

PUBLIC DISCLOSURE

July 21, 2025

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

**Simmons Bank
RSSD #663245**

**501 South Main Street
Pine Bluff, Arkansas 71601**

Federal Reserve Bank of St. Louis

**P.O. Box 442
St. Louis, Missouri 63166-0442**

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, nor should it be construed as, an assessment of the financial condition of the 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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INSTITUTION'S CRA RATING

INSTITUTION'S CRA RATING: This institution is rated SATISFACTORY.

The following table shows the performance level of Simmons Bank with respect to the Lending, Investment, and Service Tests.

Simmons Bank			
Performance Levels	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 supporting the institution's rating include the following:

- The bank's lending levels reflect good responsiveness to the credit needs of its assessment areas.
- A high percentage of loans are made in the bank's assessment areas.
- The distribution of loans by borrower's income/revenue profile reflects adequate penetration among customers of different income levels and businesses and farms of different sizes.
- The geographic distribution of loans reflects good penetration throughout the assessment areas.
- The bank makes a relatively high level of community development loans.
- The bank makes use of innovative and/or flexible lending products in meeting the credit needs of its assessment areas.
- The bank makes a significant level of qualified community development investments and grants and is occasionally in the leadership position.
- Service delivery systems are reasonably accessible to the bank's assessment areas, and the bank's record of opening and closing branches has not adversely affected the accessibility of its service delivery systems.
- The bank provides a relatively high level of community development services.

DESCRIPTION OF INSTITUTION

Simmons Bank is a large interstate full-service retail bank offering both consumer and commercial loan and deposit products. The bank is a wholly owned state-chartered subsidiary of Simmons First National Corporation; both are headquartered in Pine Bluff, Arkansas. Simmons Bank has several direct and indirect subsidiaries; however, these subsidiaries did not impact the evaluation during this review period due to their limited credit granting operations. The bank operates 227 branches spread across six states along with three loan production offices (LPOs). These LPOs operate in the bank's Kansas City, Memphis, and St. Louis assessment areas.

Since its previous CRA evaluation, Simmons Bank has closed 25 branches, opened 20 branches, and relocated 2 branches. This review period did not include any new financial institution acquisitions but did include the entrance into two new markets: 1) Texarkana, Texas-Arkansas partial metropolitan statistical area (MSA) assessment area, and 2) Cleveland, Tennessee MSA assessment area. Additionally, the bank exited completely from the Austin, Texas MSA market through the closure of one branch.

The bank's most significant presence remains in its home state of Arkansas, specifically the Little Rock MSA, which includes the bank's main office and the largest share of the bank's branches, deposits, and loan volume of any of the bank's assessment areas. Though not as extensive as in Arkansas, the bank also maintains significant operations throughout Tennessee, Texas, and Missouri. In total, the bank has designated 39 separate assessment areas. However, several of these assessment areas were combined for analysis in instances where nonMSA assessment areas shared similar economic and demographic characteristics. The composition of each assessment area, including assessment areas that were combined for analysis, is detailed in the *General Demographics* section for each separate assessment area.

For this review period, no legal impediments or financial constraints were identified that would have hindered the bank from serving the credit needs of its assessment areas, and the bank is capable of meeting assessment area credit needs based on its available resources and financial products.

As of June 30, 2025, the bank reported total assets of \$26.6 billion, which represents a 2.0 percent decrease since the previous examination. As of the same date, total loans and leases outstanding were \$17.1 billion, while deposits totaled \$22.1 billion. The bank's loan portfolio composition by credit category is displayed in the following table.

Distribution of Total Loans as of June 30, 2025		
Credit Category	Amount \$ (000s)	Percentage of Total Loans
Commercial Real Estate	\$6,486,119	37.9%
Construction and Development	\$2,784,895	16.3%
1–4 Family Residential	\$2,642,446	15.4%
Commercial and Industrial	\$2,458,800	14.4%
Multifamily Residential	\$936,339	5.5%
Total Other Loans	\$680,218	4.0%
Farmland	\$567,157	3.3%
Farm Loans	\$333,106	1.9%
Loans to Individuals	\$238,988	1.4%
TOTAL	\$17,128,068	100%

As indicated by the table above, a significant portion of the bank’s lending resources is directed to commercial real estate loans, commercial and industrial loans, and loans secured by 1–4 family residential properties. While farmland and farm loans do not represent a significant portion of the bank’s loan portfolio by dollar volume, these products are nevertheless an important product line in several of the bank’s assessment areas and are thus included for review where applicable. The bank also originates and subsequently sells a significant volume of loans related to residential real estate. As these loans are sold on the secondary market shortly after origination, this activity is not captured in the table. The bank originated and sold 1,156 loans totaling \$259.4 million in 2023.

The bank received a Satisfactory rating at its previous CRA evaluation conducted by this Reserve Bank on September 6, 2022.

SCOPE OF EXAMINATION

The bank's CRA performance was reviewed using the Federal Financial Institutions Examination Council's (FFIEC's) Large Institution CRA Examination Procedures, which include a Lending Test, Investment Test, and Service Test. Bank performance under these tests is rated at the institution, multistate MSA, and state levels and is a reflection of the conclusions drawn in the 16 full-scope review areas detailed in the table below. The following table details the number of branch offices, breakdown of deposits, and the CRA review procedures applicable to each rated area completed as part of this evaluation. Deposit information in the following table, as well as deposit information throughout this evaluation, is taken from the Federal Deposit Insurance Corporation (FDIC) Deposit Market Share Report data as of June 30, 2024.

Rated Areas	Offices		Deposits as of June 30, 2024		Assessment Area Reviews		
	#	%	\$ (000s)	%	Full Scope*	Limited Scope	TOTAL
Kansas City Multistate MSA	3	1.3%	\$283,309	1.3%	1	0	1
Texarkana Multistate MSA	1	0.4%	\$11,236	0.1%	1	0	1
Arkansas	66	29.1%	\$9,311,884	42.1%	3	4	7
Tennessee	45	19.8%	\$3,616,827	16.3%	3	3	6
Texas	43	18.9%	\$4,042,486	18.3%	4	4	8
Missouri	45	19.8%	\$3,232,197	14.6%	2	3	5
Oklahoma	20	8.8%	\$1,450,595	6.6%	1	2	3
Kansas	4	1.8%	\$172,907	0.8%	1	1	2
OVERALL	227	100%	\$22,121,441	100%	16	17	33

*Combined nonMSA assessment areas are counted as a single assessment area.

The bank receives an overall CRA rating and individual ratings for the Lending, Investment, and Service Tests at the institution level, as well as for each rated area in which the bank maintains a branch presence. Overall CRA ratings are driven by performance in the various rated areas, which are weighted according to significance based on loan and deposit activity, branch structure, and other factors, such as CRA performance history. The bank's institution ratings are a blend of the eight rated area ratings, which are weighted when making overall rating decisions. Consequently, performance in the state of Arkansas is given primary consideration, followed closely by Tennessee, Texas, and Missouri, with the other rated areas receiving less weight toward the overall institution rating.

To augment this evaluation, interviews with 17 community contacts throughout the bank's full-scope assessment areas were utilized. These interviews helped to ascertain certain economic and demographic conditions, as well as credit needs and opportunities, in the bank's assessment areas, and provided context with which to evaluate the bank's responsiveness to these credit needs. Key details from these community contact interviews are included in the *Description of Assessment Area* section applicable to the assessment area for which they were conducted.

Lending Test

Under the Lending Test, the bank's performance is evaluated using the following criteria and time periods.

Lending Test Performance Criterion	Products Selected for Review	Time Period
Level of Lending Activity	- Home mortgage loans reported under the Home Mortgage Disclosure Act (HMDA) - Small business and small farm loans reported under the CRA	January 1, 2022 – December 31, 2023
Assessment Area Concentration		
Loan Distribution by Borrower's Profile		
Geographic Distribution of Loans		
Community Development Lending Activities		July 1, 2022 – July 20, 2025
Product Innovation		

As shown in the preceding table, HMDA, small business, and small farm loans (in some markets) were used to evaluate the bank's lending performance, as these loans are considered the bank's core business lines based on lending volume and the bank's business strategy. Due to similar volumes and the bank's strategic focus on both HMDA and small business loans, these two products were given equal weight, with some adjustments made to weighting depending on specific loan volumes in the different assessment areas, with less weight given to small farm loans. Lastly, equal emphasis is placed on performance in 2022 and 2023.

The bank's Lending Test performance is evaluated using the following criteria, as applicable:

- Level of lending activity
- Assessment areas concentration¹
- Distribution of loans by borrower's income/revenue profile
- Geographic distribution of loans
- Community development lending activities
- Product innovation²

¹ This criterion is applicable at the institution level only.

² Unlike other large bank CRA performance criteria, a lack of innovative or flexible lending practices does not necessarily impact the bank's performance negatively, as these activities are largely used to augment consideration given to an institution's performance under the quantitative criteria, potentially resulting in a higher rating.

Under the previously noted Geographic Distribution and Borrower Distribution criteria, analyses often involve comparisons of bank performance to assessment area demographics and the performance of other lenders based on HMDA and CRA aggregate data. Unless otherwise noted, the following are the information sources referenced throughout the evaluation.

- Assessment area demographics are based on 2020 American Community Survey (ACS) data, and business demographics are based on 2022 and 2023 Dun & Bradstreet data.
- Median family incomes are based on the FFIEC's 2022 and 2023 annual estimates. These estimates were used to classify borrowers into low-, moderate-, middle-, and upper-income categories by comparing their reported income to the applicable median family income figure for that area.
- Industry demographics are sourced from the U.S. Department of Labor, Bureau of Labor Statistics (BLS) Quarterly Census of Employment and Wages data, according to the North American Industry Classification System.
- Unemployment data is sourced from the BLS and is not seasonally adjusted.
- Housing cost burden refers to the percentage of households with housing costs that exceed 30.0 percent of total household income. These figures are sourced from the U.S. Department of Housing and Urban Development (HUD) 2017–2021 Comprehensive Housing Affordability Strategy data.
- In the evaluation of the bank's distribution of loans to borrowers of different income levels and businesses and farms of different revenue sizes, the demographic figure refers to either the percentage of families in that assessment area that are classified as low- and moderate-income (LMI) or the percentage of businesses/farms with annual revenues of \$1 million or less.
- In the evaluation of the bank's geographic distribution of loans, the demographic figure refers to either the percentage of owner-occupied housing units in that assessment area that are in LMI census tracts or the percentage of businesses located in LMI census tracts.

When analyzing bank performance, greater emphasis is placed on annually updated aggregate lending data, which is expected to describe many factors impacting lenders and to predict more relevant comparisons.

Investment Test

All community development investments, including grants and donations, made since the previous CRA evaluation were reviewed and evaluated. In addition, investments made prior to the date of the previous CRA evaluation, but still outstanding as of this review date, were also considered. Qualified investments and grants were evaluated to determine the bank's overall level of activity, use of innovative and/or complex investments, and responsiveness to assessment area credit and community development needs.

Service Test

The review period for retail and community development services includes activity from the date of the bank's previous CRA evaluation to the date of the current evaluation. The Service Test considers the following criteria:

- Distribution and accessibility of bank branches and alternative delivery systems
- Changes in branch locations
- Reasonableness of business hours and retail services
- Community development services

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

LENDING TEST

The bank's performance under the Lending Test is rated high satisfactory. This rating reflects the performance in each rated area shown in the table below. As mentioned in the section above, Arkansas carried the most weight toward the overall rating, followed by Tennessee and Texas. The bank's performance under each of the criteria of the Lending Test is shown in the tables that follow.

Rated Area	Lending Test Rating
Kansas City Multistate MSA	High Satisfactory
Texarkana Multistate MSA	Low Satisfactory
Arkansas	High Satisfactory
Tennessee	High Satisfactory
Texas	High Satisfactory
Missouri	High Satisfactory
Oklahoma	Low Satisfactory
Kansas	High Satisfactory
OVERALL	HIGH SATISFACTORY

Lending Activity

Overall, lending levels reflect good responsiveness to the credit needs of the bank's combined assessment areas, based on loan activity reviewed under the Lending Test. (See the *Lending Inside and Outside of Assessment Areas* table in the next section for a breakdown of lending activity by product type.) Additional lending activity details are discussed later for each assessment area reviewed under full-scope procedures.

Assessment Area Concentration

For the loan activity reviewed as part of this evaluation, the following table displays the number and dollar volume of loans inside and outside the bank's assessment areas.

Lending Inside and Outside of Assessment Areas January 1, 2022 through December 31, 2023						
Loan Type	Inside Assessment Areas		Outside Assessment Areas		TOTAL	
HMDA	8,196	87.5%	1,166	12.5%	9,362	100%
	\$2,558,612	79.0%	\$678,257	21.0%	\$3,236,869	100%
Small Business	10,237	81.7%	2,292	18.3%	12,529	100%
	\$1,678,474	83.5%	\$332,680	16.5%	\$2,011,154	100%
Small Farm	2,841	88.6%	366	11.4%	3,207	100%
	\$309,194	88.4%	\$40,742	11.6%	\$349,936	100%
TOTAL LOANS	21,274	84.8%	3,824	15.2%	25,098	100%
	\$4,546,280	81.2%	\$1,051,679	18.8%	\$5,597,959	100%

A high percentage of loans were made inside the bank's assessment areas. As shown above, 84.8 percent of the bank's total HMDA, small business, and small farm loans were made inside the bank's assessment areas, representing 81.2 percent of loans by dollar volume.

Borrower and Geographic Distribution

Overall, performance by borrower's income or revenue profile is adequate, as shown in the following table.

Rated Area	Loan Distribution by Borrower's Profile
Kansas City Multistate MSA	Good
Texarkana Multistate MSA	Adequate
Arkansas	Good
Tennessee	Adequate
Texas	Adequate
Missouri	Good
Oklahoma	Adequate
Kansas	Adequate
OVERALL	ADEQUATE

The overall geographic distribution of loans reflects good penetration throughout the assessment areas, as displayed in the following table.

Rated Area	Geographic Distribution of Loans
Kansas City Multistate MSA	Good
Texarkana Multistate MSA	Excellent
Arkansas	Good
Tennessee	Adequate
Texas	Good
Missouri	Good
Oklahoma	Adequate
Kansas	Excellent
OVERALL	GOOD

Community Development Lending Activity

Overall, the bank makes a relatively high level of community development loans, as noted in the following table.

Rated Area	Community Development Lending
Kansas City Multistate MSA	Leader in Making
Texarkana Multistate MSA	Adequate Level
Arkansas	Leader in Making
Tennessee	Relatively High Level
Texas	Relatively High Level
Missouri	Leader in Making
Oklahoma	Adequate Level
Kansas	Relatively High Level
OVERALL	RELATIVELY HIGH LEVEL

During the review period, the bank originated or renewed 508 qualifying community development loans inside its rated areas, including in areas outside of its assessment areas, totaling \$1.2 billion. Both the number and dollar amount of community development loans originated are considerable increases from the previous review period.

Product Innovation

Overall, the bank makes use of innovative and/or flexible lending practices in serving the credit needs of its assessment areas, as shown in the following table.

Rated Area	Use of Product Innovation
Kansas City Multistate MSA	Makes Limited Use
Texarkana Multistate MSA	Makes Little Use
Arkansas	Makes Use
Tennessee	Makes Use
Texas	Makes Use
Missouri	Makes Use
Oklahoma	Makes Use
Kansas	Makes Limited Use
OVERALL	MAKES USE

Detailed below are descriptions of the bank's flexible and/or innovative lending products.

Consumer Real Estate

- *Affordable Advantage Mortgage Loan Program:* This portfolio loan product is designed to meet the need for affordable housing for LMI individuals and areas in select markets across Arkansas, Kansas, Missouri, Oklahoma, Texas, and Tennessee. Applicants must meet certain income requirements to be eligible for the product, which features flexible underwriting guidelines, no down payment requirements, and no private mortgage insurance (PMI). During the review period, the bank originated 321 Affordable Advantage Mortgage loans totaling \$57.3 million.
- *CRA Individual Tax Identification Number (ITIN) Affordable Advantage Mortgage:* This portfolio loan product is designed for homebuyers who do not have a social security number and allows for eligible borrowers to apply using their ITIN. The product features more flexible underwriting guidelines than typical secondary market lending and does not include PMI. During the review period, the bank originated 241 CRA ITIN Affordable Advantage Mortgage loans totaling \$48.7 million.
- *Arkansas Development Finance Authority (ADFA):* The bank is an approved lender with the ADFA. Through the loan programs available, the ADFA provides down payment assistance to LMI borrowers in the state of Arkansas. During the review period, the bank originated 69 loans, providing \$731,817 in down payment assistance.

- *Federal Housing Administration (FHA)/U.S. Department of Veterans Affairs (VA) Insured Loan Programs:* These government-insured loan programs offer flexible, long-term financing to eligible borrowers with low or no down payments and are offered throughout all of the bank's assessment areas. During the review period, the bank originated 704 loans totaling \$156.5 million.
- *U.S. Department of Agriculture (USDA) Rural Development Loan Program:* This loan program is designed to assist LMI individuals in purchasing affordable housing in rural areas and features no down payment or mortgage insurance requirements. During the review period, the bank originated 141 loans for \$22.9 million.
- *Tennessee Housing Development Agency (THDA):* The bank is an approved lender with the THDA and is able to provide low interest rate mortgage loans and down payment assistance to first-time homebuyers in Tennessee through the Homeownership program. During the review period, the bank originated eight loans, providing \$127,274 in down payment assistance.
- *CRA Greenlight:* This product is designed to assist underserved individuals with home repairs. During the review period, the bank originated one loan totaling \$15,000 in Missouri.
- *CRA Home Improvement:* The product features flexible underwriting criteria and is targeted to individuals living in LMI areas. During the review period, the bank originated three CRA Home Improvement loans totaling \$56,531. These loans were spread among Arkansas and Tennessee assessment areas.

Consumer Non-Real Estate

- *Foundation Secured Credit Card:* This credit card product is designed to build or repair credit. The card is secured by a Simmons Bank savings account or certificate of deposit. Credit limits range from \$300 to \$5,000, with no minimum credit score requirements. During the review period, the bank opened over 3,000 Foundation credit card accounts totaling \$3.1 million in approved credit.

Partnerships with the Federal Home Loan Bank (FHLB) of Dallas

- *Homebuyer Equity Leverage Partnership (HELP):* This program provides funds that assist low-income, first-time homebuyers with down payment assistance and closing costs. During the review period, the bank awarded 168 grants totaling \$2.5 million throughout its Arkansas, Tennessee, Texas, Missouri, and Oklahoma assessment areas.
- *Affordable Housing Program:* Through this program, the FHLB provides funds to member banks to purchase, construct, or rehabilitate housing for the benefit of LMI borrowers. During the review period, the bank provided two grants totaling \$1.1 million in Arkansas.

- *Disaster Rebuilding Assistance (DRA)*: This program provides grant funds for the repair and rehabilitation of housing affected by a disaster within the FHLB of Dallas district. During the review period, the bank awarded 11 grants totaling \$155,320 to borrowers in Texas.
- *FORTIFIED Fund*: Through this program, financial institutions are able to help income-qualified homeowners replace an existing roof or upgrade the roof on a new construction home to a FORTIFIED roof. These storm-resistant roofs are designed to prevent damage from hurricanes, high winds, hail, and severe thunderstorms. Simmons Bank and its borrowers utilized this program five times for a total of \$65,913 in loans.
- *Partnership Grant Program*: Through this program, the FHLB matches grant funds from member banks to help promote relationships between community-based organizations and financial institutions. The bank provided two grants to two organizations—one in Arkansas and another in Texas—totaling \$13,500.
- *Special Needs Assistance Program (SNAP)*: This program provides grant funds for housing rehabilitation to LMI individuals with special needs. During the review period, the bank administered one grant totaling \$12,000 in the state of Texas.

Small Business

- *Small Business Administration (SBA)*: The bank offers SBA products that provide small businesses with access to capital with more flexible terms than conventional commercial financing. During the review period, the bank originated well over 12,000 SBA loans across all its rated areas for over \$2 billion.

INVESTMENT TEST

The bank's performance under the Investment Test is rated high satisfactory, driven primarily by the performance in Arkansas, Texas, and Missouri. Overall, the bank made a significant level of qualified community development investments and grants. The investments and grants exhibit good responsiveness to credit and community development needs, and the bank is occasionally in a leadership position. The bank makes significant use of innovative and/or complex investments to support community development initiatives. The following tables display investment and grant activity performance for each assessment area.

Rated Area	Community Development Investments (\$)	Community Development Donations/Grants (\$)	Investment Test Rating
Kansas City Multistate MSA	\$7.8 million	\$27,120	High Satisfactory
Texarkana Multistate MSA	\$8.2 million	\$16,500	Outstanding
Arkansas	\$185.1 million	\$1.7 million	Outstanding
Tennessee	\$42.1 million	\$732,033	Low Satisfactory
Texas	\$165.0 million	\$558,494	High Satisfactory
Missouri	\$68.2 million	\$892,936	High Satisfactory
Oklahoma	\$23.0 million	\$1.9 million	Low Satisfactory
Kansas	\$6.7 million	\$57,823	High Satisfactory
TOTAL	\$506.2 million	\$6.0 million	HIGH SATISFACTORY

During the review period, the bank made new investments totaling \$100.8 million and had \$405.5 million in previous-period investments that were still outstanding in the bank's rated areas. Not included in those totals or in the table above, the bank also had new investments totaling \$3.5 million, and outstanding investments totaling \$20.8 million, that were made in small business investment companies that are able to invest anywhere within the bank's assessment areas. As these investments benefit more than one rated area, they are discussed at the institution level only. The bank's investment activity consisted primarily of municipal bonds benefiting schools or projects in LMI areas in the bank's assessment areas, as well as mortgage-backed securities (MBSs), which are investments in pools of loans made up of affordable housing loans to LMI borrowers. In addition, the bank made over 1,000 donations totaling \$6.0 million.

SERVICE TEST

The bank's performance under the Service Test is rated low satisfactory based on the criteria shown in the table below.

Rated Area	Service Test Rating
Kansas City Multistate MSA	Low Satisfactory
Texarkana Multistate MSA	Low Satisfactory
Arkansas	Low Satisfactory
Tennessee	High Satisfactory
Texas	Low Satisfactory
Missouri	High Satisfactory
Oklahoma	High Satisfactory
Kansas	Low Satisfactory
OVERALL	LOW SATISFACTORY

Accessibility of Delivery Systems

The bank's delivery systems are reasonably accessible to geographies and individuals of different income levels, as shown in the following table.

Rated Area	Accessibility of Delivery Systems
Kansas City Multistate MSA	Reasonably Accessible
Texarkana Multistate MSA	Reasonably Accessible
Arkansas	Reasonably Accessible
Tennessee	Reasonably Accessible
Texas	Reasonably Accessible
Missouri	Reasonably Accessible
Oklahoma	Readily Accessible
Kansas	Reasonably Accessible
OVERALL	REASONABLY ACCESSIBLE

The bank currently operates 54 of its 227 branches (23.8 percent) in LMI geographies. In addition to branch locations, consideration was also given to the distribution of LPOs, which provide further ease of access to individuals in the bank's assessment areas. Lastly, the bank's website and mobile application offer functionality and further extend the bank's ability to offer its products and services beyond its physical branch presence.

Changes in Branch Locations

The bank's record of opening and closing branches has not adversely affected the accessibility of the bank's delivery systems, particularly to LMI geographies and individuals.

Rated Area	Changes in Branch Locations
Kansas City Multistate MSA	Not Adversely Affected
Texarkana Multistate MSA	Not Adversely Affected
Arkansas	Not Adversely Affected
Tennessee	Not Adversely Affected
Texas	Generally, Not Adversely Affected
Missouri	Not Adversely Affected
Oklahoma	Not Adversely Affected
Kansas	Adversely Affected
OVERALL	NOT ADVERSELY AFFECTED

Reasonableness of Business Hours and Services in Meeting Assessment Area Needs

The bank's hours and services do not vary in a way that inconveniences certain portions of its assessment areas, particularly LMI geographies or individuals. While the bank's hours vary somewhat between branches and assessment areas, they do not vary in a way that impacts LMI geographies or individuals, nor do the products or services offered vary in a way that adversely impacts LMI geographies or individuals.

Rated Area	Reasonableness of Business Hours and Services
Kansas City Multistate MSA	Do Not Vary in a Way That Inconveniences
Texarkana Multistate MSA	Do Not Vary in a Way That Inconveniences
Arkansas	Do Not Vary in a Way That Inconveniences
Tennessee	Do Not Vary in a Way That Inconveniences
Texas	Do Not Vary in a Way That Inconveniences
Missouri	Do Not Vary in a Way That Inconveniences
Oklahoma	Do Not Vary in a Way That Inconveniences
Kansas	Do Not Vary in a Way That Inconveniences
OVERALL	DO NOT VARY IN A WAY THAT INCONVENIENCES

Community Development Services

The bank provides a relatively high level of community development services, as shown below.

Rated Area	Community Development Services
Kansas City Multistate MSA	Adequate Level
Texarkana Multistate MSA	Limited Level
Arkansas	Relatively High Level
Tennessee	Leader
Texas	Relatively High Level
Missouri	Relatively High Level
Oklahoma	Adequate Level
Kansas	Relatively High Level
OVERALL	RELATIVELY HIGH LEVEL

In total, Simmons Bank employees provided 4,763 community development services to various organizations throughout its rated areas. Overall, this is an increase in the number of services provided at the previous evaluation, with significant improvements noted in the Little Rock, Arkansas MSA and Dallas-Fort Worth, Texas CSA assessment areas.

FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

Based on findings from the Consumer Affairs examination, including a fair lending analysis performed under Fair Housing Act requirements, conducted concurrently with this CRA evaluation, no evidence of discriminatory or other illegal credit practices inconsistent with helping to meet community credit needs was identified.

KANSAS CITY, MISSOURI-KANSAS MULTISTATE MSA³

(Full-Scope Review)

CRA RATING FOR KANSAS CITY MSA:

The Lending Test is rated:

The Investment Test is rated:

The Service Test is rated:

SATISFACTORY

High Satisfactory

High Satisfactory

Low Satisfactory

Factors supporting the ratings for the Kansas City assessment area include:

- The bank's lending levels reflect adequate responsiveness to the credit needs of the Kansas City assessment area.
- The distribution of loans by borrower's income or revenue profile reflects good penetration among customers of different income levels and businesses of different sizes.
- The geographic distribution of loans reflects good penetration throughout the Kansas City assessment area.
- The bank is a leader in providing community development loans throughout the Kansas City assessment area.
- The bank makes limited use of innovative and/or flexible lending practices in serving the credit needs of the St. Louis assessment area.
- The bank makes a significant level of qualified community development investments and grants and is occasionally in a leadership position in the assessment area.
- Delivery systems are reasonably accessible to geographies and individuals of different income levels in the Kansas City assessment area. Changes in branch locations have not adversely affected the accessibility of the bank's delivery systems, and business hours and services do not vary in a way that inconveniences certain portions of its assessment areas, particularly in LMI geographies.
- The bank provides an adequate level of community development services.

³ This rating reflects performance within the multistate MSA. The statewide evaluations of Missouri and Kansas are adjusted and do not reflect performance in the portions of Missouri and Kansas contained in the Kansas City assessment area.

SCOPE OF EXAMINATION

Scoping considerations applicable to the review of the Kansas City assessment area are consistent with the overall CRA examination scope presented in the *Institution, Scope of Examination* section. However, as demand for small farm loans and the bank's small farm loan activity are minimal in the assessment area, small farm lending is not assessed and did not impact the evaluation of lending performance in the assessment area.

The Kansas City assessment area was reviewed under full-scope examination procedures and includes information obtained from one community contact. This interview was used to ascertain specific credit and community development needs and provided context with which to evaluate the bank's responsiveness to these needs. Key details from this community contact interview are included in the next section.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE PARTIAL KANSAS CITY MSA ASSESSMENT AREA

Bank Structure

As shown in the table below, the bank operates three (1.3 percent) of its total branches in the Kansas City assessment area.

Branch Locations by Census Tract Income Level				
Low-Income	Moderate-Income	Middle-Income	Upper-Income	Unknown-Income
0	0	1	2	0

The bank operates one branch on the Kansas side of the assessment area, with the remaining two branches located in Missouri. During this review period, the bank opened one branch in this assessment area and did not close any branches. Based on this limited branch network and given the size, population, and competitiveness of the banking market, it is reasonable to assume the bank may struggle to serve the credit needs of the entirety of the Kansas City assessment area.

General Demographics

The bank's assessment area is composed of Johnson County, Kansas, and Jackson County, Missouri. These are 2 of the 14 counties that make up the entirety of the Kansas City, Missouri-Kansas MSA (Kansas City MSA). Jackson County, with a population of 717,204, contains the core of Kansas City and is more populous than Johnson County, with a population of 609,863.

The banking industry in the Kansas City assessment area is highly competitive, with 80 FDIC-insured depository institutions operating 407 branches throughout the assessment area. Of these institutions, Simmons Bank ranks 27th with 0.4 percent of the deposit market share. Deposits held in branches in the Kansas City assessment area represent 1.3 percent of total bank deposits.

Competition for HMDA and CRA loans is similarly high. An analysis of 2023 HMDA-reportable loans shows that 579 institutions had loan activity in the assessment area, of which the bank ranked 114th. The bank ranked 48th out of 153 institutions with CRA loan activity in the assessment area.

The assessment area covers a large metropolitan area with a diverse population and demographic composition. As such, there are numerous credit needs in the assessment area, in addition to the standard blend of consumer and commercial loan and deposit products. Particular credit needs noted by a community contact include early-stage lending funds for new and established small businesses. Furthermore, the Kansas City assessment area has considerable need for community/economic development, as well as a significant level of intermediaries (e.g., universities, community development corporations, and government entities) working to meet those needs; consequently, there is ample opportunity for bank involvement in community development activities.

Income and Wealth Demographics

The following table reflects the number of census tracts by income level and the family population within those tracts.

Assessment Area Demographics by Geography Income Level				
	Census Tracts		Family Population	
Low	40	10.5%	20,409	6.3%
Moderate	85	22.3%	65,157	20.0%
Middle	124	32.5%	115,977	35.6%
Upper	117	30.7%	122,076	37.5%
Unknown	15	3.9%	1,909	0.6%
TOTAL	381	100%	325,528	100%

As shown in the table above, 32.8 percent of census tracts in the assessment area are designated as LMI, while 26.3 percent of assessment area families reside within those tracts. The majority of these LMI census tracts are concentrated in Jackson County, specifically the northern and western portions of the county, encompassing the core of Kansas City.

Based on 2020 ACS data, the median family income for the assessment area was \$90,680. This income figure was higher than the median family income for the states of Kansas (\$77,620) and Missouri (\$72,834) as a whole. More recently, the FFIEC estimated the median family income for the entire Kansas City MSA to be \$97,300 in 2022 and \$104,400 in 2023. The following table displays the distribution of assessment area families by income level compared to the states of Kansas and Missouri as a whole.

Family Population by Income Level						
	Assessment Area		Kansas		Missouri	
Low	62,109	19.1%	135,113	18.3%	317,471	20.5%
Moderate	53,950	16.6%	130,126	17.6%	285,869	18.4%
Middle	68,128	20.9%	162,489	22.0%	333,130	21.5%
Upper	141,341	43.4%	309,883	42.0%	614,586	39.6%
TOTAL	325,528	100%	737,611	100%	1,551,056	100%

When compared with the data in the first table in this section, a higher percentage of families in the assessment area are LMI (35.7 percent) than reside in LMI census tracts (26.3 percent). Overall, the distribution of families by income level in the assessment area is fairly aligned with the state of Kansas (35.9 percent) but below the state of Missouri (38.9 percent). The percentage of families below the poverty level in the assessment area (6.6 percent) is lower than in Kansas (7.6 percent) and Missouri (8.9 percent). Therefore, considering income levels and family demographics, the assessment area is more affluent than Kansas and Missouri as a whole.

Housing Demographics

The following table displays housing demographics for the assessment area compared to the states of Kansas and Missouri.

Housing Cost Burden Levels						
Area	Cost Burden – Renters			Cost Burden – Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Assessment Area	77.6%	35.9%	40.4%	60.8%	29.6%	16.1%
Kansas	75.7%	29.8%	38.2%	58.1%	26.8%	15.3%
Missouri	74.0%	30.3%	39.6%	58.6%	26.5%	16.1%

Based on the data in the table above, the level of cost-burdened renters in the assessment area (40.4 percent) is similar to the level of cost-burdened renters in the states of Kansas (38.2 percent) and Missouri (39.6 percent). Similarly, the level of cost-burdened owners in the assessment area (16.1 percent) is near the percentages of cost-burdened owners in Kansas (15.3 percent) and Missouri (16.1 percent). These similarities also hold when LMI renters and owners are broken out individually.

Industry and Employment Demographics

The Kansas City assessment area supports a large and diverse business community. BLS industry demographics indicate that there are 659,766 paid employees in the assessment area, with the three largest industries by number of paid employees being healthcare and social assistance (16.6 percent), professional and technical services (11.2 percent), and retail trade (10.8 percent). The assessment area also supports a strong small business sector, with 90.6 percent of assessment area businesses having annual revenues of \$1 million or less.

The table below details BLS unemployment data for the assessment area compared to Kansas and Missouri.

Unemployment Levels			
Dataset	Time Period (Annual Average)		
	2022	2023	2024
Assessment Area	2.7%	3.0%	3.6%
Kansas	2.7%	2.9%	3.6%
Missouri	2.6%	3.1%	3.7%

As shown in the table above, unemployment levels in the assessment area nearly mirrored those of both Kansas and Missouri throughout the three-year period. Unemployment levels in the assessment area were consistently higher in Jackson County compared to Johnson County. Additionally, unemployment increased in both counties, the assessment area, and the two states throughout the review period.

Community Contact Information

For the Kansas City assessment area, one community contact interview was referenced as part of this evaluation. This interview was with an individual specializing in economic development across both sides of the multistate MSA.

The community contact described the economy as stable, with a well-diversified industrial mix, which would likely limit negative impact to the area in the case of a sector-specific downturn. The area has experienced some recent layoffs that have hit major employers in the area, which have trickled down through their suppliers and subcontractors, but the unemployment rate is not dissimilar to the nationwide averages. Housing in the area is relatively affordable compared to the nationwide averages, according to the contact. There have been some housing price increases, however, which have caused challenges in the community. The supply of affordable housing in the area—specifically affordable housing for LMI individuals—is low. There are several community organizations working toward improving the supply of affordable housing in the assessment area, and all are looking to expand their reach through partnerships with local financial institutions.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE PARTIAL KANSAS CITY MSA ASSESSMENT AREA

LENDING TEST

The bank's Lending Test performance in the Kansas City MSA is rated high satisfactory. The following table displays the bank's performance under the Lending Test in the Kansas City assessment area.

Lending Test Summary	
Lending Activity	Adequate
Borrower Distribution	Good
Geographic Distribution	Good
Community Development Loans	Leader
Product Innovation	Makes Limited Use
LENDING TEST RATING	HIGH SATISFACTORY

Lending Activity

The following table displays the bank's combined 2022 and 2023 lending volume in the Kansas City assessment area by number and dollar volume.

