



PUBLIC DISCLOSURE

September 30, 2019

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

First National Bank
Charter Number 446

223 Main Street
Damariscotta, ME 04543

Office of the Comptroller of the Currency

99 Summer Street
Suite 1400
Boston, MA 02110

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

Table of Contents

Overall CRA Rating.....	1
Description of Institution.....	2
Scope of the Evaluation.....	4
Discriminatory or Other Illegal Credit Practices Review.....	5
State Rating.....	7
State of Maine.....	7
Appendix A: Scope of Examination.....	A-1
Appendix B: Summary of MMSA and State Ratings.....	B-1
Appendix C: Definitions and Common Abbreviations.....	C-1
Appendix D: Tables of Performance Data.....	D-1

Overall CRA Rating

Institution's CRA Rating: This institution is rated Satisfactory.

The following table indicates the performance level of First National Bank (FNB or the bank) with respect to the Lending, Investment, and Service Tests:

Performance Levels	First National Bank Performance Tests		
	Lending Test*	Investment Test	Service Test
Outstanding			
High Satisfactory	X		X
Low Satisfactory		X	
Needs to Improve			
Substantial Noncompliance			

* The Lending Test is weighted more heavily than the Investment and Service Tests when arriving at an overall rating.

The major factors that support this rating include:

- Lending levels reflect good responsiveness to Assessment Area (AA) credit needs with adequate geographic distribution of loans in the AA and good distribution of loans to individuals and business of different income levels.
- A substantial majority of loans were made within the bank's AA.
- The bank made an adequate level of Community Development (CD) loans in the AA and uses innovative and/or flexible lending practices in order to serve the credit needs of low- or moderate-income individuals and geographies in the AA.
- CD investments reflect an adequate level of qualified investments and the institution makes occasional use of innovative or complex qualified investments to meet the needs in the AA.
- Service delivery systems are accessible to geographies and individuals of different income levels and the bank provides a relatively high level of CD services.

Lending in Assessment Area

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

The bank originated and/or purchased 87 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.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage										
2016	402	85.4	69	14.6	471	75,497	85.7	12,594	14.3	88,091
2017	629	87.5	90	12.5	719	104,725	87.3	15,293	12.7	120,018
2018	598	85.1	105	14.9	703	114,203	83.6	22,391	16.4	136,594
Subtotal	1,629	86.1	264	13.9	1,893	294,425	85.4	50,278	14.6	344,703
Small Business										
2016	244	87.5	35	12.5	279	35,330	88.6	4,536	11.4	39,866
2017	616	86.5	96	13.5	712	72,268	82.5	15,352	17.5	87,620
2018	561	86.4	88	13.6	649	68,876	87.3	10,025	12.7	78,901
Subtotal	1,421	86.6	219	13.4	1,640	176,474	85.5	29,913	14.5	206,387
Small Farm										
2016	68	97.1	2	2.9	70	3,789	97.7	91	2.3	3,880
2017	188	91.7	17	8.3	205	12,964	90.7	1,327	9.3	14,291
2018	136	91.9	12	8.1	148	6,636	80.2	1,639	19.8	8,275
Subtotal	392	92.7	31	7.3	423	23,389	88.4	3,057	11.6	26,446
Total	3,442	87.0	514	13.0	3,956	494,288	85.6	83,248	14.4	577,536

Source: Evaluation Period: 07/01/2016 - 12/31/2018 Bank Data. Due to rounding, totals may not equal 100.0.

FNB originates and/or purchases a substantial majority of its loans in their AA. During the evaluation period, 87 percent of the number and 85.6 percent of the dollar amount of total home mortgage, small loans to businesses, and small loans to farms were made within the bank's AA. For home mortgage products, 86.1 percent by count and 85.4 percent by the dollar amount were within the bank's AA. For small loans made to businesses, 86.6 percent by number and 85.5 percent by the dollar amount were within the bank's AA. For small loans made to farms, 92.7 percent by number and 88.4 percent by dollar amount were within the bank's AA. This performance contributed positively to the Lending Test.

Description of Institution

First National Bank is an intrastate community bank headquartered in Damariscotta, Maine. FNB is a subsidiary of First Bancorp, a State of Maine financial services holding company that is publicly traded on the NASDAQ under the ticker symbol FNLC. As of December 31, 2018, FNB reported total assets of \$1.9 billion, tier 1 capital of \$164.1 million, net loans of \$1.2 billion, and domestic deposits of \$1.5 billion. Net loans comprised 64 percent of total assets.

Initially incorporated in 1852 as The People's Bank, it was re-chartered by the U.S. Treasury in 1864 to become The First National Bank of Damariscotta. In 2005, the bank merged with The First National Bank of Bar Harbor (organized in 1888), becoming The First, National Association (The First NA). During a rebranding effort beginning in 2015 and finalized during the first quarter of 2016, The First NA officially changed its name to become First National Bank.

FNB has 16 full-service branches primarily serving Maine's Mid-Coast region with automated teller machines (ATMs) at all of its locations. Its market area includes all of Lincoln County (where the bank is headquartered), Hancock County, Knox County, Penobscot County, and Washington County. During the evaluation period, July 1, 2016, to December 31, 2018, the bank did not enter into any merger or acquisition activity, nor were any branches opened or closed. The main office operates from 223 Main St., Damariscotta, Maine, located in a middle-income tract. Nine of the bank's 16 branches are located in middle-income tracts including: Blue Hill, Damariscotta, Eastport, Ellsworth, Southwest Harbor, Waldoboro, Wiscasset, and both Rockland locations. Two branches, the Bangor and Calais branches are located in moderate-income tracts. The remaining five branches; Bar Harbor, Boothbay Harbor, Camden, Northeast Harbor, and Rockport, are located in upper-income tracts. Branch hours are reasonable and are typically 8:30 am to 4:30 pm. Extended hours are available through drive-up services, on Saturdays, and on Fridays.

FNB offers a wide array of traditional lending products including residential mortgage, commercial, and consumer loan products to its customers. As of December 31, 2018, the loan portfolio is comprised of 45.8 percent residential loans (includes 8 percent home equity), 32.1 percent commercial real estate loans (26.3 percent of loans secured by nonresidential properties, 3.6 percent in construction, and 2.2 percent in multifamily), 4.1 percent loan obligations of States and Political Subdivisions in the US, 2.3 percent agriculture, and 1.2 percent consumer.

