



## **PUBLIC DISCLOSURE**

January 23, 2023

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

The First National Bank of McIntosh  
Charter Number 6488

260 SW Cleveland Ave,  
McIntosh, MN 56556

Office of the Comptroller of the Currency

222 South Ninth Street  
Suite 800  
Minneapolis, Minnesota 55402-3393

**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: **Satisfactory**.

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

The major factors that support this rating include:

- The distribution of loans to farms of different sizes is excellent. The distribution to borrowers of different income levels is reasonable.
- A substantial majority of loans are originated or purchased inside the assessment area (AA).
- The loan-to-deposit (LTD) ratio is reasonable.
- The bank did not receive any CRA related complaints during the evaluation period.

### Loan-to-Deposit Ratio

The bank’s LTD ratio is reasonable considering the bank’s size, financial condition, and credit needs of the AA.

The bank’s average quarterly LTD ratio was 45.3 percent over the 15 quarters between June 30, 2018, and December 31, 2021. The LTD ratio ranged from 34.5 percent to 55.1 percent during that time. The bank is ranked third out of five similarly situated institutions. Similarly situated institutions include those operating in the area with a similar asset-size, ranging from \$40.1 million to \$74.2 million as of December 31, 2021.

<b>Loan-to-Deposit Ratio</b>		
<b>Institution</b>	<b>Total Assets \$(000s)</b>	<b>Average LTD Ratio (%)</b>
American State Bank of Grygla	74,143	66.06
Security State Bank of Oklee	40,096	45.62
<b>The First National Bank of McIntosh</b>	<b>33,506</b>	<b>45.25</b>
Marshall County State Bank	36,491	25.53
Northern State Bank of Gonvick	46,885	22.42

*Source: Call Report Data from June 30, 2018, to December 31, 2021.*

### Lending in Assessment Area

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

The bank originated or purchased 96.0 percent by dollar and 82.5 percent by number of its loans inside the bank’s AA during the evaluation period. This analysis is performed at the bank level rather than the AA level by selecting a sample of 20 farm and 20 consumer loans originated or purchased during the evaluation period.

<b>Lending Inside and Outside of the Assessment Area</b>										
<b>Loan Category</b>	<b>Number of Loans</b>				<b>Total #</b>	<b>Dollar Amount of Loans \$(000s)</b>				<b>Total \$(000s)</b>
	<b>Inside</b>		<b>Outside</b>			<b>Inside</b>		<b>Outside</b>		
	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>		<b>\$</b>	<b>%</b>	<b>\$</b>	<b>%</b>	
Farm	19	95.0	1	5.0	20	3,385,447	99.5	18,000	0.5	3,403,447
Consumer	14	60.0	6	30.0	20	252,731	65.6	132,427	34.4	385,158
Total	33	82.5	7	17.5	40	3,638,178	96.0	150,427	4.0	3,788,605

## Description of Institution

The First National Bank of McIntosh (FNB McIntosh) is a Subchapter-S Corporation located in McIntosh, Minnesota (MN) with \$33.5 million in total assets as of December 31, 2022. FNB McIntosh is majority-owned by the Beito family. The bank does not operate any deposit-taking ATMs. The bank has one AA, consisting of the easternmost portion of the Grand Forks North Dakota-Minnesota Metropolitan Statistical Area (Grand Forks ND-MN MSA). The Grand Forks ND-MN MSA includes both Grand Forks County, ND and Polk County, MN. The bank's AA includes the two easternmost census tracts (CTs) in Polk County.

FNB McIntosh offers traditional banking products and services. Farm and consumer loans are the banks primary products. As of December 31, 2021, the bank's outstanding loan portfolio totaled \$9.4 million representing 28.1 percent of total assets. The loan portfolio by dollar volume is comprised of 46.4 percent farm loans, 20.4 percent home loans, 20.1 percent consumer loans, and 13.2 percent business loans. Tier 1 capital totaled \$6.8 million as of December 31, 2022.

