



PUBLIC DISCLOSURE

March 3, 2022

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Oak View National Bank
Charter Number: 24849

128 Broadview Ave
Warrenton, VA 20186

Office of the Comptroller of the Currency

400 7th Street S.W., Washington DC 20291

NOTE: This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, and should not be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

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Overall CRA Rating

Institution's CRA Rating: This institution is rated **Outstanding**.

The Lending Test is rated: Outstanding.

The Lending Test rating is based on Oak View National Bank (OVNB, bank, or institution) performance in the state of Virginia. The major factors that support this rating include:

- The bank's loan-to-deposit (LTD) ratio is more than reasonable.
- A substantial majority of the bank's loans are inside its assessment area (AA).
- The bank exhibits a reasonable geographic distribution of loans.
- The bank exhibits an excellent distribution of loans to businesses of different sizes.

Loan-to-Deposit Ratio

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

The bank's quarterly net LTD ratio averaged 101.2 percent over the past 12 calendar quarters from January 1, 2018 to December 31, 2020. The ratio ranged from a quarterly low of 95.9 percent as of December 31, 2019, to a quarterly high of 104.4 percent as of September 30, 2019. The ratio is calculated on a bank-wide basis. There are no other similarly situated institutions to OVNB in the AA.

Lending in Assessment Area

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

The bank originated and purchased 81.7 percent of its total loans inside the bank's AA during the evaluation period. This analysis is performed at the bank, rather than the AA, level. This percentage does not include extensions of credit by affiliates that may be considered under the other performance criteria. This analysis had a positive impact on the overall geographic distribution of lending by income level of geography.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Small Business	49	81.7	11	18.3	60	10,533	71.3	4,240	28.7	14,774
Total	49	81.7	11	18.3	60	10,533	71.3	4,240	28.7	14,774

Source: Bank Data
Due to rounding, totals may not equal 100.0%

Description of Institution

OVNB is an independently owned community bank headquartered in Warrenton, Virginia. The bank does not have any affiliates or subsidiaries.

OVNB has one AA, which is located within the Washington-Arlington-Alexandria, DC-VA-MD-WV Metropolitan Division (MD) 47894, which is part of the larger Washington-Arlington-Alexandria, DC-VA-MD-WV Metropolitan Statistical Area (MSA) 47900. The AA includes all census tracts in Culpeper, Fauquier, and Rappahannock counties and two census tracts (6108 and 6109) in Loudoun County, Virginia. In September 2019, the bank added census tract 9501 to the AA to include all of Rappahannock County.

As of December 31, 2020, OVB operated three full-service branches located in Fauquier and Culpeper counties and a loan production office (LPO) in Rappahannock County, Virginia. Of the branches, two offices were located in moderate-income census tracts, and one was located in a middle-income census tract. There were no branches located in low-income census tracts. The bank does not operate any automated teller machines (ATMs). The bank did not open or close any branch offices during the evaluation period, nor were there any mergers or acquisitions.

OVNB offers a full range of financial services for businesses and not-for-profit entities, as well as to consumers. The bank specializes in serving local small businesses, professionals, and non-profit organizations. The bank participates in surcharge-free ATMs through the PULSE and MoneyPass ATM Networks. A full listing and descriptions of all products and services is available at the bank's website, <https://www.oakviewbank.com>.

During the evaluation period, OVB participated in the Small Business Administration's (SBA) Paycheck Protection Program (PPP) in response to the COVID-19 pandemic. The PPP was enacted as part of the Coronavirus Aid, Relief, and Economic Security Act (CARES Act) to aid small businesses in order to maintain payroll costs, avoid layoffs or salary reductions, and keep their businesses operational. During the calendar year 2020 when the loan program began, the bank extended 387 PPP loans totaling \$26.3 million. These loans were considered a critical need in the AA during the pandemic.

As of December 31, 2020, OVB reported total assets of \$284.7 million, total deposits of \$239.9 million, tier 1 capital of \$26.3 million, and net loans and leases of \$243.6 million. As of the same date, the loan portfolio consisted of 79.7 percent real estate loans, 19 percent commercial loans, and 1.3 percent individual loans.