The table below provides a summary of the loan mix:

Loan Portfolio Summary by Loan Product December 31, 2018	
Loan Category	% of Gross Loans and Leases
1-4 Family Residential Mortgage – Closed End	37.9
Commercial Real Estate and Multi Family	28.5
Commercial & Industrial	13.4
1-4 Family Residential Mortgage – Open End	8.0
Loan Obligations of States and Political Subdivisions in the US	4.1
Construction and Development	3.6
Agriculture	2.3

Source: The Federal Deposit Insurance Corporation's (FDIC) Call Report December 31, 2018. Due to rounding and omissions of loan categories representing 2 percent or less of the portfolio, totals do not equal 100.0 percent.

In addition to traditional banking systems, FNB offers on-line, mobile banking, and bill pay services to its customers. A detailed listing and description of the bank's deposit and loan services can be found at www.thefirst.com.

There are no legal, financial, or other factors impeding FNB's ability to help meet the credit needs in its AAs. The last CRA performance evaluation was dated August 8, 2016, and FNB received a "Satisfactory" rating.

Scope of the Evaluation

Evaluation Period/Products Evaluated

FNB qualifies as a large bank under the CRA regulation and is subject to evaluation under the Lending, Investment, and Service Tests. The evaluation period for the Lending Test includes lending activities from July 1, 2016 through December 31, 2018. The Lending Test evaluates the bank's record of performance in meeting the credit needs of the AA during the evaluation period through its lending activities.

Because of updates to demographic information during the evaluation period, we evaluated the bank's 2016 performance independent of 2017-2018 performance metrics. For year 2016, performance was compared to the 2010 US Census data and 2016 Dunn & Bradstreet (D&B) data. For years 2017-2018, performance was compared to 2015 American Community Survey (ACS) data and 2018 D&B data. Peer information was used as a supporting performance context where applicable.

The bank's primary lending product, based on originations during the evaluation period, is home mortgages. Home mortgages accounted for approximately 59.7 percent by dollar amount or 47.9 percent by number of all Home Mortgage Disclosure Act (HMDA) loans originated and/or purchased during the evaluation period. Small loans to businesses accounted for 35.7 percent in terms of dollar amount or 41.5 percent by number of loans originated and/or purchased. Lastly, small loans to farms accounted for 4.6 percent of dollar amount or 10.7 percent by number of loans originated and/or purchased.

Our conclusions for the bank's lending performance during the evaluation period are based on residential mortgage loans consisting of home purchase, home refinance, and home improvement loans as reported under the HMDA. We also reviewed the bank's reportable small loans to businesses and farms as reported under the requirements of CRA data collection for large banks (as defined by the CRA). The evaluation period of the bank's reportable small loans to businesses and farms is July 1, 2016, through December 31, 2018. Consumer loans were not evaluated as they do not constitute a large portion of loans.

The evaluation period for community development loans, investments, and services is August 8, 2016 through December 31, 2018. The CD test evaluates the bank's responsiveness to CD needs in its AA through CD lending, investments/donations, and services. CD loans, investments, and services submitted by management were reviewed to ensure they qualified per the regulatory definition of community development.

Selection of Areas for Full-Scope Review

In each state where the bank has an office, one or more AA(s) within that state was selected for a full-scope review. For purposes of this evaluation, bank delineated AAs 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 information below and the "Scope" section under the State Rating section for details regarding how the full-scope AA was selected. Refer to Appendix A, Scope of Examination, for a list of the full- and limited-scope AA.

The CRA requires a bank to define the AA in which it will be evaluated. FNB has delineated two AAs, which meet the technical and regulatory requirements as defined by the regulation. To determine which of the AAs would receive a full-scope review and a limited-scope review, we considered the number and percentages by both dollar and number of loans made inside each AA, deposit share percentages among the two AAs, as well as other factors, including the number of branches within each AA and where the bank maintains its headquarters.

The first AA (AA 1) is a non-MSA and received a full-scope review. AA 1 is composed of all the adjacent census tracts within Lincoln, Knox, Hancock, and Washington counties. Specifically, as of calendar year 2018, AA 1 contains 53 census tracts including four moderate, 34 middle, 11 upper, and four unidentified census tracts. No low-income census tracts were identified within AA 1 during the evaluation period July 1, 2016, to December 31, 2018.

The second AA (AA 2) is an MSA and received a limited-scope review. AA 2 contains 46 census tracts within the Penobscot County which is adjacent to the Washington, Hancock, Waldo, Piscataquis, and Somerset Counties. As of calendar year 2018, AA 2 contains eight moderate, 27 middle, 10 upper, and one unidentified census tract. As of calendar year 2016, there was a single low-income census tract identified; however, the low-income census tract was subsequently re-classified.

AA 1 received a full-scope review, and as of December 31, 2018, included 74.4 percent of the bank's lending activity, 97 percent of all deposits, and 15 of the bank's 16 branches (including the bank's headquarters). AA 2 received a limited-scope review as of December 31, 2018. Only 12.6 percent of lending activity, three percent of all deposits, and one branch are located in AA 2.

Ratings

The bank's overall rating is based primarily on the area that received the full-scope review. The Lending Test was more heavily weighted than the Investment or Service Tests. Home mortgage and small loans to businesses were generally equally weighted with home mortgage receiving slightly more weight. Moreover, the bank's performance during the 2017-2018 evaluation period was more heavily weighted when arriving at overall conclusions as the majority of primary product lending occurred during this period. During the evaluation period, 47.9 percent of the number of total loans originated were home mortgage loans with small loans to businesses also accounting for 41.5 percent. Small loans to farms, at 10.7 percent, carried the least weight. More weight was given to distribution of loans by income level of the borrower rather than income level of the geography in our analysis. There are no low-income census tracts as of calendar year 2018. Moderate-income census tracts comprise approximately 7.5 percent of AA 1 and 10.2 percent of AA 2.

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 assessment area 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 Maine

CRA rating for the State of Maine¹: High Satisfactory

The Lending Test is rated: High Satisfactory

The Investment Test is rated: Low Satisfactory

The Service Test is rated: High Satisfactory

The major factors that support this rating include:

- Lending levels reflect good responsiveness to AA credit needs with adequate geographic distribution of loans in the AA and good distribution of loans to individuals and business of different income levels.
- A substantial majority of loans were made within the bank's AA.
- The bank made an adequate level of CD loans in the AA and uses innovative and/or flexible lending practices in order to serve the credit needs of low- or moderate-income individuals and geographies in the AA.
- CD investments reflect an adequate level of qualified investments and the institution makes occasional use of innovative or complex qualified investments to meet the needs in the AA.
- Service delivery systems are accessible to geographies and individuals of different income levels and the bank provides a relatively high level of CD services.