The most recent CRA Performance Evaluation, dated August 6, 2018, resulted in a Satisfactory rating. There are no legal, financial, or other factors impeding the bank's ability to meet the credit needs in its AA.

## Scope of the Evaluation

### Evaluation Period/Products Evaluated

We evaluated FNB McIntosh's CRA performance using small bank performance standards, which consists of the Lending Test. The evaluation period for the LTD ratio analysis covered the quarters ending June 30, 2018, to December 31, 2021. The complaints analysis period covered January 1, 2018, to January 23, 2023. The evaluation period for the remaining portions of the Lending Test covered January 1, 2019, through December 31, 2021.

We determined FNB McIntosh's primary loan products for the McIntosh AA by reviewing the number and dollar volume of loan originations and purchases during the evaluation period. Farm and consumer loans were FNB McIntosh's primary loan products in the AA as they represented the largest volume by dollar and number, respectively. To complete the Lending Test analysis, we reviewed samples of 20 farm and 20 consumer loans originated or purchased during the evaluation period.

The table below to reflects total loan purchases and originations by dollar and number during the evaluation period.

<b>Loan Originations and Purchases 2019-2021</b>				
<b>Loan Type</b>	<b>Number of Loans</b>		<b>Dollar of Loans</b>	
	<b>#</b>	<b>%</b>	<b>\$ (000s)</b>	<b>%</b>
Business	80	17.2	\$1,609	13.0
Home	113	24.3	\$2,520	20.4
Farm	107	23.0	\$5,742	46.4
Consumer	166	35.6	\$2,514	20.3
<b>Total</b>	<b>466</b>	<b>100.0</b>	<b>12,385,565.68</b>	<b>100.0</b>
<i>Source: Bank data. Due to rounding, totals may not equal 100.0</i>				

We reviewed the AA's financial, economic, and environmental factors to determine the bank's lending performance. We also contacted a community member with knowledge of the area's economic conditions and demographics to gather additional insight on lending needs in the AA.

### **Selection of Areas for Full-Scope Review**

The McIntosh AA was selected for a full-scope review as it is the bank's only AA. Refer to Appendix A: Scope of Examination for an outline of the examination scope.

### **Ratings**

The bank's overall rating is based on the state of Minnesota, as the bank's single branch is located Minnesota. The state rating is based on performance in the bank's single AA, the McIntosh AA. The bank's lending performance was evaluated on the following performance criteria: the LTD ratio, loans to geographies of different income levels, lending inside the AA, lending to borrowers of different incomes, and responses to CRA related complaints.

### **Discriminatory or Other Illegal Credit Practices Review**

Pursuant to 12 CFR 25.28(c) in determining a national banks 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 Consumer Financial Protection Bureau, as applicable.

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

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

## **State Rating**

### **State of Minnesota**

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

**The Lending Test is rated:** Satisfactory

The major factors that support this rating include:

- The distribution of loans to farms of different sizes is excellent.
- The distribution to borrowers of different income levels is reasonable.
- FNB McIntosh did not receive any CRA related complaints during the review period.

### **Description of Institution's Operations in Minnesota**

FNB McIntosh has one branch located in McIntosh, MN. Targeted lending locations include Fosston, MN, McIntosh, MN, and smaller surrounding towns. This is consistent with the bank's one AA, which includes the two easternmost CTs in Polk County, a portion of the Grand Forks ND-MN MSA. One CT is moderate-income, and one is middle-income. The bank's main branch is located within the middle-income CT.

Competition within Polk County is strong. According to the FDIC Deposit Market Share Report as of June 30, 2022, fifteen financial institutions operate within the surrounding market. FNB McIntosh ranks fifteenth in deposit market share with \$27.9 million in deposits, representing 2.15 percent of the deposit market share. Bremer Bank holds the largest share of deposits within the market with \$268.3 million representing 20.7 percent of the deposit market share. American Federal Bank holds the next largest share in the AA with \$179.2 million representing 13.8 percent of the deposit market share.