Summary of Lending Activity January 1, 2022 through December 31, 2023				
Loan Type	#	%	\$ (000s)	%
Home Improvement	5	5.0%	\$525	2.0%
Home Purchase	30	29.7%	\$9,365	36.1%
Refinancing	5	5.0%	\$629	2.4%
Other Purpose Line of Credit (LOC)	6	5.9%	\$611	2.4%
Total HMDA	46	45.5%	\$11,130	42.9%
Small Business	53	52.5%	\$14,683	56.7%
Small Farm	2	2.0%	\$106	0.4%
TOTAL LOANS	101	100%	\$25,919	100%

Loans made in the Kansas City assessment area represent 0.5 percent by number and 0.6 percent by dollar of total 2022 and 2023 HMDA and CRA loans made within the bank's assessment areas. This level of lending is generally in line with the percentage of total bank branches in the assessment area (1.3 percent) and the percentage of total bank deposits held in the assessment area (1.3 percent). Therefore, the bank's lending activity reflects adequate responsiveness to the credit needs of the Kansas City assessment area.

Loan Distribution by Borrower's Profile

The bank's overall loan distribution by borrower's profile is good. HMDA and small business lending received equal weighting when determining conclusions.

HMDA Lending

Overall, the bank's borrower distribution of HMDA loans is good. In 2022, the bank originated 36.7 percent of its HMDA loans to low-income borrowers, which was well above both the aggregate lending level (8.9 percent) and the demographic figure (19.1 percent), reflecting excellent performance. HMDA lending to low-income borrowers decreased in 2023 (12.5 percent) but remained between the aggregate lending level (8.7 percent) and the demographic figure (19.1 percent), reflecting good performance.

The bank made 20.0 percent of its HMDA loans to moderate-income borrowers in 2022, reflecting good performance when compared to aggregate institutions in the assessment area (18.0 percent) and the demographic figure (16.6 percent). While the bank's performance decreased in 2023 (18.8 percent), it was still above the aggregate lending level (18.4 percent) and the demographic figure (16.6 percent) and is also considered good.

Small Business Lending

The bank's record of lending to businesses of different sizes is good overall. The bank originated 63.0 percent of its small business loans to businesses with annual revenues of \$1 million or less in 2022; this performance is considered good when compared with aggregate lending levels (51.1 percent) and the demographic figure (90.5 percent). Lending to businesses with annual revenues of \$1 million or less was lower in 2023 (53.8 percent) and was comparable to aggregate lending levels (52.9 percent) but below the demographic figure (90.6 percent), reflecting adequate performance. Given a greater number of small business loans and a larger dollar volume of small business loans originated in 2022, more weight was placed on the performance in 2022 when determining overall small business performance conclusions.

Geographic Distribution of Loans

The bank's geographic distribution of loans is good overall based on the two loan products reviewed. As previously mentioned, the assessment area has 40 low-income census tracts and 85 moderate-income census tracts. Additionally, a dispersion analysis of assessment area loan activity did not reveal evidence of conspicuous lending gaps in LMI geographies. In 2022, the bank had loan activity in 11.8 percent of all assessment area census tracts and 8.8 percent of all LMI geographies. In 2023, the bank had lending activity in 8.4 percent of census tracts in the assessment area and 10.4 percent of LMI geographies in the assessment area. This dispersion supports the conclusion that the geographic distribution of loans is good overall.

HMDA Lending

The overall distribution of HMDA loans by geography income level is good. In 2022, the bank originated 3.3 percent of its HMDA loans in low-income geographies, as compared with 4.4 percent for both the aggregate performance in the assessment area and the demographic levels, reflecting adequate performance. The bank originated one HMDA loan in low-income geographies in 2023 (6.3 percent). Although this figure exceeded the percentage of HMDA loans originated by aggregate institutions (5.0 percent) and the demographic figure (4.4 percent), given the limited number of originations, this performance is also considered adequate.

HMDA lending in moderate-income geographies is excellent in both 2022 and 2023. In both years, the bank's level of lending in moderate-income geographies (26.7 percent and 37.5 percent, respectively) exceeded aggregate lending levels (18.9 percent and 20.4 percent, respectively) and the demographic figure (18.2 percent).

Small Business Lending

The bank's distribution of small business loans in LMI geographies is good overall. The bank did not originate any small business loans in low-income geographies in 2022, which is considered poor when compared to the aggregate lending level (4.9 percent) and the demographic figure (5.8 percent). Small business lending performance in low-income geographies in 2023 significantly improved (15.4 percent) and is considered excellent when compared with the aggregate lending level (4.9 percent) and the demographic figure (5.8 percent).

Small business lending in moderate-income census tracts in 2022 is adequate. The bank originated 11.1 percent of its small business loans in moderate-income census tracts, which was near aggregate performance in the assessment area (15.3 percent) but below the demographic figure (18.0 percent). Performance in 2023 improved significantly and is excellent. The bank's lending in moderate-income geographies (26.9 percent) was higher than the aggregate lending level (14.4 percent) and the demographic figure (18.2 percent).

Community Development Lending Activity

The bank is a leader in making community development loans in the Kansas City assessment area. As detailed in the table below, the bank made five community development loans totaling \$81.4 million. The most impactful of these loans are discussed following the table below.

Community Development Lending										
	Affordable Housing		Community Services		Revitalization/ Stabilization		Economic Development		Total	
	#	\$ (000s)	#	\$ (000s)	#	\$ (000s)	#	\$ (000s)	#	\$ (000s)
CD Loans	-	-	-	-	3	\$35,099	2	\$46,349	5	\$81,448

- The bank originated two community development loans with a purpose of economic development, totaling \$46.3 million. These were both originated to small businesses that will create LMI jobs in the assessment area.
- The bank financed three community development loans that qualified as revitalization/ stabilization of LMI geographies. One loan totaling \$15.7 million financed the construction of new headquarters for a business operating in a moderate-income census tract within an Opportunity Zone, an economically depressed area designated by state governments. This new headquarters will bring a number of new employees to the moderate-income census tract.

Product Innovation

The bank makes limited use of innovative and flexible lending practices in serving the credit needs of the Kansas City assessment area. A summary of each of the bank's innovative and/or flexible products is included in the *Institution, Conclusions with Respect to Performance Tests* section. The bank's use of flexible and/or innovative lending products in the Kansas City assessment area is described as follows:

- The bank made four Affordable Advantage Mortgage loans totaling \$962,000 to LMI borrowers in the Kansas City assessment area. These loans provided affordable housing to LMI borrowers, which is responsive to the need for affordable home purchase loans identified by a community contact.
- Customers utilized the bank's CRA ITIN Affordable Advantage Mortgage loan product ten times for a total of \$1.8 million.
- The bank's Foundation Credit Card product was utilized by 18 customers, with a total of \$22,900 in approved credit.
- The bank also originated one FHA loan, totaling \$267,984, and 47 SBA loans, totaling \$10.7 million, during the review period.

INVESTMENT TEST

The bank's Investment Test performance in the Kansas City MSA is rated high satisfactory. The bank made a significant level of qualified community development investments and grants in the assessment area and was occasionally in a leadership position. The bank made new qualified community development investments of \$3.6 million in addition to \$4.2 million in investments made prior to this review period but still outstanding. In addition to these investments, the bank made seven community development donations totaling \$27,120. These donations supported community service organizations providing educational services, as well as economic development and affordable housing organizations operating throughout the assessment area. The most impactful of these investments and donations are summarized below.

- The bank had all of its \$4.2 million prior-period investments in MBSs targeting LMI homeownership in the area, a noted need according to the community contact interview. Additionally, the bank made one donation totaling \$4,500 that benefited LMI homeownership in the area.
- The bank made four new investments during the review period, totaling \$3.6 million, all targeting LMI homeownership in the area: three in MBSs and another in a fund that invests in low-income housing tax credit-eligible projects.

SERVICE TEST

The bank's performance under the Service Test in the Kansas City MSA is rated low satisfactory. The following table displays the bank's performance under the Service Test.

Service Test Summary	
Accessibility of Delivery Systems	Reasonably Accessible
Changes in Branch Locations	Not Adversely Affected
Reasonableness of Business Hours and Services	Do Not Vary in a Way That Inconveniences
Community Development Services	Adequate Level
SERVICE TEST RATING	LOW SATISFACTORY

Accessibility of Delivery Systems

The bank operates three branches in the Kansas City assessment area. The following table displays the location of the bank's branches by geography income level compared to the distribution of assessment area census tracts and households by geography income level.

Branch Distribution by Geography Income Level						
Dataset	Geography Income Level					TOTAL
	Low-	Moderate-	Middle-	Upper-	Unknown-	
Branches	0	0	1	2	0	3
	0.0%	0.0%	33.3%	66.7%	0.0%	100%
Census Tracts	10.5%	22.3%	32.5%	30.7%	3.9%	100%
Household Population	7.7%	22.2%	36.3%	32.8%	1.0%	100%

The bank does not operate any of its three assessment area branches in LMI census tracts. This distribution is below the percentage of assessment area census tracts that are LMI (32.8 percent) and the household population in LMI census tracts (29.9 percent). However, two of these branches are in close proximity to LMI census tracts that are accessible to residents of those tracts. Therefore, the bank's service delivery systems are reasonably accessible to individuals and geographies of different income levels.

Changes in Branch Locations

During the review period, the bank opened one branch in the assessment area and did not close any branches. This branch is located in an upper-income census tract. Therefore, the bank's record of opening and closing branches in the assessment area has not adversely affected the accessibility of its service delivery systems, particularly to LMI individuals and geographies.

Reasonableness of Business Hours and Services in Meeting Assessment Area Needs

Business hours and banking services do not vary in a way that inconveniences certain portions of the assessment area. The bank's branches in the assessment area generally operate from 9 a.m. to 5 p.m. Monday through Friday, with two branch locations operating extended drive-through hours. Lastly, one mortgage lender is located in the assessment area at a branch that is located in proximity to an LMI census tract.

Community Development Services

The bank provides an adequate level of community development services in the assessment area. During the review period, Simmons Bank employees provided 43 community development services to nine different organizations throughout the Kansas City assessment area. These community development services included the following noteworthy services:

- One bank employee provided financial literacy instruction for LMI adults at five separate community service organizations throughout the Kansas City assessment area.
- One bank employee served on the board of directors (board) for a health clinic that provided care for predominantly LMI individuals within the assessment area.

TEXARKANA, TEXAS-ARKANSAS MULTISTATE MSA⁴ (Full-Scope Review)

CRA RATING FOR TEXARKANA MSA:

The Lending Test is rated:

The Investment Test is rated:

The Service Test is rated:

SATISFACTORY

Low Satisfactory

Outstanding

Low Satisfactory

Factors supporting the ratings for the Texarkana assessment area include:

- The bank's lending levels reflect adequate responsiveness to the credit needs of the Texarkana assessment area.
- The distribution of loans by borrower's income or revenue profile reflects adequate penetration among customers of different income levels and businesses of different sizes.
- The geographic distribution of loans reflects good penetration throughout the Texarkana assessment area.
- The bank makes an adequate level of community development loans throughout the assessment area.
- The bank makes an excellent level of qualified community development investments and grants and is often in a leadership position in the Texarkana assessment area.
- Delivery systems are reasonably accessible to geographies and individuals of different income levels in the assessment area. Changes in branch locations have not adversely affected the accessibility of the bank's delivery systems, and business hours and services do not vary in a way that inconveniences certain portions of its assessment areas, particularly in LMI geographies.
- The bank provides a limited level of community development services.

SCOPE OF EXAMINATION

Scoping considerations applicable to the review of the Texarkana assessment area are consistent with the overall CRA examination scope presented in the *Institution, Scope of Examination* section. However, as the bank's small farm loan activity is minimal in the assessment area, small farm lending is not assessed and did not impact the evaluation of lending performance in the assessment area. Based on loan demand and the bank's lending activity, small business lending received primary consideration in the analysis of the bank's lending performance in this assessment area.

⁴ This rating reflects performance within the multistate MSA. The statewide evaluation of Texas and Arkansas is adjusted and does not reflect performance in the portions of Texas and Arkansas contained in the Texarkana assessment area.

The Texarkana assessment area was reviewed under full-scope examination procedures and included information obtained from one community contact. This interview was used to ascertain specific credit and community development needs and provided context with which to evaluate the bank's responsiveness to these needs. Key details from this community contact interview are included in the next section.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE PARTIAL TEXARKANA MSA ASSESSMENT AREA

Bank Structure

As shown in the table below, the bank operates one (0.4 percent) of its total branches in the Texarkana assessment area.

Branch Locations by Census Tract Income Level				
Low-Income	Moderate-Income	Middle-Income	Upper-Income	Unknown-Income
0	0	0	1	0

During this review period, the bank opened and closed the same limited-service branch in this assessment area, as well as opened one full-service branch. Based on this limited branch network and other service delivery systems, it is reasonable to assume the bank may struggle to serve the credit needs of the entire assessment area.

General Demographics

The bank's assessment area is composed of Miller County, Arkansas, and Bowie County, Texas. These counties comprise two of the three counties that make up the entirety of the Texarkana, Texas-Arkansas MSA (Texarkana MSA).

The majority of the assessment area's population is located in Bowie County (92,893), with just under a third of the total assessment area population living in Miller County (42,600). The banking industry in the Texarkana assessment area is competitive, with 17 FDIC-insured depository institutions operating 43 branches throughout the area. Of these institutions, Simmons Bank ranks 13th with 0.4 percent of the deposit market share. Deposits held in the sole branch in the Texarkana assessment area represent 0.1 percent of total bank deposits.

Competition for HMDA and CRA loans is healthy. An analysis of 2023 HMDA-reportable loans shows that 183 institutions had loan activity in the assessment area, of which the bank ranked 33rd. The bank ranked 15th out of 69 institutions with CRA loan activity in the assessment area.

The assessment area covers a metropolitan area with a diverse population and demographic composition. As such, there are numerous credit needs in the assessment area, in addition to the standard blend of consumer and commercial loan and deposit products. Particular needs noted by the community contact include financial literacy education for LMI individuals. Furthermore, the Texarkana assessment area has a need for community development activity. The assessment area supports community development organizations, including nonprofit and community service organizations. Therefore, opportunities for involvement in community development projects by financial institutions are available.

Income and Wealth Demographics

The following table reflects the number of census tracts by income level and the family population within those tracts.

Assessment Area Demographics by Geography Income Level				
	Census Tracts		Family Population	
Low	4	10.0%	1,734	5.2%
Moderate	7	17.5%	5,260	15.7%
Middle	18	45.0%	17,030	50.8%
Upper	10	25.0%	9,497	28.3%
Unknown	1	2.5%	0	0.0%
TOTAL	40	100%	33,521	100%

As shown in the table above, 27.5 percent of census tracts in the assessment area are designated as LMI, while 20.9 percent of assessment area families reside within those tracts. The majority of these LMI census tracts are concentrated in the city of Texarkana.

Based on 2020 ACS data, the median family income for the assessment area was \$62,793. This income figure was in line with the median family income for the state of Arkansas (\$62,067) and significantly less than the median family income for the state of Texas (\$76,073) as a whole. More recently, the FFIEC estimated the median family income for the Texarkana MSA to be \$69,900 in 2022 and \$70,900 in 2023. The following table displays the distribution of assessment area families by income level compared to the states of Arkansas and Texas as a whole.

Family Population by Income Level						
	Assessment Area		Arkansas		Texas	
Low	7,410	22.1%	165,087	21.4%	1,538,520	22.5%
Moderate	5,905	17.6%	136,380	17.7%	1,173,469	17.2%
Middle	6,583	19.6%	155,142	20.2%	1,297,356	19.0%
Upper	13,623	40.6%	313,502	40.7%	2,829,555	41.4%
TOTAL	33,521	100%	770,111	100%	6,838,900	100%

When compared with the data in the first table in this section, a much higher percentage of families in the assessment area are LMI (39.7 percent) than reside in LMI census tracts (20.9 percent). Overall, the distribution of families by income level in the assessment area is comparable to the

states of Arkansas and Texas overall. However, the percentage of families below the poverty level in the assessment area (13.7 percent) is higher than in Arkansas (11.8 percent) and Texas (10.9 percent). Therefore, considering income levels and family demographics, the assessment area is similarly affluent to Arkansas and less affluent compared to Texas as a whole.

Housing Demographics

The following table displays housing demographics for the assessment area compared to the states of Arkansas and Texas.

Housing Cost Burden Levels						
Area	Cost Burden – Renters			Cost Burden – Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Assessment Area	70.9%	41.4%	40.3%	48.4%	23.0%	15.3%
Arkansas	69.8%	35.3%	37.3%	53.0%	25.2%	15.3%
Texas	79.4%	49.8%	43.5%	59.0%	32.7%	19.4%

Based on the data in the table above, the level of cost-burdened renters across all income levels in the assessment area (40.3 percent) is in between the level of cost-burdened renters in Arkansas (37.3 percent) and Texas (43.5 percent). This is likely due to the fact that the median rental rate in the assessment area (\$762/month) is nearly equal to Arkansas (\$760/month), while being significantly lower than Texas (\$1,082/month).

The percentages of low- and moderate-income cost-burdened homeowners in Miller County, Arkansas (41.7 percent and 17.4 percent, respectively), are less than the comparable figures for Bowie County, Texas (51.8 percent and 26.5 percent, respectively). The greater level of cost-burdened owners on the Texas side of the MSA is noteworthy, as the bank's sole assessment area branch is located in Texas. Given the higher levels of owners being cost burdened, the bank may struggle to meet aggregate HMDA lending performance with financial institutions operating in both states of the Texarkana MSA.

Industry and Employment Demographics

The Texarkana assessment area supports a diverse business community. BLS industry demographics indicate that there are 43,905 paid employees in the assessment area, with the three largest industries by number of paid employees being healthcare and social assistance (20.5 percent), retail trade (16.8 percent), and accommodation and food services (13.9 percent). The assessment area also supports a strong small business sector, with 91.1 percent of assessment area businesses having annual revenues of \$1 million or less.

The table below details BLS unemployment data for the assessment area compared to Arkansas and Texas.

Unemployment Levels			
Dataset	Time Period (Annual Average)		
	2022	2023	2024
Assessment Area	4.5%	4.1%	4.2%
Arkansas	3.2%	3.1%	3.5%
Texas	3.9%	4.0%	4.1%

As shown in the table above, unemployment levels in the assessment area were consistently higher than those of the states of Arkansas and Texas throughout the review period. The annual average unemployment level in Bowie County, Texas, decreased over the review period (4.6 percent to 4.1 percent), whereas unemployment increased in Miller County, Arkansas (4.2 percent to 4.3 percent). This decreased level of unemployment in Bowie County drove the overall decrease in the assessment area's unemployment levels, which contrasts with both Arkansas' and Texas' increase in unemployment levels across the three-year period.

Community Contact Information

For the Texarkana assessment area, one community contact interview was utilized as part of this evaluation. This interview was with a local government official specializing in affordable housing.

The community contact described the local economy as positive, although the area has not experienced the growth seen in Texas' larger metropolitan areas. As is typical with steady growth, there have not been any significant new employers entering the area, nor have there been any major employers exiting the area. Some notable economic improvements were attributed to an effective local economic development agency that was instrumental in bringing in new health service organizations, restaurants, and hotels. Additionally, the city was completing new infrastructure in preparation for further growth opportunities. Lastly, this economic expansion has benefited financial institutions in the area, which have been growing alongside the city.

Specific to housing, the contact cited a need for the preservation of the current housing stock in the area. This was especially significant for affordable housing in the area, which was described as being limited. There has been recent new home construction in the area; however, this was not housing that the contact would describe as being affordable for LMI individuals. Affordable housing is spread throughout the city and Bowie County but is not plentiful enough in any one area to meet the overall demand. Furthermore, the current interest rate environment was described as a barrier for low-income individuals in becoming homeowners.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE PARTIAL TEXARKANA MSA ASSESSMENT AREA

LENDING TEST

The bank's Lending Test performance in the Texarkana MSA is rated low satisfactory. The following table displays the bank's performance under the Lending Test in the Texarkana assessment area.

Lending Test Summary	
Lending Activity	Adequate
Borrower Distribution	Adequate
Geographic Distribution	Excellent
Community Development Loans	Adequate Level
Product Innovation	Makes Little Use
LENDING TEST RATING	LOW SATISFACTORY

Lending Activity

The following table displays the bank's combined 2022 and 2023 lending volume in the Texarkana assessment area by number and dollar volume.

Summary of Lending Activity January 1, 2022 through December 31, 2023				
Loan Type	#	%	\$ (000s)	%
Home Purchase	9	19.6%	\$3,762	29.3%
Refinancing	1	2.2%	\$400	3.1%
Total HMDA	10	21.7%	\$4,162	32.4%
Small Business	34	73.9%	\$8,561	66.7%
Small Farm	2	4.4%	\$115	0.9%
TOTAL LOANS	46	100%	\$12,838	100%

Loans made in the Texarkana assessment area represent 0.2 percent by number and 0.3 percent by dollar of total 2022 and 2023 HMDA and CRA loans made within the bank's combined assessment areas. This level of lending is similar to the percentage of total bank branches in the assessment area (0.4 percent) and the percentage of total bank deposits held in the assessment area (0.1 percent). Therefore, the bank's lending activity reflects adequate responsiveness to the credit needs of the Texarkana assessment area.

Loan Distribution by Borrower's Profile

The bank's overall loan distribution by borrower's profile is adequate, based solely on small business lending performance in 2023. The bank did not originate a significant enough volume of small business loans in 2022, nor a significant enough volume of HMDA loans in either year, to conduct meaningful analysis. Moreover, and as was stated previously, the bank operates only one branch in the assessment area, which was closed for a portion of the analysis period before reopening. That fact, along with the relatively competitive market in the assessment area, further contextualized the bank's performance.

Small Business Lending

The bank's record of lending to businesses of different sizes is adequate overall. The bank originated 56.7 percent of its small business loans to businesses with annual revenues of \$1 million or less; this performance is considered adequate when compared with aggregate lending levels (54.6 percent) and the demographic figure (91.1 percent).

Geographic Distribution of Loans

The bank's geographic distribution of loans is excellent overall based on the small business loan category. This performance is based solely on small business lending in 2023, as the bank did not originate enough small business loans in 2022, nor HMDA loans in either year, for meaningful analysis. As previously mentioned, the assessment area has four low-income census tracts and seven moderate-income census tracts. Therefore, the bank's lending in moderate-income census tracts carried greater weight in determining overall performance conclusions. Additionally, an analysis of the dispersion of the loan products throughout the assessment area did not reveal evidence of conspicuous lending gaps in LMI geographies. In 2022, the bank had loan activity in 12.5 percent of all assessment area census tracts and 9.1 percent of all LMI geographies. In 2023, the bank had lending activity in 52.5 percent of census tracts in the assessment area and 54.5 percent of LMI geographies in the assessment area. This dispersion was consistent with the bank's branch structure in the assessment area and supports the conclusion that the geographic distribution of loans is excellent overall.

Small Business Lending

The bank's distribution of small business loans in LMI geographies is excellent overall. The bank originated 10.0 percent of its small business loans in low-income geographies, which is considered good when compared to aggregate lending levels (7.7 percent) and the demographic figure (10.0 percent). Small business lending performance in moderate-income geographies was significantly greater (26.7 percent) and is considered excellent when compared with aggregate lending levels (16.3 percent) and the demographic figure (16.9 percent).

Community Development Lending Activity

The bank makes an adequate level of community development loans in the Texarkana assessment area. As detailed in the table below, the bank made four community development loans totaling \$4.1 million. The most impactful of these loans are discussed following the table below.

Community Development Lending										
	Affordable Housing		Community Services		Revitalization/ Stabilization		Economic Development		Total	
	#	\$ (000s)	#	\$ (000s)	#	\$ (000s)	#	\$ (000s)	#	\$ (000s)
CD Loans	-	-	-	-	-	-	4	\$4,050	4	\$4,050

- The bank financed three community development loans that qualified as economic development by supporting permanent LMI job creation for small farms. These loans combined to total \$3.1 million.
- The bank financed one community development loan that qualified as economic development by supporting permanent LMI job creation for a small business. This loan totaled \$1.0 million.

Product Innovation

The bank makes limited use of innovative and flexible lending practices in serving the credit needs of the Texarkana assessment area. A summary of each of the bank's innovative and/or flexible products is included in the *Institution, Conclusions with Respect to Performance Tests* section. The bank's use of flexible and/or innovative lending products in the Texarkana assessment area is described as follows:

- The bank's Foundation Credit Card product was utilized by four customers, with a total of \$13,900 in approved credit.
- The bank also originated two FHA loans, totaling \$632,482, and 90 SBA loans, totaling \$21.8 million, during the review period.

INVESTMENT TEST

The bank's Investment Test performance in the Texarkana MSA is rated outstanding. The bank made an excellent level of qualified community development investments and grants in the assessment area and was often in a leadership position. The bank had \$8.2 million in investments made prior to this review period but still outstanding. In addition to these investments, the bank made four qualifying community development donations totaling \$16,500. These donations supported community service organizations providing educational services, as well as economic development and affordable housing organizations operating throughout the assessment area. The most impactful of these investments and donations are summarized below.

- The two prior-period investments made by the bank totaling \$8.2 million benefited a school district in the assessment area, the majority of whose students are eligible for free or reduced-price lunches.
- The bank made one donation totaling \$10,000 to a community development organization focused on benefiting LMI individuals in the assessment area.

SERVICE TEST

The bank's performance under the Service Test in the Texarkana MSA is rated low satisfactory. The following table displays the bank's performance under the Service Test.

Service Test Summary	
Accessibility of Delivery Systems	Reasonably Accessible
Changes in Branch Locations	Not Adversely Affected
Reasonableness of Business Hours and Services	Do Not Vary in a Way That Inconveniences
Community Development Services	Limited Level
SERVICE TEST RATING	LOW SATISFACTORY

Accessibility of Delivery Systems

The bank operates one branch in the Texarkana assessment area. The following table displays the location of the bank's branches by geography income level compared to the distribution of assessment area census tracts and households by geography income level.

Branch Distribution by Geography Income Level						
Dataset	Geography Income Level					TOTAL
	Low-	Moderate-	Middle-	Upper-	Unknown-	
Branches	0	0	0	1	0	1
	0.0%	0.0%	0.0%	100%	0.0%	100%
Census Tracts	10.0%	17.5%	45.0%	25.0%	2.5%	100%
Household Population	6.4%	17.5%	49.8%	26.4%	0.0%	100%

Based on data in the preceding table, the bank does not operate its sole branch in the assessment area in an LMI census tract. This distribution is below the percentage of assessment area census tracts that are LMI (27.5 percent) and the household population in LMI census tracts (23.9 percent). The bank's single branch is, however, in close proximity to a moderate-income census tract. Therefore, the bank's service delivery systems are reasonably accessible to individuals and geographies of different income levels.

Changes in Branch Locations

During the review period, the bank opened and closed the same limited-service temporary branch in the assessment area. This branch was open from the middle of 2023 until the middle of 2024, and shortly after its closure, the bank's lone current full-service branch was opened. These branches were located in adjacent upper-income census tracts. Therefore, the bank's record of opening and closing branches in the assessment area has not adversely affected the accessibility of its service delivery systems, particularly to LMI individuals and geographies.

Reasonableness of Business Hours and Services in Meeting Assessment Area Needs

Business hours and banking services do not vary in a way that inconveniences certain portions of the assessment area. The bank's branch in the assessment area operates lobby hours from 8:30 a.m. to 4 p.m. Monday through Thursday, with extended drive-through hours and lobby hours on Fridays.

Community Development Services

The bank provides a limited level of community development services in the assessment area. During the review period, bank employees provided 14 community development services to two different organizations in the Texarkana assessment area. These community development services included the following noteworthy services:

- One bank employee provided 12 community development services to an affordable housing organization in the assessment area, serving on its board.
- Two bank employees provided two community development services by providing financial literacy training to primarily LMI individuals, which is especially impactful given the need described by the community contact.

ARKANSAS

CRA RATING FOR ARKANSAS:

The Lending Test is rated:

The Investment Test is rated:

The Service Test is rated:

SATISFACTORY

High Satisfactory

Outstanding

Low Satisfactory

The major factors supporting the rating for the state of Arkansas include the following:

- The bank's lending levels reflect excellent responsiveness to the credit needs of its assessment areas.
- The distribution of loans by borrower's income/revenue profile reflects good penetration among customers of different income levels and businesses and farms of different sizes.
- The geographic distribution of loans reflects good penetration throughout the assessment areas.
- The bank is a leader in providing community development loans in the Arkansas assessment areas.
- The bank makes use of innovative and/or flexible lending products in meeting the credit needs of its assessment areas.
- The bank makes an excellent level of qualified community development investments and grants and is often in the leadership position.
- Service delivery systems are reasonably accessible to the bank's assessment areas, and the bank provides a relatively high level of community development services throughout the Arkansas assessment areas.

SCOPE OF EXAMINATION

Scoping considerations applicable to the review of Arkansas assessment areas are consistent with the overall CRA examination scope as presented in the *Institution, Scope of Examination* section. Small farm lending was assessed in four of the seven assessment areas, depending on the volume of originations during the review period. In all assessment areas, HMDA and small business lending received equal weight in the analysis. Small farm lending received the least weight in the assessment areas for which it was included in the analysis.

The bank operates eight assessment areas throughout Arkansas, located in six MSAs and two noncontiguous nonMSA portions of the state. Performance in the nonMSA assessment areas was combined for analysis, resulting in one set of performance conclusions for nonMSA Arkansas. Since the previous examination, the bank added Cleveland County to its Pine Bluff MSA⁵ assessment area.

Three of the bank's Arkansas assessment areas were reviewed under full-scope procedures. When considering branch structure and loan/deposit activity, CRA performance in the Little Rock assessment area carried the greatest weight when forming overall state conclusions.

To augment the evaluation of the full-scope review assessment areas in Arkansas, three community contact interviews were utilized. These interviews were used to ascertain specific community credit needs and provided context with which to evaluate the bank's responsiveness to these needs. Details from these interviews are included in the *Description of Institution's Operations* sections, as applicable to the assessment areas in which the community contacts were made.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN ARKANSAS

The following table gives additional detail regarding the bank's operations within Arkansas.

Assessment Area	Offices		Deposits As of June 30, 2024		Review Procedures
	#	%	\$ (000s)	%	
Little Rock	22	33.3%	\$4,890,345	52.5%	Full-Scope
NonMSA Arkansas (combined)	15	22.7%	\$1,107,652	11.9%	Full-Scope
Jonesboro	5	7.6%	\$430,568	4.6%	Full-Scope
Pine Bluff	8	12.1%	\$1,953,353	21.0%	Limited-Scope
Fayetteville	8	12.1%	\$432,783	4.6%	Limited-Scope
Fort Smith	5	7.6%	\$227,190	2.4%	Limited-Scope
Hot Springs	3	4.6%	\$269,993	2.9%	Limited-Scope
TOTAL	66	100%	\$9,311,884	100%	3 Full-Scope

The bank operates 66 branches (29.1 percent of total branches) throughout the eight CRA assessment areas in the state of Arkansas. Deposits in the state total \$9.3 billion, which represents 42.1 percent of total bank deposits. The bank's retail operations in the state are concentrated in the Little Rock assessment area, which carried the greatest weight toward determining statewide ratings, followed by the combined nonMSA Arkansas assessment area and the Jonesboro assessment area. The chart above also shows that the bank has a large deposit base in its Pine Bluff assessment area. Further analysis indicated that a significant portion of the Pine Bluff deposit base is institutional, non-retail deposits coded to the bank's corporate office in Pine Bluff, and therefore the assessment area was reviewed using limited-scope procedures.

⁵ As of the 2023 Office of Management and Budget revised statistical area delineations, this area is no longer designated as an MSA.

Additionally, performance in the Pine Bluff assessment area was generally consistent with performance for the state overall.

During the review period, the bank closed four branches, opened four branches, and relocated one branch throughout its Arkansas assessment areas.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN ARKANSAS

LENDING TEST

The bank's performance under the Lending Test in Arkansas is rated high satisfactory. The rating reflects performance under the following criteria applicable to large banks.

Lending Test Summary	
Lending Activity	Excellent
Borrower Distribution	Good
Geographic Distribution	Good
Community Development Loans	Leader
Product Innovation	Makes Use
LENDING TEST RATING	HIGH SATISFACTORY

Lending Activity

Overall, lending levels reflect excellent responsiveness to the credit needs of the bank's Arkansas assessment areas, based on loan activity reviewed under the Lending Test. The tables below display the bank's lending activity performance by assessment area.

Full-Scope Assessment Areas	Lending Activity
Little Rock	Good
NonMSA Arkansas (combined)	Excellent
Jonesboro	Excellent
OVERALL	EXCELLENT

Limited-Scope Assessment Areas	Lending Activity
Pine Bluff	Consistent
Fayetteville	Below
Fort Smith	Below
Hot Springs	Below

Borrower and Geographic Distribution

Overall, performance by borrower's income or revenue profile is good, as shown in the following tables.

Full-Scope Assessment Areas	Loan Distribution by Borrower's Profile
Little Rock	Good
NonMSA Arkansas (combined)	Good
Jonesboro	Good
OVERALL	GOOD

Limited-Scope Assessment Areas	Loan Distribution by Borrower's Profile
Pine Bluff	Consistent
Fayetteville	Consistent
Fort Smith	Consistent
Hot Springs	Consistent

The overall geographic distribution of loans reflects good penetration throughout the assessment areas, as displayed below.

Full-Scope Assessment Areas	Geographic Distribution of Loans
Little Rock	Adequate
NonMSA Arkansas (combined)	Excellent
Jonesboro	Adequate
OVERALL	GOOD

Limited-Scope Assessment Areas	Geographic Distribution of Loans
Pine Bluff	Consistent
Fayetteville	Consistent
Fort Smith	Consistent
Hot Springs	Consistent

Community Development Lending Activity

Overall, the bank was a leader in making community development loans in the state of Arkansas, as noted in the following tables.

Full-Scope Assessment Areas	Community Development Lending
Little Rock	Leader
NonMSA Arkansas (combined)	Leader
Jonesboro	Leader
OVERALL	LEADER

Limited-Scope Assessment Areas	Community Development Lending
Pine Bluff	Consistent
Fayetteville	Below
Fort Smith	Below
Hot Springs	Below

During the review period, the bank originated or renewed 266 community development loans inside its Arkansas assessment areas, totaling \$435.1 million. The bank is a leader in making community development loans in all three of its full-scope assessment areas. In addition to meeting the community development lending needs of its own assessment areas, the bank also made 15 loans totaling \$28.1 million outside its assessment areas but within Arkansas.

Product Innovation

The bank makes use of innovative and/or flexible lending practices in serving the credit needs of its assessment areas. Offerings include:

- The bank made 122 Affordable Advantage Mortgage loans totaling \$17.6 million to LMI borrowers throughout Arkansas. These loans provide affordable housing to LMI borrowers, which is responsive to the need for affordable home purchase loans identified by community contacts in the state.
- Through the ADFA loan program, the bank originated 64 loans, providing \$676,897 in down payment assistance in Arkansas.
- Customers utilized the bank's CRA ITIN Affordable Advantage Mortgage loan product once for a total of \$134,985.
- The bank originated two CRA Home Improvement loans in Arkansas for a total of \$36,531.

