June 30, 2020.

<b>Loan Category</b>	<b>\$(000)</b>	<b>%</b>
Residential Real Estate	16,354	28.66%
Commercial Real Estate	11,932	20.91%
Agriculture	10,498	18.40%
Commercial & Industrial	8,998	15.77%
Consumer	6,188	10.84%
Construction & Development	1,936	3.39%
Other	1,159	2.03%
<b>Total</b>	<b>57,065</b>	<b>100%</b>

There are no legal or other factors that impede the institution’s ability to meet the credit needs in its AA. The institution’s rating at the previous CRA examination, date August 22, 2016, was “Satisfactory”.

The institution has one non-metropolitan statistical area (MSA) AA and one rating area, which is the state of Texas. The institution’s AA includes Cass and Morris Counties in their entirety and tract 9504.00 in Titus County. The AA meets the requirement of the CRA regulation and does not arbitrarily exclude any low- or moderate-income (LMI) geographies.

## **Scope of the Evaluation**

### **Evaluation Period/Products Evaluated**

We evaluated the CRA performance of Morris County National Bank using Small Bank performance criteria. Our evaluation covered the period from January 1, 2017, through December 31, 2019. The institution's primary loan products were identified as consumer loans and commercial loans.

### **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, institution 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, 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 institution operates in one state and the state rating based on performance in the institution'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, institution) CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the institution, or in any AA by an affiliate whose loans have been considered as part of the 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 has engaged in discriminatory or other illegal credit practices that require consideration in this evaluation.

The OCC will consider any information 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<sup>1</sup>:** Satisfactory

**The Lending Test is rated:** Satisfactory

The major factors that support this rating include:

- The institution exhibits a reasonable distribution of loans.
- The institution's LTD ratio is reasonable.
- A substantial majority of the institution's loans are inside its AA.
- The institution exhibits reasonable geographic distribution of loans.

## Description of Institution's Operations in Texas

MCNB has two banking offices with the main branch located in Naples (Morris County) and one located in Queen City (Cass County). The institution's designated AA is defined as Cass and Morris Counties in their entirety, as well as one census tract (CT) in Titus County. The AA includes whole CTs and does not reflect illegal discrimination. The institution has not arbitrarily excluded any LMI income areas.

The AA area consists of 11 CTs with a total population of 48,753, based on 2015 census data. The AA contains one moderate-income CT in Cass County and does not contain low-income CTs. The overall distribution of families by income levels consists of 20.9 percent low income, 21 percent moderate income, 19.5 percent middle income, and 38.6 upper income. Families below poverty level represent 13.3 percent of families in the AA.

The institution operates in Morris County, Cass County, and a portion of Titus County in the state of Texas as described in the "Description of Institution" section and in "Appendix A: Scope of the Evaluation". The institution's primary business focus is commercial and consumer lending; however, the institution offers a mix of loan products to meet the needs of the community. The institution's competitors include various local community institutions in its trade area. Major employers in the AA include local hospitals, independent school districts, and local businesses.

Community credit needs were determined by reviewing recent demographic information and establishing community contacts in the institution's AA. Comments from contacts indicate financial institutions in the AA are perceived to be heavily proactive with the community and willing to lend, whenever possible, to anyone with credit needs.

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

Non-MSA Assessment Area

<b>Table A – Demographic Information of the Assessment Area</b>						
<b>Assessment Area: Non-MSA AA 2019</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)	11	0.0	9.1	81.8	9.1	0.0
Population by Geography	48,753	0.0	4.8	83.5	11.7	0.0
Housing Units by Geography	22,655	0.0	6.7	83.5	9.9	0.0
Owner-Occupied Units by Geography	14,134	0.0	5.8	83.0	11.2	0.0
Occupied Rental Units by Geography	4,439	0.0	4.4	87.8	7.8	0.0
Vacant Units by Geography	4,082	0.0	12.2	80.3	7.5	0.0
Businesses by Geography	2,421	0.0	4.4	87.3	8.3	0.0
Farms by Geography	137	0.0	10.2	78.1	11.7	0.0
Family Distribution by Income Level	13,054	20.9	21.0	19.5	38.6	0.0
Household Distribution by Income Level	18,573	24.9	18.3	17.9	39.0	0.0
Median Family Income Non-MSAs – TX		\$52,198	Median Housing Value			\$81,095
			Median Gross Rent			\$613
			Families Below Poverty Level			13.3%
<i>Source: 2015 ACS and 2019 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>						

**Scope of Evaluation in Texas**

A full-scope review of the institution’s AA was conducted in order to obtain meaningful information. The review included a sample of consumer and commercial loans as these were identified as the primary products.