Description of Institution's Operations in Maine

FNB has delineated an AA containing geographies and branch locations within the state of Maine. All of the bank's 16 branches are located in Maine. The AA meets the requirements of the CRA and does not arbitrarily exclude any low- or moderate-income census tracts.

AA 1 is composed of adjacent portions of the counties of Washington, Hancock, Lincoln, and Knox. Specifically, the following cities/towns are within AA 1: Calais, Eastport, Ellsworth, Boothbay Harbor, Damariscotta, Newcastle, Waldoboro, Wiscasset, and Rockland. FNB remains in a competitive market area for both deposits and loans within AA 1. Primary competitors include local institutions such as The Camden National Bank, Bar Harbor Bank & Trust, Machias Savings Bank, and Bangor Savings Bank. Larger regional competitors include TD Bank, National Association and KeyBank, National Association. The FDIC Deposit Market Share Report as of June 30, 2018, shows that within AA 1, FNB maintains 24.7 percent of the market share and ranks second among 13 institutions taking deposits.

¹ This rating reflects performance within the multistate metropolitan statistical area. The statewide evaluations do not reflect performance in the parts of those states contained within the multistate metropolitan statistical area.

AA 2 is composed of all census tracts within the Penobscot County. Specifically, the following cities/towns are within AA 2: Bangor, Brewer, and Old Town. Primary competitors within AA 2 consist of local institutions such as Bangor Savings Bank, Machias Savings Bank, The Camden National Bank, and Katahdin Trust Company. Larger regional competitors include TD Bank, National Association, People's United Bank, National Association, and KeyBank, National Association. The FDIC Deposit Market Share Report as of June 30, 2018, shows that within AA 2, FNB maintains less than two percent of the market share and ranks eighth among nine institutions taking deposits.

As reported by Moody's Analytics, Inc. in May 2019, economic indicators show Maine is currently experiencing a late expansion period of the credit cycle. The labor market improved in the first quarter of 2019 and reached a cycle high. At 3.3 percent, the unemployment rate was just slightly above record low. The overall trend indicates that Maine's labor force is contracting. Maine is home to the country's largest concentration of baby boomers and early retirees, which weighs heavily on workforce participation. Residents age 65 or older account for more than one-fifth of the population, second only to Florida.

In the performance context, we evaluated the disparity between the median income of families within the AA against the median cost of housing and the impact this has on home ownership. For the more heavily weighted 2017-2018 evaluation period, the median housing value in AA 1 is \$192,532 compared to median family incomes of \$54,862. Families below the poverty level are 9.5 percent and 37.8 percent are low- and moderate-income. Upper-income households comprise 44.9 percent of households. Consequently, we find that the poverty levels are high and there are opportunities available to service the low- and moderate-income groups.

As part of our evaluation, we interviewed a local community contact to better understand the performance context, demographics of the area, and the primary credit needs of the AA. We spoke to the Co-Founder of an organization whose mission was to promote economic development and stimulate growth primarily in the State of Maine by investing in start-up businesses. Funds are pooled and invested in businesses that create on average, 20 to 30 new jobs, per business. The organization was started as the Co-Founder noticed that large-scale production facilities such as timber and paper mills were closing. In order to revitalize the economy, new businesses and new jobs were needed. Several local banks, including FNB, have invested in the pooled funds with approximately 27 active businesses in the portfolio. While the demographics of Maine are older compared to the rest of the country, there has been an increase of the younger generation opening new businesses in local downtown areas as well as being involved in IT projects. The contact indicated that the local businesses can also benefit from reasonable rates for funding or capital to grow businesses. The contact stated that FNB has been involved in the startup community and programs and promotes new ideas to grow the economy.

Please refer to Tables A 1 and A 2 for demographic information of the bank’s AA 1 during the 2017-2018 (A 1) and 2016 (A 2) evaluation periods:

Table A 1 – Demographic Information of the AA 1						
Assessment Area: FNB Non-MSA 2017-2018						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	53	0.0	7.5	64.2	20.8	7.5
Population by Geography	160,728	0.0	7.0	70.9	22.2	0.0
Housing Units by Geography	110,917	0.0	8.2	65.8	26.0	0.0
Owner-Occupied Units by Geography	53,243	0.0	6.5	69.8	23.7	0.0
Occupied Rental Units by Geography	17,142	0.0	8.3	71.1	20.6	0.0
Vacant Units by Geography	40,532	0.0	10.4	58.3	31.3	0.0
Businesses by Geography	11,186	0.0	5.6	66.0	28.4	0.0
Farms by Geography	615	0.0	5.2	70.9	23.9	0.0
Family Distribution by Income Level	43,569	18.1	17.4	21.5	43.0	0.0
Household Distribution by Income Level	70,385	22.2	15.6	17.3	44.9	0.0
Median Family Income Non-MSAs - ME		\$54,862	Median Housing Value			\$192,532
			Median Gross Rent			\$745
			Families Below Poverty Level			9.5%
<i>Source: 2015 ACS Census and 2018 D&B Data</i> <i>Due to rounding, totals may not equal 100.0</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

Table A 2 – Demographic Information of the AA 1						
Assessment Area: FNB Non-MSA 2016						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	49	0.0	10.2	67.3	22.4	0.0
Population by Geography	161,467	0.0	8.0	70.5	21.5	0.0
Housing Units by Geography	109,125	0.0	9.0	68.4	22.6	0.0
Owner-Occupied Units by Geography	54,832	0.0	7.5	71.8	20.8	0.0
Occupied Rental Units by Geography	14,955	0.0	9.6	68.3	22.1	0.0
Vacant Units by Geography	39,338	0.0	10.9	63.7	25.4	0.0
Businesses by Geography	11,497	0.0	6.8	68.4	24.8	0.0
Farms by Geography	597	0.0	6.5	72.2	21.3	0.0
Family Distribution by Income Level	44,864	17.5	17.7	22.1	42.7	0.0
Household Distribution by Income Level	69,787	21.9	15.8	18.0	44.3	0.0
Median Family Income Non-MSAs - ME		\$51,782	Median Housing Value			\$195,223
			Median Gross Rent			\$673
			Families Below Poverty Level			8.7%
<i>Source: 2010 U.S. Census and 2016 D&B Data</i> <i>Due to rounding, totals may not equal 100.0</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