- Through the FHLB of Dallas, the bank was involved in a number of loans originated through various programs, including FORTIFIED (3 loans for \$44,413), Affordable Housing (2 loans for \$1.1 million), HELP (26 loans for \$333,307), and Partnership (1 grant for \$6,000).
- The bank's Foundation Credit Card product was utilized by 1,149 customers, with a total of \$1.0 million in approved credit.
- The bank also originated 276 FHA loans (\$55.2 million), 71 USDA Rural Development loans (\$11.4 million), 48 VA loans (\$12.5 million), and 3,858 SBA loans (\$516.4 million) during the review period.

INVESTMENT TEST

The bank's performance under the Investment Test is rated outstanding. Overall, the bank made an excellent level of qualified community development investments and grants. The following tables display investment and grant activity performance for each assessment area.

Full-Scope Assessment Areas	Investment and Grant Activity
Little Rock	Excellent Level
NonMSA Arkansas (combined)	Adequate Level
Jonesboro	Excellent Level
OVERALL	EXCELLENT LEVEL

Limited-Scope Assessment Areas	Investment and Grant Activity
Pine Bluff	Consistent
Fayetteville	Below
Fort Smith	Consistent
Hot Springs	Consistent

During the review period, the bank made 44 new investments totaling \$25.0 million and had \$160.1 million in previous-period investments that were still outstanding. The bank's primary investment activity consisted of municipal bonds benefiting schools or projects in LMI areas in the bank's assessment areas, as well as MBSs supporting affordable housing in the state. The bank's investment total by dollar (\$185.1 million) represents a notable increase over its performance in Arkansas during the last examination (\$128.8 million). Additionally, the bank made 339 donations totaling \$1.7 million.

Arkansas Assessment Area	Community Development Investments (\$)	Community Development Donations/Grants (\$)
Little Rock	\$76.4 million	\$604,380
NonMSA Arkansas (combined)	\$12.4 million	\$533,120
Jonesboro	\$34.9 million	\$163,272
Pine Bluff	\$15.2 million	\$279,477
Fayetteville	\$12.5 million	\$76,525
Fort Smith	\$16.6 million	\$24,150
Hot Springs	\$16.9 million	\$27,000
Statewide	-	\$37,448
TOTAL	\$185.1 million	\$1.7 million

As included in the previous table, the bank also made four donations totaling \$37,448 benefiting a broader statewide area that included several of the bank's assessment areas. As these donations benefit more than one assessment area, they are discussed at the statewide level only. These donations were made to community service organizations primarily benefiting LMI individuals.

SERVICE TEST

The bank's performance under the Service Test is rated low satisfactory based on the criteria shown in the table below.

Service Test Summary	
Accessibility of Delivery Systems	Reasonably Accessible
Changes in Branch Locations	Not Adversely Affected
Reasonableness of Business Hours and Services	Do Not Vary in a Way That Inconveniences
Community Development Services	Relatively High Level
SERVICE TEST RATING	LOW SATISFACTORY

Accessibility of Delivery Systems

The bank's delivery systems are reasonably accessible to geographies and individuals of different income levels, as shown in the following tables.

Full-Scope Assessment Areas	Accessibility of Delivery Systems
Little Rock	Reasonably Accessible
NonMSA Arkansas (combined)	Readily Accessible
Jonesboro	Reasonably Accessible
OVERALL	REASONABLY ACCESSIBLE

Limited-Scope Assessment Areas	Accessibility of Delivery Systems
Pine Bluff	Exceeds
Fayetteville	Consistent
Fort Smith	Exceeds
Hot Springs	Exceeds

Changes in Branch Locations

The bank's record of opening and closing branches has not adversely affected the accessibility of the bank's delivery systems, particularly to LMI geographies and individuals.

Full-Scope Assessment Areas	Changes in Branch Locations
Little Rock	Not Adversely Affected
NonMSA Arkansas (combined)	Not Adversely Affected
Jonesboro	Not Adversely Affected
OVERALL	NOT ADVERSELY AFFECTED

Limited-Scope Assessment Areas	Changes in Branch Locations
Pine Bluff	Consistent
Fayetteville	Consistent
Fort Smith	Consistent
Hot Springs	Consistent

Reasonableness of Business Hours and Services in Meeting Assessment Area Needs

The bank's hours and services do not vary in a way that inconveniences certain portions of its assessment areas, particularly LMI geographies or individuals.

Full-Scope Assessment Areas	Reasonableness of Business Hours and Services
Little Rock	Do Not Vary in a Way That Inconveniences
NonMSA Arkansas (combined)	Do Not Vary in a Way That Inconveniences
Jonesboro	Do Not Vary in a Way That Inconveniences
OVERALL	DO NOT VARY IN A WAY THAT INCONVENIENCES

Limited-Scope Assessment Areas	Reasonableness of Business Hours and Services
Pine Bluff	Consistent
Fayetteville	Consistent
Fort Smith	Consistent
Hot Springs	Consistent

Community Development Services

The bank provides a relatively high level of community development services, as shown below.

Full-Scope Assessment Areas	Community Development Services
Little Rock	Relatively High Level
NonMSA Arkansas (combined)	Adequate Level
Jonesboro	Relatively High Level
OVERALL	RELATIVELY HIGH LEVEL

Limited-Scope Assessment Areas	Community Development Services
Pine Bluff	Consistent
Fayetteville	Consistent
Fort Smith	Consistent
Hot Springs	Consistent

In total, bank employees provided 1,124 community development services to different organizations throughout the state of Arkansas.

LITTLE ROCK-NORTH LITTLE ROCK, ARKANSAS

CSA

(Full-Scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE PARTIAL LITTLE ROCK CSA ASSESSMENT AREA

Bank Structure

As shown in the table below, the bank operates 22 (9.7 percent) of its total branches in the Little Rock assessment area.

Branch Locations by Census Tract Income Level				
Low-Income	Moderate-Income	Middle-Income	Upper-Income	Unknown-Income
1	3	7	11	0

During the review period, the bank did not open or close any branches in this assessment area. Based on the bank's branch network and other service delivery systems, the bank is positioned to deliver financial services to substantially all of the assessment area.

General Demographics

This assessment area is composed of the entirety of Faulkner, Lonoke, Pulaski, Saline, and White counties. These are five of the nine counties that make up the entirety of the Little Rock-North Little Rock, Arkansas CSA. According to 2020 ACS data, the assessment area population was 796,876, which is most heavily concentrated in Pulaski County (399,125), where the city of Little Rock is located. Of the 41 FDIC-insured depository institutions encompassing 319 branches in this assessment area, the bank ranked second in deposit market share, encompassing 13.1 percent of total deposit dollars.

While 41 depository institutions operate a branch in the assessment area, a much higher number of institutions reported loan activity in the assessment area. An analysis of 2023 HMDA-reportable loans shows that 409 institutions had loan activity in the assessment area, of which the bank ranked 10th. The bank ranked 12th out of 118 institutions with CRA loan activity in the assessment area in 2023.

This assessment area covers a largely metropolitan area with diverse credit needs, including a blend of credit products for individuals and businesses of various income/revenue levels. The community contact noted specific credit-related needs in the assessment area, including small dollar loans to new businesses. Lastly, contacts also indicated that there are numerous opportunities for financial institution involvement with local organizations on various community development initiatives.

Income and Wealth Demographics

The following table summarizes the distribution of assessment area census tracts by income level and the family population within those tracts.

Assessment Area Demographics by Geography Income Level				
	Census Tracts		Family Population	
Low	16	7.9%	9,763	5.0%
Moderate	41	20.3%	33,814	17.3%
Middle	92	45.5%	93,377	47.7%
Upper	51	25.2%	58,886	30.1%
Unknown	2	1.0%	0	0.0%
TOTAL	202	100%	195,840	100%

As shown above, 28.2 percent of the census tracts in the assessment area are LMI geographies, but only 22.3 percent of the family population resides in these tracts. The low-income census tracts are located entirely in Pulaski and Faulkner counties, whereas the moderate-income census tracts are located in each of the five counties.

Based on 2020 ACS data, the median family income for the assessment area was \$70,326. At the same time, the median family income for the state of Arkansas was \$62,067. More recently, the FFIEC estimates the 2022 and 2023 median family income for the Little Rock MSA to be \$79,000 and \$83,100, respectively. The following table displays population percentages of assessment area families by income level compared to the Arkansas family populations.

Family Population by Income Level				
	Assessment Area		Arkansas	
Low	43,783	22.4%	165,087	21.4%
Moderate	32,538	16.6%	136,380	17.7%
Middle	38,153	19.5%	155,142	20.2%
Upper	81,366	41.5%	313,502	40.7%
TOTAL	195,840	100%	770,111	100%

While the first table in this section indicated that 22.3 percent of assessment area families lived in LMI geographies, the preceding table shows that 39.0 percent of families are categorized as LMI, which is in line with the LMI family percentage for the state of Arkansas, 39.1 percent. However, the percentage of families living below the poverty level in the assessment area (10.3 percent) falls slightly below the level in the state of Arkansas (11.8 percent), though poverty levels vary considerably by county in the assessment area. Poverty figures are highest in Pulaski County (12.0 percent) and lowest in Saline County (6.0 percent). While the median family income level in the assessment area is significantly higher than the state overall, the percentages of assessment area families by income level are substantially similar to Arkansas state family percentages; therefore, the assessment area is slightly more affluent than the state as a whole.

Housing Demographics

The following table displays housing demographics for the assessment area and the state of Arkansas.

Housing Cost Burden Levels						
Area	Cost Burden – Renters			Cost Burden – Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Assessment Area	75.6%	40.3%	41.3%	57.2%	30.1%	16.5%
Arkansas	69.8%	35.3%	37.3%	53.0%	25.2%	15.3%

Based on the data in the table above, homeownership is less affordable in the assessment area than in the state of Arkansas as a whole, even when accounting for higher income levels in the assessment area. Homeowners of all income levels are more likely to be cost burdened in the assessment area when compared to homeowners across the state of Arkansas. This is similarly true for renters, potentially causing difficulties for renters to save for a down payment and enter into homeownership.

Industry and Employment Demographics

The assessment area supports a large and diverse business community. BLS industry demographics indicate that there are 308,697 paid employees in the assessment area. By percentage of private-sector employees, the three largest job categories in the assessment area are healthcare and social assistance (17.9 percent), retail trade (13.7 percent), and accommodation and food service (11.2 percent). The table below details BLS unemployment data for the assessment area and the state of Arkansas overall.

Unemployment Levels			
Dataset	Time Period (Annual Average)		
	2022	2023	2024
Assessment Area	3.1%	2.9%	3.3%
Arkansas	3.2%	3.1%	3.5%

As shown in the table above, unemployment rates in the assessment area were slightly lower than statewide figures, although both moved in the same directions throughout the review period. Unemployment rates were highest in White County in 2024 (3.6 percent). Conversely, Saline County had the lowest unemployment rate in 2022 and 2023 (2.6 percent).

Community Contact Information

For the Little Rock CSA assessment area, one community contact interview was utilized as part of this evaluation. This interview was with an individual working in state government.

The community contact categorized the local economy as steady, although not growing as robustly as other parts of Arkansas. The contact mentioned that major new employers have entered the area, bolstering economic growth and employment, while no major employers have left the area. While it was noted that jobs are available in the area, the types of jobs available appear to be misaligned with those potential employees are seeking. The area has a serious lack of affordable housing, as described by the contact. Another opportunity for community and economic development that could be better addressed by the area financial institutions is greater emphasis on agriculture lending. This industry, while cited as an important economic driver in the area, was lacking the specialized lenders required.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE PARTIAL LITTLE ROCK CSA ASSESSMENT AREA

LENDING TEST

The following table displays the bank's performance under the Lending Test in the Little Rock assessment area.

Lending Test Summary	
Lending Activity	Good
Borrower Distribution	Good
Geographic Distribution	Adequate
Community Development Loans	Leader

Lending Activity

The following table displays the combined 2022 and 2023 lending volume by number and dollar volume.

Summary of Lending Activity January 1, 2022 through December 31, 2023				
Loan Type	#	%	\$ (000s)	%
Home Improvement	154	5.8%	\$13,302	2.3%
Home Purchase	952	35.5%	\$234,875	41.3%
Multifamily Housing	9	0.3%	\$63,550	11.2%
Refinancing	211	7.9%	\$43,429	7.6%
Other Purpose LOC	39	1.5%	\$2,453	0.4%
Other Purpose Closed/Exempt	20	0.8%	\$2,575	0.5%
Total HMDA	1,385	51.7%	\$360,184	63.4%
Small Business	1,204	44.9%	\$195,626	34.4%
Small Farm	91	3.4%	\$12,305	2.2%
TOTAL LOANS	2,680	100%	\$568,115	100%

The bank's lending activity in the assessment area represents 12.6 percent by number and 12.5 percent by dollar of total 2022 and 2023 HMDA and CRA loans. By comparison, the bank operates 9.7 percent of its total branches and holds 22.1 percent of total bank deposits in the assessment area. In 2022, the bank ranked 8th out of 448 lenders in HMDA originations and 12th out of 131 lenders in CRA originations in the assessment area. While the bank's lending levels were below the share of deposits in the assessment area, the bank's lending levels surpassed their branching presence percentage and were significant when compared to other lenders operating in the area. Therefore, the bank's lending activity levels reflect good responsiveness to the credit needs of the assessment area.

Loan Distribution by Borrower's Profile

Overall, the bank's loan distribution by borrower's profile is good in the Little Rock assessment area. Given the market demand for HMDA and small business lending, primary emphasis was placed on performance for those loan products when making overall conclusions, as compared to small farm lending.

HMDA Lending

Overall, the bank's borrower distribution of HMDA loans is good. In 2022, the bank originated 8.9 percent of its HMDA loans to low-income borrowers, which was above the aggregate lending level (6.2 percent) but significantly below the demographic figure (22.4 percent). Given the higher levels of cost-burdened low-income renters and homeowners in the assessment area relative to the state of Arkansas, this performance is good. HMDA lending to low-income borrowers decreased in 2023 (7.7 percent) but remained above the aggregate lending level (5.1 percent) and below the demographic figure (22.4 percent), again reflecting good performance.

The bank made 20.2 percent of its HMDA loans to moderate-income borrowers in 2022, reflecting good performance when compared to aggregate institutions in the assessment area (17.3 percent) and the demographic level (16.6 percent). The bank's performance improved in 2023 (21.2 percent), further distancing it from the aggregate lending level (16.3 percent) and the demographic figure (16.6 percent), and is considered excellent.

Small Business Lending

The bank's record of lending to businesses of different sizes is adequate overall. The bank originated 53.2 percent of its small business loans to businesses with annual revenues of \$1 million or less in 2022. This performance is in line with the aggregate lending level (52.7 percent) and is considered adequate despite being considerably less than the demographic figure (91.3 percent). Lending to businesses with annual revenues of \$1 million or less was similar in 2023 (54.4 percent), again in line with the aggregate lending level (52.7 percent) and significantly less than the demographic figure (91.3 percent), reflecting adequate performance.

Small Farm Lending

According to assessment area demographics, 97.6 percent of farms had annual revenues of \$1 million or less in 2022 and 2023. Of the bank's 2022 small farm loans, 92.7 percent were made to farms with annual revenues of \$1 million or less, which greatly exceeded the performance of aggregate lenders in the assessment area (64.8 percent) and is considered excellent. Similarly, the percentage of loans to small farms in 2023 (86.0 percent) also significantly exceeded aggregate lending levels (66.7 percent) and is considered excellent. Therefore, the bank's level of lending to small farms is excellent overall.

Geographic Distribution of Loans

The bank's geographic distribution of loans is adequate overall based on all three loan products reviewed, with primary emphasis placed on HMDA and small business lending. As previously mentioned, the assessment area has 16 low-income census tracts and 41 moderate-income census tracts. Additionally, an analysis of the dispersion of the loan products throughout the assessment area did not reveal evidence of conspicuous lending gaps in LMI geographies. In 2022, the bank had loan activity in 95.5 percent of all assessment area census tracts and 93.0 percent of all LMI geographies. In 2023, the bank had lending activity in 86.1 percent of census tracts in the assessment area and 78.9 percent of LMI geographies in the assessment area. This dispersion was consistent with the bank's branch structure in the assessment area and supports the conclusion that the geographic distribution of loans is adequate overall.

HMDA Lending

The overall distribution of HMDA loans by geography income level is good. In 2022, the bank originated 3.2 percent of its HMDA loans in low-income geographies, as compared with 3.2 percent for both aggregate institution performance in the assessment area and demographic levels. Moreover, the bank originated 21.7 percent of its dollar volume of loans in low-income census tracts in 2022, significantly exceeding the peer performance of 3.6 percent. Together, this reflects good performance. The bank originated 3.9 percent of its HMDA loans in low-income geographies in 2023. This performance was in line with the percentage of HMDA loans originated by aggregate institutions (3.8 percent) and exceeded demographic figures (3.2 percent). This performance is also considered good.

HMDA lending in moderate-income geographies is adequate in 2022. The bank's level of lending in moderate-income geographies (12.1 percent) was in line with the aggregate lending level (12.2 percent) in 2022 and slightly below the demographic figure (14.5 percent). The bank's level of lending in moderate-income geographies (16.8 percent) increased in 2023 and exceeded but was comparable to the aggregate lending level (12.8 percent) and the demographic figure (14.5 percent), reflecting good performance.

Small Business Lending

The bank's distribution of small business loans in LMI geographies is adequate overall. The bank originated 5.1 percent of its small business loans in low-income geographies in 2022, which is considered adequate when compared to the aggregate lending level (5.4 percent) and the demographic figure (6.6 percent). Small business lending performance in low-income geographies in 2023 (4.5 percent) is considered adequate when compared with the aggregate lending level (5.1 percent) and the demographic figure (6.6 percent).

Small business lending in moderate-income census tracts in 2022 is good. The bank originated 20.8 percent of its small business loans in moderate-income census tracts, which was above, yet comparable to, aggregate institution performance in the assessment area (17.5 percent) and the demographic figure (20.0 percent). Performance in 2023 declined and is adequate. The bank's

lending in moderate-income geographies (13.6 percent) was nearing the aggregate lending level (17.1 percent) but below the demographic figure (19.9 percent).

Small Farm Lending

The bank's distribution of small farm loans in LMI geographies is adequate overall. The bank originated 7.3 percent of its small farm loans in low-income geographies in 2022. This is considered adequate given the limited volume of originations (three loans), despite exceeding both the aggregate lending level (0.8 percent) and the demographic figure (1.1 percent). Small farm lending performance in low-income geographies in 2023 (4.0 percent) was also limited in volume (two loans) and is considered adequate. This limited volume again is impactful in determining the performance conclusion despite being above the aggregate lending level (0.9 percent) and the demographic figure (0.9 percent).

Small farm lending in moderate-income census tracts in 2022 is excellent. The bank originated 24.4 percent of its small farm loans in moderate-income census tracts, which was above aggregate institution performance in the assessment area (16.3 percent) and the demographic figure (18.7 percent). Performance in 2023 declined considerably and is poor. The bank's lending in moderate-income geographies (12.0 percent) was below the aggregate lending level (17.6 percent) and the demographic figure (18.8 percent).

Community Development Lending Activity

The bank is a leader in making community development loans in the Little Rock assessment area. As detailed in the table below, the bank made 46 community development loans totaling \$149.6 million. The most impactful of these loans are discussed following the table below.

Community Development Lending										
	Affordable Housing		Community Services		Revitalization/ Stabilization		Economic Development		Total	
	#	\$ (000s)	#	\$ (000s)	#	\$ (000s)	#	\$ (000s)	#	\$ (000s)
CD Loans	3	\$1,459	2	\$14,000	7	\$27,585	34	\$106,576	46	\$149,620

- The bank originated three community development loans with a purpose of economic development to a community development financial institution (CDFI) located in the assessment area, totaling \$45.0 million. These loans provided funding for the organization to help promote economic growth in the area through small business lending targeting underserved communities.
- The bank renewed a loan that supported the construction of a hotel in the assessment area. This \$9.3 million economic development loan helps to support the creation of numerous LMI jobs in the region.

INVESTMENT TEST

The bank makes an excellent level of qualified community development investments and grants within the Little Rock assessment area. During the review period, the bank made 10 investments totaling \$14.7 million; the bank also received credit for 25 investments made prior to the review period but still outstanding, totaling \$61.8 million. Most of the investments were municipal bonds to improve schools in the assessment area with a majority of students coming from LMI families. Additionally, these new investments include \$13.4 million in investments supporting affordable housing, which were impactful given the need in the assessment area noted by the community contact.

In addition to these investments, the bank also made 127 donations totaling \$604,380 to various organizations throughout the assessment area. These donations predominantly benefited community service organizations that primarily work with LMI individuals and families throughout the area. Of note, the bank made one donation totaling \$30,000 to an organization working with primarily LMI high school students in the assessment area.

SERVICE TEST

The following table displays the bank's performance under the Service Test in the Little Rock assessment area.

Service Test Summary	
Accessibility of Delivery Systems	Reasonably Accessible
Changes in Branch Locations	Not Adversely Affected
Reasonableness of Business Hours and Services	Do Not Vary in a Way That Inconveniences
Community Development Services	Relatively High Level

Accessibility of Delivery Systems

The bank operates 22 branches in the Little Rock assessment area. The following table displays the location of the bank's branches by geography income level compared to the distribution of assessment area census tracts and households by geography income level.

Branch Distribution by Geography Income Level						
Dataset	Geography Income Level					TOTAL
	Low-	Moderate-	Middle-	Upper-	Unknown-	
Branches	1	3	7	11	0	22
	4.5%	13.6%	31.8%	50.0%	0.0%	100%
Census Tracts	7.9%	20.3%	45.5%	25.2%	1.0%	100%
Household Population	6.1%	19.0%	46.1%	28.8%	0.0%	100%

As shown in the previous table, four of the bank's offices are in LMI geographies. Additionally, five of the bank's remaining 18 offices are located in close proximity to moderate-income census tracts. As a result, despite the percentage of bank branches (18.2 percent) being less than the percentage of LMI census tracts (28.2 percent) and the percentage of household populations living in those census tracts (25.1 percent), the bank's service delivery systems are reasonably accessible to individuals and geographies of different income levels, particularly those that are LMI.

Changes in Branch Locations

The bank did not open or close any offices in this assessment area during the review period. As a result, the bank's record of opening and closing offices in this assessment area has not adversely affected the accessibility of delivery systems, particularly to LMI geographies and LMI individuals.

Reasonableness of Business Hours and Services in Meeting Assessment Area Needs

Business hours and banking services are generally consistent throughout the assessment area. The bank's branches in the assessment area offer relatively consistent lobby and drive-through hours Monday through Friday during standard business hours, with most locations offering extended drive-through and lobby hours past 5 p.m. on Fridays. Additionally, Saturday drive-through hours are offered at all LMI branches. Lastly, all offices in the assessment area offer the same deposit and loan products, and although mortgage lenders are not located at the bank's LMI branches, they are in three locations near LMI geographies. As such, business hours and services do not vary in a way that inconveniences certain portions of the assessment area, particularly LMI geographies and individuals.

Community Development Services

The bank provides a relatively high level of community development services in the assessment area. During the review period, bank employees provided 170 community development services to 30 different organizations in the Little Rock assessment area. These community development services included the following noteworthy services:

- Two bank employees served in a leadership capacity on the board of an affordable housing organization operating in the assessment area that targets exclusively LMI individuals. These services spanned 2023 and 2024.
- Bank employees provided financial literacy education assistance to LMI individuals throughout the assessment area during the review period. These classes were taught at 12 separate organizations, reaching a broad cross section of individuals in the Little Rock CSA.
- Two bank employees served on the board of a local food bank, providing financial expertise for the community service organization throughout the entirety of the review period.

ARKANSAS NONMETROPOLITAN STATEWIDE AREA

(Full-Scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE NONMSA ARKANSAS COMBINED AREA

Bank Structure

As shown in the table below, the bank operates 15 (6.6 percent) of its total branches in the nonMSA Arkansas combined area.

Branch Locations by Census Tract Income Level				
Low-Income	Moderate-Income	Middle-Income	Upper-Income	Unknown-Income
0	4	8	3	0

During the review period, the bank did not open or close any branches in this combined area. Based on the bank's branch network and other service delivery systems, the bank is positioned to deliver financial services to substantially all of the assessment area.

General Demographics

The nonMSA Arkansas combined area is composed of two noncontiguous assessment areas. The first includes 11 contiguous counties in central and northern Arkansas, while the second assessment area includes five counties in the southeastern corner of Arkansas. Given their similar demographic characteristics, economic conditions, and credit needs, these two assessment areas are combined for analysis as a single nonMSA Arkansas combined area. The combined assessment area includes the following counties listed in the table below.

Counties Making up the NonMSA Arkansas Combined Area			
Ashley	Desha	Johnson	Sharp
Chicot	Drew	Lawrence	Stone
Cleburne	Fulton	Pope	Van Buren
Conway	Izard	Searcy	Union

The combined area has a total population of 326,747; Pope and Union counties are the most populous counties in the combined area, with populations of 63,381 and 39,054, respectively. The demographic makeup of the combined area is relatively homogeneous.

While rural, the combined area is geographically vast and hosts many financial institutions. In total, 44 FDIC-insured depository institutions operate 162 branches throughout the combined area. Simmons Bank is the market leader in the combined area by deposit market share (12.2 percent) and total branches. Deposits held in nonMSA Arkansas represent 5.0 percent of total bank deposits.

In line with its extensive branch presence, the bank also plays an important role in meeting the credit needs of the combined area. An analysis of 2023 HMDA-reportable loans shows that there were 289

entities with HMDA lending activity in the combined area, of which Simmons Bank ranked fifth. Similarly, the bank ranked second out of 88 institutions with CRA lending activity in 2023.

The combined area credit needs include a blend of consumer, commercial, and agricultural loan products. Additionally, a community contact familiar with the northern portion of the combined area pointed to a need for greater capital flows to start-up businesses in the region. While the availability of community development intermediaries, such as nonprofit agencies and government assistance entities, is somewhat limited relative to more urban portions of the state, the community contact noted that community development opportunities are available for financial institutions.

Income and Wealth Demographics

The following table summarizes the distribution of combined area census tracts by income level and the family population within those tracts.

Assessment Area Demographics by Geography Income Level				
	Census Tracts		Family Population	
Low	1	1.0%	627	0.7%
Moderate	15	14.4%	10,311	12.0%
Middle	69	66.3%	59,683	69.5%
Upper	18	17.3%	15,012	17.5%
Unknown	1	1.0%	275	0.3%
TOTAL	104	100%	85,908	100%

As shown above, 15.4 percent of the census tracts in the combined area are LMI geographies, but only 12.7 percent of the family population resides in these tracts. These LMI areas are spread throughout the combined area, but only the counties of Desha and Searcy had a significant concentration of moderate-income census tracts.

Most of the combined area census tracts are middle income, and most of the assessment area families reside within those geographies. Despite being middle-income geographies, several of these census tracts were designated as distressed, underserved, or both in 2023, as detailed below.

- There are six census tracts designated as distressed due to poverty and unemployment and underserved due to their remote rural location in Ashley County.
- There are two census tracts designated as distressed due to poverty, unemployment, and population loss in Chicot County.
- Two census tracts are designated as distressed due to poverty and population loss in Desha County.
- There are four census tracts designated as underserved due to their remote rural location in Izard County.

- There are five census tracts designated as distressed due to poverty in Lawrence County.
- There is one census tract designated as distressed due to poverty and underserved due to its remote rural location in Searcy County.
- Four census tracts are designated as distressed due to poverty in Stone County.

Based on 2020 ACS data, the median family income for the combined area was \$52,802. At the same time, the median family income for nonMSA Arkansas as a whole was \$53,702. More recently, the FFIEC estimates the 2022 and 2023 median family income for nonMSA Arkansas to be \$60,200 and \$63,400, respectively. The following table displays population percentages of combined area families by income level compared to the nonMSA Arkansas family populations.

Family Population by Income Level				
	Assessment Area		Arkansas	
Low	17,710	20.6%	59,832	20.6%
Moderate	16,590	19.3%	53,245	18.4%
Middle	16,779	19.5%	58,635	20.2%
Upper	34,829	40.5%	118,518	40.8%
TOTAL	85,908	100%	290,230	100%

While the first table in this section indicated that 12.7 percent of assessment area families lived in LMI geographies, the preceding table shows that 39.9 percent of families are categorized as LMI, which is in line with the LMI family percentage of 39.0 percent in nonMSA Arkansas as a whole. The percentage of families living below the poverty level in the combined area (12.8 percent) is slightly below the comparative level in nonMSA Arkansas (13.5 percent). Considering these factors, the combined area appears similarly affluent to nonMSA Arkansas as a whole.

Housing Demographics

The following table displays housing demographics for the combined area and the nonMSA portions of Arkansas.

Housing Cost Burden Levels						
Area	Cost Burden – Renters			Cost Burden – Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Combined Area	63.3%	29.7%	35.8%	55.3%	23.1%	17.0%
NonMSA Arkansas	63.7%	31.6%	35.2%	51.7%	23.8%	15.7%

Based on the data in the table above, the level of cost-burdened renters in the combined area (35.8 percent) is nearly equal the level of cost-burdened renters in the nonMSA portions of the state as a whole (35.2 percent), with limited differences between the two areas when separately comparing LMI renters. The difference in the percentage of cost-burdened owners in the combined area (17.0 percent) compared to the nonMSA portions of the state (15.7 percent) is greater than the difference

between renters, but not in a meaningful capacity. Therefore, housing appears similarly affordable in the combined area compared to nonMSA Arkansas as a whole.

Industry and Employment Demographics

The combined area supports a relatively diverse business community. BLS industry demographics indicate that there are 84,655 paid employees in the assessment area. By percentage of private-sector employees, the three largest job categories in the combined area are manufacturing (18.9 percent), retail trade (15.9 percent), and healthcare and social assistance (11.1 percent). The table below details BLS unemployment data for the combined area and nonMSA Arkansas overall.

Unemployment Levels			
Dataset	Time Period (Annual Average)		
	2022	2023	2024
Combined Area	4.1%	4.0%	4.5%
NonMSA Arkansas	3.7%	3.7%	4.0%

As shown in the table above, unemployment rates in the combined area were consistently higher than statewide nonMSA figures over the review period. Unemployment rates peaked during the review period in Desha County in 2024 at 6.7 percent. Conversely, Conway and Lawrence counties consistently had the lowest levels of unemployment in the combined area, with levels below the nonMSA portions of Arkansas as a whole throughout the three-year period.

Community Contact Information

For the combined area, one community contact interview was utilized as part of this evaluation. This interview was with an individual specializing in regional economic development across a broad geographical footprint.

The community contact categorized the local economy growth as varying, given the significant number of counties under their purview. Some areas were categorized by the contact as thriving, based on specific industrial bases located inside their county limits, while other areas were experiencing challenges related to geography. Additionally, the economic mix of these counties varies considerably, with some based on tourism, others agriculture, and others manufacturing. Generally, however, there has been consistent broad-based growth in the area, with many new employers entering into the assessment area. However, the contact indicated that housing development and availability have not kept up with demand, and the need is greatest for those at the lower end of the income scale. Additional areas of concern noted by the contact relate to the agricultural environment throughout the rural regions of the combined area. The contact believes that there has been a notable decrease in the number of small farms in operation in the combined area over the past few years, with the average small farmer struggling with larger debt loads.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE NONMSA ARKANSAS COMBINED AREA

LENDING TEST

The following table displays the bank's performance under the Lending Test in the nonMSA Arkansas combined area.

Lending Test Summary	
Lending Activity	Excellent
Borrower Distribution	Good
Geographic Distribution	Excellent
Community Development Loans	Leader

Lending Activity

The following table displays the combined 2022 and 2023 lending volume by number and dollar volume.

Summary of Lending Activity January 1, 2022 through December 31, 2023				
Loan Type	#	%	\$ (000s)	%
Home Improvement	67	3.4%	\$3,312	1.4%
Home Purchase	268	13.4%	\$42,435	18.2%
Multifamily Housing	4	0.2%	\$3,287	1.4%
Refinancing	89	4.5%	\$9,597	4.1%
Other Purpose LOC	15	0.8%	\$668	0.3%
Other Purpose Closed/Exempt	7	0.4%	\$479	0.2%
Total HMDA	450	22.5%	\$59,778	25.6%
Small Business	903	45.2%	\$99,551	42.7%
Small Farm	644	32.3%	\$73,847	31.7%
TOTAL LOANS	1,997	100%	\$233,176	100%

The bank's lending activity in the combined area represents 9.4 percent by number and 5.1 percent by dollar of total 2022 and 2023 HMDA and CRA loans. By comparison, the bank operates 6.6 percent of its total branches and holds 5.0 percent of total bank deposits in the combined area. In 2022, the bank ranked fourth out of 318 lenders in HMDA originations and second out of 97 lenders in CRA originations in the combined area. Similarly, in 2023 the bank ranked fifth out of 289 lenders in HMDA originations and again second out of 88 lenders in CRA originations in the combined area. Therefore, given that the bank's percentage of lending by number of originations exceeds both its percentage of total branches and deposits, along with the consistently high ranking

relative to other financial institutions for both HMDA and CRA originations, the bank's lending activity levels reflect excellent responsiveness to the credit needs of the combined area.

Loan Distribution by Borrower's Profile

Overall, the bank's loan distribution by borrower's profile is good in the nonMSA Arkansas combined area. Given the greater need for small farm loans in the more rural combined area as compared to other assessment areas in the state, all three loan products carried equal weight when determining overall performance conclusions in the nonMSA Arkansas combined area.

HMDA Lending

Overall, the bank's borrower distribution of HMDA loans is good. In 2022, the bank originated 9.8 percent of its HMDA loans to low-income borrowers, which was above the aggregate lending level (6.8 percent) but below the demographic figure (20.6 percent) and is considered good. HMDA lending to low-income borrowers decreased in 2023 (5.7 percent) and was comparable to the aggregate lending level (5.6 percent) and far below the demographic figure (20.6 percent), reflecting adequate performance.

The bank made 16.4 percent of its HMDA loans to moderate-income borrowers in 2022, reflecting good performance when compared to aggregate institutions in the combined area (15.9 percent) and the demographic figure (19.3 percent). The bank's performance decreased slightly in 2023 (13.7 percent) but still was comparable to the aggregate lending level (15.7 percent), and, despite being less than the demographic figure (19.3 percent), is considered adequate.

Small Business Lending

The bank's record of lending to businesses of different sizes is good overall. The bank originated 67.0 percent of its small business loans to businesses with annual revenues of \$1 million or less in 2022. This performance exceeds the aggregate lending level (54.5 percent) and is considered good despite being less than the demographic figure (90.0 percent). Lending to businesses with annual revenues of \$1 million or less improved in 2023 (69.9 percent), again exceeding the aggregate lending level (57.5 percent) while being less than the demographic figure (90.2 percent), reflecting good performance.

