



PUBLIC DISCLOSURE

February 25, 2019

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Farmers National Bank
Charter Number 11933

759 State Street
Phillipsburg, KS 67661

Office of the Comptroller of the Currency

Wichita Field Office
2959 N. Rock Road, Suite 510
Wichita, KS 67226

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

This institution is rated Outstanding.

The Lending Test is rated: Outstanding.

- Farmers National Bank's (FNB) average quarterly loan-to-deposit ratio is reasonable.
- FNB made a substantial majority of the loans in the Assessment Area (AA).
- Lending to farms of different sizes and consumers of different income levels is excellent.
- FNB's community development (CD) activities demonstrate excellent responsiveness to community development needs in its AA.

Definitions and Common Abbreviations

The following terms and abbreviations are used throughout 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. A bank subsidiary is controlled by the bank and is, therefore, an affiliate.

Aggregate Lending: The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the MA/assessment area.

Census Tract (CT): A small subdivision of metropolitan and other densely populated counties. Census tract boundaries do not cross county lines; however, they may cross the boundaries of metropolitan areas. Census tracts generally have a population between 1,200 and 8,000 people, with an optimal size of 4,000 people. Their physical size varies widely depending upon population density. Census tracts are designed to be homogeneous with respect to population characteristics, economic status, and living conditions to allow for statistical comparisons.

Community Development: 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; activities that revitalize or stabilize low- or moderate-income geographies, distressed or underserved nonmetropolitan middle-income geographies, or designated disaster areas; or loans, investments, and services that support, enable or facilitate projects or activities under HUD Neighborhood Stabilization Program criteria that benefit low-, moderate-, and middle-income individuals and geographies in the bank's assessment area(s) or outside the assessment area(s) provided the bank has adequately addressed the community development needs of its assessment area(s).

Community Reinvestment Act (CRA): the statute that requires the OCC to evaluate a bank's record of meeting the credit needs of its local community, 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, home equity 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 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), loan pricing, the lien status of the collateral, any requests for preapproval, and loans for manufactured housing.

Home Mortgage Loans: Such loans include home purchase, home improvement and refinancings, as defined in the HMDA regulation. These include loans for multifamily (five or more families) dwellings, manufactured housing and one-to-four family dwellings other than manufactured housing.

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 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 income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent, in the case of a geography.

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 MA/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. 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 it and half below it.

Metropolitan Area (MA): Any metropolitan statistical area or metropolitan division, as defined by the Office of Management and Budget, and any other area designated as such by the appropriate federal financial supervisory agency.

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.

Other Products: Includes any unreported optional category of loans for which the institution collects and maintains data for consideration during a CRA examination. Examples of such activity include consumer loans and other loan data an institution may provide concerning its lending performance.

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.

Rated Area: A rated area is a state or multi-state metropolitan 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 area, the institution will receive a rating for the multi-state metropolitan 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 One 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.

Description of Institution

FNB is a single-state bank with the main office located in Phillipsburg, Kansas. As of December 31, 2018, FNB had total assets of \$136 million and tier 1 capital of \$23 million. There is no bank holding company, but the financial institution is owned through individual, partnership, and trust shareholders.

FNB has identified one AA that consists of Phillips, Smith, Rooks, and Osborne Counties. As of December 31, 2018, FNB operates the main bank in Phillipsburg, and four branches in nearby communities which include Agra, Logan, Kensington, and Stockton, Kansas. The Phillipsburg and Stockton locations offer drive-up facilities and a cash-dispensing Automated Teller Machine (ATM). The bank also pays a monthly fee that allows FNB customers to access an additional cash-dispensing ATM free of charge at a restaurant in Kensington.

Competition among financial institutions in the AA is strong. Per discussion with management, competition in the AA stems primarily from six similarly situated financial institutions. As of the June 30, 2018, FDIC Market Share Report, FNB ranks third in deposit market share with 14 percent of the deposits in the AA. The market share report considers all 12 institutions in the market, with the top competitor securing 22 percent of deposits in the AA.

As of December 31, 2018, the loan portfolio totaled nearly \$105 million, which represented 77 percent of total assets. The loan portfolio was comprised primarily of agricultural loans. The following table reflects the loan portfolio composition by loan type.