**LENDING TEST**

The institution’s performance under the Lending Test in Texas is rated Satisfactory.

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

The institution exhibits reasonable geographic distribution of loans in the AA. The institution’s consumer loans to borrowers in moderate-income geographies exceeded the percentage of households in moderate-income areas in the AA. Our sample of commercial loans did not include loans to borrowers in the moderate-income area. However, this is justifiable as the AA contains only one moderate-income CT. Lending opportunities to LMI geographies in the institution’s AA are limited to the institution’s one moderate CT. As previously stated in this performance evaluation, the institution’s AA does not contain low-income CTs.

### ***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.

### ***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.

### **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. The institution's consumer loans to LMI borrowers exceeded the percentage of borrowers with low and moderate income in the AA. The commercial loan sample reflected 75 percent of loans were made to business with revenues not exceeding \$1 million, which represents approximately 92 percent of the available demographic in the AA.

### ***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.

### ***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 institution's consumer loan originations and purchases.

### **Responses to Complaints**

The institution did not receive any CRA-related complaints during this evaluation period.



## Appendix A: Scope of Examination

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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>	01/01/2017 to 12/31/2019	
<b>Bank Products Reviewed:</b>	Commercial and consumer loans	
<b>Affiliate(s)</b>	<b>Affiliate Relationship</b>	<b>Products Reviewed</b>
None		
<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>
Texas		
Non-MSA	Full-scope	Defined as Cass County, Morris County, and tract 9504 in Titus County.

## Appendix B: Summary of MMSA and State Ratings

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RATINGS	
Overall Bank:	Lending Test Rating:
Morris County National Bank	Satisfactory
MMSA 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 institution and is, therefore, an affiliate.

**Aggregate Lending:** The number of loans originated and purchased by all reporting lenders (Home Mortgage Disclosure Act 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:** 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 (CRA):** The statute that requires the OCC to evaluate an institution's record of meeting the credit needs of its entire community, including LMI areas, consistent with the safe and sound operation of the institution, and to take this record into account when evaluating certain corporate applications filed by the 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 CT 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 Loan:** 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 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 (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 multi-state 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 MMSA, the 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

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### Content of Standardized Tables

A separate set of tables is provided for each state. All multistate metropolitan statistical areas, if applicable, are presented in one set of tables. References to the “institution” 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 MMSA/AA. Deposit data are compiled by the Federal Deposit Insurance Corporation and are available as of June 30<sup>th</sup> 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 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 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 thousand) 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 MMSA/AA.

<b>Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography</b>																	<b>2017 - 2019</b>		
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
Non-MSA AA 2019	20	963	100.0	499	0.0	--	0.0	4.4	--	4.6	87.3	100.00	85.2	8.3	--	10.2	0.0	--	0.0
<b>Total</b>	<b>20</b>	<b>963</b>	<b>100.0</b>	<b>499</b>	<b>0.0</b>	<b>--</b>	<b>0.0</b>	<b>4.4</b>	<b>--</b>	<b>4.6</b>	<b>87.3</b>	<b>100.00</b>	<b>85.2</b>	<b>8.3</b>	<b>--</b>	<b>10.2</b>	<b>0.0</b>	<b>--</b>	<b>0.0</b>

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

<b>Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues</b>												<b>2017 - 2019</b>	
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		
Non-MSA	20	963	100.00	499	81.50	75.00	45.10	4.80	15.00	13.70	10.00		
<b>Total</b>	<b>20</b>	<b>963</b>	<b>100.00</b>	<b>499</b>	<b>81.50</b>	<b>75.00</b>	<b>45.10</b>	<b>4.80</b>	<b>15.00</b>	<b>13.70</b>	<b>10.00</b>		

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



<b>Table U: Assessment Area Distribution of Consumer Loans by Income Category of the Geography</b>												<b>2017- 2019</b>	
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
Non-MSA	20	293,674	100.00	0.00	0.00	5.40	10.00	84.20	90.00	10.40	0.00	--	--
<i>Source: 2015 U.S Census; 01/01/2017 - 12/31/2019 Bank Data. Due to rounding, totals may not equal 100.0</i>													

<b>Table V: Assessment Area Distribution of Consumer Loans by Income Category of the Borrower</b>												<b>2017- 2019</b>	
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
Non-MSA	20	293,674	100.00	24.90	30.00	18.30	25.00	17.90	5.00	39.00	35.00	--	5.00
<b>Total</b>	20	293,674	100.00	24.90	30.00	18.30	25.00	17.90	5.00	39.00	35.00	--	5.00
<i>Source: 2015 U.S Census; 01/01/2017 - 12/31/2019 Bank Data. Due to rounding, totals may not equal 100.0</i>													