Please refer to Tables A 3 and A 4 for demographic information of the bank's AA 2 during the 2017-2018 (A 3) and 2016 (A 4) evaluation periods:

Table A 3 – Demographic Information of the AA 2						
Assessment Area: FNB Penobscot County 2017-2018						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	46	0.0	17.4	58.7	21.7	2.2
Population by Geography	153,437	0.0	16.4	56.3	24.3	3.0
Housing Units by Geography	74,196	0.0	18.6	58.2	22.4	0.8
Owner-Occupied Units by Geography	41,889	0.0	13.4	61.0	25.3	0.3
Occupied Rental Units by Geography	20,084	0.0	27.3	48.4	22.4	1.9
Vacant Units by Geography	12,223	0.0	22.1	64.8	12.6	0.5
Businesses by Geography	8,111	0.0	20.7	49.4	28.8	1.1
Farms by Geography	310	0.0	9.4	68.7	21.6	0.3
Family Distribution by Income Level	38,306	21.1	17.7	20.5	40.7	0.0
Household Distribution by Income Level	61,973	24.9	16.7	16.3	42.1	0.0
Median Family Income MSA - 12620 Bangor, ME MSA		\$56,891	Median Housing Value			\$135,373
			Median Gross Rent			\$733
			Families Below Poverty Level			10.6%
<i>Source: 2015 ACS Census and 2018 D&B Data</i>						
<i>Due to rounding, totals may not equal 100.0</i>						
<i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

Table A 4 – Demographic Information of the AA 2						
Assessment Area: FNB Penobscot County 2016						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	46	2.2	19.6	58.7	19.6	0.0
Population by Geography	153,923	0.4	20.4	56.4	22.8	0.0
Housing Units by Geography	72,957	0.3	22.5	56.4	20.7	0.0
Owner-Occupied Units by Geography	43,936	0.2	17.8	56.5	25.4	0.0
Occupied Rental Units by Geography	18,346	0.6	26.5	58.0	14.9	0.0
Vacant Units by Geography	10,675	0.3	35.0	53.1	11.5	0.0
Businesses by Geography	8,068	0.3	18.4	53.7	27.6	0.0
Farms by Geography	285	0.0	11.6	60.7	27.7	0.0
Family Distribution by Income Level	39,470	21.2	17.1	22.0	39.7	0.0
Household Distribution by Income Level	62,282	24.5	16.3	17.7	41.6	0.0
Median Family Income MSA - 12620 Bangor, ME MSA		\$54,271	Median Housing Value			\$131,971
			Median Gross Rent			\$666
			Families Below Poverty Level			10.1%
<i>Source: 2010 U.S. Census and 2016 D&B Data</i>						
<i>Due to rounding, totals may not equal 100.0</i>						
<i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

Scope of Evaluation in Maine

FNB delineated AA 1 and AA 2 that contain geographies within the state of Maine. The bank's overall rating is the result of evaluations of the segmented AAs. The AAs meet the requirements of the regulation, consist of wholly-contiguous, political subdivisions, and do not arbitrarily exclude any low- or moderate-income geographies or populations. We noted that FNB did not have any low-income census tracts within AA 1 and AA 2 as of December 31, 2018. A low-income tract was identified in AA 2 as of December 31, 2016 but was subsequently reclassified. Therefore, an assessment of the bank's level of lending among low-income geographies was not included in the scope of this performance evaluation.

Performance during the 2017-2018 evaluation period was more heavily weighed when arriving at overall conclusions as more lending occurred during this period. Furthermore, FNB's performance in AA 1 was more heavily weighted when determining overall conclusions as the substantial majority of branches, lending, and deposit base are within this AA.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN MAINE

LENDING TEST

The bank's performance under the Lending Test is rated Satisfactory. Based on a full-scope review, the bank's performance in the non-MSA is good.

The bank's primary vehicle for lending during the evaluation period of July 1, 2016, through December 31, 2018, was residential home mortgages and loans to business. Residential home mortgages accounted for 47.9 percent of all HMDA loans originated and/or purchased by number. Small loans to businesses and small loans to farms accounted for 41.5 percent and 10.7 percent of loans by count, respectively. Due to the census demographic changes, we assessed FNB's lending performance according to two evaluation periods: 2016 and 2017-2018.

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in AA1 is good.

Lending Activity

Lending levels reflect good responsiveness to AA credit needs. During the evaluation period, 87 percent of total loan originations or purchases were within the bank's AA. Another indicator of lending levels is the loan-to-deposit ratio. Since December 30, 2015, FNB's quarterly average loan-to-deposit ratio was 86 percent, slightly below the bank's peer group quarterly average of 93 percent. The bank's high average LTD ratio over the period was 96 percent compared to peer high average of 97 percent, and the bank's low average LTD ratio was 80 percent compared to peer low average of 87 percent.

Distribution of Loans by Income Level of the Geography

The bank exhibits adequate geographic distribution of loans in its AAs.

Home Mortgage Loans

Refer to Tables O1-O4 in the state of Maine section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases. The bank's AA does not include any low-income census tracts; therefore, we did not evaluate lending in these areas.

The geographic distribution of loans reflects poor geographic distribution throughout AA 1; however, the bank's performance is considered adequate based on demographic factors. In 2016 and 2017-2018, the geographic distribution of loans was poor as the percentage of mortgage loans made in moderate-income tracts was below the aggregate and below the percentage of owner-occupied housing units. The percentage of individuals below the poverty level in the AA1 is relatively high at 9.5 percent in 2017-2018 rating period. The bank's performance is also considered adequate given the significant competition in the mortgage lending market. Based on 2018 Peer Mortgage Data, FNB ranked ninth among institutions in the area in lending in moderate-income geographies, with six loans made and 2.8 percent market share, along with three other institutions. There were no banks outside of the top 10 institutions capturing a market share above 3 percent. The bank's performance in lending to moderate-income tracts falls within a reasonable range below peer aggregate levels and can be attributed to high competition in the local market area.

The bank exhibits excellent geographic distribution of loans throughout AA 2 during the evaluation period. In AA 2 during the evaluation periods 2016 and 2017-2018, the geographic distribution of loans was excellent as the percentage of mortgage loans made in moderate-income tracts exceeded the aggregate and the percentage of owner-occupied housing units.