The unemployment rate in Polk County tends to follow Minnesota's overall trend. The Polk County unemployment rate in 2019 averaged 4.21 percent per the Minnesota Unemployment Statistics Local Area Unemployment Statistics Data report. The local economy was moderately impacted by the COVID-19 pandemic and the unemployment rate averaged 5.82 percent during 2020 but recovered quickly and decreased to 3.83 percent in 2021. The Polk County unemployment rate reached a high of 8.9 percent in 2020, while Minnesota's high during that time was 10.9 percent.

We contacted one community member involved in local government in McIntosh, MN. The community contact stated there are multiple donating and funding opportunities available. The contact also indicated economic conditions in and around McIntosh are improving after slowing down during the pandemic, with much of the lending activity driven by home improvement projects. They also stated local financial institutions demonstrate involvement in and support of local organizations.

The following table provides demographic information on the McIntosh AA during the evaluation period. We analyzed and incorporated relevant demographic information from the AA in the Lending Test to evaluate the bank’s farm and consumer lending performance.

McIntosh AA

<b>Table A – Demographic Information of the Assessment Area</b>						
<b>Assessment Area: FNB McIntosh – McIntosh AA</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)	2	0.0	50.0	50.0	0.0	0.0
Population by Geography	7,316	0.0	48.8	51.2	0.0	0.0
Housing Units by Geography	4,305	0.0	43.4	56.6	0.0	0.0
Owner-Occupied Units by Geography	2,432	0.0	47.4	52.6	0.0	0.0
Occupied Rental Units by Geography	681	0.0	60.9	39.1	0.0	0.0
Vacant Units by Geography	1,192	0.0	25.1	74.9	0.0	0.0
Businesses by Geography	694	0.0	53.9	46.1	0.0	0.0
Farms by Geography	135	0.0	52.6	47.4	0.0	0.0
Family Distribution by Income Level	1,907	27.4	20.8	23.4	28.4	0.0
Household Distribution by Income Level	3,113	28.4	18.5	18.1	35.0	0.0
Median Family Income MSA - 24220 Grand Forks, ND-MN MSA		\$70,827	Median Housing Value			\$124,795
			Median Gross Rent			\$573
			Families Below Poverty Level			9.7%
<i>Source: 2015 ACS and 2021 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 Minnesota**

The rating for the state of Minnesota is based fully on the performance in the bank’s only AA. Refer to Appendix A, Scope of Examination, for more information.

**LENDING TEST**

The bank’s performance under the Lending Test in Minnesota is rated Satisfactory.

The bank’s lending activity reflects reasonable responsiveness to AA credit needs for consumer and excellent responsiveness for farm loans.

## **Conclusions for Area Receiving a Full-Scope Review**

Based on a full-scope review the bank's performance in the AA is satisfactory.

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

The bank exhibits an excellent distribution of loans to farms of different sizes and a reasonable distribution of loans to individuals of different income levels.

#### ***Small Loans to Farms***

Refer to Table T in the state of Minnesota section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's originations and purchases of farm loans.

The distribution of loans to farms of different sizes is excellent. The bank originated 80 percent of its farm loans to small farms with revenues of less than \$1 million. This is below the 97.8 percent of small farms in the AA, but significantly above the aggregate lending performance of all lenders in the AA at 39.1 percent.

#### ***Consumer Loans***

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

The distribution of consumer loans to borrowers of different income levels is reasonable. The bank's distribution of loans to low-income borrowers was 25.0 percent, which is somewhat below the 28.4 percent population of low-income households in the AA. However, the bank's 25.0 percent distribution of loans to moderate-income borrowers significantly exceeded the 18.5 percent population of moderate-income households in the AA.