There were no financial or legal impediments to hinder OVB's ability to help meet the credit needs of the communities it services. The bank received a "Satisfactory" rating under the "Small Bank" rating criteria at the previous CRA evaluation, dated August 28, 2017.

Scope of the Evaluation

Evaluation Period/Products Evaluated

OVNB was evaluated using the Small Bank CRA examination procedures, which included a Lending Test. The Lending Test evaluates the bank's record of meeting the credit needs of the AA through its lending activities.

Based on discussions with bank management and examiner review of the bank's business strategy, during the evaluation period the bank's primary loan product was loans to small businesses. The bank is not required to report small business lending and does not collect small business loan data; therefore, the OCC reviewed a random sample of 60 business loans from January 1, 2018 through December 31, 2020. The loan distribution analyses compared loans to small businesses to demographic and aggregate data under the applicable lending test components. Aggregate data illustrates the bank's performance relative to other lenders in the AA and provided context as to reasonableness of the bank's performance.

Refer to the table in appendix A for more information on the scope of the review.

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 assessment areas located within the same metropolitan statistical area (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 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 bank's overall rating is based solely on the State of Virginia rating, as it is the bank's only rating area.

Refer to the "Scope" section under the state rating section for details.

Discriminatory or Other Illegal Credit Practices Review

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

The OCC has not identified that this institution (or any affiliate whose loans have been considered as part of the institution's lending performance) has engaged in discriminatory or other illegal credit practices that require consideration in this evaluation.

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

State Rating

State of Virginia

CRA rating for the State of Virginia: Outstanding.

The Lending Test is rated: Outstanding.

The major factors that support this rating include:

- More than reasonable LTD ratio.
- Substantial majority of the bank's loans inside the AA.
- Reasonable geographic distribution of loans in the AA.
- Excellent distribution of loans among businesses of different sizes in the AA.

Description of Institution's Operations in Virginia

OVNB provides products and services through its three full-service branches and one LPO within the state of Virginia. The AA is contiguous, meets the requirements of the CRA regulation, and does not arbitrarily exclude low- or moderate-income census tracts. The composition of the AA is fully detailed in the Description of Institution section and in appendix A of this evaluation.

The AA is a competitive market for financial services. According to the June 30, 2020 Federal Deposit Insurance Corporation (FDIC) Deposit Market Share Report, there were 27 financial institutions within the bank's AA that operated 125 full-service branches with aggregate deposits of \$11.9 billion. OVNB ranked ninth with 1.9 percent deposit market share. The five most prominent financial institutions accounted for a total of 70.2 percent of the total market share.

Competition is high for small business lending in the bank's AA. According to the 2020 Peer Small Business Data, 166 lenders reported 16,667 small business loans originated or purchased in the bank's AA. The top five small business loan reporters in 2020 were American Express N. A., Bank of America, N.A., Truist Financial, Wells Fargo Bank N.A., and Atlantic Union Bank with a combined small business loan market share of 67.3 percent. OVNB is not a CRA loan reporter; therefore, the bank's data is not included in the Peer Small Business Data Report.

According to the U.S. Bureau of Labor Statistics, the unemployment rate remained steady for 2018 and 2019, and reported an increase in 2020, largely due to the impacts of the COVID-19 pandemic and associated lockdowns and business closures. As of December 31, 2020, the unemployment rate for the state of Virginia was 5.6 percent. As of the same date, the unemployment rates for Culpeper, Fauquier, and Rappahannock, and Loudoun counties were 3.6 percent, 4.2 percent, 4.2 and 4.8 percent, respectively. The national unemployment rate was 6.7 percent, as of the same date.

Based on the 2015 ACS data, the AA consisted of 29 census tracts of which 11 were moderate-income census tracts, 15 were middle-income census tracts, and three were upper-income census tracts. There were no low-income census tracts in the AA during the evaluation period.