Loan Portfolio Composition as of December 31, 2018		
Loan Type	Volume (\$000)	% of Total Loans
Commercial	38,223	37
Residential Real Estate	9,367	9
Agricultural	51,439	49
Consumer	3,643	3
Other	1,948	2
Total Loans:	104,620	100

The bank is not subject to any pending litigation or other factors impeding its ability to meet the credit needs in its AA. We assigned a "Satisfactory" rating at the January 26, 2015, Community Reinvestment Act (CRA) examination.

Scope of the Evaluation

Evaluation Period/Products Evaluated

This Performance Evaluation assesses FNB's performance using interagency Small Bank CRA examination procedures. Procedures include a lending test that evaluates the bank's record of meeting AA credit needs through lending activities. Evaluating CD activities is optional under Small Bank CRA procedures. At management's request, the OCC reviewed the bank's CD lending, qualified investments, and services. We determined agriculture and consumer loans to be the primary products in the AA. We analyzed agricultural and consumer loans for the period January 1, 2016 through December 31, 2018. We selected a random sample of 20 loans of each respective category for 2016 and 2017-2018 in order to evaluate lending performance within the AA.

Data Integrity

The bank does not report HMDA or CRA data; therefore, the OCC did not perform a data integrity review.

Selection of Areas for Full-Scope Review

FNB has designated Phillips, Smith, Rooks, and Osborne counties as its AA, all of which are Non-MSA geographies. The AA meets regulatory requirements, as it consists of whole geographies and does not reflect illegal discrimination or arbitrarily exclude any low or moderate-income geographies. The OCC performed a full-scope review of the AA. Please refer to Appendix A for more information.

Ratings

The bank's overall rating is based on the full-scope review of its one AA, and the lending performance within. The evaluation period of 2017-2018 will receive more consideration due to higher lending volumes over a 24-month period. The OCC reviewed CD activities to determine if the activities were responsive to AA needs and if they enhanced credit performance in the AA.

Discriminatory or Other Illegal Credit Practices Review

Pursuant to 12 CFR 25.28(c) or 195.28(c), respectively, in determining a national bank's or federal savings association's (collectively, 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 [or any affiliate whose loans have been considered as part of the institution's lending performance] has engaged in discriminatory or other illegal credit practices that require consideration in this evaluation.

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

Conclusions with Respect to Performance Tests

LENDING TEST

FNB's performance under the lending test is rated "Outstanding". FNB has demonstrated outstanding performance based on its reasonable average quarterly loan-to-deposit ratio, the substantial majority of loans originated inside the AA, and excellent distribution of loans to farms of different sizes and consumers of different income levels. The level of community development activity enhanced the lending test rating.

Loan-to-Deposit Ratio

FNB's average quarterly loan-to-deposit (LTD) ratio of 85 percent is reasonable for the size, financial condition, and credit needs within the assessment area. The LTD ratio is calculated on a bank-wide basis. We compared FNB to six other similarly situated banks. The six banks' ratios averaged 81 percent and ranged from 71 percent to 113 percent. FNB ranked second when compared with the other banks' average LTD ratios.

Lending in Assessment Area

A substantial majority of FNB's lending activity is inside the AA. Based on our sample, the bank granted loans to 91 percent by number and 92 percent by dollar amount in the assessment area. The proportion of lending inside versus outside the bank's AA is calculated on a bank-wide basis. We reviewed 40 agricultural loans and 40 consumer loans.

Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%	\$	%	\$	%		
Agricultural	35	87.50%	5	12.50%	40	1,150	90.69%	118	9.31%	1,268
Consumer	38	95.00%	2	5.00%	40	166	98.22%	3	1.78%	169
Total	73	91.25%	7	8.75%	80	1,316	91.58%	121	8.42%	1,437

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

Lending to Borrowers of Different Incomes and to Businesses of Different Sizes

The level of lending to farms of different sizes and consumers of different income levels is outstanding. Examiners selected a sample of 20 agriculture loans and 20 consumer loans originated in 2016 and 20 agriculture loans and 20 consumer loans originated in 2017-2018.

Agriculture Loans

FNB demonstrated excellent distribution of loans to small farms. The 2016 sample indicates 94 percent of the number of agricultural loans were granted to farms with revenues less than or equal to \$1 million, which is just below the demographic data that reveals 98 percent of farms in the AA have revenues less than or equal to \$1 million. This performance significantly exceeded the aggregate data of 40 percent. The 2017-2018 sample indicates 97 percent of the number of agricultural loans were granted to farms with revenues less than or equal to \$1 million, which is also slightly less than the demographic data of 99 percent. This performance again significantly exceeded the aggregate data of 23 percent.