Small Farm Lending

According to combined area demographics, 96.6 percent and 96.8 percent of farms had annual revenues of \$1 million or less in 2022 and 2023, respectively. Of the bank's 2022 small farm loans, 69.3 percent were made to farms with annual revenues of \$1 million or less, which exceeded the performance of aggregate institutions in the combined area (61.7 percent) and is considered good. Similarly, the percentage of loans to small farms in 2023 (72.3 percent) also exceeded the aggregate lending level (62.3 percent) and is considered good. Therefore, the bank's level of lending to small farms is good overall.

Geographic Distribution of Loans

The bank's geographic distribution of loans is excellent overall based on all three loan products reviewed, with equal emphasis placed on all three products. As previously mentioned, the assessment area has one low-income census tract and 15 moderate-income census tracts. With the significantly greater number of moderate-income census tracts in the combined area, performance in moderate-income areas carries greater weight when determining overall performance conclusions. Additionally, an analysis of the dispersion of all three loan products throughout the assessment area did not reveal evidence of conspicuous lending gaps in LMI geographies. In 2022, the bank had loan activity in 92.3 percent of all assessment area census tracts and 100 percent of LMI geographies. In 2023, the bank had lending activity in 89.4 percent of census tracts in the assessment area and again 100 percent of LMI geographies in the assessment area. This dispersion was consistent with the bank's branch structure in the assessment area and supports the conclusion that the geographic distribution of loans is excellent overall.

HMDA Lending

The overall distribution of HMDA loans by geography income level is excellent. In 2022 and 2023, the bank did not originate any of its HMDA loans in the single low-income census tract, as compared with 0.2 percent for aggregate institution performance in both years in the combined area and a demographic level of 0.7 percent across both years. These comparison points reflect a limited opportunity for HMDA loan originations in the low-income census tract; therefore, this reflects adequate performance across both years.

HMDA lending in moderate-income geographies is excellent in 2022. The bank's level of lending in moderate-income geographies (18.2 percent) significantly exceeded the aggregate lending level (9.4 percent) in 2022 and the demographic figure (10.2 percent). The bank's level of lending in moderate-income geographies (17.1 percent) decreased slightly in 2023 but again significantly exceeded both aggregate lending levels (9.6 percent) and the demographic figures (10.2 percent), reflecting excellent performance.

Small Business Lending

The bank's record of making small business loans in LMI geographies is excellent overall; considering the increased assessment area impact, the overall performance conclusion was driven by lending in moderate-income geographies. The bank originated 0.8 percent of its small business loans in the low-income geography in 2022, which is considered adequate when compared to the aggregate lending level (0.4 percent) and the demographic figure (0.7 percent). Similarly, 2023 lending performance in the low-income geography (1.5 percent) is also considered adequate when compared with the aggregate lending level (0.5 percent) and the demographic figure (0.8 percent).

Small business lending in moderate-income census tracts in 2022 is excellent. The bank originated 16.3 percent of its small business loans in moderate-income census tracts, which was above aggregate institution performance in the combined area (12.1 percent) and the demographic figure (14.2 percent). Performance in 2023 was maintained and is also excellent. The bank's lending in

moderate-income geographies (16.3 percent) was above the aggregate lending level (11.1 percent) and the demographic figure (14.3 percent).

Small Farm Lending

The bank's record of making small farm loans in LMI geographies is excellent overall. The bank originated 3.1 percent of its small farm loans in low-income geographies in 2022. This is excellent, as the performance exceeds both aggregate lending (1.1 percent) and the demographic levels (1.1 percent). Small farm lending performance in low-income geographies in 2023 (4.0 percent) is also considered excellent, with performance again exceeding the aggregate lending level (1.5 percent) and the demographic figure (1.0 percent).

Small farm lending in moderate-income census tracts in 2022 is excellent. The bank originated 18.6 percent of its small farm loans in moderate-income census tracts, which was above aggregate institution performance in the combined area (9.9 percent) and the demographic figure (13.4 percent). Performance in 2023 declined slightly but is still excellent. The bank's lending in moderate-income geographies (17.8 percent) was again above both the aggregate lending level (12.1 percent) and the demographic figure (13.7 percent).

Community Development Lending Activity

The bank is a leader in making community development loans in the nonMSA Arkansas combined area. As detailed in the table below, the bank made 117 community development loans totaling \$116.0 million. The most impactful of these loans are discussed following the table below.

Community Development Lending										
	Affordable Housing		Community Services		Revitalization/ Stabilization		Economic Development		Total	
	#	\$ (000s)	#	\$ (000s)	#	\$ (000s)	#	\$ (000s)	#	\$ (000s)
CD Loans	1	\$72	1	\$1,655	3	\$6,696	112	\$107,609	117	\$116,032

- The bank originated one large community development loan with a purpose of economic development, totaling \$10.0 million. This loan provided funding for working capital needs for a small business creating LMI jobs in a middle-income distressed census tract that was also located in an SBA HUBZone, a program that fuels small business growth in historically underutilized business zones.
- The bank financed numerous community development loans for various agriculture purposes that qualified as economic development by supporting permanent LMI job creation for small farms. One crop production loan totaling \$2.0 million financed a small farmer growing cotton in the region, helping to maintain LMI jobs in a distressed middle-income census tract.

INVESTMENT TEST

The bank makes an adequate level of qualified community development investments and grants within the nonMSA Arkansas combined area. During the review period, the bank made 12 investments totaling \$1.9 million in newly qualified investments. The bank also received credit for 22 investments made prior to the review period still outstanding, which totaled \$10.5 million. In addition to these investments, the bank also made 65 donations totaling \$533,120 to various organizations throughout the combined area. These donations predominantly benefited community service organizations that primarily work with LMI individuals and families throughout the area. Of note, the bank made one donation totaling \$250,000 to an entity improving city infrastructure in a distressed middle-income area.

SERVICE TEST

The following table displays the bank's performance under the Service Test in the nonMSA Arkansas combined area.

Service Test Summary	
Accessibility of Delivery Systems	Readily Accessible
Changes in Branch Locations	Not Adversely Affected
Reasonableness of Business Hours and Services	Do Not Vary in a Way That Inconveniences
Community Development Services	Adequate Level

Accessibility of Delivery Systems

The bank operates 15 branches in the nonMSA Arkansas combined area. The following table displays the location of the bank's branches by geography income level compared to the distribution of assessment area census tracts and households by geography income level.

Branch Distribution by Geography Income Level						
Dataset	Geography Income Level					TOTAL
	Low-	Moderate-	Middle-	Upper-	Unknown	
Branches	0	4	8	3	0	15
	0.0%	26.7%	53.3%	20.0%	0.0%	100%
Census Tracts	1.0%	14.4%	66.3%	17.3%	1.0%	100%
Household Population	0.8%	12.5%	68.9%	17.6%	0.3%	100%

As shown in the previous table, four of the bank's offices (26.7 percent) are in moderate-income geographies. Additionally, four branches are located in middle-income census tracts that have been designated distressed, underserved, or both. The bank's percentage of LMI branches greatly exceeds the percentage of total LMI census tracts in the assessment area (15.4 percent) and the combined household population percentage of these tracts (13.3 percent). As a result, the bank's service delivery systems are readily accessible in the assessment area.

Changes in Branch Locations

The bank did not open or close any offices in this combined area during the review period. As a result, the bank's record of opening and closing offices in this combined area has not adversely affected the accessibility of delivery systems, particularly to LMI geographies and LMI individuals.

Reasonableness of Business Hours and Services in Meeting Assessment Area Needs

Business hours and services do not vary in a way that inconveniences certain portions of the combined area, particularly LMI geographies and individuals. The bank's branches in the combined area offer slightly varying lobby and drive-through hours throughout the week, with most locations being open at least between 9 a.m. and 5 p.m. Six branches maintain drive-through hours on Saturday, including one branch located in a moderate-income census tract and two located in distressed or underserved middle-income census tracts. All offices in the assessment area offer the same deposit and loan products. Lastly, although mortgage lenders are predominantly located in middle- and upper-income branches, there are mortgage lenders operating in three of the bank's four middle-income branches located in distressed or underserved census tracts, alongside one mortgage lender located at a branch in a moderate-income census tract.

Community Development Services

The bank provides an adequate level of community development services in the combined area. During the review period, bank employees provided 163 community development services to 31 different organizations in the nonMSA Arkansas combined area. These community development services included the following noteworthy services:

- The bank's employees provided 130 community development services to various community service organizations and schools in the assessment area. These efforts consisted of bank employees providing financial literacy education to primarily LMI individuals.
- One bank employee served on the board of and provided technical assistance to an organization providing affordable housing for LMI individuals within the combined area, a noted need in the combined area.

JONESBORO-PARAGOULD, ARKANSAS CSA

(Full-Scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE JONESBORO CSA ASSESSMENT AREA

Bank Structure

As shown in the table below, the bank operates five (2.2 percent) of its total branches in the Jonesboro CSA assessment area.

Branch Locations by Census Tract Income Level				
Low-Income	Moderate-Income	Middle-Income	Upper-Income	Unknown-Income
0	1	3	1	0

During the review period, the bank opened and closed the same two branches in this assessment area. Based on the bank's branch network and other service delivery systems, the bank is positioned to deliver financial services to the entire assessment area.

General Demographics

This assessment area is composed of the entirety of the Jonesboro-Paragould, Arkansas CSA, which is made up of Craighead, Greene, and Poinsett counties. According to 2020 ACS data, the assessment area population was 179,932, which is most heavily concentrated in Craighead County (111,231), where the city of Jonesboro is located. Of the 25 FDIC-insured depository institutions with a branch presence in this assessment area, the bank ranked fourth in deposit market share, encompassing 7.6 percent of total deposit dollars.

While only 25 depository institutions operate a branch in the assessment area, a much higher number of institutions reported loan activity in the assessment area. An analysis of 2023 HMDA-reportable loans shows that 197 institutions had loan activity in the assessment area, of which the bank ranked third. The bank ranked second out of 73 institutions with CRA loan activity in the assessment area in 2023.

This assessment area covers a metropolitan area with varying credit needs, including a blend of credit products for individuals and businesses and farms of various income/revenue levels. A community contact noted specific credit-related needs in the assessment area, including small dollar loans to new businesses in the assessment area. Contacts also indicated that there are some opportunities to collaborate with local economic and service organizations on community development projects throughout the assessment area.

Income and Wealth Demographics

The following table summarizes the distribution of assessment area census tracts by income level and the family population within those tracts.

Assessment Area Demographics by Geography Income Level				
	Census Tracts		Family Population	
Low	1	2.4%	806	1.7%
Moderate	10	23.8%	9,025	19.2%
Middle	20	47.6%	21,187	45.1%
Upper	11	26.2%	15,954	34.0%
Unknown	0	0.0%	0	0.0%
TOTAL	42	100%	46,972	100%

As shown above, 26.2 percent of the census tracts in the assessment area are LMI geographies, but only 20.9 percent of the family population resides in these tracts. The low-income census tract is in Craighead County, near Jonesboro, and the remaining moderate-income census tracts are spread throughout the assessment area.

Based on 2020 ACS data, the median family income for the assessment area was \$59,390. At the same time, the median family income for the state of Arkansas was \$62,067. More recently, the FFIEC estimates the 2022 and 2023 median family income for the Jonesboro MSA, which consists of just Craighead and Poinsett counties, to be \$70,600 and \$72,200, respectively. The following table displays population percentages of assessment area families by income level compared to the Arkansas family populations.

Family Population by Income Level				
	Assessment Area		Arkansas	
Low	9,697	20.6%	165,087	21.4%
Moderate	8,144	17.3%	136,380	17.7%
Middle	9,680	20.6%	155,142	20.2%
Upper	19,451	41.4%	313,502	40.7%
TOTAL	46,972	100%	770,111	100%

As shown in the table above, 37.9 percent of families within the assessment area were considered LMI, which is near the LMI family percentages of 39.1 percent in the state of Arkansas. However, the percentage of families living below the poverty level in the assessment area (13.0 percent) is slightly above the level in the state of Arkansas (11.8 percent). Considering these factors, the assessment area appears similarly affluent when compared to the state of Arkansas.

Housing Demographics

The following table displays housing demographics for the assessment area and the state of Arkansas.

Housing Cost Burden Levels						
Area	Cost Burden – Renters			Cost Burden – Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Assessment Area	71.8%	40.8%	39.5%	48.3%	30.3%	13.7%
Arkansas	69.8%	35.3%	37.3%	53.0%	25.2%	15.3%

Based on the data in the table above, the levels of cost-burdened renters and owners in the assessment area are similar to the levels of cost-burdened renters and owners in the state as a whole. Overall, renters in the assessment area (39.5 percent) are slightly more likely to be cost burdened than their peers in the state as a whole (37.3 percent). This discrepancy inverts for homeowners, with the percentage of all owners in the assessment area that are cost burdened (13.7 percent) being slightly lower than the percentage of cost-burdened owners in the state of Arkansas (15.3 percent).

Industry and Employment Demographics

The assessment area supports a relatively concentrated business community, with the three largest sectors employing over half of the area’s private-sector employees. BLS industry demographics indicate that there are 65,273 paid employees in the assessment area. By percentage of private-sector employees, the three largest job categories in the assessment area are healthcare and social assistance (23.6 percent), manufacturing (19.5 percent), and retail trade (13.9 percent). The table below details BLS unemployment data for the assessment area and the state of Arkansas overall.

Unemployment Levels			
Dataset	Time Period (Annual Average)		
	2022	2023	2024
Assessment Area	2.9%	2.9%	3.3%
Arkansas	3.2%	3.1%	3.5%

As shown in the table above, unemployment rates in the assessment area were slightly lower than statewide figures over the review period. Unemployment rates were lowest in Craighead County in all three years. Conversely, Greene and Poinsett counties had higher and nearly identical unemployment rates over the review period. Lastly, both the assessment area and the state of Arkansas saw their unemployment rates move in tandem, with movement limited between 2022 and 2023 and increases between 2023 and 2024.

Community Contact Information

For the Jonesboro CSA assessment area, one community contact interview was utilized as part of this evaluation. This interview was with an individual specializing in regional economic development.

The community contact categorized the local economy as steady, with growth exceeding the state overall, despite a major employer leaving the area during the review period. The contact stated that the most significant remaining employers are in the healthcare, education, and agriculture sectors. This steady economy has allowed for a financial industry to blossom in the region, with a large and competitive number of banking institutions in operation. These financial institutions were described as generally meeting the needs of the vast majority of the local community. They were also cited as being actively involved in the community, with several institutions offering financial literacy education in the area. Some challenges in the community were noted in the small business and agricultural industry sectors. The contact indicated that opportunities exist for financial institutions to enhance their collaboration with entrepreneurs and participate in lending to new business ventures. Lastly, the contact noted the difficulties that farmers are facing in the current agricultural economy and emphasized the importance for the lender to maintain beneficial relationships with area farmers.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE JONESBORO CSA ASSESSMENT AREA

LENDING TEST

The following table displays the bank's performance under the Lending Test in the Jonesboro CSA assessment area.

Lending Test Summary	
Lending Activity	Excellent
Borrower Distribution	Good
Geographic Distribution	Adequate
Community Development Loans	Leader

Lending Activity

The following table displays the combined 2022 and 2023 lending volume by number and dollar volume.

Summary of Lending Activity January 1, 2022 through December 31, 2023				
Loan Type	#	%	\$ (000s)	%
Home Improvement	53	3.5%	\$3,542	1.8%
Home Purchase	314	20.8%	\$65,499	32.5%
Multifamily Housing	3	0.2%	\$2,230	1.1%
Refinancing	87	5.8%	\$22,532	11.2%
Other Purpose LOC	17	1.1%	\$1,159	0.6%
Other Purpose Closed/Exempt	5	0.3%	\$736	0.4%
Total HMDA	479	31.8%	\$95,698	47.5%
Small Business	667	44.2%	\$55,673	27.6%
Small Farm	362	24.0%	\$50,032	24.8%
TOTAL LOANS	1,508	100%	\$201,403	100%

The bank's lending activity in the assessment area represents 7.1 percent by number and 4.4 percent by dollar of total 2022 and 2023 HMDA and CRA loans. By comparison, the bank operates 2.2 percent of its total branches and holds 1.9 percent of total bank deposits in the assessment area. In 2022, the bank ranked second out of 212 lenders in HMDA originations and second out of 79 lenders in CRA originations in the assessment area. Therefore, the bank's lending activity levels reflect excellent responsiveness to the credit needs of the assessment area.

Loan Distribution by Borrower's Profile

Overall, the bank's loan distribution by borrower's profile is good in the Jonesboro CSA assessment area. Given the bank's emphasis on HMDA and small business lending, primary emphasis was placed on performance for those loan products, with less emphasis on small farm lending in the assessment area.

HMDA Lending

Overall, the bank's borrower distribution of HMDA loans is adequate. In 2022, the bank originated 4.6 percent of its HMDA loans to low-income borrowers, which was near the aggregate lending level (5.3 percent) but below the demographic figure (20.6 percent) and is considered adequate. HMDA lending to low-income borrowers decreased slightly in 2023 (4.0 percent), remained comparable to the aggregate lending level (4.2 percent), but was significantly below the demographic figure (20.6 percent), reflecting adequate performance.

The bank made 16.7 percent of its HMDA loans to moderate-income borrowers in 2022, reflecting good performance when compared to aggregate institutions in the assessment area (15.2 percent) and the demographic figure (17.3 percent). The bank's performance decreased in 2023 (10.3 percent) but still was near the aggregate lending level (13.1 percent), and, despite being less than the demographic figure (17.3 percent), is considered adequate.

Small Business Lending

The bank's record of lending to businesses of different sizes is good overall. The bank originated 69.3 percent of its small business loans to businesses with annual revenues of \$1 million or less in 2022. This performance exceeds the aggregate lending level (56.5 percent) and is considered good despite being less than the demographic figure (90.1 percent). Lending to businesses with annual revenues of \$1 million or less declined in 2023 (63.3 percent) and was near the aggregate lending level (60.5 percent) while being less than the demographic figure (90.1 percent), reflecting adequate performance. The amount of small business lending in 2022 in the assessment area was significantly greater by both number and dollar amount, leading to a heavier emphasis placed on performance in this year when determining overall performance conclusions for small business lending.

Small Farm Lending

According to assessment area demographics, 96.9 percent of farms had annual revenues of \$1 million or less in 2022 and 2023. Of the bank's 2022 small farm loans, 70.0 percent were made to farms with annual revenues of \$1 million or less, which exceeded the performance of aggregate institutions in the assessment area (54.4 percent) and is considered good. Similarly, the percentage of loans to small farms in 2023 (74.7 percent) also exceeds aggregate lending levels (51.2 percent) and is considered good. Therefore, the bank's level of lending to small farms is good overall.

Geographic Distribution of Loans

The bank's geographic distribution of loans is good overall based on all three loan products reviewed, with primary emphasis placed on HMDA and small business lending. As previously mentioned, the assessment area has one low-income census tract and ten moderate-income census tracts. Additionally, an analysis of the dispersion of all three loan products throughout the assessment area did not reveal evidence of conspicuous lending gaps in LMI geographies. In 2022, the bank had loan activity in 97.6 percent of all assessment area census tracts and 90.9 percent of all LMI geographies. In 2023, the bank had lending activity in 100 percent of census tracts in the assessment area. This dispersion was consistent with the bank's branch structure in the assessment area and supports the conclusion that the geographic distribution of loans is adequate overall.

HMDA Lending

The overall distribution of HMDA loans by geography income level is good. In 2022, the bank originated 0.7 percent of its HMDA loans in low-income geographies, which reflects adequate performance compared with 0.6 percent for aggregate institutions and the demographic figure of 0.3 percent. In 2023, the bank made 1.1 percent of its HMDA loans in low-income geographies, which also reflects adequate performance when compared to the percentage of HMDA loans originated by aggregate institutions (0.5 percent) and the demographic figures (0.3 percent).

HMDA lending in moderate-income geographies is excellent in 2022. The bank's level of lending in moderate-income geographies (18.4 percent) was above the aggregate lending level (15.5 percent) in 2022 and the demographic figure (17.3 percent). The bank's level of lending in moderate-income geographies (17.8 percent) decreased in 2023 and was in between the aggregate lending level (18.1 percent) and the demographic figure (17.3 percent), reflecting adequate performance.

Small Business Lending

The bank's record of making small business loans in LMI geographies is good overall. The bank originated 0.6 percent of its small business loans in the low-income geography in 2022, which is considered adequate when compared to aggregate lending levels (1.0 percent) and the demographic figure (1.6 percent). Small business lending performance in the low-income geography in 2023 (0.3 percent) is also considered adequate when compared with the aggregate lending level (0.6 percent) and the demographic figure (1.7 percent).

Small business lending in moderate-income census tracts in 2022 is good. The bank originated 24.3 percent of its small business loans in moderate-income census tracts, which was between aggregate institution performance in the assessment area (22.9 percent) and the demographic figure (25.8 percent). Performance in 2023 improved and is good. The bank's lending in moderate-income geographies (27.9 percent) was above the aggregate lending level (23.4 percent) and the demographic figure (25.6 percent).

Small Farm Lending

The bank's record of lending to small farms in LMI geographies is adequate overall. While the bank did not originate any of its 2022 or 2023 small farm loans in the low-income geography, agricultural-related lending opportunities in this geography are very limited, as evidenced by comparison data. Aggregate lenders also did not make any small farm loans in this low-income census tract, and the demographic estimate of farms in the low-income geography is only 0.2 percent.

Small farm lending in moderate-income census tracts in 2022 is good. The bank originated 22.2 percent of its small farm loans in moderate-income census tracts, which was above aggregate institution performance in the assessment area (18.8 percent) and in line with the demographic figure (22.4 percent). Performance in 2023 declined and is considered poor. The bank's lending in moderate-income geographies (13.2 percent) was below both the aggregate lending levels (17.6 percent) and the demographic figure (22.5 percent).

Community Development Lending Activity

The bank is a leader in making community development loans in the Jonesboro CSA assessment area. As detailed in the table below, the bank made 73 community development loans totaling \$101.6 million. The most impactful of these loans are discussed following the table below.

Community Development Lending										
	Affordable Housing		Community Services		Revitalization/ Stabilization		Economic Development		Total	
	#	\$ (000s)	#	\$ (000s)	#	\$ (000s)	#	\$ (000s)	#	\$ (000s)
CD Loans	-	-	-	-	2	\$24,853	71	\$76,697	73	\$101,551

- The bank originated one large community development loan with a purpose of revitalization/stabilization, totaling \$24.8 million. This loan is to construct multifamily housing in a moderate-income census tract in the assessment area, which aligns with a local government plan to help revitalize the neighborhood through an increased number of permanent residents.
- The bank financed numerous community development loans for various agriculture purposes that qualified as economic development by supporting permanent LMI job creation for small farms. Three crop production loans totaling \$5.1 million financed a small farmer in the region, helping to maintain LMI jobs in a moderate-income census tract.

INVESTMENT TEST

The bank makes an excellent level of qualified community development investments and grants within the Jonesboro CSA assessment area. During the review period, the bank made 6 investments totaling \$1.4 million in newly qualified investments and received credit for 29 investments made prior to the review period still outstanding totaling \$33.6 million.

In addition to these investments, the bank also made 42 donations totaling \$163,273 to various organizations throughout the assessment area. These donations predominantly benefited community service organizations that primarily work with LMI individuals and families throughout the area. The bank did, however, make two large donations totaling \$44,000 that benefited an economic development agency operating in the community.

SERVICE TEST

The following table displays the bank's performance under the Service Test in the Jonesboro CSA assessment area.

Service Test Summary	
Accessibility of Delivery Systems	Reasonably Accessible
Changes in Branch Locations	Not Adversely Affected
Reasonableness of Business Hours and Services	Do Not Vary in a Way That Inconveniences
Community Development Services	Relatively High Level

Accessibility of Delivery Systems

The bank operates five branches in the Jonesboro CSA assessment area. The following table displays the location of the bank's branches by geography income level compared to the distribution of assessment area census tracts and households by geography income level.

Branch Distribution by Geography Income Level						
Dataset	Geography Income Level					TOTAL
	Low-	Moderate-	Middle-	Upper-	Unknown	
Branches	0	1	3	1	0	5
	0.0%	20.0%	60.0%	20.0%	0.0%	100%
Census Tracts	2.4%	23.8%	47.6%	26.2%	0.0%	100%
Household Population	2.5%	21.7%	46.1%	29.6%	0.0%	100%

As shown in the previous table, one of the bank's offices (20.0 percent) is in a moderate-income census tract. Additionally, three of the bank's offices are in close proximity to moderate-income census tracts. As a result, despite the percentage of bank branches located in LMI census tracts being less than the percentage of LMI census tracts (26.2 percent) and the household population percentage (24.2 percent) residing in those tracts, the bank's service delivery systems are reasonably accessible to geographies and individuals of different income levels.

Changes in Branch Locations

The bank opened and closed the same two offices in this assessment area during the review period. One of these branches was located in a moderate-income census tract, while the other was located in an upper-income census tract. As a result, the bank's record of opening and closing offices in this

assessment area has not adversely affected the accessibility of delivery systems, particularly to LMI geographies and LMI individuals.

Reasonableness of Business Hours and Services in Meeting Assessment Area Needs

Business hours and services do not vary in a way that inconveniences certain portions of the assessment area, particularly LMI geographies and individuals. The bank's branches in the assessment area offer relatively consistent lobby and drive-through hours Monday through Thursday during standard business hours, with some locations offering extended drive-through hours past 5 p.m. on Fridays. Lastly, although mortgage loan officers are not present at the sole branch located in a moderate-income census tract, two branches near moderate-income census tracts have mortgage loan officers.

Community Development Services

The bank provides a relatively high level of community development services in the assessment area. During the review period, bank employees provided 209 community development services to seven different organizations in the assessment area. These community development services included the following noteworthy services:

- An organization that supports affordable housing in the assessment area targeted toward LMI individuals was supported in these efforts by a bank employee sitting on its board over the entirety of the review period.
- One bank employee served on the board of an organization throughout the entire review period, providing technical assistance that allowed the organization to fulfill its mission of providing support services for predominantly LMI individuals with disabilities.
- One bank employee served on the board of a community development organization that supports a variety of community development purposes throughout the assessment area. Most notably, the organization offers support services to a predominantly unhoused population and individuals experiencing food insecurity.

PINE BLUFF, ARKANSAS MSA

(Limited-Scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE PINE BLUFF MSA⁶ ASSESSMENT AREA

This assessment area includes the entireties of Cleveland, Jefferson, and Lincoln counties, which made up the Pine Bluff, Arkansas MSA. Since the 2022 examination, the bank added Cleveland County to its assessment area delineation. The bank's corporate headquarters is located in the assessment area, along with seven other branches. The bank opened two branches (one in a moderate-income geography and one in an upper-income geography) and closed two branches (both in moderate-income geographies) during the review period. The tables below detail key demographics relating to this assessment area.

Assessment Area Demographics by Geography Income Level						
Dataset	Low-	Moderate-	Middle-	Upper-	Unknown	TOTAL
Census Tracts	1	7	14	6	2	30
	3.3%	23.3%	46.7%	20.0%	6.7%	100%
Family Population	556	3,171	10,234	6,345	983	21,289
	2.6%	14.9%	48.1%	29.8%	4.6%	100%
Household Population	764	6,175	15,718	9,392	1,349	33,398
	2.3%	18.5%	47.1%	28.1%	4.0%	100%
Business Institutions	47	583	1,125	764	80	2,599
	1.8%	22.4%	43.3%	29.4%	3.1%	100%
Agricultural Institutions	0	52	108	31	2	193
	0.0%	26.9%	56.0%	16.1%	1.0%	100%

Assessment Area Demographics by Population Income Level					
Dataset	Low-	Moderate-	Middle-	Upper-	TOTAL
Family Population	4,799	3,688	4,089	8,713	21,289
	22.5%	17.3%	19.2%	40.9%	100%
Household Population	8,809	4,934	5,564	14,091	33,398
	26.4%	14.8%	16.7%	42.2%	100%

⁶ As of the 2023 Office of Management and Budget revised statistical area delineations, this area is no longer designated as an MSA.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE PINE BLUFF MSA ASSESSMENT AREA

LENDING TEST

The bank's overall lending performance in this assessment area is consistent with the Lending Test performance in the state of Arkansas, as displayed in the table below. For more detailed information related to Lending Test performance, see Appendix C.

Lending Test Summary	
Lending Activity	Consistent
Distribution of Loans by Borrower's Profile	Consistent
Geographic Distribution of Loans	Consistent
Community Development Lending Activity	Consistent
OVERALL	CONSISTENT

During the review period, the bank made 20 community development loans totaling \$28.8 million. The majority of these loans were to small farms to fund crop production and maintain jobs.

INVESTMENT TEST

The bank's Investment Test performance in this assessment area is consistent with the bank's overall performance in the state of Arkansas. During the review period, the bank had 13 community development investments totaling \$15.2 million, including \$11.8 million in municipal bonds to finance the construction of a health facility in a middle-income distressed geography, supporting essential community services. Furthermore, 33 community development donations were made totaling \$279,477.

SERVICE TEST

The bank's Service Test performance in this assessment area is consistent with the service performance in the state of Arkansas, as shown in the table below.

Service Test Summary	
Accessibility of Delivery Systems	Exceeds
Changes in Branch Locations	Consistent
Reasonableness of Business Hours and Services	Consistent
Community Development Services	Consistent
OVERALL	CONSISTENT

During the review period, 18 employees provided 135 services to 16 community development organizations.

FAYETTEVILLE-SPRINGDALE-ROGERS, ARKANSAS MSA

(Limited-Scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE PARTIAL FAYETTEVILLE MSA ASSESSMENT AREA

This assessment area includes Benton and Washington counties, two of the three counties in the Fayetteville-Springdale-Rogers, Arkansas MSA. The bank operates eight branches in this assessment area and did not open or close any branches during the review period. The tables below detail key demographics relating to this assessment area.

Assessment Area Demographics by Geography Income Level						
Dataset	Low-	Moderate-	Middle-	Upper-	Unknown	TOTAL
Census Tracts	7	24	51	28	1	111
	6.3%	21.6%	45.9%	25.2%	0.9%	100%
Family Population	4,664	25,307	57,601	41,088	224	128,884
	3.6%	19.6%	44.7%	31.9%	0.2%	100%
Household Population	10,554	38,445	81,572	56,707	1,477	188,755
	5.6%	20.4%	43.2%	30.0%	0.8%	100%
Business Institutions	628	3,517	7,322	5,916	505	17,888
	3.5%	19.7%	40.9%	33.1%	2.8%	100%
Agricultural Institutions	9	72	174	68	0	323
	2.8%	22.3%	53.9%	21.1%	0.0%	100%

Assessment Area Demographics by Population Income Level					
Dataset	Low-	Moderate-	Middle-	Upper-	TOTAL
Family Population	26,285	23,401	26,210	52,988	128,884
	20.4%	18.2%	20.3%	41.1%	100%
Household Population	42,562	30,871	35,935	79,387	188,755
	22.6%	16.4%	19.0%	42.1%	100%

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE PARTIAL FAYETTEVILLE MSA ASSESSMENT AREA

LENDING TEST

The bank's overall lending performance in this assessment area is consistent with the Lending Test performance in Arkansas, as displayed in the table below. For more detailed information related to Lending Test performance, see Appendix C.

Lending Test Summary	
Lending Activity	Below
Distribution of Loans by Borrower's Profile	Consistent
Geographic Distribution of Loans	Consistent
Community Development Lending Activity	Below
OVERALL	CONSISTENT

Of note, the bank made five community development loans totaling \$31.5 million during the review period.

INVESTMENT TEST

The bank made a satisfactory level of community development investments in this assessment area; however, this performance was below statewide levels, as the bank made an excellent level of community development investments in the Arkansas full-scope review assessment areas. During the review period, the bank had 41 community development investments totaling \$12.5 million. Furthermore, 29 community development donations were made totaling \$76,525.

SERVICE TEST

The bank's Service Test performance in this assessment area is consistent with the service performance in the state of Arkansas, as shown in the table below.

Service Test Summary	
Accessibility of Delivery Systems	Consistent
Changes in Branch Locations	Consistent
Reasonableness of Business Hours and Services	Consistent
Community Development Services	Consistent
OVERALL	CONSISTENT

During the review period, 16 employees provided 210 services to 12 organizations. This level of performance is consistent with the bank's performance in the state of Arkansas overall.

FORT SMITH, ARKANSAS-OKLAHOMA MSA

(Limited-Scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE PARTIAL FORT SMITH MSA ASSESSMENT AREA

This assessment area includes Crawford, Sebastian, and Franklin counties in Arkansas, which, until 2023, comprised the full Arkansas portion of the Fort Smith, Arkansas-Oklahoma multistate MSA. Though Franklin County is nonMSA as of 2023, it is included in the Fort Smith assessment area for the purposes of this analysis. The bank operates five branches in this assessment area and did not open or close any branches during the review period. The tables below detail key demographics relating to this assessment area.

Assessment Area Demographics by Geography Income Level						
Dataset	Low-	Moderate-	Middle-	Upper-	Unknown	TOTAL
Census Tracts	0	11	24	16	0	51
	0.0%	21.6%	47.1%	31.4%	0%	100%
Family Population	0	11,497	25,500	18,168	0	55,165
	0.0%	20.8%	46.2%	32.9%	0.0%	100%
Household Population	0	18,696	36,740	27,326	0	82,762
	0.0%	22.6%	44.4%	33.0%	0.0%	100%
Business Institutions	0	1,885	2,526	2,235	0	6,646
	0.0%	28.4%	38.0%	33.6%	0.0%	100%
Agricultural Institutions	0	4	73	29	0	106
	0.0%	3.8%	68.9%	27.4%	0.0%	100%

Assessment Area Demographics by Population Income Level					
Dataset	Low-	Moderate-	Middle-	Upper-	TOTAL
Family Population	10,743	9,666	11,370	23,386	55,165
	19.5%	17.5%	20.6%	42.4%	100%
Household Population	18,198	15,071	14,423	35,070	82,762
	22.0%	18.2%	17.4%	42.4%	100%

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE PARTIAL FORT SMITH MSA ASSESSMENT AREA

LENDING TEST

The bank's overall lending performance in this assessment area is consistent with the Lending Test performance in Arkansas, as displayed in the table below. For more detailed information related to Lending Test performance, see Appendix C.

Lending Test Summary	
Lending Activity	Below
Distribution of Loans by Borrower's Profile	Consistent
Geographic Distribution of Loans	Consistent
Community Development Lending Activity	Below
OVERALL	CONSISTENT

During the review period, the bank made four community development loans totaling \$6.4 million.

INVESTMENT TEST

The bank's Investment Test performance in this assessment area is consistent with the bank's overall performance in the state of Arkansas. During the review period, the bank had 24 community development investments totaling \$16.6 million, including \$15.0 million in school district municipal bonds. Furthermore, 28 community development donations were made totaling \$24,150.

SERVICE TEST

The bank's Service Test performance in this assessment area is consistent with the service performance in the state of Arkansas, as shown in the table below.