Small Loans to Businesses

Refer to Tables Q1-Q4 in the state of Maine 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.

The geographic distribution of small loans to businesses is poor; however, considering competition in the bank's market area and FNB's overall ranking in lending to small businesses in moderate-income tracts, lending is considered adequate. There are no low-income geographies in the bank's AA. In 2016, the bank's performance falls below the aggregate in moderate-income geographies in AA 1 and near to the aggregate in moderate-income geographies in AA 2. In 2017-2018, the bank's performance falls below the aggregate in moderate-income geographies in AA 1 and exceeds the aggregate in AA 2. According to 2017 Peer Small Business Data, FNB ranks in the top eight of banks in lending to small businesses in moderate-income tracts.

Small Loans to Farms

Refer to Table S1-S4 in the state of Maine 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 farms.

The bank's performance in making small loans to farms in moderate-income tracts is adequate given FNB's ranking against peer in lending to moderate-income tracts. Lending to farms in moderate-income tracts falls below the aggregate in both the 2016 and 2017-2018 periods in both AA 1 and AA 2. However, according to 2017 Peer Small Business Data, FNB ranks second in lending to moderate-income tracts with 4.17 percent market share.

Lending Gap Analysis

We reviewed summary reports and maps and analyzed FNB's home mortgage and small business lending activity and small loans to farms over the evaluation period to identify any unexplainable gaps in the geographic distribution of loans. We did not identify any unexplainable gaps.

Distribution of Loans by Income Level of the Borrower

The bank exhibits a good distribution of loans among individuals of different income levels and business and farms of different sizes, given the product lines offered by the institution.

Home Mortgage Loans

Refer to Tables P1-P4 in the state of Maine section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

FNB's distribution of home mortgage loans by income level of the borrower is good. The home mortgage analysis took into consideration demographic factors, including relatively high poverty levels and a lagging economy. We also considered market share data. According to 2018 Peer Mortgage Data, FNB ranked second in AA 1 among all lenders originating or purchasing loans to low-income borrowers. FNB held a 13 percent market share in number and 10 percent market share in dollar amount.

In 2017-2018, FNB's lending in AA 1 to low-income borrowers is near to the aggregate level at 4.6 percent versus the aggregate of 5.4 percent. Lending to moderate-income borrowers exceeds aggregate levels. In 2016, FNB's lending in AA 1 to low-income borrowers of 2 percent is below the aggregate of 4.4 percent. Lending to moderate-income borrowers of 11.3 percent is near to the aggregate of 14.4 percent.

In 2017-2018, FNB's lending in AA 2 to low-income borrowers of 4.7 percent is near to the aggregate level of 6.3 percent. Lending to moderate-income borrowers of 7.1 percent was well below the aggregate of 17.8 percent. In 2016, FNB's lending in AA 2 to low-income borrowers was very near to the aggregate level at 5.4 percent versus aggregate of 5.8 percent. Lending to moderate-income borrowers exceeds aggregate levels.

Small Loans to Businesses

Refer to Table R1-R4 in the state of Maine section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination and purchase of small loans to businesses. The bank's performance is excellent as it exceeded aggregate in small loans to businesses with revenues less than \$1 million and the percent of loans the bank make to business with revenues of less than \$1 million exceeded the percent of business with revenues of less than \$1 million in the AA. . According to the

2016 Peer Small Business Data, FNB ranked second in number and first in dollar amount for originating or purchasing loans to businesses with revenues less than or equal to \$1 million.

The distribution of loans to small businesses by gross annual revenues in 2016 and 2017-2018 in AA 1 and AA 2 was excellent. The percentage of loans to small businesses in AA 1 was very near to the percent of small businesses and exceeded the aggregate percentage of all reporting lenders. In AA 2, the percentage of loans to small businesses originated or purchased is above the percent of small businesses in the AA and exceeds the aggregate percentage of all reporting lenders in 2016 and 2017-2018.

Small Loans to Farms

Refer to Table T1-T4 in the state of Maine section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's originations and purchases of small farm loans.

The distribution of loans to small farms by gross annual revenues in 2016 and 2017-2018 in AA 1 was excellent. In 2016, the percentage of loans to farms with gross revenues less than \$1 million exceeds the percentage of small farms and aggregate of all lenders. In the 2017-2018 evaluation period, the percentage of loans to farms with revenues less than \$1 million in AA 1 is very near to the percent of small farms and exceeds the aggregate percentage of all reporting lenders. The bank did not make any loan to farms in AA 2.

Community Development Lending

The institution has made an adequate level of CD loans.

During the assessment period, FNB made an adequate level of community development loans. The bank originated 13 loans which totaled to approximately \$2.72 million. This represents approximately 1.7 percent of tier 1 capital. This includes approximately \$1.7 million in loans in the bank's primary AA, (AA 1) and \$1 million within AA 2, which covers a portion of Penobscot County. The majority of the bank's CD loans were for community services for low-to-moderate income individuals or families and affordable housing in low-to moderate-income census tracts. Specific examples include:

- Six loans totaling approximately \$1.54 million to support affordable housing in LMI geographies.
- Six loans totaling approximately \$1.14 million to provide community services in LMI and underserved rural communities.
- One loan for \$30,000 to revitalize a distressed and underserved non-metropolitan middle-income geography.

Product Innovation and Flexibility

The institution uses innovative and/or flexible lending practices to serve the credit needs of low- or moderate-income individuals and geographies in the AA. The bank offers standard loan products as well as specialized and/or flexible loan products to serve AA credit needs. Some examples include

participation in the Maine State Housing Authority (MSHA) first time homebuyer lending program, which offers below market interest rates to qualified applicants; loans with low down payments through Freddie Mac's Home Possible Advantage Program; participation in the U.S. Department of Agriculture Rural Housing guaranteed loan program; MSHA self-insured or no insurance loan programs, totaling \$10.01 million in originations for 86 loans of which \$8.34 million or 73 loans were within the bank's AA; participation in Small Business Administration loan programs totaling \$1.42 million in originations for two loans within the bank's AA; and Finance Authority of Maine loans totaling \$12.25 million, of which 36 loans totaling \$6.02 million were within the bank's AA.

Conclusions for Area Receiving a Limited-Scope Review

Based on a limited-scope review, the bank's performance under the Lending Test in the AA 2 is consistent with the bank's overall performance under the Lending Test in the full-scope area (AA 1).

Refer to Tables O through V in the state of Maine section of appendix D for the facts and data that support these conclusions.