Consumer Loans

FNB demonstrated excellent distribution of loans to consumers. In 2016, FNB demonstrated excellent distribution of loans to low- and moderate-income borrowers. Twenty-five percent of the number of consumer loans were granted to low-income borrowers, which exceeds the demographic data that reveals 24 percent of households in the AA are low-income. Additionally, 20 percent of the number of consumer loans were granted to moderate-income borrowers, which also exceeds the demographic data of 18 percent. In 2017-2018, FNB demonstrated excellent distribution of loans to low- and moderate-income borrowers. Thirty percent of the number of consumer loans were granted to low-income borrowers, which exceeds the demographic data of 24 percent. Additionally, 35 percent of the number of consumer loans were granted to moderate-income borrowers, which also exceeds the demographic data of 18 percent.

Please refer to Tables T and V in Appendix C for the facts and data used to evaluate the borrower distribution of the bank's loan originations and purchases.

Geographic Distribution of Loans

We did not perform an analysis of the geographic distribution of loans. The AA does not contain any low- or moderate-income tracts. Therefore, this analysis would not be meaningful.

Responses to Complaints

FNB did not receive any written complaints related to its CRA performance during the evaluation period.

Qualified Investments and CD Services (Optional)

FNB demonstrates excellent responsiveness to CD needs. CD loans and qualified investments total \$2.5 million. This represents 10.6 percent of tier 1 capital. In addition, FNB performed CD services for eight organizations totaling 330 hours. This involved

four bank employees and included six leadership positions. These services included economic development, low-income housing, community amenities, and more.

FNB provided the AA with 16 CD loans totaling \$899,000. The loans and leases funded county utility vehicles and equipment, as well as rental properties benefiting low- and moderate-income families.

FNB owns 16 qualified investments totaling \$1.5 million inside of its AA. The bank made an additional \$67,000 in donations. The investments funded the repair of water and sewer infrastructure, the construction of an assisted living center and a public swimming pool, and updated equipment at a school building. The donations were made to childcare centers, community foundations, community stores, and an assisted living facility.

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 metropolitan and nonmetropolitan areas 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	Lending Test (excludes CD loans): 01/01/2016 to 12/31/2018 CD Loans, investments, and services: 01/01/2016 to 12/31/2018	
Financial Institution	Products Reviewed	
Farmers National Bank (FNB) Phillipsburg, Kansas	Agricultural Loans Consumer Loans	
Affiliate(s)	Affiliate Relationship	Products Reviewed
None	None	N/A
List of Assessment Areas and Type of Examination		
Assessment Area	Type of Exam	Other Information
Farmers NB AA (Phillips, Smith, Rooks, & Osborne Counties)	Full-Scope	Non-MSA; contains all middle-income tracts. Refer to Appendix B for additional detail.

Appendix B: Community Profiles for Full-Scope Areas

Table A – Demographic Information of the Assessment Area						
Assessment Area: Farmers NB AA 2017-2018						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	8	0.0	0.0	100.0	0.0	0.0
Population by Geography	18,209	0.0	0.0	100.0	0.0	0.0
Housing Units by Geography	10,239	0.0	0.0	100.0	0.0	0.0
Owner-Occupied Units by Geography	6,117	0.0	0.0	100.0	0.0	0.0
Occupied Rental Units by Geography	1,869	0.0	0.0	100.0	0.0	0.0
Vacant Units by Geography	2,253	0.0	0.0	100.0	0.0	0.0
Businesses by Geography	1,583	0.0	0.0	100.0	0.0	0.0
Farms by Geography	457	0.0	0.0	100.0	0.0	0.0
Family Distribution by Income Level	5,069	18.3	20.4	22.2	39.1	0.0
Household Distribution by Income Level	7,986	24.2	17.7	19.6	38.5	0.0
Median Family Income Non-MSAs - KS		\$56,877	Median Housing Value			\$65,490
			Median Gross Rent			\$489
			Families Below Poverty Level			8.7%
<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>						

FNB has identified one AA that consists of Phillips, Smith, Rooks, and Osborne Counties. These counties are contiguous and the AA is a non-metropolitan statistical area. The AA contains eight middle-income census tracts. The AA complies with regulation and does not arbitrarily exclude any low- or moderate-income tracts.