Service Test Summary	
Accessibility of Delivery Systems	Exceeds
Changes in Branch Locations	Consistent
Reasonableness of Business Hours and Services	Consistent
Community Development Services	Consistent
OVERALL	CONSISTENT

During the review period, five employees provided 101 services to ten organizations. This level of performance is consistent with the bank's performance in the state of Arkansas overall.

HOT SPRINGS, ARKANSAS MSA

(Limited-Scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE HOT SPRINGS MSA ASSESSMENT AREA

The assessment area includes the entirety of Garland County, the one county that makes up the Hot Springs, Arkansas MSA. The bank operates three branches in this assessment area and did not open or close any branches during the review period. The tables below detail key demographics relating to this assessment area.

Assessment Area Demographics by Geography Income Level						
Dataset	Low-	Moderate-	Middle-	Upper-	Unknown-	TOTAL
Census Tracts	0	9	15	5	1	30
	0.0%	30.0%	50.0%	16.7%	3.3%	100%
Family Population	0	7,034	13,910	4,829	298	26,071
	0.0%	27.0%	53.4%	18.5%	1.1%	100%
Household Population	0	11,718	21,276	7,059	853	40,906
	0.0%	28.7%	52.0%	17.3%	2.1%	100%
Business Institutions	0	1,368	2,144	743	71	4,326
	0.0%	31.6%	49.6%	17.2%	1.6%	100%
Agricultural Institutions	0	10	29	11	0	50
	0.0%	20.0%	58.0%	22.0%	0.0%	100%

Assessment Area Demographics by Population Income Level					
Dataset	Low-	Moderate-	Middle-	Upper-	TOTAL
Family Population	5,381	4,672	6,076	9,942	26,071
	20.6%	17.9%	23.3%	38.1%	100%
Household Population	9,953	6,353	7,422	17,178	40,906
	24.3%	15.5%	18.1%	42.0%	100%

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE HOT SPRINGS MSA ASSESSMENT AREA

LENDING TEST

The bank's overall lending performance in this assessment area is consistent with the Lending Test performance in Arkansas, as displayed in the table below. For more detailed information related to Lending Test performance, see Appendix C.

Lending Test Criteria	Performance
Lending Activity	Below
Distribution of Loans by Borrower's Profile	Consistent
Geographic Distribution of Loans	Consistent
Community Development Lending Activity	Below
OVERALL	CONSISTENT

During the review period, the bank made one community development loan totaling \$1.2 million.

INVESTMENT TEST

The bank's Investment Test performance in this assessment area is consistent with the bank's overall performance in the state of Arkansas. During the review period, the bank had 21 community development investments totaling \$16.9 million, including \$14.5 million in school district municipal bonds. Furthermore, 15 community development donations were made totaling \$27,000.

SERVICE TEST

The bank's Service Test performance in this assessment area is consistent with the service performance in the state of Arkansas, as shown in the table below.

Service Test Criteria	Performance
Accessibility of Delivery Systems	Exceeds
Changes in Branch Locations	Consistent
Reasonableness of Business Hours and Services	Consistent
Community Development Services	Consistent
OVERALL	CONSISTENT

During the review period, 12 employees provided 135 services to six organizations. This level of performance is consistent with the bank's performance in the state of Arkansas.

TENNESSEE

CRA RATING FOR TENNESSEE:

The Lending Test is rated:

The Investment Test is rated:

The Service Test is rated:

SATISFACTORY

High Satisfactory

Low Satisfactory

High Satisfactory

The major factors supporting the rating for the state of Tennessee include the following:

- The bank's lending levels reflect good responsiveness to the credit needs of its assessment areas.
- The distribution of loans by borrower's income/revenue profile reflects adequate penetration among customers of different income levels and businesses and farms of different sizes.
- The geographic distribution of loans reflects adequate penetration throughout the assessment areas.
- The bank makes a relatively high level of community development loans.
- The bank makes use of innovative and/or flexible lending products in meeting the credit needs of its assessment areas.
- The bank makes an adequate level of qualified community development investments and grants and is occasionally in the leadership position.
- Service delivery systems are reasonably accessible to the bank's assessment areas, and the bank's record of opening and closing branches has not adversely affected the accessibility of its service delivery systems.
- The bank is a leader in providing community development services throughout the Tennessee assessment areas.

SCOPE OF EXAMINATION

Scoping considerations applicable to the review of Tennessee assessment areas are consistent with the overall CRA examination scope as presented in the *Institution, Scope of Examination* section. Small farm lending was assessed solely in the nonMSA Tennessee combined area, as the remaining MSA assessment areas did not have a sufficient volume of small farm loan originations for meaningful analysis. In all assessment areas, small business lending received the greatest weight in the analysis.

The bank operates seven assessment areas throughout Tennessee, located in five MSAs and two noncontiguous nonMSA portions of the state. Performance in the nonMSA assessment areas was combined for analysis, resulting in one set of performance conclusions for nonMSA Tennessee. Since the previous examination, the bank has made multiple adjustments to its Tennessee assessment areas:

- NonMSA Tennessee combined area – Two counties were added to the combined area, Lauderdale and Carroll counties.
- Partial Nashville MSA assessment area – Maury County was removed.
- Jackson MSA assessment area – The assessment area grew to include Chester and Crockett counties.
- Partial Knoxville MSA assessment area – Anderson County was removed.
- Cleveland MSA assessment area – This newly introduced assessment area is comprised of Bradley and Polk counties.

Three of the bank's Tennessee assessment areas were reviewed under full-scope procedures. When considering branch structure and loan/deposit activity, CRA performance in the nonMSA Tennessee combined area carried the greatest weight of any sole assessment area when forming overall state conclusions; however, the combined impact of the Memphis MSA and Nashville MSA was significantly influential in adjusting state ratings away from the nonMSA Tennessee combined area in certain instances.

To augment the evaluation of the full-scope review assessment areas in Tennessee, four community contact interviews were utilized. These interviews were used to ascertain specific community credit needs and provided context with which to evaluate the bank's responsiveness to these needs. Details from these interviews are included in the *Description of Institution's Operations* sections, as applicable to the assessment areas in which the community contacts were made.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN TENNESSEE

The following table gives additional detail regarding the bank's operations within Tennessee.

Assessment Area	Offices		Deposits As of June 30, 2024		Review Procedures
	#	%	\$ (000s)	%	
NonMSA Tennessee (combined)	17	37.8%	\$1,378,969	38.2%	Full-Scope
Memphis	11	24.4%	\$782,998	21.6%	Full-Scope
Nashville	10	22.2%	\$1,016,700	28.1%	Full-Scope
Jackson	4	8.9%	\$305,208	8.4%	Limited-Scope
Knoxville	2	4.4%	\$132,952	3.7%	Limited-Scope
Cleveland	1	2.2%	\$0	0.0%	Limited-Scope
TOTAL	45	100%	\$3,616,827	100%	3 Full-Scope

The bank operates 45 branches (19.8 percent of total branches) throughout the seven CRA assessment areas in the state of Tennessee. Total deposits in the state total \$3.6 billion, which represents 16.3 percent of total bank deposits. In addition to the branch locations shown in the table above, the bank also operates one LPO located in the Memphis MSA assessment area. The bank's operations in the state are concentrated in the nonMSA Tennessee combined area, which carried the greatest weight toward determining statewide ratings. During the review period, the bank closed five branches and opened seven branches throughout Tennessee.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN TENNESSEE

LENDING TEST

The bank's performance under the Lending Test in Tennessee is rated high satisfactory. The rating reflects performance under the following criteria applicable to large banks.

Lending Test Summary	
Lending Activity	Good
Borrower Distribution	Adequate
Geographic Distribution	Adequate
Community Development Loans	Relatively High Level
Product Innovation	Makes Use
LENDING TEST RATING	HIGH SATISFACTORY

Lending Activity

Overall, lending levels reflect good responsiveness to the credit needs of the bank's combined Tennessee assessment areas, based on loan activity reviewed under the Lending Test. The tables below display the bank's lending activity performance by assessment area.

Full-Scope Assessment Areas	Lending Activity
NonMSA Tennessee (combined)	Good
Memphis	Good
Nashville	Adequate
OVERALL	GOOD

Limited-Scope Assessment Areas	Lending Activity
Jackson	Exceeds
Knoxville	Consistent
Cleveland	Consistent

Borrower and Geographic Distribution

Overall, performance by borrower's income or revenue profile is adequate, as shown in the following tables.

Full-Scope Assessment Areas	Loan Distribution by Borrower's Profile
NonMSA Tennessee (combined)	Good
Memphis	Poor
Nashville	Adequate
OVERALL	ADEQUATE

Limited-Scope Assessment Areas	Loan Distribution by Borrower's Profile
Jackson	Consistent
Knoxville	Consistent
Cleveland	Consistent

The overall geographic distribution of loans reflects adequate penetration throughout the assessment areas, as displayed below.

Full-Scope Assessment Areas	Geographic Distribution of Loans
NonMSA Tennessee (combined)	Good
Memphis	Poor
Nashville	Adequate
OVERALL	ADEQUATE

Limited-Scope Assessment Areas	Geographic Distribution of Loans
Jackson	Consistent
Knoxville	Consistent
Cleveland	Consistent

Community Development Lending Activity

Overall, the bank makes a relatively high level of community development loans in the state of Tennessee, as noted in the following tables.

Full-Scope Assessment Areas	Community Development Lending
NonMSA Tennessee (combined)	Leader
Memphis	Relatively High Level
Nashville	Relatively High Level
OVERALL	RELATIVELY HIGH LEVEL

Limited-Scope Assessment Areas	Community Development Lending
Jackson	Exceeds
Knoxville	Below
Cleveland	Below

During the review period, the bank originated or renewed 60 qualifying community development loans inside its Tennessee assessment areas, totaling \$218.1 million.

Product Innovation

The bank makes use of innovative and/or flexible lending practices in serving the credit needs of its assessment areas. Offerings include:

- The bank made 45 Affordable Advantage mortgage loans totaling \$8.3 million to LMI borrowers throughout Tennessee. These loans provide affordable housing to LMI borrowers, which is responsive to the need for affordable home purchase loans identified by community contacts in the state.
- Customers utilized the bank's CRA ITIN Affordable Advantage Mortgage loan product 81 times for a total of \$15.5 million.
- The bank originated one CRA Home Improvement loan in Tennessee for a total of \$20,000.
- Through the FHLB of Dallas, the bank was involved with three loans originated through the HELP program, totaling \$28,200.
- The bank's Foundation Credit Card product was utilized by 490 customers, with a total of \$419,140 in approved credit.
- Eight loans were originated to first-time homebuyers through the THDA home loan program, totaling \$127,274 in down payment assistance.
- The bank also originated 126 FHA loans (\$28.9 million), 36 USDA Rural Development loans (\$5.8 million), 20 VA loans (\$5.7 million), and 2,309 SBA loans (\$367.7 million) during the review period.

INVESTMENT TEST

The bank's performance under the Investment Test is rated low satisfactory, driven primarily by the performance in the nonMSA Tennessee combined area. Overall, the bank made an adequate level of qualified community development investments and grants. The following tables display investment and grant activity performance for each assessment area.

Full-Scope Assessment Areas	Investment and Grant Activity
NonMSA Tennessee (combined)	Adequate Level
Memphis	Significant Level
Nashville	Adequate Level
OVERALL	ADEQUATE LEVEL

Limited-Scope Assessment Areas	Investment and Grant Activity
Jackson	Exceeds
Knoxville	Exceeds
Cleveland	Below

During the review period, the bank made 30 new investments totaling \$21.2 million and had \$21.0 million in previous-period investments that were still outstanding. In addition, the bank made 173 donations totaling \$732,033. The bank's investment activity consisted of municipal bonds benefiting schools or projects in LMI areas in the bank's assessment areas, as well as MBSs supporting affordable housing in Tennessee.

Tennessee Assessment Area	Community Development Investments (\$)	Community Development Donations/Grants (\$)
NonMSA Tennessee (combined)	\$5.3 million	\$197,619
Memphis	\$10.9 million	\$219,360
Nashville	\$9.3 million	\$119,570
Jackson	\$8.1 million	\$49,875
Knoxville	\$8.6 million	\$139,109
Cleveland	-	\$6,500
TOTAL	\$42.1 million	\$732,033

SERVICE TEST

The bank's performance under the Service Test is rated high satisfactory based on the criteria shown in the table below.

Service Test Summary	
Accessibility of Delivery Systems	Reasonably Accessible
Changes in Branch Locations	Not Adversely Affected
Reasonableness of Business Hours and Services	Do Not Vary in a Way That Inconveniences
Community Development Services	Leader
SERVICE TEST RATING	HIGH SATISFACTORY

Accessibility of Delivery Systems

The bank's delivery systems are reasonably accessible to geographies and individuals of different income levels, as shown in the following tables.

Full-Scope Assessment Areas	Accessibility of Delivery Systems
NonMSA Tennessee (combined)	Readily Accessible
Memphis	Reasonably Accessible
Nashville	Reasonably Accessible
OVERALL	REASONABLY ACCESSIBLE

Limited-Scope Assessment Areas	Accessibility of Delivery Systems
Jackson	Exceeds
Knoxville	Consistent
Cleveland	Exceeds

Changes in Branch Locations

The bank's record of opening and closing branches has not adversely affected the accessibility of the bank's delivery systems, particularly to LMI geographies and individuals.

Full-Scope Assessment Areas	Changes in Branch Locations
NonMSA Tennessee (combined)	Not Adversely Affected
Memphis	Improved Access
Nashville	Not Adversely Affected
OVERALL	NOT ADVERSELY AFFECTED

Limited-Scope Assessment Areas	Changes in Branch Locations
Jackson	Consistent
Knoxville	Consistent
Cleveland	Exceeds

The bank opened one branch in a low-income census tract and another in a moderate-income census tract in the Memphis assessment area, which improved the accessibility of its delivery systems. Meanwhile, branch activity in the nonMSA Tennessee combined area and Nashville assessment area carried greater weight toward reaching overall conclusions and did not adversely affect the accessibility of delivery systems. Therefore, overall changes in branch locations did not adversely affect the accessibility of delivery systems.

Reasonableness of Business Hours and Services in Meeting Assessment Area Needs

The bank's hours and services do not vary in a way that inconveniences certain portions of its assessment areas, particularly LMI geographies or individuals.

Full-Scope Assessment Areas	Reasonableness of Business Hours and Services
NonMSA Tennessee (combined)	Do Not Vary in a Way That Inconveniences
Memphis	Do Not Vary in a Way That Inconveniences
Nashville	Do Not Vary in a Way That Inconveniences
OVERALL	DO NOT VARY IN A WAY THAT INCONVENIENCES

Limited-Scope Assessment Areas	Reasonableness of Business Hours and Services
Jackson	Consistent
Knoxville	Consistent
Cleveland	Consistent

Community Development Services

The bank is a leader in providing community development services in Tennessee, as shown below.

Full-Scope Assessment Areas	Community Development Services
NonMSA Tennessee (combined)	Leader
Memphis	Leader
Nashville	Relatively High Level
OVERALL	LEADER

Limited-Scope Assessment Areas	Community Development Services
Jackson	Below
Knoxville	Consistent
Cleveland	Below

In total, bank employees provided 950 community development services to different organizations throughout the state of Tennessee. Overall, this level of community development services is an improvement compared with the bank's performance at the previous evaluation.

TENNESSEE NONMETROPOLITAN STATEWIDE AREA

(Full-Scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE NONMSA TENNESSEE COMBINED AREA

Bank Structure

As shown in the table below, the bank operates 17 (7.5 percent) of its total branches in the nonMSA Tennessee combined area.

Branch Locations by Census Tract Income Level				
Low-Income	Moderate-Income	Middle-Income	Upper-Income	Unknown-Income
0	5	10	2	0

During the review period, the bank opened one branch in this combined area. Based on the bank's branch network and other service delivery systems, the bank is positioned to deliver financial services to the combined area.

General Demographics

The nonMSA Tennessee combined area is composed of two noncontiguous assessment areas. The first includes eight contiguous counties in western Tennessee, while the second includes two counties in eastern Tennessee. Given their similar demographic characteristics, economic conditions, and credit needs, these two assessment areas are combined for analysis as a single nonMSA Tennessee combined area. The combined assessment area includes the ten counties listed in the table below.

Counties Making up the NonMSA Tennessee Combined Area	
Carroll	Lauderdale
Dyer	McMinn
Hardeman	Monroe
Haywood	Obion
Henderson	Weakley

The combined area has a total population of 324,767; McMinn and Monroe counties are the most populous counties in the combined area, with populations of 53,276 and 46,250, respectively. While rural, the combined area is vast and hosts many financial institutions. In total, 37 FDIC-insured depository institutions operate 128 branches throughout the combined area. Simmons Bank is the market leader in the combined area by both deposit market share (17.5 percent) and total branches. Deposits held in nonMSA Tennessee represent 6.2 percent of total bank deposits.

In line with its extensive branch presence, the bank also plays an important role in meeting the credit needs of the combined area. An analysis of 2023 HMDA-reportable loans shows that there were 335 entities with lending activity in the combined area, of which Simmons Bank ranked third in HMDA originations. Similarly, the bank ranked fourth out of 81 institutions with CRA lending activity in the combined area in 2023.

The combined area credit needs include the usual mix of consumer, commercial, and agricultural loan products. Additionally, a community contact familiar with the combined area pointed to a need for start-up financing to help grow the small business sector in the combined area. While the availability of community development intermediaries, such as nonprofit agencies and government assistance entities, is limited relative to more urban portions of the state, the community contact noted that community development opportunities are still available for financial institutions.

Income and Wealth Demographics

The following table summarizes the distribution of combined area census tracts by income level and the family population within those tracts.

Assessment Area Demographics by Geography Income Level				
	Census Tracts		Family Population	
Low	0	0.0%	0	0.0%
Moderate	17	18.1%	13,819	16.1%
Middle	64	68.1%	61,587	71.9%
Upper	11	11.7%	10,214	11.9%
Unknown	2	2.1%	5	0.0%
TOTAL	94	100%	85,625	100%

As shown above, the combined assessment area has zero low-income census tracts, while 18.1 percent of the census tracts are designated as moderate-income. Of note, only 16.1 percent of the family population within the combined area lives in moderate-income geographies. The majority of the moderate-income geographies are primarily concentrated in the western portion of the combined area.

Most of the combined area census tracts are middle income, and most of the assessment area families reside within those geographies. Despite being middle-income geographies, 12 of these census tracts were designated as distressed due to poverty in Hardeman, Haywood, and Lauderdale counties.

Based on 2020 ACS data, the median family income for the combined area was \$54,894. At the same time, the median family income for the nonMSA portions of the state of Tennessee was \$56,418. More recently, the FFIEC estimates the 2022 and 2023 median family income for nonMSA Tennessee to be \$64,700 and \$69,500, respectively. The following table displays the distribution of combined area families by income level compared to nonMSA Tennessee as a whole.

Family Population by Income Level				
	Assessment Area		NonMSA Tennessee	
Low	18,396	21.5%	78,772	20.3%
Moderate	16,361	19.1%	73,505	18.9%
Middle	16,913	19.8%	79,147	20.4%
Upper	33,955	39.7%	157,361	40.5%
TOTAL	85,625	100%	388,785	100%

As previously mentioned, 16.1 percent of the family population within the combined area lives in moderate-income geographies. As shown in the table above, 40.6 percent of families within the combined area were considered LMI, which is comparable to the LMI family percentages of 39.2 percent in the nonMSA portions of the state of Tennessee. Similarly, the percentage of families living below the poverty level in the combined area (13.1 percent) falls in line with the level in nonMSA Tennessee (12.6 percent). Considering these factors, the assessment area appears similarly affluent compared to the entirety of the nonMSA portions of the state of Tennessee.

Housing Demographics

The following table displays housing demographics for the combined area and nonMSA Tennessee as a whole.

Housing Cost Burden Levels						
Area	Cost Burden – Renters			Cost Burden – Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Combined Area	68.1%	29.9%	35.5%	47.3%	23.9%	14.8%
NonMSA Tennessee	64.2%	31.3%	34.5%	48.3%	23.9%	15.5%

Based on the data in the table above, the level of cost-burdened renters in the assessment area (35.5 percent) is similar to the level of cost-burdened renters in the nonMSA portions of the state as a whole (34.5 percent). Similarly, the level of cost-burdened owners in the assessment area (14.8 percent) is also near the level of cost-burdened owners in the nonMSA portions of the state as a whole (15.5 percent).

Industry and Employment Demographics

The combined area contains a concentrated business community. BLS industry demographics indicate that there are 89,814 paid employees in the assessment area. By percentage of private-sector employees, the three largest job categories in the combined area are manufacturing (32.6 percent), retail trade (14.2 percent), and accommodation and food service (9.7 percent). The table below details BLS unemployment data for the combined area and nonMSA Tennessee overall.

Unemployment Levels			
Dataset	Time Period (Annual Average)		
	2022	2023	2024
Combined Area	3.8%	3.9%	4.0%
NonMSA Tennessee	3.8%	3.7%	3.9%

As shown in the table above, unemployment rates in the combined area were slightly higher than the nonMSA statewide figures over the review period. Unemployment rates in the combined area were consistently highest in Lauderdale County, peaking at 4.9 percent in 2024. Conversely, Dyer County had the lowest unemployment rate across all counties in both 2022 and 2023 (3.3 and 3.2 percent, respectively).

Community Contact Information

For the nonMSA combined area, two community contact interviews were utilized as part of this evaluation. These two individuals specialize in economic development, with areas of expertise particular to different geographic areas within the nonMSA assessment areas.

One community contact categorized the local economy as good, with a low unemployment rate and new businesses expected to move into the area soon. The contact cited recent economic growth attributed to organic expansion among the existing employers in the combined area. The expanding business community has been fueled in part by a competitive banking environment, with several community banks operating in the combined area. Although there are many banks in the area, the contact identified a need for expansive financial education inclusive of retail and small business banking. Lastly, the contact suggested that the area is lacking in housing for all income designations, with a significant need for more housing units throughout the combined area.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE NONMSA TENNESSEE COMBINED AREA

LENDING TEST

The following table displays the bank's performance under the Lending Test in the nonMSA Tennessee combined area.

Lending Test Summary	
Lending Activity	Good
Borrower Distribution	Good
Geographic Distribution	Good
Community Development Loans	Leader

Lending Activity

The following table displays the combined 2022 and 2023 lending volume by number and dollar volume.

Summary of Lending Activity January 1, 2022 through December 31, 2023				
Loan Type	#	%	\$ (000s)	%
Home Improvement	141	9.0%	\$8,303	4.3%
Home Purchase	264	16.9%	\$41,515	21.7%
Multifamily Housing	7	0.5%	\$10,905	5.7%
Refinancing	177	11.3%	\$17,280	9.0%
Other Purpose LOC	40	2.6%	\$2,129	1.1%
Other Purpose Closed/Exempt	15	1.0%	\$1,128	0.6%
Total HMDA	644	41.3%	\$81,260	42.4%
Small Business	725	46.4%	\$81,767	42.7%
Small Farm	192	12.3%	\$28,601	14.9%
TOTAL LOANS	1,561	100%	\$191,628	100%

The bank's lending activity in the combined area represents 7.3 percent by number and 4.2 percent by dollar of total 2022 and 2023 HMDA and CRA loans. By comparison, the bank operates 7.5 percent of its total branches and holds 6.2 percent of total bank deposits in the combined area. In both 2022 and 2023, the bank ranked in the top five in both HMDA and CRA originations in the combined area. While the bank's lending level by dollar volume was below the share of branches and deposits in the combined area, the bank compared favorably relative to other financial institutions operating in the area. Therefore, the bank's lending activity levels reflect good responsiveness to the credit needs of the combined area.

Loan Distribution by Borrower's Profile

Overall, the bank's loan distribution by borrower's profile is good in the nonMSA Tennessee combined area. Given the bank's emphasis on HMDA and small business lending, primary emphasis was placed on performance for those loan products, with less emphasis on small farm lending.

HMDA Lending

Overall, the bank's borrower distribution of HMDA loans is good. In 2022, the bank originated 9.2 percent of its HMDA loans to low-income borrowers, which was above the aggregate lending levels (6.8 percent) but well below the demographic figure (21.5 percent) and is considered adequate. HMDA lending to low-income borrowers increased in 2023 (12.5 percent), which was less than the demographic level (21.5 percent) but more than double the aggregate lending level (6.0 percent), reflecting good performance.

The bank made 21.8 percent of its HMDA loans to moderate-income borrowers in 2022, reflecting good performance when compared to aggregate institutions in the combined area (18.7 percent) and the demographic level (19.1 percent). The bank's performance in 2023 (21.3 percent) was above both the aggregate lending level (18.6 percent) and the demographic figure (19.1 percent) and is considered good.

Small Business Lending

The bank's record of lending to businesses of different sizes is good overall. The bank originated 74.0 percent of its small business loans to businesses with annual revenues of \$1 million or less in 2022. This performance exceeds the aggregate lending level (59.5 percent) and is considered good despite being less than the demographic figure (90.5 percent). Lending to businesses with annual revenues of \$1 million or less remained consistent in 2023 (74.8 percent) and again exceeded the aggregate lending level (57.2 percent) while being less than the demographic figure (90.4 percent), reflecting good performance.

Small Farm Lending

According to combined area demographics, 96.3 percent and 97.1 percent of farms had annual revenues of \$1 million or less in 2022 and 2023, respectively. Of the bank's 2022 small farm loans, 74.8 percent were made to farms with annual revenues of \$1 million or less, which exceeded the performance of aggregate institutions in the combined area (55.8 percent) and is considered good. Similarly, the percentage of loans to small farms in 2023 (74.1 percent) also exceeded the aggregate lending level (48.6 percent) and is considered good. Therefore, the bank's level of lending to small farms is good overall.

Geographic Distribution of Loans

The bank's geographic distribution of loans is good overall based on all three loan products reviewed, with primary emphasis placed on HMDA and small business lending. As previously mentioned, the combined area has no low-income census tracts and 17 moderate-income census tracts. Therefore, performance was driven by the bank's lending in moderate-income census tracts. Additionally, an analysis of the dispersion of all three loan products throughout the combined area did not reveal evidence of conspicuous lending gaps in LMI geographies. In 2022, the bank had loan activity in 91.5 percent of all combined area census tracts and 88.2 percent of all LMI geographies. In 2023, the bank had lending activity in 88.3 percent of census tracts in the combined area and 88.2 percent of LMI geographies in the combined area. This dispersion was consistent with the bank's branch structure in the combined area and supports the conclusion that the geographic distribution of loans is good overall.

HMDA Lending

The bank's distribution of HMDA loans in moderate-income geographies is adequate overall. The percentage of HMDA loans originated in moderate-income census tracts in 2022 (9.9 percent) was near the aggregate lending levels (13.2 percent) and the demographic figures (13.5 percent), reflecting adequate performance. In 2023, the bank originated 13.3 percent of HMDA loans in moderate-income geographies in the assessment areas, which was in line with the aggregate performance (14.0 percent) and the demographic figures (13.5 percent), reflecting adequate performance.

Small Business Lending

The bank's record of making small business loans in moderate-income geographies is good overall. The bank originated 20.8 percent of its small business loans in moderate-income geographies in 2022, which is considered good when compared to the aggregate lending levels (17.0 percent) and the demographic figure (21.3 percent). Small business lending performance in moderate-income geographies in 2023 (17.4 percent) is also considered good when compared to the aggregate lending levels (15.4 percent) and the demographic figure (21.4 percent).

Small Farm Lending

The bank's record of making small farm loans in moderate-income geographies is good overall. The bank originated 13.1 percent of its small farm loans in moderate-income census tracts, which exceeded aggregate institution performance in the combined area (10.5 percent) and the demographic figure (10.8 percent) and is considered excellent. Performance in 2023 declined and is considered adequate. The bank's lending in moderate-income geographies (7.1 percent) matched the aggregate lending level (7.1 percent) but was below the demographic figure (10.3 percent).

Community Development Lending Activity

The bank is a leader in making community development loans in the nonMSA Tennessee combined area. As detailed in the table below, the bank made 18 community development loans totaling \$32.3 million. The most impactful of these loans are discussed following the table below.

Community Development Lending										
	Affordable Housing		Community Services		Revitalization/ Stabilization		Economic Development		Total	
	#	\$ (000s)	#	\$ (000s)	#	\$ (000s)	#	\$ (000s)	#	\$ (000s)
CD Loans	-	-	2	\$8,139	-	-	16	\$24,175	18	\$32,314

- The bank originated two community development loans with a purpose of community services, totaling \$8.1 million. One of these loans was for \$7.9 million and allowed for improvements to be made for a school district that primarily serves LMI students in the combined area.
- The bank financed numerous community development loans for various agriculture purposes that qualified as economic development by supporting permanent LMI job creation for small farms. One crop production loan totaling \$1.2 million financed a small farmer in the region, helping to maintain LMI jobs in the combined area.

INVESTMENT TEST

The bank makes an adequate level of qualified community development investments and grants within the nonMSA Tennessee combined area. During the review period, the bank made 9 investments totaling \$2.0 million in newly qualified investments and received credit for 17 investments made prior to the review period still outstanding, which totaled \$3.3 million. The bank made all of its investments during the review period in MBSs, with affordable housing, especially for area LMI individuals, cited as a need in the combined area by the community contact.

In addition to these investments, the bank also made 40 donations totaling \$197,619 to various organizations throughout the combined area. These donations predominantly benefited community service organizations that primarily work with LMI individuals and families throughout the area. Of note, the bank made one donation of a building that will be utilized as an expansion office for city government, benefiting LMI individuals in the combined area.

SERVICE TEST

The following table displays the bank's performance under the Service Test in the nonMSA Tennessee combined area.

Service Test Summary	
Accessibility of Delivery Systems	Readily Accessible
Changes in Branch Locations	Not Adversely Affected
Reasonableness of Business Hours and Services	Do Not Vary in a Way That Inconveniences
Community Development Services	Leader

Accessibility of Delivery Systems

The bank operates 17 branches in the nonMSA Tennessee combined area. The following table displays the location of the bank's branches by geography income level compared to the distribution of combined area census tracts and households by geography income level.

Branch Distribution by Geography Income Level						
Dataset	Geography Income Level					TOTAL
	Low-	Moderate-	Middle-	Upper-	Unknown	
Branches	0	5	10	2	0	17
	0.0%	29.4%	58.8%	11.8%	0.0%	100%
Census Tracts	0.0%	18.1%	68.1%	11.7%	2.1%	100%
Household Population	0.0%	17.8%	70.1%	11.9%	0.2%	100%

As shown in the previous table, five of the bank's offices (29.4 percent) are in moderate-income geographies. This exceeds the percentage of moderate-income census tracts (18.1 percent) and the percentage of households (17.8 percent) living in these census tracts. As a result, the bank's service delivery systems are readily accessible to geographies and individuals of different income levels in nonMSA Tennessee, particularly moderate-income geographies and individuals.

Changes in Branch Locations

The bank opened one new branch in the combined area during the review period in a middle-income census tract. As a result, the bank's record of opening and closing offices in this assessment area has not adversely affected the accessibility of delivery systems, particularly to LMI geographies and LMI individuals.

Reasonableness of Business Hours and Services in Meeting Assessment Area Needs

Business hours and services do not vary in a way that inconveniences certain portions of the combined area, particularly LMI geographies and individuals. The bank's branches in the combined area offer relatively consistent lobby and drive-through hours Monday through Friday during standard business hours. Saturday drive-through hours are offered at eight branches in the combined area, with two of the moderate-income branches open on Saturdays. Lastly, all offices in the combined area offer the same deposit and loan products.

Community Development Services

The bank is a leader in providing community development services in the combined area. During the review period, bank employees provided 453 community development services to 21 different organizations in nonMSA Tennessee. These community development services included the following noteworthy services:

- The bank's employees provided 280 community development services to various community service organizations and schools in the assessment area, providing financial literacy education throughout the review period, a noted need in the area according to the community contact.
- Two bank employees served on the board of and provided technical assistance to a community development organization that primarily benefits LMI individuals in Monroe County.
- One bank employee served on the board of a community development organization that works to provide affordable housing for LMI individuals in Henderson County.

MEMPHIS, TENNESSEE-MISSISSIPPI-ARKANSAS MSA

(Full-Scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE PARTIAL MEMPHIS MSA ASSESSMENT AREA

Bank Structure

As shown in the table below, the bank operates 11 (4.9 percent) of its total branches in the Memphis assessment area.

Branch Locations by Census Tract Income Level				
Low-Income	Moderate-Income	Middle-Income	Upper-Income	Unknown-Income
1	1	0	9	0

During the review period, the bank opened three branches and closed another two branches in this assessment area. Based on the bank's branch network and other service delivery systems, the bank is positioned to deliver financial services to the majority of the assessment area; however, the urban core of the city of Memphis lacks a branch, which makes it reasonable to assume the bank may struggle to serve the credit needs within this area.

General Demographics

This assessment area is composed of the entirety of Shelby and Tipton counties, two of the three counties in the Tennessee portion of the Memphis, Tennessee-Mississippi-Arkansas MSA (Memphis MSA). According to 2020 ACS data, the assessment area population was 990,714, which is most heavily concentrated in Shelby County (929,744). The 34 FDIC-insured depository institutions in the assessment area operate 220 branches. Simmons Bank ranked seventh in deposit market share, encompassing 2.5 percent of total deposit dollars.

While 34 depository institutions operate a branch in the assessment area, a much higher number of institutions reported loan activity in the assessment area. An analysis of 2023 HMDA-reportable loans shows that 500 institutions had loan activity in the assessment area, of which the bank ranked 18th. At the same time, the bank ranked 10th out of 128 institutions with CRA loan activity in the assessment area.

This assessment area covers a metropolitan area with diverse credit needs, including a blend of credit products for individuals and businesses of various income/revenue levels. The community contact noted specific credit-related needs in the assessment area include a greater number of brick-and-mortar banking locations. The contact also indicated that there are abundant opportunities to collaborate with local community and economic aid organizations on community development projects.

Income and Wealth Demographics

The following table summarizes the distribution of assessment area census tracts by income level and the family population within those tracts.

Assessment Area Demographics by Geography Income Level				
	Census Tracts		Family Population	
Low	51	19.5%	30,319	12.8%
Moderate	68	26.0%	58,655	24.8%
Middle	59	22.5%	60,201	25.5%
Upper	72	27.5%	85,778	36.3%
Unknown	12	4.6%	1,228	0.5%
TOTAL	262	100%	236,181	100%

As shown above, 45.5 percent of the census tracts in the assessment area are LMI geographies, but only 37.6 percent of the family population resides in these tracts. These LMI areas are primarily concentrated in the urban core of the city of Memphis in Shelby County.

Based on 2020 ACS data, the median family income for the assessment area was \$67,362. At the same time, the median family income for the state of Tennessee was \$68,793. More recently, the FFIEC estimates the 2022 and 2023 median family income for the Memphis MSA to be \$76,200 and \$79,200, respectively. The following table displays population percentages of assessment area families by income level compared to the Tennessee family populations.