Based on the 2020 business demographic data, there were 14,234 non-farm businesses operated in the AA. A majority of non-farm businesses in the AA are small as measured by the number of employees

and gross revenues. Of these businesses, 12,860 (90.3 percent) had revenues of less than \$1 million, 483 (3.4 percent) had revenues greater than \$1 million, and 891 (6.3 percent) did not report revenue information. Approximately 42.4 percent were located in moderate-income census tracts, 46.8 percent were located in middle-income census tracts, and 10.8 percent were located in upper-income census tracts. Only 1.2 percent of businesses are headquartered in the AA and 93.5 percent of the businesses operate from a single location. Service and non-classifiable establishments account for 55.6 percent of the employers within the AA. Service industries represented the largest portion of businesses at 39.4 percent, followed by non-classifiable establishments at 16.2 percent, construction at 9.3 percent, retail trade at 9.2 percent, agriculture, forestry & fishing at 9.0 percent and finance, insurance, & real estate at 7.3 percent.

The following table provides a summary of the demographics that includes housing and business information for the AA.

Table A – Demographic Information of the Assessment Area						
Assessment Area: Oak OVNB AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	29	0.0	37.9	51.7	10.3	0.0
Population by Geography	130,641	0.0	44.5	47.1	8.4	0.0
Housing Units by Geography	51,648	0.0	44.5	46.1	9.4	0.0
Owner-Occupied Units by Geography	35,289	0.0	40.9	49.4	9.7	0.0
Occupied Rental Units by Geography	11,040	0.0	58.4	34.9	6.7	0.0
Vacant Units by Geography	5,319	0.0	39.4	47.6	13.0	0.0
Businesses by Geography	14,234	0.0	42.4	46.8	10.8	0.0
Farms by Geography	1,435	0.0	34.9	49.3	15.8	0.0
Family Distribution by Income Level	34,000	24.8	20.0	24.7	30.5	0.0
Household Distribution by Income Level	46,329	27.0	18.5	20.3	34.3	0.0
Median Family Income MSA - 47894 Washington-Arlington-Alexandria, DC-VA-MD-WV		\$106,105	Median Housing Value			\$340,622
			Median Gross Rent			\$1,123
			Families Below Poverty Level			4.8%
<i>Source: 2015 ACS and 2020 D&B Data. 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>						

Economic Data

According to August 2020 economic information from Moody's Analytics, Virginia's economy was emerging from the COVID-19 recession. Nonfarm employment plummeted in April, with low wage

food services, leisure/hospitality, and healthcare registering the deepest cuts. The housing market made a comeback in July 2020, with sales and listings on the rise because of the release of pent-up demand following the lockdown. Moody's Analytics reported that Virginia's economic recovery will slow in the fourth quarter and unemployment will remain stubbornly high even though Virginia is better equipped to handle the fallout from the pandemic than most states. It will take until 2023 for employment to reach its pre-pandemic level, but the commonwealth's commitment to expanding technology and renewable energy will buoy growth once the pandemic is under control and investment in these industries recovers.

According to Moody's Analytics, the economic drivers in the state of Virginia were a favorable regulatory environment, diverse economy, low exposure to parts of manufacturing in decline, and an above average share of technology jobs. Noted weaknesses were economic bifurcation between northeastern Virginia and the rest of the state, reliance on federal spending and exposure to trade rifts with China. Major employers included Walmart Inc, Sentara Healthcare, Huntington Ingalls Industries Inc., Food Lion, and Inova Health System.

Community Contacts

The OCC utilized interviews conducted with two community organizations focused on education, financial stability, health and economic development to assess the needs of the AA. The organizations served the counties in the AA, including Fauquier, Culpeper, Rappahannock, and Loudoun. The identified community needs in the AA included micro-loan programs, affordable housing, financial and technical support to minority-owned small businesses, rental and utility assistance for renters, and mental health assistance.

According to the contact in Fauquier County, the county's median income is skewed by county residents who commute to Northern Virginia and Washington DC to high paying white-collar jobs. Because of the area's commutable distance to Northern Virginia and Washington, DC the area is seeing an increase in population as well as home prices. Many people who work in Fauquier County cannot afford to live in the county. Access to affordable housing is a need, not just for low and very low-income households but also for people employed in the area as teachers, nurses, law enforcement, and local government workers. These workers have limited housing options that are both affordable and of adequate quality, and as such many have been priced out of the market and must commute in from surrounding areas. Many small businesses are still struggling to survive amid the COVID-19 pandemic. To attract needed workers, some businesses are already offering higher wages than the Virginia minimum wage. Nevertheless, many small businesses have expressed concern with how these increases will impact their ability to run and maintain their businesses. The contact stated that access to qualified and skilled workers is a top challenge for businesses across all industries in the area.