INVESTMENT TEST

The bank's performance under the CD Investment Test in Maine is rated Satisfactory.

Conclusions for Area Receiving Full-Scope Review

Based on a full-scope review, the bank's performance in AA 1 is adequate.

The institution has an adequate level of qualified CD investments and grants, although rarely in a leadership position, particularly those that are not routinely provided by private investors.

The institution exhibits good responsiveness to credit and community economic development needs. The institution makes occasional use of innovative and/or complex investments to support CD initiatives.

CD qualified investments and donations totaled \$6.20 million, representing 3.8 percent of tier 1 capital. Current period investments totaled \$1.40 million. The bank has an adequate level of qualified community development investments and grants and is occasionally in a leadership position. Some examples include:

- A \$1 million investment to provide low-income family housing in AA 1
- A \$1 million investment to provide safe and secure residences to low and moderate seniors living in Knox and Washington counties.
- A \$798,000 investment contributing to improvements of educational facilities in a school zone with concentrations in low- and moderate-income students

In evaluating the bank's performance, we considered CD investment opportunities within the full-scope AA (AA 1), which are generally more limited in the non-MSA geography compared to more densely populated areas of the state. The investments made during the evaluation period, or those with carry-over book values from the previous performance evaluation period, were made to support affordable

housing or to revitalize underserved geographies by creating small business funding and job creation, an identified community development need.

Conclusions for Area Receiving a Limited-Scope Review

Based on a limited-scope review, the bank's performance under the CD Investment Test in AA 2, is consistent with the bank's overall performance under the Investment Test in the full-scope area.

SERVICE TEST

The bank's performance under the CD Service Test in Maine is rated Satisfactory.

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in AA 1 is good.

Retail Banking Services

Service delivery systems are accessible to geographies and individuals of different income levels in the institution's AA. The following table outlines branch and ATM distribution by geography level. The one branch in AA 2 is in a moderate-income tract.

Branch and ATM Distribution by Geography Income Level												
Assessment Area: TheFirst_2018 AA 1												
Tract Income Level	Census Tracts		Population		Branches		ATMs		Open Branches		Closed Branches	
	#	%	#	%	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	4	7.5	11,194	7.0	1	6.7	1	6.7	0	0.0	0	0.0
Middle	34	64.2	113,912	70.9	9	60.0	9	60.0	0	0.0	0	0.0
Upper	11	20.8	35,622	22.2	5	33.3	5	33.3	0	0.0	0	0.0
NA	4	7.5	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Totals	53	100.0	160,728	100.0	15	100.0	15	100.0	0	100.0	0	100.0

*Source: 2015 ACS Census & Bank Data
Due to rounding, totals may not equal 100.0*

There have been no branch openings or closings since the prior evaluation.

Services and business hours do not vary in a way that inconveniences any low- and moderate-income geographies and/or individuals. All branches, regardless of location, have similar hours and offer similar services. The bank's branches are generally located in the center of towns, making accessibility more feasible in some areas that are relatively rural. All the branches offer Monday through Saturday business hours, have automated teller machines (ATMs), and the majority offer drive-up teller services. There are

no major differences in the availability or cost of products or services within the bank's network. A full listing of services and associated costs is provided in the bank's public file. U.S. government check cashing is available to all customers and non-customers for no fee.

The bank participates in the Maine Cash Access network, the largest bank ATM alliance in the state of Maine. This network provides surcharge-free ATM transactions. The bank also offers a call center, First Phone Banking, online bill pay, and mobile banking (including remote deposit capture), making accessibility of products and services readily available.

Community Development Services

The institution provides a relatively high level of CD services. The bank has been responsive to CD needs in AA 1. Bank employees, managers, officers, and directors have provided CD services to local community groups with the primary purpose of affordable housing, economic development, or revitalizing and stabilizing communities. Many of these volunteers provide financial or business guidance to a host of different organizations located within AA 1. Some examples include:

- An agent of the bank serves as a board member of a community-based nonprofit dedicated to enhancing the quality of life in Midcoast Maine through advocacy, encouraging volunteerism, and fundraising. Current projects of the nonprofit include a capital campaign to fund the development of recreational facilities and a community center in an underserved census tract.
- A board member serves on a finance committee of an organization that serves low- and moderate-income individuals within Hancock and Washington counties through programs such as scholarships, emergency financial assistance, a food pantry, and a thrift shop.
- An employee serves as the treasurer of an organization that provides housing to low-income seniors in an underserved/distressed area.

Conclusions for Area Receiving a Limited Scope Review

Based on a limited-scope review, the bank's performance under the CD Service Test in AA 2, is consistent with the bank's overall performance under the CD Service Test in the full-scope area.

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:	07/01/2016 to 12/31/2018	
Bank Products Reviewed:	Home mortgage, small business and small farm loans. CD loans, qualified investments, and CD services.	
Affiliate(s)	Affiliate Relationship	Products Reviewed
NA	NA	NA
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
Maine		
Non-MSA, referred to as AA 1	Full-scope	Full Counties of Lincoln, Knox, Hancock, and Washington with the following cities/towns: Calais, Eastport, Ellsworth, Boothbay Harbor, Damariscotta, Newcastle, Waldoboro, Wiscasset, and Rockland.
Bangor, Maine MSA (12460) referred to as AA 2	Limited-scope	Part of Penobscot County with the following cities/towns: Bangor, Brewer, and Old Town.

Appendix B: Summary of MMSA and State Ratings

RATINGS: First National Bank				
Overall Bank:	Lending Test Rating*	Investment Test Rating	Service Test Rating	Overall Bank/State/Multistate Rating
First National Bank	High Satisfactory	Low Satisfactory	High Satisfactory	High Satisfactory
MMSA or State:				
Maine	High Satisfactory	Low Satisfactory	High Satisfactory	High Satisfactory

(*) The Lending Test is weighted more heavily than the Investment and Service Tests in the overall rating.

Appendix C: Definitions and Common Abbreviations

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

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

Aggregate Lending (Aggt.): The number of loans originated and purchased by all reporting lenders (HMDA or CRA) in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/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 §1003.2 of this title, and that is not an excluded transaction under §1003.3(c)(1) through (10) and (13) of this title.

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.

MMSA (state): Any multistate metropolitan statistical area or multistate combined statistical area, as defined by the Office of Management and Budget.