Family Population by Income Level				
	Assessment Area		Tennessee	
Low	57,785	24.5%	364,945	21.1%
Moderate	37,523	15.9%	304,686	17.6%
Middle	41,976	17.8%	352,060	20.4%
Upper	98,897	41.9%	705,248	40.8%
TOTAL	236,181	100%	1,726,939	100%

As shown in the table above, 40.4 percent of families within the assessment area were considered LMI, which is slightly above the LMI family percentages of 38.7 percent in the state of Tennessee. Additionally, the percentage of families living below the poverty level in the assessment area (13.9 percent) is above the level in the state of Tennessee (10.6 percent). Considering these factors, the assessment area appears slightly less affluent than the state of Tennessee.

Housing Demographics

The following table displays housing demographics for the assessment area and the state of Tennessee.

Housing Cost Burden Levels						
Area	Cost Burden – Renters			Cost Burden – Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Assessment Area	80.0%	53.1%	47.5%	64.8%	36.1%	19.7%
Tennessee	72.4%	45.0%	40.9%	55.2%	28.8%	16.7%

Based on the data in the table above, the level of cost-burdened renters in the assessment area (47.5 percent) is greater than the level of cost-burdened renters in the state as a whole (40.9 percent). This disparity is similar when broken out by income level, with LMI renters in the assessment area more likely to be cost burdened than those in the state as a whole. In turn, this may suggest LMI households may struggle to save for a down payment on a home purchase.

While the percentage of cost-burdened homeowners in the assessment area (19.7 percent) is slightly higher than the figure for the state as a whole (16.7 percent), it is noteworthy that there is a much greater difference in the percentage of cost-burdened LMI homeowners in the assessment area compared to Tennessee as a whole. Given the high levels of cost-burdened renters and owners, it may be difficult for financial institutions to match HMDA origination percentages to the demographic figures for LMI individuals in the assessment area.

Industry and Employment Demographics

The assessment area supports a large and diverse business community. BLS industry demographics indicate that there are 428,642 paid employees in the assessment area. By percentage of private-sector employees, the three largest job categories in the assessment area are healthcare and social assistance (17.5 percent), transportation and warehousing (15.3 percent), and retail trade (10.5 percent). The table below details BLS unemployment data for the assessment area and the state of Tennessee overall.

Unemployment Levels			
Dataset	Time Period (Annual Average)		
	2022	2023	2024
Assessment Area	4.4%	4.1%	4.4%
Tennessee	3.4%	3.2%	3.4%

As shown in the table above, unemployment rates in the assessment area were consistently higher than statewide figures over the review period. Unemployment rates in both the assessment area and the state followed the same trajectory, decreasing from 2022 to 2023, before rising back to their 2022 levels by 2024. Within the assessment area, Shelby County consistently had higher unemployment rates than Tipton County, with the largest difference being 0.9 percent in 2022.

Community Contact Information

For the Memphis assessment area, one community contact interview was utilized as part of this evaluation. This interview was with an individual from an economic development agency that focuses on the city of Memphis. The community contact categorized the local economy as having sustained continuous growth in recent years. The contact attributed this growth to new business entrants and the abundance of infrastructure in place to support trade. Another area of strength for the region is the number of new start-ups. The contact indicated that local financial institutions have made a lot of resources available to small businesses and entrepreneurs, and this remains one of the area's many community development opportunities. Additional opportunities for community and economic development include more banking products/services geared toward LMI individuals and more development of affordable housing.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE PARTIAL MEMPHIS MSA ASSESSMENT AREA

LENDING TEST

The following table displays the bank's performance under the Lending Test in the Memphis assessment area.

Lending Test Summary	
Lending Activity	Good
Borrower Distribution	Poor
Geographic Distribution	Poor
Community Development Loans	Relatively High Level

Lending Activity

The following table displays the combined 2022 and 2023 lending volume by number and dollar volume.

Summary of Lending Activity January 1, 2022 through December 31, 2023				
Loan Type	#	%	\$ (000s)	%
Home Improvement	77	5.5%	\$12,038	3.3%
Home Purchase	377	26.8%	\$115,483	31.4%
Multifamily Housing	4	0.3%	\$3,448	0.9%
Refinancing	106	7.5%	\$33,211	9.0%
Other Purpose LOC	27	1.9%	\$3,189	0.9%
Other Purpose Closed/Exempt	3	0.2%	\$695	0.2%
Total HMDA	594	42.2%	\$168,064	45.7%
Small Business	802	57.0%	\$197,693	53.8%
Small Farm	11	0.8%	\$1,853	0.5%
TOTAL LOANS	1,407	100%	\$367,610	100%

The bank's lending activity in the assessment area represents 6.6 percent by number and 8.1 percent by dollar of total 2022 and 2023 HMDA and CRA loans. By comparison, the bank operates 4.8 percent of its total branches and holds 3.5 percent of total bank deposits in the assessment area. Therefore, given the greater lending percentages compared to the bank's branching and deposit percentages, the bank's lending activity levels reflect good responsiveness to the credit needs of the assessment area.

Loan Distribution by Borrower's Profile

Overall, the bank's loan distribution by borrower's profile is poor in the Memphis assessment area. Given the lack of small farm loan originations during the review period, this product's performance was not assessed in the Memphis MSA. Small business lending carried greater weight when determining the overall conclusions.

HMDA Lending

Overall, the bank's borrower distribution of HMDA loans is adequate. In 2022, the bank originated 0.6 percent of its HMDA loans to low-income borrowers, which was below aggregate lending levels (5.6 percent) and well below the demographic figure (24.5 percent) and is considered poor. HMDA lending to low-income borrowers increased in 2023 (4.9 percent), which was slightly above the aggregate lending levels (4.3 percent) but below demographic levels (24.5 percent). This is reflective of adequate performance.

The bank made 9.1 percent of its HMDA loans to moderate-income borrowers in 2022, reflecting poor performance when compared to aggregate institutions in the assessment area (13.6 percent) and demographic levels (15.9 percent). The bank's performance improved dramatically in 2023 (18.4 percent) and was above both aggregate lending levels (14.1 percent) and demographic figures (15.9 percent) and is considered excellent.

Small Business Lending

The bank's record of lending to businesses of different sizes is poor overall. The bank originated 43.6 percent of its small business loans to businesses with annual revenues of \$1 million or less in 2022. This performance was near aggregate lending levels (46.6 percent) and is considered adequate despite being significantly less than the demographic figure (90.8 percent). Lending to businesses with annual revenues of \$1 million or less decreased in 2023 (31.8 percent) and was considerably below both aggregate lending levels (48.6 percent) and demographic figures (90.6 percent), reflecting poor performance.

Geographic Distribution of Loans

The bank's geographic distribution of loans is poor overall based on both loan products reviewed, with primary emphasis placed on small business lending. As previously mentioned, the assessment area has 51 low-income census tracts and 68 moderate-income census tracts. While a dispersion analysis of assessment area loan activity did not reveal evidence of conspicuous lending gaps, lending levels in LMI geographies were below that of middle- and upper-income areas. In 2022, the bank had loan activity in 63.4 percent of all assessment area census tracts and 47.9 percent of all LMI geographies. In 2023, the bank had lending activity in 66.4 percent of census tracts in the assessment area and 48.7 percent of LMI geographies in the assessment area.

HMDA Lending

The overall distribution of HMDA loans by geography income level is adequate. In 2022, the bank originated 6.4 percent of its HMDA loans in low-income geographies, compared to aggregate institution performance (7.0 percent) and the demographic figure of 8.3 percent, reflecting adequate performance. The bank's performance (2.6 percent) decreased in 2023 in low-income geographies. This performance was below both the percentage of HMDA loans originated by aggregate institutions (7.0 percent) and the demographic figure (8.3 percent) and is considered poor.

HMDA lending in moderate-income geographies is poor in 2022. The bank's level of lending in moderate-income geographies (11.9 percent) was below both aggregate lending levels (18.5 percent) in 2022 and demographic figures (22.0 percent). The bank's level of lending in moderate-income geographies (19.2 percent) improved in 2023 and was in line with aggregate lending levels (19.5 percent) and near demographic figures (22.0 percent), reflecting adequate performance. Given that the amount of lending in moderate-income census tracts in 2023 had the largest number of loan originations and highest dollar amount of loan originations throughout the review period, this performance helps tip the overall performance conclusion to adequate.

Small Business Lending

The bank's record of lending to small businesses in LMI geographies is poor overall. The bank originated 8.0 percent of its small business loans in low-income geographies in 2022, which is considered adequate when compared to aggregate lending levels (9.2 percent) and the demographic figure (10.7 percent). Small business lending performance decreased considerably in low-income geographies in 2023 (3.3 percent) and is considered poor when compared with the aggregate lending level (8.4 percent) and the demographic figure (10.7 percent).

Small business lending in moderate-income census tracts in 2022 is adequate. The bank originated 18.9 percent of its small business loans in moderate-income census tracts, which is comparable to aggregate institutions' performance in the assessment area (21.1 percent) but below the demographic figure (23.0 percent). Performance in 2023 decreased and is poor. The bank's lending in moderate-income geographies (13.0 percent) was below aggregate lending levels (20.7 percent) and the demographic figure (23.1 percent).

Community Development Lending Activity

The bank makes a relatively high level of community development loans in the Memphis assessment area. As detailed in the table below, the bank made 13 community development loans totaling \$26.1 million. The most impactful of these loans are discussed following the table below.

Community Development Lending										
	Affordable Housing		Community Services		Revitalization/ Stabilization		Economic Development		Total	
	#	\$ (000s)	#	\$ (000s)	#	\$ (000s)	#	\$ (000s)	#	\$ (000s)
CD Loans	2	\$751	1	\$1,050	5	\$14,326	5	\$9,983	13	\$26,109

- The bank originated five community development loans with a purpose of economic development, totaling \$10.0 million. One notable economic development loan originated for \$2.6 million refinanced a loan made to a small private education institution that helped to retain jobs located in a moderate-income census tract.
- The bank financed several community development loans for various commercial projects that qualified as revitalization/stabilization of LMI geographies. One loan totaling \$4.2 million financed the update of a medical facility to revitalize/stabilize a moderate-income census tract by retaining jobs in the area, as well as to serve the residents of an adjacent low-income census tract.

INVESTMENT TEST

The bank makes a significant level of qualified community development investments and grants within the Memphis MSA assessment area. During the review period, the bank made 5 investments totaling \$5.5 million in newly qualified investments and received credit for 25 investments made prior to the review period but still outstanding totaling \$5.4 million. The bank made all its investments during the review period in MBS investments that benefited affordable housing for LMI individuals in the assessment area.

In addition to these investments, the bank also made 41 donations totaling \$219,360 to various organizations throughout the combined area. These donations predominantly benefited community service organizations that primarily work with LMI individuals and families throughout the area. Of note, the bank made two donations totaling \$55,000 that benefited primarily LMI students in the Memphis assessment area.

SERVICE TEST

The following table displays the bank's performance under the Service Test in the Memphis assessment area.

Service Test Summary	
Accessibility of Delivery Systems	Reasonably Accessible
Changes in Branch Locations	Improved Accessibility
Reasonableness of Business Hours and Services	Do Not Vary in a Way That Inconveniences
Community Development Services	Leader

Accessibility of Delivery Systems

The bank operates 11 branches in the Memphis assessment area. The following table displays the location of the bank's branches by geography income level compared to the distribution of assessment area census tracts and households by geography income level.

Branch Distribution by Geography Income Level						
Dataset	Geography Income Level					TOTAL
	Low-	Moderate-	Middle-	Upper-	Unknown-	
Branches	1	1	0	9	0	11
	9.1%	9.1%	0.0%	81.8%	0.0%	100%
Census Tracts	19.5%	26.0%	22.5%	27.5%	4.6%	100%
Household Population	14.7%	26.0%	25.5%	32.8%	1.0%	100%

As shown in the previous table, two of the bank's offices (18.2 percent) are in LMI geographies. Additionally, one branch is located in close proximity to a low-income census tract. As a result, the bank's service delivery systems are reasonably accessible in the assessment area.

Changes in Branch Locations

The bank opened three branches during the review period located in low-, moderate-, and upper-income census tracts. Additionally, the bank closed two offices in this assessment area, both in upper-income census tracts. As a result, the bank's record of opening and closing offices in this assessment area has improved the accessibility of delivery systems, particularly to LMI geographies and LMI individuals.

Reasonableness of Business Hours and Services in Meeting Assessment Area Needs

Business hours and services do not vary in a way that inconveniences certain portions of the assessment area, particularly LMI geographies and individuals. The bank's branches in the assessment area offer consistent lobby and drive-through hours Monday through Friday, with most branches operating during standard business hours 8:30 a.m. to 5 p.m. Saturday drive-through hours are offered at four branches located in the assessment area, including the sole branch located in a moderate-income census tract.

Community Development Services

The bank is a leader in providing community development services in the assessment area. During the review period, bank employees provided 187 community development services to 23 different organizations in the Memphis assessment area. These community development services included the following noteworthy services:

- Twenty-five bank employees provided financial expertise to an organization that provides community services for students, the majority of whom are eligible for free or reduced-price lunches. One employee served on the organization's board, whereas the remaining employees provided financial literacy education.
- Two bank employees taught financial literacy courses for one community organization that served exclusively LMI individuals.
- One bank employee served on the boards of three separate organizations during the review period, providing 42 community development services.

NASHVILLE-DAVIDSON-MURFREESBORO- FRANKLIN, TENNESSEE MSA

(Full-Scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE PARTIAL NASHVILLE MSA ASSESSMENT AREA

Bank Structure

As shown in the table below, the bank operates 10 (4.4 percent) of its total branches in the Nashville assessment area.

Branch Locations by Census Tract Income Level				
Low-Income	Moderate-Income	Middle-Income	Upper-Income	Unknown-Income
0	1	4	5	0

During the review period, the bank opened two and closed three branches in this assessment area. Based on the bank's branch network and other service delivery systems, the bank is positioned to deliver financial services to the assessment area.

General Demographics

This assessment area is composed of 4 of the 14 counties that make up the entirety of the Nashville-Davidson-Murfreesboro-Franklin, Tennessee MSA (Nashville MSA). These counties are Davidson, Robertson, Sumner, and Williamson. According to 2020 ACS data, the assessment area population was 1,232,694, which is most heavily concentrated in Davidson County (715,884). Of the 54 FDIC-insured depository institutions with a branch presence in this assessment area, the bank ranked tenth in deposit market share, encompassing 1.4 percent of total deposit dollars.

While only 54 depository institutions operate a branch in the assessment area, a much higher number of institutions reported loan activity in the assessment area. An analysis of 2023 HMDA-reportable loans shows that 743 institutions had loan activity in the assessment area, of which the bank ranked 53rd. The bank ranked 26th out of 187 institutions with CRA loan activity in the assessment area.

This assessment area covers a metropolitan area with diverse credit needs, including a blend of credit products for individuals and businesses of various income/revenue levels. A community contact also indicated that there are ample opportunities to collaborate with local organizations on community development projects.

Income and Wealth Demographics

The following table summarizes the distribution of assessment area census tracts by income level and the family population within those tracts.

Assessment Area Demographics by Geography Income Level				
	Census Tracts		Family Population	
Low	18	6.5%	14,803	5.1%
Moderate	66	23.7%	60,373	20.8%
Middle	93	33.5%	100,570	34.6%
Upper	94	33.8%	112,750	38.8%
Unknown	7	2.5%	1,995	0.7%
TOTAL	278	100%	290,491	100%

As shown above, 30.2 percent of the census tracts in the assessment area are LMI geographies, but only 25.9 percent of the family population resides in these tracts. These LMI areas are primarily concentrated in the downtown area of the city of Nashville in Davidson County.

Based on 2020 ACS data, the median family income for the assessment area was \$85,892. At the same time, the median family income for the state of Tennessee was \$68,793. More recently, the FFIEC estimates the 2022 and 2023 median family income for the Nashville MSA to be \$95,600 and \$100,500, respectively. The following table displays population percentages of assessment area families by income level compared to the Tennessee family populations.

Family Population by Income Level				
	Assessment Area		Tennessee	
Low	59,256	20.4%	364,945	21.1%
Moderate	47,619	16.4%	304,686	17.6%
Middle	58,697	20.2%	352,060	20.4%
Upper	124,919	43.0%	705,248	40.8%
TOTAL	290,491	100%	1,726,939	100%

As shown in the table above, 36.8 percent of families within the assessment area were considered LMI, which is slightly below the LMI family percentages of 38.7 percent in the state of Tennessee. Additionally, the percentage of families living below the poverty level in the assessment area (8.3 percent) also falls slightly below the level in the state of Tennessee (10.6 percent). Considering these factors, the assessment area appears slightly more affluent than the state of Tennessee.

Housing Demographics

The following table displays housing demographics for the assessment area and the state of Tennessee.

Housing Cost Burden Levels						
Area	Cost Burden – Renters			Cost Burden – Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Assessment Area	76.3%	56.2%	44.2%	64.5%	36.7%	19.0%
Tennessee	72.4%	45.0%	40.9%	55.2%	28.8%	16.7%

Based on the data in the table above, the level of cost-burdened renters in the assessment area (44.2 percent) is greater than the level of cost-burdened renters in the state as a whole (40.9 percent). Additionally, significantly more moderate-income renters (56.2 percent) are cost burdened than moderate-income renters in the state overall (45.0 percent). This is likely due to the fact that the median rental rate in the assessment area (\$1,181/month) is significantly higher than the comparable figure for the state as a whole (\$897/month). In turn, this may suggest moderate-income households may struggle to save for a down payment and with home affordability.

While the percentage of cost-burdened homeowners in the assessment area (19.0 percent) is comparable to the figure for the state as a whole (16.7 percent), it is noteworthy that there are higher percentages of cost-burdened low- and moderate-income homeowners in the assessment area (64.5 percent and 36.7 percent, respectively) than the state as a whole (55.2 percent and 28.8 percent, respectively). This difference is even more pronounced in Williamson County, where the bank has five branches. In Williamson County, 73.3 percent of low-income owners and 41.2 percent of moderate-income owners are cost burdened.

Industry and Employment Demographics

The assessment area supports a large and diverse business community. BLS industry demographics indicate that there are 710,665 paid employees in the assessment area. By percentage of private-sector employees, the three largest job categories in the assessment area are healthcare and social assistance (16.1 percent), accommodation and food services (11.7 percent), and retail trade (9.8 percent). The table below details BLS unemployment data for the assessment area and the state of Tennessee overall.

Unemployment Levels			
Dataset	Time Period (Annual Average)		
	2022	2023	2024
Assessment Area	2.8%	2.6%	2.8%
Tennessee	3.4%	3.2%	3.4%

As shown in the table above, unemployment rates in the assessment area were consistently lower than statewide figures over the review period. Unemployment rates were similar throughout all four of the counties within the assessment area, with the greatest disparity being 0.4 percent

between Williamson (2.5 percent) and Robertson (2.9 percent) counties in 2022. Lastly, the unemployment rates in all counties and the state followed the same trajectory from 2023 to 2024, experiencing minor increases.

Community Contact Information

For the Nashville assessment area, one community contact interview was utilized as part of this evaluation. This interview was with an individual specializing in economic development in the assessment area. The contact stated that the assessment area is more heavily concentrated in the technology and healthcare industries than the rest of Tennessee. This has been beneficial to the area, as these two industries have experienced significant growth, benefiting the broader region. In addition to the organic employment growth attributed to these two industries, new employers have entered the assessment area, and no significant employers have left the area throughout the review period. Specific to the financial industry, the contact expressed that there is a sufficient number of institutions in the assessment area to foster a healthy level of competition while meeting the banking needs of the businesses and individuals in the area. Lastly, these financial institutions were positively viewed as having a beneficial impact on the local economy.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE PARTIAL NASHVILLE MSA ASSESSMENT AREA

LENDING TEST

The following table displays the bank's performance under the Lending Test in the Nashville MSA assessment area.

Lending Test Summary	
Lending Activity	Adequate
Borrower Distribution	Adequate
Geographic Distribution	Adequate
Community Development Loans	Relatively High Level

Lending Activity

The following table displays the combined 2022 and 2023 lending volume by number and dollar volume.

Summary of Lending Activity January 1, 2022 through December 31, 2023				
Loan Type	#	%	\$ (000s)	%
Home Improvement	109	17.1%	\$17,254	5.8%
Home Purchase	139	21.8%	\$81,998	27.6%
Multifamily Housing	4	0.6%	\$125,453	42.2%
Refinancing	96	15.0%	\$25,484	8.6%
Other Purpose LOC	35	5.5%	\$4,418	1.5%
Other Purpose Closed/Exempt	6	0.9%	\$659	0.2%
Total HMDA	389	60.9%	\$255,266	85.9%
Small Business	247	38.7%	\$41,484	14.0%
Small Farm	3	0.5%	\$432	0.2%
TOTAL LOANS	639	100%	\$297,182	100%

The bank's lending activity in the assessment area represents 3.0 percent by number and 6.5 percent by dollar of total 2022 and 2023 HMDA and CRA loans. By comparison, the bank operates 4.4 percent of its total branches and holds 4.6 percent of total bank deposits in the assessment area. Therefore, given the greater dollar lending percentages compared to the bank's branching and deposit percentages, the bank's lending activity levels reflect adequate responsiveness to the credit needs of the assessment area.

Loan Distribution by Borrower's Profile

Overall, the bank's loan distribution by borrower's profile is adequate in the Nashville MSA assessment area. Given the limited number of small farm loans originated in the assessment area, this product was not evaluated.

HMDA Lending

Overall, the bank's borrower distribution of HMDA loans is adequate. In 2022, the bank originated 6.3 percent of its HMDA loans to low-income borrowers, which was in line with aggregate lending levels (6.2 percent) but well below the demographic figure (20.4 percent). HMDA lending to low-income borrowers decreased in 2023 (3.3 percent) and was below the aggregate lending level (4.7 percent) and well below the demographic level (20.4 percent) and therefore is poor performance.

The bank made 14.3 percent of its HMDA loans to moderate-income borrowers in 2022, reflecting adequate performance when compared to aggregate institutions in the assessment area (16.0 percent) and demographic levels (16.4 percent). The bank's performance improved considerably in 2023 (23.7 percent) and was above both aggregate lending levels (15.3 percent) and demographic figures (16.4 percent) and is considered excellent.

Small Business Lending

The bank's record of lending to businesses of different sizes is adequate overall. The bank originated 53.9 percent of its small business loans to businesses with annual revenues of \$1 million or less in 2022. This performance was near aggregate lending levels (50.3 percent) and is considered adequate despite being significantly less than the demographic figure (90.9 percent). Lending to businesses with annual revenues of \$1 million or less was similar in 2023 (51.9 percent) and was in line with aggregate lending levels (52.3 percent) but below demographic figures (90.6 percent), reflecting adequate performance.

Geographic Distribution of Loans

The bank's geographic distribution of loans is adequate overall based on both loan products reviewed. As previously mentioned, the assessment area has 18 low-income census tracts and 66 moderate-income census tracts. Additionally, an analysis of the dispersion of the loan products throughout the assessment area did not reveal evidence of conspicuous lending gaps in LMI geographies. In 2022, the bank had loan activity in 60.1 percent of all assessment area census tracts and 48.8 percent of all LMI geographies. In 2023, the bank had lending activity in 47.8 percent of census tracts in the assessment area and 36.9 percent of LMI geographies in the assessment area. This dispersion was consistent with the bank's branch structure in the assessment area.

HMDA Lending

The overall distribution of HMDA loans by geography income level is adequate. In 2022, the bank originated 3.4 percent of its HMDA loans in low-income geographies, as compared with aggregate institution performance (3.3 percent) and the demographic level of 2.6 percent. This reflects

adequate performance. The bank's performance (2.0 percent) decreased in 2023 in low-income geographies. This performance was below the percentage of HMDA loans originated by aggregate institutions (3.4 percent) but near the demographic figure (2.6 percent) and is considered adequate.

HMDA lending in moderate-income geographies is adequate in 2022. The bank's level of lending in moderate-income geographies (17.3 percent) was comparable to both the aggregate lending level (16.6 percent) and the demographic figure (17.5 percent) and is considered adequate. The bank's level of lending in moderate-income geographies (11.2 percent) decreased in 2023 and was below both the aggregate lending level (18.8 percent) and the demographic figure (17.5 percent), reflecting poor performance.

Small Business Lending

The bank's record of lending to small businesses in LMI geographies is adequate overall. The bank originated 3.5 percent of its small business loans in low-income geographies in 2022, which is considered adequate when compared to aggregate lending levels (4.0 percent) and the demographic figure (4.8 percent). Small business lending performance improved considerably in low-income geographies in 2023 (6.6 percent) and is considered excellent when compared with aggregate lending levels (4.0 percent) and the demographic figure (4.8 percent).

Small business lending in moderate-income census tracts in 2022 is adequate. The bank originated 16.3 percent of its small business loans in moderate-income census tracts, which is below but near aggregate institution performance in the assessment area (19.4 percent) but below the demographic figure (20.5 percent). Performance in 2023 decreased and is poor. The bank's lending in moderate-income geographies (12.3 percent) was below aggregate lending levels (19.7 percent) and the demographic figure (20.5 percent).

Community Development Lending Activity

The bank makes a relatively high level of community development loans in the Nashville MSA assessment area. As detailed in the table below, the bank made seven community development loans totaling \$138.4 million. The most impactful of these loans are discussed following the table below.

Community Development Lending									
	Affordable Housing		Community Services		Revitalization/Stabilization		Economic Development		Total
	#	\$ (000s)	#	\$ (000s)	#	\$ (000s)	#	\$ (000s)	# \$ (000s)
CD Loans	-	-	-	-	6	\$120,741	1	\$17,673	7 \$138,414

- The bank originated one especially large community development loan with a purpose of revitalization/stabilization, totaling \$61.6 million. This loan provided funding for the construction of several buildings that are located in a moderate-income census tract and Opportunity Zone, which is an economically distressed area receiving certain beneficial tax treatment to spur growth. This funding, in conjunction with a bona fide city plan, will attract and retain businesses and residents in the immediate vicinity of these new developments.

- Another large community development loan with a purpose of revitalization/stabilization was originated for \$32.9 million. This loan renewal will help construct an industrial facility that will bring a significant number of new jobs to a moderate-income census tract in the assessment area.

INVESTMENT TEST

The bank makes an adequate level of qualified community development investments and grants within the Nashville MSA assessment area. During the review period, the bank made 4 investments totaling \$5.1 million in newly qualified investments and received credit for 11 investments made prior to the review period still outstanding totaling \$4.2 million. The bank made all its investments during the review period in investments that benefited affordable housing for LMI individuals in the assessment area.

In addition to these investments, the bank also made 37 donations totaling \$119,570 to various organizations throughout the combined area. These donations predominantly benefited community service organizations that primarily work with LMI individuals and families throughout the area. Of note, the bank made two donations totaling \$12,620 that benefited primarily LMI students in the Nashville MSA assessment area.

SERVICE TEST

The following table displays the bank's performance under the Service Test in the Nashville assessment area.

Service Test Summary	
Accessibility of Delivery Systems	Reasonably Accessible
Changes in Branch Locations	Not Adversely Affected
Reasonableness of Business Hours and Services	Do Not Vary in a Way That Inconveniences
Community Development Services	Relatively High Level

Accessibility of Delivery Systems

The bank operates ten branches in the Nashville assessment area. The following table displays the location of the bank's branches by geography income level compared to the distribution of assessment area census tracts and households by geography income level.

Branch Distribution by Geography Income Level						
Dataset	Geography Income Level					TOTAL
	Low-	Moderate-	Middle-	Upper-	Unknown-	
Branches	0	1	4	5	0	10
	0.0%	10.0%	40.0%	50.0%	0.0%	100%
Census Tracts	6.5%	23.7%	33.5%	33.8%	2.5%	100%
Household Population	5.7%	22.8%	34.9%	35.7%	0.8%	100%

As shown in the previous table, one of the bank's offices (10.0 percent) is located in a moderate-income census tract. Additionally, three of the bank's offices are near low- or moderate-income census tracts. As a result, the bank's service delivery systems are reasonably accessible in the assessment area.

Changes in Branch Locations

The bank opened two and closed three offices in this assessment area during the review period. These branching changes occurred solely in middle- and upper-income census tracts, with one opening and closing happening in middle-income census tracts and one opening and two closings occurring in upper-income census tracts. As a result, the bank's record of opening and closing offices in this assessment area has not adversely affected the accessibility of delivery systems, particularly to LMI geographies and LMI individuals.

Reasonableness of Business Hours and Services in Meeting Assessment Area Needs

Business hours and services do not vary in a way that inconveniences certain portions of the assessment area, particularly LMI geographies and individuals. The bank's branches in the assessment area offer relatively consistent lobby and drive-through hours Monday through Friday during standard business hours, with all locations offering lobby hours at least from 8:30 a.m. to 4 p.m., with most having additional hours. Additionally, the only branch with Saturday drive-through hours is the bank's sole moderate-income census tract branch.

Community Development Services

The bank provides a relatively high level of community development services in the assessment area. During the review period, bank employees provided 118 community development services to 14 different organizations in the Nashville assessment area. These community development services included the following noteworthy services:

- The bank's employees provided 75 community development services to various community service organizations and schools in the assessment area. These efforts consisted of bank employees providing financial literacy education to primarily LMI individuals.
- One bank employee served on the board of and provided technical assistance to one organization providing affordable housing for area LMI individuals.

JACKSON, TENNESSEE MSA

(Limited-Scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE JACKSON MSA ASSESSMENT AREA

This assessment area includes the entireties of Chester, Crockett, Gibson, and Madison counties, which comprise the Jackson, Tennessee MSA. The bank operates four branches in this assessment area and did not open or close any branches during the review period. The tables below detail key demographics relating to this assessment area.

Assessment Area Demographics by Geography Income Level						
Dataset	Low-	Moderate-	Middle-	Upper-	Unknown-	TOTAL
Census Tracts	5	5	30	13	2	55
	9.1%	9.1%	54.5%	23.6%	3.6%	100%
Family Population	2,790	3,942	26,595	12,806	70	46,203
	6.0%	8.5%	57.6%	27.7%	0.2%	100%
Household Population	5,027	6,609	40,566	16,720	583	69,505
	7.2%	9.5%	58.4%	24.1%	0.8%	100%
Business Institutions	265	468	3,306	1,296	279	5,614
	4.7%	8.3%	58.9%	23.1%	5.0%	100%
Agricultural Institutions	3	11	176	72	0	262
	1.1%	4.2%	67.2%	27.5%	0.0%	100%

Assessment Area Demographics by Population Income Level					
Dataset	Low-	Moderate-	Middle-	Upper-	TOTAL
Family Population	10,149	7,513	9,652	18,889	46,203
	22.0%	16.3%	20.9%	40.9%	100%
Household Population	17,891	10,495	12,427	28,692	69,505
	25.7%	15.1%	17.9%	41.3%	100%

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE JACKSON MSA ASSESSMENT AREA

LENDING TEST

The bank's overall lending performance in this assessment area is consistent with the Lending Test performance in Tennessee, as displayed in the table below. For more detailed information related to Lending Test performance, see Appendix C.

Lending Test Summary	
Lending Activity	Exceeds
Distribution of Loans by Borrower's Profile	Consistent
Geographic Distribution of Loans	Consistent
Community Development Lending Activity	Exceeds
OVERALL	CONSISTENT

During the review period, the bank made 21 community development loans totaling \$21.2 million. Of note are several loans to small businesses that support cotton farming to help support permanent LMI jobs through seasonal fluctuations.

INVESTMENT TEST

The bank's Investment Test performance in this assessment area exceeds the bank's overall performance in the state of Tennessee. During the review period, the bank had 15 community development investments totaling \$8.1 million, including \$6.6 million in municipal bonds supporting school districts. Furthermore, 19 donations were made totaling \$49,875.

SERVICE TEST

The bank's Service Test performance in this assessment area is consistent with the service performance in the state of Tennessee, as shown in the table below.

Service Test Summary	
Accessibility of Delivery Systems	Exceeds
Changes in Branch Locations	Consistent
Reasonableness of Business Hours and Services	Consistent
Community Development Services	Below
OVERALL	CONSISTENT

During the review period, 16 employees provided 49 services to ten organizations.

KNOXVILLE, TENNESSEE MSA

(Limited-Scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE PARTIAL KNOXVILLE MSA ASSESSMENT AREA

This assessment area includes the entireties of Blount, Knox, Loudon, and Roane counties, four of the nine counties that make up the Knoxville, Tennessee MSA. The bank operates two branches in this assessment area and did not open or close any branches during the review period. The tables below detail key demographics relating to this assessment area.

Assessment Area Demographics by Geography Income Level						
Dataset	Low-	Moderate-	Middle-	Upper-	Unknown-	TOTAL
Census Tracts	13	23	87	52	7	182
	7.1%	12.6%	47.8%	28.6%	3.8%	100%
Family Population	8,299	18,484	96,607	58,082	143	181,615
	4.6%	10.2%	53.2%	32.0%	0.1%	100%
Household Population	17,251	34,567	144,554	84,996	2,005	283,373
	6.1%	12.2%	51.0%	30.0%	0.7%	100%
Business Institutions	1,256	2,950	11,492	10,641	283	26,622
	4.7%	11.1%	43.2%	40.0%	1.1%	100%
Agricultural Institutions	9	8	207	94	2	320
	2.8%	2.5%	64.7%	29.4%	0.6%	100%

Assessment Area Demographics by Population Income Level					
Dataset	Low-	Moderate-	Middle-	Upper-	TOTAL
Family Population	34,964	30,484	37,514	78,653	181,615
	19.3%	16.8%	20.7%	43.3%	100%
Household Population	65,255	44,386	48,963	124,769	283,373
	23.0%	15.7%	17.3%	44.0%	100%

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE PARTIAL KNOXVILLE MSA ASSESSMENT AREA

LENDING TEST

The bank's overall lending performance in this assessment area is consistent with the Lending Test performance in Tennessee, as displayed in the table below. For more detailed information related to Lending Test performance, see Appendix C.

Lending Test Summary	
Lending Activity	Consistent
Distribution of Loans by Borrower's Profile	Consistent
Geographic Distribution of Loans	Consistent
Community Development Lending Activity	Below
OVERALL	CONSISTENT

During the review period, the bank made one community development loan totaling \$119,000.

INVESTMENT TEST

The bank's Investment Test performance in this assessment area exceeds the bank's overall performance in the state of Tennessee. During the review period, the bank had 18 community development investments totaling \$8.6 million, including \$4.2 million in MBSs supporting affordable housing. Furthermore, 33 donations were made totaling \$139,109.

SERVICE TEST

The bank's Service Test performance in this assessment area is consistent with the service performance in the state of Tennessee, as shown in the table below.

Service Test Summary	
Accessibility of Delivery Systems	Consistent
Changes in Branch Locations	Consistent
Reasonableness of Business Hours and Services	Consistent
Community Development Services	Consistent
OVERALL	CONSISTENT

During the review period, three employees provided 125 services to six organizations. This level of performance is consistent with the bank's performance in the state of Tennessee overall. Notably, one employee provided 45 services as a board member for a nonprofit that provides essential community services to children who have experienced abuse.