Scope of Evaluation in Virginia

OVNB operates only in the state of Virginia. The OCC performed a full-scope evaluation of the bank's only AA. There are no limited-scope areas to review.

As previously noted, the bank's primary loan product was loans to small businesses, which was reflective of the bank's business strategy during the evaluation period. The OCC compared the bank's small business lending performance from 2018, 2019, and 2020 to D&B demographic and CRA aggregate data for each respective year.

Refer to the table in appendix A for more information on this AA

LENDING TEST

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

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the state of Virginia is Outstanding.

The overall distribution of loans to businesses of different sizes is excellent. Geographic distribution of small business loans reflects reasonable distribution among moderate income tracts. There are no low-income tracts in the AA. Only loans inside the AA were included in the analysis of geographic and borrower distribution.

Distribution of Loans by Income Level of the Geography

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

Small Loans to Businesses

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

In determining the ratings, the OCC considered demographic factors that could affect the bank's ability to lend. These factors include competition from larger institutions, no low-income census tracts, and the location of the majority of businesses.

There were no low-income census tracts in the bank's AA. The percentage of small loans to businesses in moderate-income census tracts was slightly below the percentage of businesses in those census tracts and was comparable to the percentage of loans by all lenders in moderate-income census tracts.

As noted previously, the bank participated in the SBA PPP, which started in April 2020. Of the 387 loans, 124 loans for \$7.9 million were originated to businesses in a moderate-income census tract. These PPP loans were particularly responsive as they provided funding to businesses in order to retain jobs in moderate-income areas during the pandemic.

Lending Gap Analysis

There were no unexplained conspicuous gaps identified within the Bank's AA considering the aforementioned performance context.

Distribution of Loans by Income Level of the Borrower

The bank exhibits excellent distribution of loans to businesses, given the product lines offered by the bank.

Small Loans to Businesses

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

The percentage of bank's loans to small businesses with revenues of \$1 million or less was above the percentage of small businesses in the AA. When compared to aggregate lending data, the bank's percentage of loans to small businesses significantly exceeded the percentage of loans by all lenders to small businesses in the AA.

Responses to Complaints

There were no consumer complaints regarding the bank's CRA performance or complaints indicating illegal or discriminatory lending practices during the evaluation period.

Appendix A: Scope of Examination

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

Time Period Reviewed:	01/01/2018 to 12/31/2020	
Bank Products Reviewed:	Small business loans	
Affiliate(s)	Affiliate Relationship	Products Reviewed
None	Not Applicable	Not Applicable
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
State of Virginia	Full Scope	Culpeper, Fauquier, and Rappahannock counties and two census tracts (6108 and 6109) in Loudoun County, Virginia.

Appendix B: Summary of MMSA and State Ratings

RATINGS: Oak View National Bank	
Overall Bank:	Lending Test Rating
Oak View National Bank	Outstanding
State:	
State of Virginia	Outstanding

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 30th 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 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 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	
OVNB AA	49	10,533,484	100	3,464	0.0	0.0	0.0	42.4	38.8	42.1	46.8	59.2	47.8	10.8	2.0	10.0	0.0	0.0	0.0	
Total	49	10,533,484	100	3,464	0.0	0.0	0.0	42.4	38.8	42.1	46.8	59.2	47.8	10.8	2.0	10.0	0.0	0.0	0.0	

Source: 2020 D&B Data; 01/01/2018 - 12/31/2020 Bank Data; 2020 CRA Aggregate Data, 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	
OVNB AA	49	10,533,484	100	3,464	90.3	91.8	46.9	3.4	8.2	6.3	0.0	
Total	49	10,533,484	100	3,464	90.3	91.8	46.9	3.4	8.2	6.3	0.0	

Source: 2020 D&B Data; 01/01/2018 - 12/31/2020 Bank Data; 2020 CRA Aggregate Data, Due to rounding, totals may not equal 100.0%