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

The bank exhibits poor geographic distribution of loans in the AA. The bank's AA consists of two CTs, with only one moderate-income CT and the bank's only branch located in the middle-income CT. A large amount of the bank's lending is located directly inside the city of McIntosh in the middle-income CT, which explains the poor geographic distribution. Additionally, competition is strong with approximately seven financial institutions in a ten-mile radius from FNB McIntosh, increasing to approximately 17 institutions in a 25-mile radius.

#### ***Small Loans to Farms***

Refer to Table S in the state of Minnesota 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 farms.

The distribution of farm loans to the moderate-income geography is poor. Within our sample, the bank originated 30.0 percent of its farm loans to farms within the moderate-income CT. This is



well below the number of farms in the CT at 52.6 percent, and the aggregate performance of all lenders in the CT at 46.2 percent.

### ***Consumer Loans***

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

The distribution of consumer loans to the moderate-income geography is poor. The bank originated 15.0 percent of its consumer loans within our sample to borrowers within the moderate-income CT. This is significantly below the demographic comparator of 50.4 percent.

### **Responses to Complaints**

There were no consumer complaints pertaining to FNB McIntosh's CRA performance during the 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>	01/01/2019 to 12/31/2021	
<b>Bank Products Reviewed:</b>	Farm and Consumer	
<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>
<b>Minnesota</b>		
Grand Forks ND-MN MSA	Full Scope	Polk County (partial), including CTs 209 and 210

## Appendix B: Summary of MMSA and State Ratings

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RATINGS – FNB McIntosh	
Overall Bank:	Lending Test Rating
FNB McIntosh	Satisfactory
State:	
Minnesota	Satisfactory

## Appendix C: Definitions and Common Abbreviations

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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

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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 “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 MSA/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 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 MSA/assessment area.



Table V - Assessment Area Distribution of Consumer Loans by Income Category of the Borrower													2019-2021	
Assessment Area:	Total Consumer Loans			Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Not Available-Income Borrowers		
	#	\$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	
McIntosh AA	20	429,067	100.0	28.4	25.0	18.5	25.0	18.1	15.0	35.0	35.0	0.0	0.0	
<i>Source: 2015 ACS; 01/01/2019 - 12/31/2021 Bank Data.                      Due to rounding, totals may not equal 100.0%</i>														

Table U: Assessment Area Distribution of Consumer Loans by Income Category of the Geography													2019-2021	
Assessment Area:	Total Consumer Loans			Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Not Available-Income Tracts		
	#	\$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	
McIntosh AA	20	429,067	100.0	0.0	0.0	50.4	15.0	49.6	85.0	0.0	0.0	0.0	0.0	
<i>Source: 2015 ACS; 01/01/2019 - 12/31/2021 Bank Data.                      Due to rounding, totals may not equal 100.0%</i>														

Table T: Assessment Area Distribution of Loans to Farms by Gross Annual Revenues											2019-2021	
Assessment Area:	Total Loans to Farms				Farms with Revenues <= 1MM			Farms with Revenues > 1MM		Farms with Revenues Not Available		
	#	\$	% of Total	Overall Market	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	% Farms	% Bank Loans	
McIntosh AA	20	3,391,287	100	26	97.8	80.0	46.2	2.2	15.0	0.0	5.0	
<i>Source: 2021 D&amp;B Data; 01/01/2019 - 12/31/2021 Bank Data; 2020 CRA Aggregate Data, "--" data not available.</i> <i>Due to rounding, totals may not equal 100.0%</i>												

Table S - Assessment Area Distribution of Loans to Farms by Income Category of the Geography																		2019-2021		
Assessment Area:	Total Loans to Farms				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$	% of Total	Overall Market	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	
McIntosh AA	20	3,391,287	100	26	0.0	0.0	0.0	52.6	30.0	46.2	47.4	70.0	53.8	0.0	0.0	0.0	0.0	0.0	0.0	
<i>Source: 2019 D&amp;B Data; 01/01/2019 - 12/31/2021 Bank Data; 2020 CRA Aggregate Data, "--" data not available.</i> <i>Due to rounding, totals may not equal 100.0%</i>																				