CLEVELAND, TENNESSEE MSA

(Limited-Scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE CLEVELAND MSA ASSESSMENT AREA

This assessment area includes the entireties of Bradley and Polk counties, which make up the Cleveland, Tennessee MSA. The bank entered this assessment area in 2024 when it opened one branch in a moderate-income geography. The tables below detail key demographics relating to this assessment area.

Assessment Area Demographics by Geography Income Level						
Dataset	Low-	Moderate-	Middle-	Upper-	Unknown-	TOTAL
Census Tracts	1	5	21	4	0	31
	3.2%	16.1%	67.7%	12.9%	0.0%	100%
Family Population	523	3,887	23,756	4,848	0	33,014
	1.6%	11.8%	72.0%	14.7%	0.0%	100%
Household Population	1,059	6,465	33,933	6,721	0	48,178
	2.2%	13.4%	70.4%	14.0%	0.0%	100%
Business Institutions	42	934	2,670	402	0	4,048
	1.0%	23.1%	66.0%	9.9%	0.0%	100%
Agricultural Institutions	0	2	78	12	0	92
	0.0%	2.2%	84.8%	13.0%	0.0%	100%

Assessment Area Demographics by Population Income Level					
Dataset	Low-	Moderate-	Middle-	Upper-	TOTAL
Family Population	6,897	6,164	6,746	13,207	33,014
	20.9%	18.7%	20.4%	40.0%	100%
Household Population	10,928	8,102	8,886	20,262	48,178
	22.7%	16.8%	18.4%	42.1%	100%

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE CLEVELAND MSA ASSESSMENT AREA

LENDING TEST

The bank's overall lending performance in this assessment area is consistent with the Lending Test performance in Tennessee, as displayed in the table below. For more detailed information related to Lending Test performance, see Appendix C.

Lending Test Summary	
Lending Activity	Consistent
Distribution of Loans by Borrower's Profile	Consistent
Geographic Distribution of Loans	Consistent
Community Development Lending Activity	Below
OVERALL	CONSISTENT

During the review period, the bank did not make any loans in the Cleveland assessment area.

INVESTMENT TEST

The bank's Investment Test performance in this assessment area is below the bank's overall performance in the state of Tennessee. During the review period, the bank did not make any community development investments; however, three donations were made totaling \$6,500.

SERVICE TEST

The bank's Service Test performance in this assessment area is consistent with the service performance in the state of Tennessee, as shown in the table below.

Service Test Summary	
Accessibility of Delivery Systems	Exceeds
Changes in Branch Locations	Exceeds
Reasonableness of Business Hours and Services	Consistent
Community Development Services	Below
OVERALL	CONSISTENT

During the review period, two employees provided 18 services to three organizations in the Cleveland assessment area.

TEXAS

CRA RATING FOR TEXAS:

The Lending Test is rated:

The Investment Test is rated:

The Service Test is rated:

SATISFACTORY

High Satisfactory

High Satisfactory

Low Satisfactory

The major factors supporting the rating for the state of Texas include the following:

- The bank's lending levels reflect adequate responsiveness to the credit needs of its assessment areas.
- The distribution of loans by borrower's income/revenue profile reflects adequate penetration among customers of different income levels and businesses and farms of different sizes.
- The geographic distribution of loans reflects good penetration throughout the assessment areas.
- The bank makes a relatively high level of community development loans.
- The bank makes use of innovative and/or flexible lending products in meeting the credit needs of its assessment areas.
- The bank makes a significant level of qualified community development investments and grants and is occasionally in the leadership position.
- Service delivery systems are reasonably accessible to the bank's assessment areas, and the bank's record of opening and closing branches has generally not adversely affected the accessibility of its service delivery systems.
- The bank provides a relatively high level of community development services throughout the Texas assessment areas.

SCOPE OF EXAMINATION

Scoping considerations applicable to the review of Texas assessment areas are consistent with the overall CRA examination scope as presented in the *Institution, Scope of Examination* section. Small farm lending was assessed in only the Dallas-Fort Worth combined area, as there was limited origination volume in all other assessment areas. In all Texas areas, performance in the small business loan category received primary consideration when making overall performance conclusions.

The bank has delineated ten assessment areas throughout Texas, located in seven MSAs and two noncontiguous nonMSA portions of the state. Since the previous CRA examination, the bank closed its only branch in the Austin, Texas, market, thereby exiting that assessment area. In addition, the bank removed two of three counties in the San Antonio, Texas assessment area (Bexar and Comal counties), while adding two counties to the south nonMSA Texas assessment area (Live Oak and Karnes counties). Performance in the Dallas-Fort Worth-Arlington, Texas MSA assessment areas and the two Texas nonMSA assessment areas was combined for analysis purposes due to their geographic, economic, social, demographic, and credit similarities.

In total, four of the bank's Texas assessment areas were reviewed under full-scope procedures. When considering branch structure and loan/deposit activity, CRA performance in the Dallas-Fort Worth combined area carried the greatest weight when forming overall state conclusions. To augment the evaluation of the full-scope review assessment areas in Texas, four community contact interviews were utilized. These interviews were used to ascertain specific community credit needs and provided context with which to evaluate the bank's responsiveness to these needs. Details from these interviews are included in the *Description of Institution's Operations* sections, as applicable to the assessment areas in which the community contacts were made.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN TEXAS

The following table gives additional detail regarding the bank's operations within Texas.

Assessment Area	Offices		Deposits As of June 30, 2024		Review Procedures
	#	%	\$ (000s)	%	
Dallas-Fort Worth (combined)	21	48.8%	\$1,558,337	39.1%	Full-Scope
Houston	8	18.6%	\$699,757	17.5%	Full-Scope
Sherman	6	14.0%	\$703,043	17.4%	Full-Scope
NonMSA Texas (combined)	4	9.3%	\$639,468	16.0%	Full-Scope
Tyler	1	2.3%	\$64,415	1.6%	Limited-Scope
Nueces County	1	2.3%	\$28,193	0.7%	Limited-Scope
Brazos County	1	2.3%	\$109,994	2.8%	Limited-Scope
Gaudalupe County	1	2.3%	\$184,143	4.6%	Limited-Scope
TOTAL	43	100%	\$3,839,155⁷	100%	4 Full-Scope

⁷ As of June 30, 2024, the bank's total deposits in Texas equaled \$4.0 billion, which includes \$55.1 million attributable to the bank's Austin, Texas assessment area. The total in this table excludes the Austin, Texas deposit dollars, as the bank has since exited that market and the assessment area is not included in this CRA evaluation.

The bank operates 43 branches (18.9 percent of total branches) throughout the ten CRA assessment areas in the state of Texas. Deposits in the state total \$4.0 billion (including the previous Austin, Texas assessment area deposit dollars), which represents 18.3 percent of total bank deposits. The bank's operations in the state are heavily concentrated in the Dallas-Fort Worth combined area, which carried the greatest weight toward determining statewide ratings. During the review period, the bank closed 13 branches and opened 3 branches throughout its Texas assessment areas. The bank also exited the Austin, Texas market during this review period, closing one branch not included in the closures referenced above.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN TEXAS

LENDING TEST

The bank's performance under the Lending Test in Texas is rated high satisfactory. The rating reflects performance under the following criteria applicable to large banks.

Lending Test Summary	
Lending Activity	Adequate
Borrower Distribution	Adequate
Geographic Distribution	Good
Community Development Loans	Relatively High Level
Product Innovation	Makes Use
LENDING TEST RATING	HIGH SATISFACTORY

Lending Activity

Overall, lending levels reflect adequate responsiveness to the credit needs of the bank's Texas assessment areas, based on loan activity reviewed under the Lending Test. The tables below display the bank's lending activity performance by assessment area.

Full-Scope Assessment Areas	Lending Activity
Dallas-Fort Worth (combined)	Adequate
Houston	Good
Sherman	Poor
NonMSA Texas (combined)	Adequate
OVERALL	ADEQUATE

Limited-Scope Assessment Areas	Lending Activity
Tyler	Consistent
Nueces County	Consistent
Brazos County	Consistent
Gaudalupe County	Consistent

Borrower and Geographic Distribution

Overall, performance by borrower's income or revenue profile is adequate, as shown in the following tables.

Full-Scope Assessment Areas	Loan Distribution by Borrower's Profile
Dallas-Fort Worth (combined)	Good
Houston	Adequate
Sherman	Adequate
NonMSA Texas (combined)	Adequate
OVERALL	ADEQUATE

Limited-Scope Assessment Areas	Loan Distribution by Borrower's Profile
Tyler	Below
Nueces County	Below
Brazos County	Below
Gaudalupe County	Consistent

Although the Dallas-Fort Worth combined area carries the greatest individual weight when determining overall state ratings, given that the bank's performance in three of four full-scope review areas is adequate, the overall distribution of loans by borrower's profile is adequate.

The overall geographic distribution of loans reflects good penetration throughout the assessment areas, as displayed below.

Full-Scope Assessment Areas	Geographic Distribution of Loans
Dallas-Fort Worth (combined)	Good
Houston	Adequate
Sherman	Good
NonMSA Texas (combined)	Excellent
OVERALL	GOOD

Limited-Scope Assessment Areas	Geographic Distribution of Loans
Tyler	Consistent
Nueces County	Consistent
Brazos County	Excellent
Gaudalupe County	Consistent

Community Development Lending Activity

Overall, the bank makes a relatively high level of community development loans, as noted in the following tables.

Full-Scope Assessment Areas	Community Development Lending
Dallas-Fort Worth (combined)	Relatively High Level
Houston	Relatively High Level
Sherman	Adequate Level
NonMSA Texas (combined)	Adequate Level
OVERALL	RELATIVELY HIGH LEVEL

Limited-Scope Assessment Areas	Community Development Lending
Tyler	Exceeds
Nueces County	Consistent
Brazos County	Consistent
Gaudalupe County	Consistent

During the review period, the bank originated or renewed 70 qualifying community development loans inside its Texas assessment areas, totaling \$213.2 million. The bank makes a relatively high level of community development loans in the rated area, as well as in its two most important assessment areas in Texas. In addition to meeting the community development lending needs of its own assessment areas, the bank also made 36 community development loans totaling \$73.7 million outside its assessment areas but within Texas.

Product Innovation

The bank makes use of innovative and/or flexible lending practices in serving the credit needs of its assessment areas. Offerings include:

- The bank made 87 Affordable Advantage mortgage loans totaling \$21.3 million to LMI borrowers throughout Texas. These loans provide affordable housing to LMI borrowers, which is responsive to the need for affordable home purchase loans identified by community contacts in the state.
- Customers utilized the bank's CRA ITIN Affordable Advantage Mortgage loan product 121 times for a total of \$27.4 million.
- Through the FHLB of Dallas, the bank was involved in a number of loans originated through various programs, including SNAP (1 loan for \$12,000), DRA (11 loans for \$155,320), HELP (66 loans for \$1.0 million), and Partnership (1 grant for \$7,500).

- The bank's Foundation Credit Card product was utilized by 401 customers, with a total of \$476,741 in approved credit.
- The bank also originated 56 FHA loans (\$14.7 million), 1 USDA Rural Development loan (\$312,121), and 1,782 SBA loans (\$441.2 million) during the review period.

INVESTMENT TEST

The bank's performance under the Investment Test is rated high satisfactory. Overall, the bank made a significant level of qualified community development investments and grants. Although the Dallas-Fort Worth combined area carried the greatest weight when determining overall conclusions, the less-than-excellent level of performance across the other three full-scope review areas factored into the overall Investment Test performance rating of high satisfactory. The following tables display investment and grant activity performance for each assessment area.

Full-Scope Assessment Areas	Investment and Grant Activity
Dallas-Fort Worth (combined)	Excellent
Houston	Significant
Sherman	Adequate
NonMSA Texas (combined)	Adequate
OVERALL	SIGNIFICANT LEVEL

Limited-Scope Assessment Areas	Investment and Grant Activity
Tyler	Consistent
Nueces County	Consistent
Brazos County	Consistent
Gaudalupe County	Consistent

During the review period, the bank made 31 new investments totaling \$24.1 million and had \$140.4 million in previous-period investments that were still outstanding. In addition, the bank made 160 donations totaling \$558,494. The bank's investment activity consisted of municipal bonds benefiting schools or projects in LMI areas in the bank's assessment areas, as well as MBSs.

Texas Assessment Area	Community Development Investments (\$)	Community Development Donations/Grants (\$)
Dallas-Fort Worth (combined)	\$87.0 million	\$223,257
Houston	\$64.4 million	\$105,500
Sherman	\$2.4 million	\$120,437
NonMSA Texas (combined)	\$397,047	\$29,850
Tyler	\$558,650	\$5,300
Nueces County	\$3.7 million	\$14,400
Brazos County	\$194,770	\$24,500
Gaudalupe County	\$6.0 million	\$35,250
Statewide	\$500,000	-
TOTAL	\$165.0 million	\$558,494

As indicated in the previous table, the bank also made one investment totaling \$500,000 benefiting a broader statewide area that included multiple assessment areas. As this investment benefits more than one assessment area, it is discussed at the rated area level only.

SERVICE TEST

The bank's performance under the Service Test is rated low satisfactory based on the criteria shown in the table below.

Service Test Summary	
Accessibility of Delivery Systems	Reasonably Accessible
Changes in Branch Locations	Generally, Not Adversely Affected
Reasonableness of Business Hours and Services	Do Not Vary in a Way That Inconveniences
Community Development Services	Relatively High Level
SERVICE TEST RATING	LOW SATISFACTORY

Accessibility of Delivery Systems

The bank's delivery systems are reasonably accessible to geographies and individuals of different income levels, as shown in the following tables.

Full-Scope Assessment Areas	Accessibility of Delivery Systems
Dallas-Fort Worth (combined)	Reasonably Accessible
Houston	Reasonably Accessible
Sherman	Reasonably Accessible
NonMSA Texas (combined)	Accessible
OVERALL	REASONABLY ACCESSIBLE

Limited-Scope Assessment Areas	Accessibility of Delivery Systems
Tyler	Consistent
Nueces County	Consistent
Brazos County	Exceeds
Gaudalupe County	Consistent

Changes in Branch Locations

The bank's record of opening and closing branches has generally not adversely affected the accessibility of the bank's delivery systems, particularly to LMI geographies and individuals.

Full-Scope Assessment Areas	Changes in Branch Locations
Dallas-Fort Worth (combined)	Generally, Not Adversely Affected
Houston	Generally, Not Adversely Affected
Sherman	Not Adversely Affected
NonMSA Texas (combined)	Not Adversely Affected
OVERALL	GENERALLY, NOT ADVERSELY AFFECTED

Limited-Scope Assessment Areas	Changes in Branch Locations
Tyler	Consistent
Nueces County	Consistent
Brazos County	Consistent
Gaudalupe County	Below

Reasonableness of Business Hours and Services in Meeting Assessment Area Needs

The bank's hours and services do not vary in a way that inconveniences certain portions of its assessment areas, particularly LMI geographies or individuals.

Full-Scope Assessment Areas	Reasonableness of Business Hours and Services
Dallas-Fort Worth (combined)	Do Not Vary in a Way That Inconveniences
Houston	Do Not Vary in a Way That Inconveniences
Sherman	Tailored
NonMSA Texas (combined)	Do Not Vary in a Way That Inconveniences
OVERALL	DO NOT VARY IN A WAY THAT INCONVENIENCES

Limited-Scope Assessment Areas	Reasonableness of Business Hours and Services
Tyler	Consistent
Nueces County	Consistent
Brazos County	Consistent
Gaudalupe County	Consistent

Community Development Services

The bank provides a relatively high level of community development services, as shown below.

Full-Scope Assessment Areas	Community Development Services
Dallas-Fort Worth (combined)	Relatively High Level
Houston	Relatively High Level
Sherman	Relatively High Level
NonMSA Texas (combined)	Adequate Level
OVERALL	RELATIVELY HIGH LEVEL

Limited-Scope Assessment Areas	Community Development Services
Tyler	Consistent
Nueces County	Consistent
Brazos County	Consistent
Gaudalupe County	Consistent

In total, bank employees provided 1,197 community development services to different organizations throughout the rated area.

DALLAS-FORT WORTH, TEXAS-OKLAHOMA CSA

(Full-Scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE PARTIAL DALLAS-FORT WORTH MSA COMBINED AREA

Bank Structure

As shown in the table below, the bank operates 21 (9.3 percent) of its total branches in the Dallas-Fort Worth combined area.

Branch Locations by Census Tract Income Level				
Low-Income	Moderate-Income	Middle-Income	Upper-Income	Unknown-Income
2	0	6	13	0

During the review period, the bank opened three and closed nine branches in this assessment area. Based on the bank's branch network and other service delivery systems, the bank is positioned to deliver financial services to the combined area.

General Demographics

The Dallas-Fort Worth combined area is composed of nine counties in the Dallas-Fort Worth, Texas-Oklahoma CSA, seven of which are in the Dallas-Fort Worth-Arlington, Texas MSA: Collin, Dallas, Denton, and Kaufman (Dallas-Plano-Irving, Texas metropolitan division) and Johnson, Parker, and Tarrant (Fort Worth-Arlington-Grapevine, Texas metropolitan division). The remaining two counties, Palo Pinto and Henderson, are located in micropolitan areas in the CSA. While the bank has designated separate assessment areas for the Dallas and Fort Worth areas, they are combined as the Dallas-Fort Worth combined area for the purposes of this evaluation. According to 2020 ACS data, the assessment area population was 7,279,084, which is most heavily concentrated in Dallas and Tarrant counties (2,613,539 and 2,110,640, respectively). Of the 172 FDIC-insured depository institutions with a branch presence in this assessment area, the bank ranked 31st in deposit market share, encompassing 0.2 percent of total deposit dollars.

While 172 depository institutions operate a branch in the assessment area, a much higher number of institutions reported loan activity in the combined area. An analysis of 2023 HMDA-reportable loans shows that 1,065 institutions had loan activity in the combined area, of which the bank ranked 122nd. That same year, the bank ranked 38th out of 293 institutions with CRA loan activity in the assessment area.

This assessment area covers an extremely large metropolitan area with diverse credit needs, including a blend of credit products for individuals and businesses of various income/revenue levels. A community contact noted specific credit-related needs in the combined area, including small dollar loans to new businesses and financial literacy education outreach efforts. The contact also indicated that there are no shortages of opportunities to collaborate with local organizations on community development projects throughout the area.

Income and Wealth Demographics

The following table summarizes the distribution of combined area census tracts by income level and the family population within those tracts.

Assessment Area Demographics by Geography Income Level				
	Census Tracts		Family Population	
Low	152	9.3%	134,173	7.8%
Moderate	432	26.3%	418,807	24.3%
Middle	492	30.0%	537,544	31.2%
Upper	540	32.9%	622,738	36.2%
Unknown	24	1.5%	8,236	0.5%
TOTAL	1,640	100%	1,721,498	100%

As shown above, 35.6 percent of the census tracts in the assessment areas are LMI geographies, but only 32.1 percent of the family population resides in these tracts. These LMI areas are primarily concentrated in the downtown area of the cities of Dallas and Fort Worth.

Based on 2020 ACS data, the median family income for the combined area was \$84,610. At the same time, the median family income for the state of Texas was \$76,073. More recently, the FFIEC estimates the 2022 and 2023 median family income for the Dallas-Plano-Irving metropolitan division to be \$97,400 and \$105,600, respectively. Additionally, the FFIEC estimates the 2022 and 2023 median family income for the Fort Worth-Arlington-Grapevine metropolitan division to be \$92,400 and \$97,600, respectively. The following table displays population percentages of assessment area families by income level compared to the Texas family populations.

Family Population by Income Level				
	Assessment Area		Texas	
Low	381,751	22.2%	1,538,520	22.5%
Moderate	300,247	17.4%	1,173,469	17.2%
Middle	329,313	19.1%	1,297,356	19.0%
Upper	710,187	41.3%	2,829,555	41.4%
TOTAL	1,721,498	100%	6,838,900	100%

As shown in the table above, 39.6 percent of families within the assessment areas were considered LMI, which is in line with the LMI family percentages of 39.7 percent in the state of Texas. However, the percentage of families living below the poverty level in the combined area (8.4 percent) falls slightly below the level in the state of Texas (10.9 percent). Considering these factors, the combined area appears more affluent than the state of Texas.

Housing Demographics

The following table displays housing demographics for the combined area and the state of Texas.

Housing Cost Burden Levels						
Area	Cost Burden – Renters			Cost Burden – Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Assessment Area	83.2%	53.1%	43.8%	64.0%	37.0%	20.4%
Texas	79.4%	49.8%	43.5%	59.0%	32.7%	19.4%

Based on the data in the table above, the level of cost-burdened renters in the combined area (43.8 percent) is in line with the level of cost-burdened renters in the state as a whole (43.5 percent). However, slightly more low-income renters (83.2 percent) and moderate-income renters (53.1 percent) are cost burdened than LMI renters in the state overall (79.4 percent and 49.8 percent, respectively). Similarly, for homeowners, the percentage of all owners who are cost burdened in the assessment area (20.4 percent) is similar to the statewide average (19.4 percent), but there are larger differences when broken out by low-income owners (64.0 percent against 59.0 percent) and moderate-income owners (37.0 percent against 32.7 percent).

Industry and Employment Demographics

The assessment area supports a very large and diverse business community. BLS industry demographics indicate that there are 3,434,742 paid employees in the assessment areas. By percentage of private-sector employees, the three largest job categories in the combined area are healthcare and social assistance (12.2 percent), retail trade (10.8 percent), and accommodation and food services (10.4 percent). The table below details BLS unemployment data for the assessment areas and the state of Texas overall.

Unemployment Levels			
Dataset	Time Period (Annual Average)		
	2022	2023	2024
Assessment Area	3.6%	3.8%	3.9%
Texas	3.9%	4.0%	4.1%

As shown in the table above, unemployment rates in the assessment area were modestly lower than statewide figures over the review period. Unemployment rates were highest in Henderson County for each year in the review period. Conversely, Parker County had the lowest unemployment rate in all three years.

Community Contact Information

For the Dallas-Fort Worth combined area, one community contact interview was completed as part of this evaluation. This interview was with an individual working in city government specializing in economic development.

The community contact categorized the local economy as doing well relative to other large national metropolitan areas. The contact mentioned that the area had successfully diversified its economy, as the overall industrial mix has shifted away from overreliance on any single sector. The introduction of these new employers has been instrumental in helping to increase the median income. Also, with the influx of these new jobs, the area has seen an increase in the local population. This population growth has led to a need for more affordable housing in the area, which is not evenly distributed throughout the assessment area. One other area of need cited is greater small business assistance, with the contact stating that obtaining financing is difficult for small businesses in the assessment area. Additional opportunities for financial institutions in the area to support the community include improving their financial education efforts. The contact stated that there is a significant portion of the population that would benefit from being taught about the basics of credit, credit scores, and the requirements to apply for a loan.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE PARTIAL DALLAS-FORT WORTH MSA COMBINED AREA

LENDING TEST

The following table displays the bank's performance under the Lending Test in the Dallas-Fort Worth combined area.

Lending Test Summary	
Lending Activity	Adequate
Borrower Distribution	Good
Geographic Distribution	Good
Community Development Loans	Relatively High Level

Lending Activity

The following table displays the combined 2022 and 2023 lending volume by number and dollar volume.

Summary of Lending Activity January 1, 2022 through December 31, 2023				
Loan Type	#	%	\$ (000s)	%
Home Improvement	70	5.4%	\$11,124	2.1%
Home Purchase	328	25.0%	\$104,510	19.6%
Multifamily Housing	15	1.2%	\$216,236	40.5%
Refinancing	49	3.8%	\$18,591	3.5%
Other Purpose LOC	12	0.9%	\$2,691	0.5%
Other Purpose Closed/Exempt	10	0.8%	\$1,500	0.3%
Total HMDA	484	37.0%	\$354,652	66.4%
Small Business	718	54.9%	\$172,950	32.4%
Small Farm	106	8.1%	\$6,919	1.3%
TOTAL LOANS	1,308	100%	\$534,521	100%

The bank's lending activity in the assessment area represents 6.1 percent by number and 11.8 percent by dollar of total 2022 and 2023 HMDA and CRA loans. By comparison, the bank operates 9.3 percent of its total branches and holds 7.0 percent of total bank deposits in the assessment area. As such, the bank's lending activity levels reflect adequate responsiveness to the credit needs of the assessment areas.

Loan Distribution by Borrower's Profile

Overall, the bank's loan distribution by borrower's profile is good in the Dallas-Fort Worth combined area. Given the bank's emphasis on HMDA and small business lending, primary emphasis was placed on performance for those loan products, with less emphasis on small farm lending.

HMDA Lending

Overall, the bank's borrower distribution of HMDA loans is excellent. In 2022, the bank originated 8.2 percent of its HMDA loans to low-income borrowers, which was above the aggregate lending level (3.8 percent) but well below the demographic figure (22.2 percent). This is considered good performance. HMDA lending to low-income borrowers decreased in 2023 (6.3 percent) but remained above the aggregate lending level (2.8 percent) but below the demographic level (22.2 percent) and is good performance.

The bank made 34.8 percent of its HMDA loans to moderate-income borrowers in 2022, reflecting excellent performance when compared to aggregate institutions in the combined area (13.1 percent) and the demographic level (17.4 percent). The bank's performance improved further in 2023 (40.0 percent) and was again considerably above both aggregate lending (12.3 percent) and the demographic figure (17.4 percent) and is considered excellent. This significant outperformance of comparison figures to moderate-income individuals in both years supports the excellent overall conclusion for the HMDA loan product.

Small Business Lending

The bank's record of lending to businesses of different sizes is adequate overall. The bank originated 40.5 percent of its small business loans to businesses with annual revenues of \$1 million or less in 2022. This performance was below aggregate lending levels (49.2 percent) and is less than the demographic figure (92.6 percent). However, the dollar percentage of the bank's loans originated to small businesses with annual revenues of \$1 million or less (38.6 percent) exceeded the aggregate dollar amount percentage (33.1 percent), supporting adequate performance in 2022. Lending to businesses with annual revenues of \$1 million or less improved in 2023 (50.0 percent) and approached aggregate lending levels (52.6 percent) while remaining below demographic figures (92.5 percent), reflecting adequate performance.

Small Farm Lending

According to assessment area demographics, over 98.0 percent of farms had annual revenues of \$1 million or less in 2022 and 2023. Of the bank's 2022 small farm loans, 93.9 percent were made to farms with annual revenues of \$1 million or less, which significantly exceeded the performance of aggregate institutions in the assessment area (64.0 percent) and is considered excellent. Additionally, the percentage of loans to small farms improved in 2023 (98.2 percent), also significantly exceeded the aggregate lending level (66.6 percent), and is considered excellent. Therefore, the bank's level of lending to small farms is excellent overall.

Geographic Distribution of Loans

The bank's geographic distribution of loans is good overall based on all three loan products reviewed, with primary emphasis placed on HMDA and small business lending. As previously mentioned, the combined area has 152 low-income census tracts and 432 moderate-income census tracts. Additionally, an analysis of the dispersion of all three loan products throughout the assessment area did not reveal evidence of conspicuous lending gaps in LMI geographies. In 2022, the bank had loan activity in 26.7 percent of all assessment area census tracts and 26.4 percent of all LMI geographies. In 2023, the bank had lending activity in 22.9 percent of census tracts in the assessment area and 21.7 percent of LMI geographies in the assessment area. This dispersion was consistent with the bank's branch structure in the assessment area and supports the conclusion that the geographic distribution of loans is good overall.

HMDA Lending

The overall distribution of HMDA loans by geography income level is excellent. In 2022, the bank originated 9.7 percent of its HMDA loans in low-income geographies, which is much higher than aggregate institution performance (3.4 percent) and the demographic level of 4.3 percent. This reflects excellent performance. The bank's performance in low-income geographies improved in 2023 (10.2 percent). The bank's lending levels were again significantly above both the percentage of HMDA loans originated by aggregate institutions (3.4 percent) and the demographic figure (4.3 percent) and are considered excellent.

HMDA lending in moderate-income geographies was excellent in 2022. The bank's level of lending in moderate-income geographies (32.3 percent) was well above both the aggregate lending level (14.9 percent) and the demographic figure (20.3 percent). The bank's level of lending in moderate-income geographies (34.1 percent) increased in 2023 and was above both the aggregate lending level (15.6 percent) and the demographic figure (20.3 percent), reflecting excellent performance.

Small Business Lending

The bank's record of lending to small businesses in LMI geographies is good overall. The bank originated 8.8 percent of its small business loans in low-income geographies in 2022, which is considered excellent when compared to the aggregate lending level (4.3 percent) and the demographic figure (5.2 percent). Small business lending performance declined considerably in low-income geographies in 2023 (2.8 percent) and is considered poor when compared with the aggregate lending level (4.2 percent) and the demographic figure (5.3 percent).

Small business lending performance in moderate-income census tracts in 2022 is adequate. The bank originated 18.6 percent of its small business loans in moderate-income census tracts, which is in line with aggregate institution performance in the assessment areas (18.6 percent) and near the demographic figure (20.0 percent). Performance in 2023 increased and is good. The bank's lending in moderate-income geographies (20.3 percent) was above the aggregate lending level (18.0 percent) and in line with the demographic figure (20.1 percent).

Small Farm Lending

According to assessment area demographics, 2.0 percent or less of small farms are located in the low-income census tracts in the assessment areas across both years reviewed. Therefore, although the bank did not originate any loans in these low-income census tracts in either 2022 or 2023, the bank's performance is considered adequate. Aggregate institutions similarly originated a limited percentage of small farm loans in these census tracts in 2022 and 2023 (1.6 percent and 1.2 percent, respectively), providing further context for the adequate performance conclusions in low-income census tracts.

In 2022, the bank's percentage of small farm loans in moderate-income geographies (12.2 percent) was in line with the aggregate lending level (12.0 percent) and was near the percentage of assessment area farms in moderate-income geographies (12.9 percent), reflecting adequate performance. The bank's distribution of small farm loans in moderate-income geographies in 2023 (28.1 percent) improved significantly and exceeded the aggregate lending level (14.0 percent) and the demographic figure (12.8 percent). This is considered excellent performance. Overall, given the adequate performance across most of the review period, the overall distribution of small farm loans in LMI geographies is adequate.

Community Development Lending Activity

The bank makes a relatively high level of community development loans in the combined area. As detailed in the table below, the bank made 21 community development loans totaling \$97.9 million. The most impactful of these loans are discussed following the table below.

Community Development Lending										
	Affordable Housing		Community Services		Revitalization/Stabilization		Economic Development		Total	
	#	\$ (000s)	#	\$ (000s)	#	\$ (000s)	#	\$ (000s)	#	\$ (000s)
CD Loans	4	\$40,600	-	-	12	\$46,124	5	\$11,163	21	\$97,887

- The bank originated four community development loans with the purpose of affordable housing, totaling \$40.6 million. One especially impactful loan was for the construction of a 232-unit multifamily residential complex for \$34.6 million, of which half of the units must be set aside for LMI residents. As indicated by a community contact and assessment area housing demographics, the combined area has a need for affordable housing options for LMI borrowers.
- The bank financed several community development loans for various commercial projects that qualified as either revitalization/stabilization of LMI geographies or economic development by supporting permanent LMI job creation for small businesses. One loan totaling \$7.7 million financed the renovation of an apartment complex located in a low-income census tract. This apartment complex, in conjunction with a local city government plan, will help to stabilize the area through the retention of permanent residents.

INVESTMENT TEST

The bank makes an excellent level of qualified community development investments and grants within the combined area. During the review period, the bank made 10 investments totaling \$9.4 million in newly qualified investments and received credit for 37 investments made prior to the review period still outstanding totaling \$77.6 million. The bank made all its investments during the review period in MBS investments that benefited affordable housing for LMI individuals in the assessment area.

In addition to these investments, the bank also made 73 donations totaling \$223,257 to various organizations throughout the combined area. These donations predominantly benefited community service organizations that primarily work with LMI individuals and families throughout the area. Of note, the bank made 11 donations totaling \$40,000 that benefited homeownership for LMI individuals in the assessment areas, a noted need in the area, according to the community contact.

SERVICE TEST

The following table displays the bank's performance under the Service Test in the Dallas-Fort Worth combined area.

Service Test Summary	
Accessibility of Delivery Systems	Reasonably Accessible
Changes in Branch Locations	Generally, Not Adversely Affected
Reasonableness of Business Hours and Services	Do Not Vary in a Way That Inconveniences
Community Development Services	Relatively High Level

Accessibility of Delivery Systems

The bank operates 21 branches in the Dallas assessment area. The following table displays the location of the bank's branches by geography income level compared to the distribution of assessment area census tracts and households by geography income level.

Branch Distribution by Geography Income Level						
Dataset	Geography Income Level					TOTAL
	Low-	Moderate-	Middle-	Upper-	Unknown-	
Branches	2	0	6	13	0	21
	9.5%	0.0%	28.6%	61.9%	0.0%	100%
Census Tracts	9.3%	26.3%	30.0%	32.9%	1.5%	100%
Household Population	8.9%	25.2%	31.6%	33.6%	0.8%	100%

As shown in the previous table, two of the bank's offices (9.5 percent) are in low-income geographies. Moreover, one office was located in a moderate-income census tract at the start of the review period that was reclassified as a middle-income census tract following the release of

new census data. The bank also has nine offices located in close proximity to either low- or moderate-income census tracts, resulting in over half of bank branches being in or near LMI census tracts. Therefore, the bank's service delivery systems are reasonably accessible in the assessment area.

Changes in Branch Locations

The bank opened three new branches in the assessment area during the review period. Two of these branches are located in low-income census tracts, and the third newly opened branch is located in a moderate-income census tract (the branch opened in the moderate-income geography was subsequently closed during the review period). The bank also closed nine branches in this assessment area during the review period. Two of these branches were located in moderate-income census tracts, with the remaining seven being located in middle- and upper-income census tracts. As a result, the bank's record of opening and closing offices in this assessment area has generally not adversely affected the accessibility of delivery systems, particularly to LMI geographies and LMI individuals, given the equal number of openings and closings in LMI geographies.

Reasonableness of Business Hours and Services in Meeting Assessment Area Needs

Business hours and services do not vary in a way that inconveniences certain portions of the assessment area, particularly LMI geographies and individuals. The bank's branches in the assessment area offer relatively consistent lobby and drive-through hours Monday through Friday during standard business hours. Some locations offer extended drive-through hours past 5 p.m. on Fridays, including locations that are in close proximity to LMI census tracts. Saturday drive-through hours are offered at six branches in the assessment area, again including multiple branches that are near LMI census tracts.

Community Development Services

The bank provides a relatively high level of community development services in the assessment area. During the review period, bank employees provided 516 community development services to 31 different organizations in the Dallas assessment area. These community development services included the following noteworthy services:

- Twenty-eight bank employees provided 36 community development services to one community service organization in the assessment areas during the review period. All of these services provided financial literacy education courses to a predominantly LMI audience, a noted need according to the community contact.
- Another community service organization providing financial literacy education to area LMI individuals received the time and financial expertise of 42 separate bank employees throughout the review period. These services are notable given the needs in the combined area described by the community contact.
- One bank employee served on the board of a community development organization that supports LMI military families in the assessment areas. This individual served on the board for two years during the review period, providing 18 different services.