The US Department of Housing and Urban Development (HUD) has declared all four counties as underserved, while also deeming Smith and Osborne Counties to be distressed due to population loss. According to the 2015 ACS US Census, in 2018 the population of the AA is 18,209 and the median family income is \$56,877. Of the 7,986 households in the AA, approximately 39 percent receive social security; 16 percent are retired; and 13 percent are below the poverty level. Twenty-three percent of the population is over age 65, and 35 percent of the population consists of civilians not in the workforce. The median housing value is \$65,490 and 60 percent of the housing units are owner-occupied units. The income distribution for families within the AA is 18 percent low-income, 20 percent moderate-income, 22 percent middle-income, and 39 percent upper-income. The December 31, 2018, unemployment rates for the counties in the AA are as follows: Osborne County 2.3 percent, Phillips County 2.5 percent, Rooks County 2.8 percent, and Smith County 2.4 percent. These rates are below the Kansas unemployment rate of 3.1 percent and the national rate of 3.9 percent for the same time period.

The economic condition of the AA is stable and dominated by agriculture. Per the Dun & Bradstreet data as of June 2018 and the 2015 ACS US Census, primary industries by employment include agriculture, retail trade, and services, including educational and health care. Major employers in the AA include the hospitals, school districts, Tamko (building products manufacturer), Prairie Horizon (ethanol manufacturing plant), Wilkens Manufacturing (self-unloading trailer manufacturer), Trinity Ag LLC (agricultural coop), and Kyle Railroad.

Community Contact

As a part of this evaluation, examiners use a community contact to assess the credit needs and opportunities in the AA. The contact noted agriculture as a primary credit need, and agricultural stresses include low commodity prices and some decline in land values. The contact stated the financial institutions in the area are involved in the community and are meeting the credit needs.

Appendix C: Tables of Performance Data

Content of Standardized Tables

A separate set of tables is provided for each state. All multistate metropolitan areas 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 Examination). For purposes of reviewing the lending test tables, the following are applicable: (1) purchased loans are treated as originations/purchases; (2) “aggregate” is the percentage of the aggregate number of reportable loans originated and purchased by all lenders in the MA/assessment area. Deposit data is compiled by the FDIC and is available as of June 30th of each year. Tables without data are not included in this PE. Tables are identified by both letters and numbers, which results from how they are generated in supervisory analytical systems.

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 MA/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 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) throughout those geographies. Because small business data is 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 Revenues** – Compares the percentage distribution of the number of small loans (less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to the percentage distribution of businesses with revenues of \$1 million or less. In addition, the table presents the percentage distribution of the number of loans originated and purchased by the bank by loan size, regardless of the revenue size of the business. The table also presents aggregate peer 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 small farm data is 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 (less than or equal to \$500,000) originated and purchased by the bank to farms with revenues of \$1 million or less to the percentage distribution of farms with revenues of \$1 million or less. In addition, the table presents the percentage distribution of the number of loans originated and purchased by the bank by loan size, regardless of the revenue size of the farm. The table also presents aggregate peer 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 throughout 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 MA/assessment area

Table T: Assessment Area Distribution of Loans to Farms by Gross Annual Revenues											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
Farmers NB AA	20	610,218	100.0	122	98.4	94.1	40.2	1.0	0.0	0.6	5.9
Total	20	610,218	100.0	122	98.4	94.1	40.2	1.0	0.0	0.6	5.9

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

Table T: Assessment Area Distribution of Loans to Farms by Gross Annual Revenues											2017-2018
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
Farmers NB AA	20	705,851	100.0	203	98.5	96.5	22.7	1.0	0.0	0.6	3.5
Total	20	705,851	100.0	203	98.5	96.5	22.7	1.0	0.0	0.6	3.5

Source: 2017 D&B Data; 01/01/2017 - 12/31/2018 Bank Data; 2016 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0

Table V: Assessment Area Distribution of Consumer Loans by Income Category of the Borrower **2016**

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
Farmers NB AA	20	120,650	100.0	23.6	25.0	18.2	20.0	20.9	15.0	37.3	35.0	0.0	5.0
Total	20	120,650	100.0	23.6	25.0	18.2	20.0	20.9	15.0	37.3	35.0	0.0	5.0

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

Table V: Assessment Area Distribution of Consumer Loans by Income Category of the Borrower **2017-2018**

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
Farmers NB AA	20	58,451	100.0	24.2	30.0	17.7	35.0	19.6	10.0	38.5	20.0	0.0	5.0
Total	20	58,451	100.0	24.2	30.0	17.7	35.0	19.6	10.0	38.5	20.0	0.0	5.0

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