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 loans are treated the same 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 O. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents aggregate peer data for the years the data is available.
- Table P. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MMSA/assessment area. The table also presents aggregate peer data for the years the data is available.
- Table Q. Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses that were originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of businesses (regardless of revenue size) in those geographies. Because aggregate small business data are not available for geographic areas smaller than counties, it may be necessary to compare bank loan data to aggregate data from geographic areas larger than the bank’s assessment area.
- Table R. Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenue** - Compares the percentage distribution of the number of small loans (loans less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to: 1) the percentage distribution of businesses with revenues of greater than \$1 million; and, 2) the percentage distribution of businesses for which revenues are not available. The table also presents aggregate peer small business data for the years the data is available.
- Table S. Assessment Area Distribution of Loans to Farms by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$500,000) to farms originated and purchased by the bank in low-, moderate-, middle-,

and upper-income geographies compared to the percentage distribution of farms (regardless of revenue size) throughout those geographies. 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 O1 : Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography (AA 1)																			2017-18
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate
AA1	1,016	184,976	100.0	4,634	0.0	0.0	0.0	6.5	1.1	4.6	69.8	64.7	69.1	23.7	34.3	26.3	0.0	0.0	0.0
Total	1,016	184,976	100.0	4,634	0.0	0.0	0.0	6.5	1.1	4.6	69.8	64.7	69.1	23.7	34.3	26.3	0.0	0.0	0.0

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

Table O2 : Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography (AA 1)																			2016
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate
AA1	346	67,260	100.0	4,313	0.0	0.0	0.0	7.5	1.7	5.5	71.8	71.4	69.0	20.8	26.9	25.5	0.0	0.0	0.0
Total	346	67,260	100.0	4,313	0.0	0.0	0.0	7.5	1.7	5.5	71.8	71.4	69.0	20.8	26.9	25.5	0.0	0.0	0.0

*Source: 2010 U.S Census; 07/01/2016 - 12/31/2016 Bank Data, 2016 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0*

Table O3 : Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography (AA 2) 2017-18

Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate
AA2	211	33,952	100.0	4,080	0.0	0.0	0.0	13.4	19.0	10.5	61.0	51.2	60.3	25.3	29.9	29.2	0.3	0.0	0.0
Total	211	33,952	100.0	4,080	0.0	0.0	0.0	13.4	19.0	10.5	61.0	51.2	60.3	25.3	29.9	29.2	0.3	0.0	0.0

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

Table O4 : Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography (AA 2) 2016

Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate
AA2	56	8,237	100.0	3,790	0.2	0.0	0.0	17.8	14.3	11.6	56.5	57.1	54.7	25.4	28.6	33.7	0.0	0.0	0.0
Total	56	8,237	100.0	3,790	0.2	0.0	0.0	17.8	14.3	11.6	56.5	57.1	54.7	25.4	28.6	33.7	0.0	0.0	0.0

Source: 2010 U.S. Census; 07/01/2016 - 12/31/2016 Bank Data, 2016 HMDA Aggregate Data, "--" data not available.
 Due to rounding, totals may not equal 100.0.

Table P1: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower (AA 1)																			2017-18	
Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers			
	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	
AA1	1,016	184,976	100.0	4,634	18.1	4.6	5.4	17.4	15.5	15.0	21.5	21.1	20.8	43.0	54.0	47.9	0.0	4.8	11.0	
Total	1,016	184,976	100.0	4,634	18.1	4.6	5.4	17.4	15.5	15.0	21.5	21.1	20.8	43.0	54.0	47.9	0.0	4.8	11.0	

*Source: 2015 ACS Census ; 01/01/2017 - 12/31/2018 Bank Data, 2018 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.*

Table P2: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower (AA 1)																			2016	
Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers			
	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	
AA1	346	67,260	100.0	4,313	17.5	2.0	4.4	17.7	11.3	14.4	22.1	20.8	19.2	42.7	63.6	48.1	0.0	2.3	14.0	
Total	346	67,260	100.0	4,313	17.5	2.0	4.4	17.7	11.3	14.4	22.1	20.8	19.2	42.7	63.6	48.1	0.0	2.3	14.0	

*Source: 2010 U.S. Census ; 07/01/2016 - 12/31/2016 Bank Data, 2016 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0*

Table P3: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower (AA 2)																			2017-18
	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
Assessment Area:	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
AA2	211	33,952	100.0	4,080	21.1	4.7	6.3	17.7	7.1	17.8	20.5	10.4	21.7	40.7	48.3	36.8	0.0	29.4	17.4
Total	211	33,952	100.0	4,080	21.1	4.7	6.3	17.7	7.1	17.8	20.5	10.4	21.7	40.7	48.3	36.8	0.0	29.4	17.4

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

Table P4: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower (AA 2)																			2016
	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
Assessment Area:	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
AA2	56	8,237	100.0	3,790	21.2	5.4	5.8	17.1	16.1	14.7	22.0	12.5	21.7	39.7	50.0	38.7	0.0	16.1	19.1
Total	56	8,237	100.0	3,790	21.2	5.4	5.8	17.1	16.1	14.7	22.0	12.5	21.7	39.7	50.0	38.7	0.0	16.1	19.1

*Source: 2010 U.S. Census ; 07/01/2016 - 12/31/2016 Bank Data, 2016 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0*

Table Q1: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography (AA 1) 2017-18

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
AA1	993	112,277	100.0	4,386	0.0	0.0	0.0	5.6	1.2	4.7	66.0	56.5	66.4	28.4	42.3	29.0	0.0	0.0	0.0
Total	993	112,277	100.0	4,386	0.0	0.0	0.0	5.6	1.2	4.7	66.0	56.5	66.4	28.4	42.3	29.0	0.0	0.0	0.0

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

Table Q:2 Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography (AA 1) 2016

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
AA1	224	33,335	100.0	4,416	0.0	0.0	0.0	6.8	0.0	6.2	68.4	62.9	65.2	24.8	37.1	28.6	0.0	0.0	0.0
Total	224	33,335	100.0	4,416	0.0	0.0	0.0	6.8	0.0	6.2	68.4	62.9	65.2	24.8	37.1	28.6	0.0	0.0	0.0

Source: 2016 D&B Data; 07/01/2016 - 12/31/2016 Bank Data; 2016 CRA Aggregate Data, "--" data not available.
 Due to rounding, totals may not equal 100.0

Table Q3: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography (AA 2) 2017-18

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
AA2	184	28,867	100.0	2,981	0.0	0.0	0.0	20.7	16.3	14.8	49.4	53.3	54.7	28.8	30.4	30.1	1.1	0.0	0.3
Total	184	28,867	100.0	2,981	0.0	0.0	0.0	20.7	16.3	14.8	49.4	53.3	54.7	28.8	30.4	30.1	1.1	0.0	0.3

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

Table Q4: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography (AA 2) 2016

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
AA2	20	1,995	100.0	2,951	0.3	0.0	0.2	18.4	10.0	14.5	53.7	50.0	53.1	27.6	40.0	32.2	0.0	0.0	0.0
Total	20	1,995	100.0	2,951	0.3	0.0	0.2	18.4	10.0	14.5	53.7	50.0	53.1	27.6	40.0	32.2	0.0	0.0	0.0

Source: 2016 D&B Data; 07/01/2016 - 12/31/2016 Bank Data; 2016 CRA Aggregate Data, "--" data not available.
 Due to rounding, totals may not equal 100.0

Table R1: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues (AA 1)											2017-18	
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	
AA1	993	112,277	100.0	4,386	81.6	79.0	61.7	6.2	21.0	12.2	0.0	
Total	993	112,277	100.0	4,386	81.6	79.0	61.7	6.2	21.0	12.2	0.0	

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

Table R2: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues (AA 1)											2016	
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	
AA1	224	33,335	100.0	4,416	82.1	81.7	58.8	5.9	18.3	12.0	0.0	
Total	224	33,335	100.0	4,416	82.1	81.7	58.8	5.9	18.3	12.0	0.0	

*Source: 2016 D&B Data; 07/01/2016 - 12/31/2016 Bank Data; 2016 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0*

Table R3: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues (AA 2) 2017-18

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
AA2	184	28,867	100.0	2,981	75.5	78.8	46.6	8.1	21.2	16.4	0.0
Total	184	28,867	100.0	2,981	75.5	78.8	46.6	8.1	21.2	16.4	0.0

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

Table R4: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues (AA 2) 2016

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
AA2	20	1,995	100.0	2,951	75.5	80.0	44.1	8.3	20.0	16.2	0.0
Total	20	1,995	100.0	2,951	75.5	80.0	44.1	8.3	20.0	16.2	0.0

Source: 2016 D&B Data; 07/01/2016 - 12/31/2016 Bank Data; 2016 CRA Aggregate Data, "--" data not available.
 Due to rounding, totals may not equal 100.0

Table S1 - Assessment Area Distribution of Loans to Farms by Income Category of the Geography (AA 1) 2017-18

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
AA1	324	19,600	100.0	867	0.0	0.0	0.0	5.2	1.5	5.5	70.9	73.1	77.3	23.9	25.3	17.2	0.0	0.0	0.0
Total	324	19,600	100.0	867	0.0	0.0	0.0	5.2	1.5	5.5	70.9	73.1	77.3	23.9	25.3	17.2	0.0	0.0	0.0

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

Table S2 - Assessment Area Distribution of Loans to Farms by Income Category of the Geography (AA 1) 2016

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
AA1	68	3,789	100.0	749	0.0	0.0	0.0	6.5	0.0	13.9	72.2	75.0	74.6	21.3	25.0	11.5	0.0	0.0	0.0
Total	68	3,789	100.0	749	0.0	0.0	0.0	6.5	0.0	13.9	72.2	75.0	74.6	21.3	25.0	11.5	0.0	0.0	0.0

*Source: 2016 D&B Data; 07/01/2016 - 12/31/2016 Bank Data; 2016 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0*

Table S3 - Assessment Area Distribution of Loans to Farms by Income Category of the Geography (AA 2) 2017-18

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
AA2	0	0	0.0	37	0.0	0.0	0.0	9.4	0.0	2.7	68.7	0.0	78.4	21.6	0.0	18.9	0.3	0.0	0.0
Total	0	0	0.0	37	0.0	0.0	0.0	9.4	0.0	2.7	68.7	0.0	78.4	21.6	0.0	18.9	0.3	0.0	0.0

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

Table S4 - Assessment Area Distribution of Loans to Farms by Income Category of the Geography (AA 2) 2016

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
AA2	0	0	0.0	38	0.0	0.0	2.6	11.6	0.0	5.3	60.7	0.0	76.3	27.7	0.0	15.8	0.0	0.0	0.0
Total	0	0	0.0	38	0.0	0.0	2.6	11.6	0.0	5.3	60.7	0.0	76.3	27.7	0.0	15.8	0.0	0.0	0.0

*Source: 2016 D&B Data; 07/01/2016 - 12/31/2016 Bank Data; 2016 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0*

Table T1: Assessment Area Distribution of Loans to Farms by Gross Annual Revenues (AA 1)											2017-18	
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	
AA1	324	19,600	100.0	867	96.3	95.7	95.6	2.8	4.3	1.0	0.0	
Total	324	19,600	100.0	867	96.3	95.7	95.6	2.8	4.3	1.0	0.0	
<i>Source: 2018 D&B Data; 01/01/2017 - 12/31/2018 Bank Data; 2017 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.</i>												

Table T2: Assessment Area Distribution of Loans to Farms by Gross Annual Revenues (AA 1)											2016	
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	
AA1	68	3,789	100.0	749	96.7	97.1	95.9	2.3	2.9	1.0	0.0	
Total	68	3,789	100.0	749	96.7	97.1	95.9	2.3	2.9	1.0	0.0	
<i>Source: 2016 D&B Data; 07/01/2016 - 12/31/2016 Bank Data; 2016 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0</i>												

Table T3: Assessment Area Distribution of Loans to Farms by Gross Annual Revenues (AA 2) 2017-18

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
AA2	0	0	0.0	37	92.3	0.0	56.8	5.2	0.0	2.6	0.0
Total	0	0	0.0	37	92.3	0.0	56.8	5.2	0.0	2.6	0.0

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

Table T4: Assessment Area Distribution of Loans to Farms by Gross Annual Revenues (AA 2) 2016

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
AA2	0	0	0.0	38	93.0	0.0	57.9	5.3	0.0	1.8	0.0
Total	0	0	0.0	38	93.0	0.0	57.9	5.3	0.0	1.8	0.0

Source: 2016 D&B Data; 07/01/2016 - 12/31/2016 Bank Data; 2016 CRA Aggregate Data, "--" data not available.
 Due to rounding, totals may not equal 100.0