HOUSTON-PASADENA-THE WOODLANDS, TEXAS MSA (Full-Scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE PARTIAL HOUSTON MSA ASSESSMENT AREA

Bank Structure

As shown in the table below, the bank operates eight (3.5 percent) of its total branches in the Houston assessment area.

Branch Locations by Census Tract Income Level				
Low-Income	Moderate-Income	Middle-Income	Upper-Income	Unknown-Income
1	0	2	5	0

During the review period, the bank closed one branch in this assessment area. Based on the bank's branch network and other service delivery systems, the bank is positioned to deliver financial services to the assessment area.

General Demographics

This assessment area is composed of the entirety of Fort Bend, Harris, and Montgomery counties. These three counties constitute one-third of the ten-county Houston-Pasadena-The Woodlands, Texas MSA (Houston MSA). According to 2020 ACS data, the assessment area population was 6,174,367, which is most heavily concentrated in Harris County (4,731,145), where the city of Houston is located. Of the 92 FDIC-insured depository institutions with a branch presence in this assessment area, the bank ranked 31st in deposit market share, encompassing 0.2 percent of total deposit dollars.

While 92 depository institutions operate a branch in the assessment area, a much higher number of institutions reported loan activity in the assessment area. An analysis of 2023 HMDA-reportable loans shows that 922 institutions had loan activity in the assessment area, of which the bank ranked 170th. The bank ranked 48th out of 271 institutions with CRA loan activity in the assessment area in 2023.

This assessment area covers a large metropolitan area with diverse credit needs, including a blend of credit products for individuals and businesses of various income/revenue levels. A community contact noted specific credit-related needs in the assessment area, including a desire for greater usage of the SBA loan programs for eligible area businesses. The contact also indicated that there are numerous opportunities to collaborate with local organizations on community development projects throughout the region.

Income and Wealth Demographics

The following table summarizes the distribution of assessment area census tracts by income level and the family population within those tracts.

Assessment Area Demographics by Geography Income Level				
	Census Tracts		Family Population	
Low	209	15.1%	164,320	11.2%
Moderate	357	25.9%	351,177	23.8%
Middle	346	25.1%	408,271	27.7%
Upper	426	30.8%	531,661	36.1%
Unknown	43	3.1%	17,478	1.2%
TOTAL	1,381	100%	1,472,907	100%

As shown above, 41.0 percent of the census tracts in the assessment area are LMI geographies, but only 35.0 percent of the family population resides in these tracts. These LMI areas are primarily concentrated in the downtown area of the city of Houston in Harris County.

Based on 2020 ACS data, the median family income for the assessment area was \$79,872. At the same time, the median family income for the state of Texas was \$76,073. More recently, the FFIEC estimates the 2022 and 2023 median family income for the Houston MSA to be \$90,800 and \$94,100, respectively. The following table displays population percentages of assessment area families by income level compared to the Texas family populations.

Family Population by Income Level				
	Assessment Area		Texas	
Low	356,915	24.2%	1,538,520	22.5%
Moderate	248,019	16.8%	1,173,469	17.2%
Middle	261,507	17.8%	1,297,356	19.0%
Upper	606,466	41.2%	2,829,555	41.4%
TOTAL	1,472,907	100%	6,838,900	100%

As shown in the table above, 41.0 percent of families within the assessment area were considered LMI, which is in line with the LMI family percentages of 39.7 percent in the state of Texas. Similarly, the percentage of families living below the poverty level in the assessment area (11.1 percent) is near the level in the state of Texas (10.9 percent). Considering these factors, the assessment area appears similarly affluent compared to the state of Texas.

Housing Demographics

The following table displays housing demographics for the assessment area and the state of Texas.

Housing Cost Burden Levels						
Area	Cost Burden – Renters			Cost Burden – Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Assessment Area	82.0%	52.5%	45.6%	63.2%	38.6%	20.2%
Texas	79.4%	49.8%	43.5%	59.0%	32.7%	19.4%

Based on the data in the table above, the level of cost-burdened renters in the assessment area (45.6 percent) is near the level of cost-burdened renters in the state as a whole (43.5 percent). Similarly, the percentage of cost-burdened homeowners in the assessment area (20.2 percent) is comparable to the figure for the state as a whole (19.4 percent).

Industry and Employment Demographics

The assessment area supports a large and diverse business community. BLS industry demographics indicate that there are 2,550,341 paid employees in the assessment area. By percentage of private-sector employees, the three largest job categories in the assessment area are healthcare and social assistance (13.6 percent), accommodation and food services (10.9 percent), and retail trade (10.8 percent). The table below details BLS unemployment data for the assessment area and the state of Texas overall.

Unemployment Levels			
Dataset	Time Period (Annual Average)		
	2022	2023	2024
Assessment Area	4.2%	4.2%	4.3%
Texas	3.9%	4.0%	4.1%

As shown in the table above, unemployment rates in the assessment area were slightly higher than statewide figures over the review period. Unemployment rates were consistently highest in Harris County over the review period, peaking at 4.4 percent in 2024. Conversely, Montgomery County had the lowest unemployment rate, achieving its lowest unemployment rate in 2022 at 3.8 percent.

Community Contact Information

For the Houston assessment area, one community contact interview was utilized as part of this evaluation. This interview was with an individual working for a local nonprofit specializing in business development across a multicounty region, which included Houston.

The community contact categorized the local economy as experiencing stable growth, albeit at a lesser clip compared to the growth the area experienced immediately after the COVID-19 pandemic. There has been significant organic expansion among existing employers in the Houston MSA, with increased hiring across several different and unrelated sectors. Although Houston is known for its oil and gas industry, the contact specifically referenced significant employment in the healthcare and education areas. Lastly, the area has seen a number of nationally recognized companies move their headquarters to the Houston area in the recent past, driving further employment gains. This employment growth in the area has been coupled with notable population growth. The contact stated that new residential developments have been created to accommodate this population increase, although these housing projects have not been sufficiently targeted toward LMI individuals. There is a sufficient number of financial institutions in the assessment area to meet the needs of the area population, with the contact believing that most basic personal banking products are accessible to individuals across the income spectrum.

This employment growth in the area has been coupled with notable population growth. The contact stated that new residential developments have been created to accommodate this population increase, although these housing projects have not been sufficiently targeted toward LMI individuals. There are sufficient financial institutions in the assessment area to meet the needs of the area population, with the contact believing that most basic personal banking products are accessible to individuals across the income spectrum.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE PARTIAL HOUSTON MSA ASSESSMENT AREA

LENDING TEST

The following table displays the bank's performance under the Lending Test in the Houston assessment area.

Lending Test Summary	
Lending Activity	Good
Borrower Distribution	Adequate
Geographic Distribution	Adequate
Community Development Loans	Relatively High Level

Lending Activity

The following table displays the combined 2022 and 2023 lending volume by number and dollar volume.

Summary of Lending Activity January 1, 2022 through December 31, 2023				
Loan Type	#	%	\$ (000s)	%
Home Improvement	23	3.4%	\$4,337	1.4%
Home Purchase	115	17.2%	\$48,439	15.5%
Multifamily Housing	8	1.2%	\$127,831	40.9%
Refinancing	9	1.4%	\$2,321	0.7%
Other Purpose LOC	6	0.9%	\$458	0.2%
Other Purpose Closed/Exempt	1	0.2%	\$788	0.3%
Total HMDA	162	24.3%	\$184,174	58.9%
Small Business	499	74.7%	\$127,818	40.9%
Small Farm	7	1.1%	\$785	0.3%
TOTAL LOANS	668	100%	\$312,777	100%

The bank's lending activity in the assessment area represents 3.1 percent by number and 6.9 percent by dollar of total 2022 and 2023 HMDA and CRA loans. By comparison, the bank operates 3.5 percent of its total branches and holds 3.2 percent of total bank deposits in the assessment area. Therefore, given the much greater dollar lending percentages compared to the bank's branching and deposit percentages, the bank's lending activity levels reflect good responsiveness to the credit needs of the assessment area.

Loan Distribution by Borrower's Profile

Overall, the bank's loan distribution by borrower's profile is adequate in the Houston assessment area. Given the significantly greater number of small business originations over the review period compared to the number of HMDA originations, primary emphasis was placed on performance for the small business loan category when determining overall conclusions. Small farm lending did not have significant enough volume for meaningful analysis in this assessment area.

HMDA Lending

Overall, the bank's borrower distribution of HMDA loans is good. In 2022, the bank originated 6.0 percent of its HMDA loans to low-income borrowers, which was above the aggregate lending level (3.9 percent) but well below the demographic figure (24.2 percent). This is considered adequate performance. HMDA lending to low-income borrowers decreased in 2023, as the bank did not originate any loans to low-income borrowers. This was below both the aggregate lending level (2.7 percent) and the demographic figure (24.2 percent) and is poor performance.

The bank made 17.0 percent of its HMDA loans to moderate-income borrowers in 2022, reflecting good performance when compared to aggregate institutions in the assessment area (15.1 percent) and the demographic level (16.8 percent). The bank's performance improved significantly in 2023 (27.4 percent) and was considerably above both the aggregate lending level (13.0 percent) and the demographic figure (16.8 percent) and is considered excellent.

Small Business Lending

The bank's record of lending to businesses of different sizes is adequate overall. The bank originated 35.4 percent of its small business loans to businesses with annual revenues of \$1 million or less in 2022. This performance was below aggregate lending levels (50.0 percent) and the demographic figure (92.0 percent). The dollar amount of the bank's loans originated to businesses with annual revenues of \$1 million or less (39.4 percent) is slightly above the aggregate dollar amount of lending to these businesses (34.4 percent); therefore, performance is adequate. Lending to businesses with annual revenues of \$1 million or less improved in 2023 (42.9 percent) and was nearer the aggregate lending level (53.0 percent) but below demographic figures (91.9 percent). Again, the dollar amount percentage of small business lending to businesses with annual revenues of \$1 million or less by the bank (44.9 percent) exceeded aggregate dollar lending performance (34.1 percent), reflecting adequate small business lending performance in 2023.

Geographic Distribution of Loans

The bank's geographic distribution of loans is adequate overall based on both loan products reviewed. As previously mentioned, small farm lending was not significant enough in volume for meaningful analysis. The assessment area has 209 low-income census tracts and 357 moderate-income census tracts. A dispersion analysis of assessment area loan activity did not reveal evidence of conspicuous lending gaps in LMI geographies. In 2022, the bank had loan activity in 17.7 percent of all assessment area census tracts and 10.6 percent of all LMI geographies. In 2023, the bank had lending activity in 13.8 percent of census tracts in the assessment area and 7.1 percent of

LMI geographies in the assessment area. This dispersion was consistent with the bank's relatively limited branch structure in the sprawling metropolitan assessment area and supports the conclusion that the geographic distribution of loans is adequate overall.

HMDA Lending

The overall distribution of HMDA loans by geography income level is adequate. In 2022, the bank originated 7.0 percent of its HMDA loans in low-income geographies, higher than both aggregate institution performance (3.9 percent) and the demographic level of 5.6 percent. This reflects excellent performance. The bank's performance (1.6 percent) decreased in 2023 in low-income geographies. This performance was below both the percentage of HMDA loans originated by aggregate institutions (3.9 percent) and the demographic figure (5.6 percent) and is considered poor.

HMDA lending in moderate-income geographies is adequate in 2022. The bank's level of lending in moderate-income geographies (15.0 percent) was in line with the aggregate lending level (15.7 percent) but below the demographic figures (20.5 percent). The bank's level of lending in moderate-income geographies (17.7 percent) increased in 2023 and was in between the aggregate lending level (16.0 percent) and the demographic figure (20.5 percent), reflecting adequate performance.

Small Business Lending

The bank's record of lending to small businesses in LMI geographies is adequate overall. The bank originated 10.4 percent of its small business loans in low-income geographies in 2022, which is considered good when compared to the aggregate lending level (8.5 percent) and the demographic figure (9.5 percent). Small business lending performance increased slightly in low-income geographies in 2023 (10.8 percent) and is considered good, as both the aggregate lending level (8.0 percent) and the demographic figure (9.4 percent) decreased relative to 2022.

Small business lending in moderate-income census tracts in 2022 is poor. The bank originated 14.2 percent of its small business loans in moderate-income census tracts, which is below aggregate institution performance in the assessment area (19.0 percent) and the demographic figure (20.3 percent). Performance in 2023 fell and is poor as well. The bank's lending in moderate-income geographies (7.8 percent) was below aggregate lending levels (18.4 percent) and the demographic figure (20.3 percent).

Community Development Lending Activity

The bank makes a relatively high level of community development loans in the Houston assessment area. As detailed in the table below, the bank made 22 community development loans totaling \$55.6 million. The most impactful of these loans are discussed following the table below.

Community Development Lending										
	Affordable Housing		Community Services		Revitalization/ Stabilization		Economic Development		Total	
	#	\$ (000s)	#	\$ (000s)	#	\$ (000s)	#	\$ (000s)	#	\$ (000s)
CD Loans	2	\$3,500	-	-	9	\$21,995	11	\$30,174	22	\$55,619

- One loan totaling \$7.5 million financed the construction of a flexible working space facility located in a moderate-income census tract. The location of this workspace will bring new employers to an area that is designated for economic enhancement by a local government plan.
- Three loans totaling \$13.7 million were originated to allow for the construction of three gas stations to three newly created entities in the assessment area. These new businesses will create several permanent LMI jobs in the assessment area.

INVESTMENT TEST

The bank makes a significant level of qualified community development investments and grants within the Houston assessment area. During the review period, the bank made 5 investments totaling \$8.4 million in newly qualified investments and received credit for 24 investments made prior to the review period still outstanding totaling \$56.0 million. The bank made all its investments during the review period in investments that benefited affordable housing for LMI individuals, which the community contact noted as an area need.

In addition to these investments, the bank also made 22 donations totaling \$105,500 to various organizations throughout the assessment area. These donations predominantly benefited community service organizations that primarily work with LMI individuals and families throughout the area. Of note, the bank made nine donations totaling \$38,000 that benefited homeownership for LMI individuals in the assessment area, again meeting a stated need by the area's community contact.

SERVICE TEST

The following table displays the bank's performance under the Service Test in the Houston assessment area.

Service Test Summary	
Accessibility of Delivery Systems	Reasonably Accessible
Changes in Branch Locations	Generally, Not Adversely Affected
Reasonableness of Business Hours and Services	Do Not Vary in a Way That Inconveniences
Community Development Services	Relatively High Level

Accessibility of Delivery Systems

The bank operates eight branches in the Houston assessment area. The following table displays the location of the bank's branches by geography income level compared to the distribution of assessment area census tracts and households by geography income level.

Branch Distribution by Geography Income Level						
Dataset	Geography Income Level					TOTAL
	Low-	Moderate-	Middle-	Upper-	Unknown-	
Branches	1	0	2	5	0	8
	12.5%	0.0%	25.0%	62.5%	0.0%	100%
Census Tracts	15.1%	25.9%	25.1%	30.8%	3.1%	100%
Household Population	12.2%	24.3%	26.9%	34.9%	1.8%	100%

As shown in the previous table, one of the bank's offices (12.5 percent) is in a low-income census tract. Additionally, another of the bank's offices is in close proximity to a separate low-income census tract. As a result, the bank's service delivery systems are reasonably accessible in the assessment area.

Changes in Branch Locations

The bank closed one office in this assessment area during the review period. This branch was located in a middle-income census tract. As a result, the bank's record of opening and closing offices in this assessment area has generally not adversely affected the accessibility of delivery systems, particularly to LMI geographies and LMI individuals.

Reasonableness of Business Hours and Services in Meeting Assessment Area Needs

Business hours and services do not vary in a way that inconveniences certain portions of the assessment area, particularly LMI geographies and individuals. The bank's branches in the assessment area are consistent. Lobby and drive-through hours Monday through Friday are during standard business hours, with all locations offering lobby hours from 8 a.m. to 4 p.m. and drive-through hours for one additional hour in the evening.

Community Development Services

The bank provides a relatively high level of community development services in the assessment area. During the review period, bank employees provided 171 community development services to 18 different organizations in the Houston assessment area. These community development services included the following noteworthy services:

- The bank's employees provided 34 community development services to various community service organizations and schools in the assessment area. These efforts consisted of bank employees teaching financial literacy courses to predominantly LMI individuals.
- Two bank employees served multiple-year terms on the boards of two separate housing organizations; these affordable housing organizations focus exclusively on supporting LMI individuals and families.
- Two bank employees utilized their financial expertise in order to help LMI individuals within the assessment area file their taxes. These individuals provided 12 separate community services throughout their time with the organization.

SHERMAN-DENISON, TEXAS MSA

(Full-Scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE SHERMAN MSA ASSESSMENT AREA

Bank Structure

As shown in the table below, the bank operates six (2.6 percent) of its total branches in the Sherman assessment area.

Branch Locations by Census Tract Income Level				
Low-Income	Moderate-Income	Middle-Income	Upper-Income	Unknown-Income
0	1	3	2	0

During the review period, the bank did not open or close any branches in this assessment area. Based on the bank's branch network and other service delivery systems, the bank is positioned to deliver financial services to the entire assessment area.

General Demographics

This assessment area is composed of the entirety of Cooke and Grayson counties. The Sherman-Denison, Texas MSA (Sherman MSA) is composed solely of Grayson County, and Cooke County comprises the contiguous micropolitan statistical area to the west of the Sherman MSA. Both statistical areas are part of the Dallas-Fort Worth, Texas-Oklahoma CSA. According to 2020 ACS data, the assessment area population was 177,211, which is mostly concentrated in Grayson County (135,543), where the city of Sherman is located. Of the 19 FDIC-insured depository institutions with a branch presence in this assessment area, the bank ranked fourth in deposit market share, encompassing 13.4 percent of total deposit dollars.

While only 19 depository institutions operate a branch in the assessment area, a much higher number of institutions reported loan activity in the assessment area. An analysis of 2023 HMDA-reportable loans shows that 396 institutions had loan activity in the assessment area, of which the bank ranked 40th. The bank ranked 16th out of 102 institutions with CRA loan activity in the assessment area in the same year.

This assessment area covers a metropolitan area with varying credit needs, including a blend of credit products for individuals and businesses of various income/revenue levels. A community contact noted specific credit-related needs in the assessment area, including small dollar loans to new start-ups. The community contact also indicated that there are some opportunities to collaborate with local organizations on community development projects.

Income and Wealth Demographics

The following table summarizes the distribution of assessment area census tracts by income level and the family population within those tracts.

Assessment Area Demographics by Geography Income Level				
	Census Tracts		Family Population	
Low	1	2.6%	609	1.4%
Moderate	10	25.6%	9,455	21.1%
Middle	17	43.6%	19,853	44.2%
Upper	11	28.2%	14,987	33.4%
Unknown	0	0.0%	0	0.0%
TOTAL	39	100%	44,904	100%

As shown above, 28.2 percent of the census tracts in the assessment area are LMI geographies, but only 22.5 percent of the family population resides in these tracts. These LMI areas are primarily concentrated in Grayson County, where the sole low-income census tract is located, along with eight of the ten moderate-income census tracts.

Based on 2020 ACS data, the median family income for the assessment area was \$72,857. At the same time, the median family income for the state of Texas was \$76,073. More recently, the FFIEC estimates the 2022 and 2023 median family income for the Sherman MSA to be \$78,200 and \$82,400, respectively. The following table displays population percentages of assessment area families by income level compared to the Texas family populations.

Family Population by Income Level				
	Assessment Area		Texas	
Low	8,352	18.6%	1,538,520	22.5%
Moderate	8,198	18.3%	1,173,469	17.2%
Middle	8,986	20.0%	1,297,356	19.0%
Upper	19,368	43.1%	2,829,555	41.4%
TOTAL	44,904	100%	6,838,900	100%

As shown in the table above, 36.9 percent of families within the assessment area were considered LMI, which is below the LMI family percentage of 39.7 percent in the state of Texas. Additionally, the percentage of families living below the poverty level in the assessment area (8.9 percent) falls slightly below the level in the state of Texas (10.9 percent). Considering these factors, the assessment area appears similarly affluent to the state of Texas.

Housing Demographics

The following table displays housing demographics for the assessment area and the state of Texas.

Housing Cost Burden Levels						
Area	Cost Burden – Renters			Cost Burden – Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Assessment Area	72.1%	42.4%	37.7%	58.3%	27.1%	17.0%
Texas	79.4%	49.8%	43.5%	59.0%	32.7%	19.4%

Based on the data in the table above, the level of cost-burdened renters in the assessment area (37.7 percent) is below the level of cost-burdened renters in the state as a whole (43.5 percent). Similarly, the percentage of cost-burdened owners in the assessment area (17.0 percent) is also below the level of cost-burdened owners in the state as a whole (19.4 percent). Only in Cooke County, which has a higher percentage of low-income owners (65.9 percent) compared to the state (59.0 percent), is the percentage of cost-burdened LMI renters or owners greater in either of the assessment area's individual counties when compared to the state as a whole.

Industry and Employment Demographics

The assessment area supports a diverse business community. BLS industry demographics indicate there are 57,581 paid employees in the assessment area. By percentage of private-sector employees, the three largest job categories in the assessment area are manufacturing (19.7 percent), healthcare and social assistance (17.8 percent), and retail trade (14.2 percent). The table below details BLS unemployment data for the assessment area and the state of Texas overall.

Unemployment Levels			
Dataset	Time Period (Annual Average)		
	2022	2023	2024
Assessment Area	3.6%	3.7%	3.8%
Texas	3.9%	4.0%	4.1%

As shown in the table above, unemployment rates in the assessment area were slightly lower than statewide figures over the review period. Unemployment rates followed the same trajectory across the two datasets, steadily increasing throughout the review period. Within the assessment area, Grayson County had a higher unemployment rate during each year, peaking in 2024 at 3.9 percent.

Community Contact Information

For the Sherman assessment area, one community contact interview was completed as part of this evaluation. This interview was with an individual specializing in business development with a nonprofit organization.

The community contact categorized the local economy as excellent, with significant growth attributed to large technology-focused employers in the area. This is primarily occurring in Grayson County, whereas Cooke County has fostered an economy more centered on smaller employers. This prosperity has led to a healthy level of competition among financial institutions. Additionally, the rapidly improving economy has drawn many people to the area and resulted in significant new multifamily housing developments, which are predominantly apartment complexes in and around Sherman, as well as 1–4 family residential new construction homes. Unfortunately, the newly constructed 1–4 family homes are not affordably priced for LMI individuals in the area. Moreover, the local economy has experienced some recent fluctuations, with the contact noting that the small business community has not fared as well. According to the contact, this is partly due to a lack of small business financing available to newly created organizations. According to the contact, greater marketing and outreach from financial institutions is one area where banks and financial institutions could support more community and economic development.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE SHERMAN MSA ASSESSMENT AREA

LENDING TEST

The following table displays the bank's performance under the Lending Test in the Sherman assessment area.

Lending Test Summary	
Lending Activity	Poor
Borrower Distribution	Adequate
Geographic Distribution	Good
Community Development Loans	Adequate Level

Lending Activity

The following table displays the combined 2022 and 2023 lending volume by number and dollar volume.

Summary of Lending Activity January 1, 2022 through December 31, 2023				
Loan Type	#	%	\$ (000s)	%
Home Improvement	16	7.6%	\$1,218	3.2%
Home Purchase	26	12.3%	\$9,153	24.3%
Multifamily Housing	0	0.0%	\$0	0.0%
Refinancing	14	6.6%	\$3,459	9.2%
Other Purpose LOC	4	1.9%	\$393	1.0%
Other Purpose Closed/Exempt	5	2.4%	\$518	1.4%
Total HMDA	65	30.8%	\$14,741	39.2%
Small Business	124	58.8%	\$19,570	52.0%
Small Farm	22	10.4%	\$3,309	8.8%
TOTAL LOANS	211	100%	\$37,620	100%

The bank's lending activity in the assessment area represents 1.0 percent by number and 0.8 percent by dollar of total 2022 and 2023 HMDA and CRA loans. By comparison, the bank operates 2.6 percent of its total branches and holds 3.2 percent of total bank deposits in the assessment area. Therefore, given the greater percentages of bank-wide branches and deposits compared to the assessment area lending percentages, the bank's lending activity levels reflect poor responsiveness to the credit needs of the assessment area.

Loan Distribution by Borrower's Profile

Overall, the bank's loan distribution by borrower's profile is adequate in the Sherman assessment area. Given the limited volume of small farm lending in the assessment area, no meaningful analysis was able to be conducted; therefore, only HMDA and small business lending were assessed for this analysis. Moreover, small business lending carried more weight due to the product having more lending volume in the assessment area.

HMDA Lending

Overall, the bank's borrower distribution of HMDA loans is adequate. In 2022, the bank originated 10.6 percent of its HMDA loans to low-income borrowers, which more than tripled the aggregate lending level (3.0 percent) but came in below the demographic figure (18.6 percent). This is considered good performance. HMDA lending to low-income borrowers increased on a percentage basis in 2023 (11.1 percent) but only consisted of two loan originations. This percentage was above the aggregate lending level (2.6 percent) but again below the demographic figure (18.6 percent). Given the limited volume of originations in 2023, performance to low-income borrowers is considered adequate.

The bank made 6.4 percent of its HMDA loans to moderate-income borrowers in 2022, reflecting poor performance when compared to aggregate institutions in the assessment area (11.1 percent) and the demographic figure (18.3 percent). The bank's performance decreased in 2023 (5.6 percent) and was again below both the aggregate lending level (8.9 percent) and the demographic figure (18.3 percent) and is considered poor.

Small Business Lending

The bank's record of lending to businesses of different sizes is adequate overall. The bank originated 50.0 percent of its small business loans to businesses with annual revenues of \$1 million or less in 2022. This performance was in line with the aggregate lending level (49.7 percent) but well below the demographic figure (92.0 percent) and is considered adequate. Lending to businesses with annual revenues of \$1 million or less improved slightly in 2023 (53.4 percent) and was again in line with the aggregate lending level (53.6 percent) but below the demographic figure (92.0 percent). This reflects adequate small business lending performance in 2023.

Geographic Distribution of Loans

The bank's geographic distribution of loans is good overall based on both loan products reviewed, with primary emphasis placed on small business lending. As previously mentioned, the assessment area has one low-income census tract and ten moderate-income census tracts. Additionally, an analysis of the dispersion of the loan products throughout the assessment area did not reveal evidence of conspicuous lending gaps in LMI geographies. In 2022, the bank had loan activity in 89.7 percent of all assessment area census tracts and 72.7 percent of all LMI geographies. In 2023, the bank had lending activity in 74.4 percent of census tracts in the assessment area and 63.6 percent of LMI geographies in the assessment area. This dispersion was consistent with the bank's

branch structure in the assessment area and supports the conclusion that the geographic distribution of loans is good overall.

HMDA Lending

The overall distribution of HMDA loans by geography income level is adequate. In 2022, the bank originated one of its HMDA loans in low-income geographies (2.1 percent), higher than both aggregate institution performance (1.0 percent) and demographic levels of 1.6 percent. This reflects adequate performance given the low volume of originations. The bank did not originate any HMDA loans in 2023 in low-income geographies. Although this performance was below both the percentage of HMDA loans originated by aggregate institutions (0.8 percent) and the demographic figures (1.6 percent), given the limited opportunity demonstrated by these small comparison figures, this is considered adequate performance.

HMDA lending in moderate-income geographies is poor in 2022. The bank's level of lending in moderate-income geographies (12.8 percent) was below the aggregate lending level (17.9 percent) and the demographic figure (17.5 percent). The bank's level of lending in moderate-income geographies (16.7 percent) increased in 2023 and was below the aggregate lending level (19.5 percent) but near the demographic figure (17.5 percent), reflecting adequate performance.

Small Business Lending

The bank's record of lending to small businesses in LMI geographies is good overall. The bank originated 15.2 percent of its small business loans in low-income geographies in 2022, which is excellent when compared to aggregate lending levels (3.6 percent) and the demographic figure (5.4 percent). Small business lending performance fell significantly in 2023, as the bank did not originate any small business loans in the low-income geography. This is poor performance considering the aggregate lending level (3.5 percent) and the demographic figure (5.5 percent).

Small business lending in moderate-income census tracts in 2022 is adequate. The bank originated 18.2 percent of its small business loans in moderate-income census tracts, which is in line with aggregate institution performance in the assessment area (18.2 percent) but below the demographic figure (23.5 percent). Performance in 2023 improved and is excellent. The bank's lending in moderate-income geographies (27.6 percent) was above the aggregate lending level (16.8 percent) and the demographic figure (23.0 percent).

Community Development Lending Activity

The bank makes an adequate level of community development loans in the Sherman assessment area. As detailed in the table below, the bank made two community development loans totaling \$4.0 million. The most impactful of these loans are discussed following the table below.

Community Development Lending										
	Affordable Housing		Community Services		Revitalization/ Stabilization		Economic Development		Total	
	#	\$ (000s)	#	\$ (000s)	#	\$ (000s)	#	\$ (000s)	#	\$ (000s)
CD Loans	-	-	1	\$2,340	1	\$1,696	-	-	2	\$4,036

- The bank originated one community development loan with a purpose of community services totaling \$2.3 million. This loan provided funding for the rehabilitation of an operations center for an organization that provides food for seniors who are most at risk of food insecurity.

INVESTMENT TEST

The bank makes an adequate level of qualified community development investments and grants within the Sherman assessment area. During the review period, the bank made one investment totaling \$212,748 in newly qualified investments and received credit for nine investments made prior to the review period still outstanding totaling \$2.2 million. The bank made its investment during the review period in an MBS that benefited affordable housing for LMI individuals in the assessment area.

In addition to these investments, the bank also made 23 donations totaling \$120,437 to various organizations throughout the assessment area. These donations predominantly benefited community service organizations that primarily work with LMI individuals and families throughout the area. Of note, the bank made five donations totaling \$55,307 that benefited school districts in the assessment area, a majority of whose students are eligible for free and reduced-price lunches.

SERVICE TEST

The following table displays the bank's performance under the Service Test in the Sherman assessment area.

Service Test Summary	
Accessibility of Delivery Systems	Reasonably Accessible
Changes in Branch Locations	Not Adversely Affected
Reasonableness of Business Hours and Services	Tailored
Community Development Services	Relatively High Level

Accessibility of Delivery Systems

The bank operates six branches in the Sherman assessment area. The following table displays the location of the bank's branches by geography income level compared to the distribution of assessment area census tracts and households by geography income level.

Branch Distribution by Geography Income Level						
Dataset	Geography Income Level					TOTAL
	Low-	Moderate-	Middle-	Upper-	Unknown-	
Branches	0	1	3	2	0	6
	0.0%	16.7%	50.0%	33.3%	0.0%	100%
Census Tracts	2.6%	25.6%	43.6%	28.2%	0.0%	100%
Household Population	1.6%	22.3%	45.1%	31.0%	0.0%	100%

As shown in the previous table, one of the bank's offices (16.7 percent) is in a moderate-income census tract. Additionally, two of the bank's offices are located in close proximity to moderate-income census tracts. As a result, the bank's service delivery systems are reasonably accessible in the assessment area.

Changes in Branch Locations

The bank did not open or close any offices in this assessment area during the review period. As a result, the bank's record of opening and closing offices in this assessment area has not adversely affected the accessibility of delivery systems, particularly to LMI geographies and LMI individuals.

Reasonableness of Business Hours and Services in Meeting Assessment Area Needs

Business hours and services are tailored to the convenience and needs of the assessment area, particularly to LMI geographies and LMI individuals. The bank's branches in the assessment area offer relatively consistent lobby and drive-through hours Monday through Friday during standard business hours. The sole branch in a moderate-income census tract, however, offers both extended drive-through hours on Fridays and Saturday drive-through hours. This compares with only two of the middle- and upper-income branches with extended Friday drive-through hours and a single middle-income branch with Saturday drive-through hours. Lastly, while the moderate-income branch has a mortgage loan officer on site, three of the five middle- and upper-income branches have mortgage loan officers present.

Community Development Services

The bank provides a relatively high level of community development services in the assessment area. During the review period, bank employees provided 151 community development services to ten different organizations in the Sherman assessment area. These community development services included the following noteworthy services:

- Eighteen bank employees provided 22 community development services to a school with a majority of students who are eligible for free or reduced-price lunches. These services consisted of teaching financial literacy courses over a two-year period.
- One bank employee served on the board of two separate economic development organizations working to support the development of small businesses operating in the assessment area.
- One bank employee served on the board of a community development organization that supports LMI children in the area, providing 31 individual services in their role throughout the review period.

TEXAS NONMETROPOLITAN STATEWIDE AREA

(Full-Scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE NONMSA TEXAS COMBINED AREA

Bank Structure

As shown in the table below, the bank operates four (1.8 percent) of its total branches in the nonMSA Texas combined area.

Branch Locations by Census Tract Income Level				
Low-Income	Moderate-Income	Middle-Income	Upper-Income	Unknown-Income
0	1	3	0	0

During the review period, the bank did not open or close any branches in this assessment area. Based on this limited branch network and given the size of the markets, the bank is not expected to be able to deliver financial services to the entirety of the combined area.

General Demographics

The nonMSA Texas combined area is composed of two noncontiguous assessment areas. The first includes five contiguous counties in south central Texas, while the second assessment area includes Comanche County in central Texas. Given their similar economic conditions and credit needs, these two assessment areas are combined for analysis as a single nonMSA Texas combined area. The combined assessment area includes six counties, which are listed in the table below.

Counties Making up the NonMSA Texas Combined Area		
Bee	DeWitt	Live Oak
Comanche	Karnes	McMullen

The combined area has a total population of 91,110. Bee County is the most populous county in the combined area, with a population of 31,047. While most of the combined area is rural, certain cities such as Beeville in Bee County, where the bank has one branch, serve as regional hubs for commercial and banking activity in the surrounding counties.

While rural, the combined area is vast and hosts numerous financial institutions. In total, 19 FDIC-insured depository institutions operate 36 branches throughout the combined area. Simmons Bank is the market leader in the combined area by deposit market share (16.3 percent) and has the second most branches. Deposits held in nonMSA Texas represent 2.9 percent of total bank deposits.

In line with its branch presence, the bank also plays an important role in meeting the credit needs of the combined area. An analysis of both 2022 and 2023 CRA lending activity in the combined area found the bank ranked in the top ten in number of originations in both years. In 2022, the bank was tenth out of 69 institutions and seventh out of 71 institutions reporting CRA lending activity in 2023.

The combined area credit needs include a blend of consumer, commercial, and agricultural loan products. Additionally, a community contact familiar with the combined area pointed to a need for affordable home improvement loans. While there are fewer community development organizations operating in the nonMSA assessment areas relative to the other urban portions of the state, a community contact noted that there are still some community development opportunities available for financial institutions.

Income and Wealth Demographics

The following table summarizes the distribution of assessment area census tracts by income level and the family population within those tracts.

Assessment Area Demographics by Geography Income Level				
	Census Tracts		Family Population	
Low	0	0.0%	0	0.0%
Moderate	6	20.0%	4,218	21.2%
Middle	14	46.7%	9,320	46.9%
Upper	10	33.3%	6,316	31.8%
Unknown	0	0.0%	0	0.0%
TOTAL	30	100%	19,854	100%

As shown above, there are no low-income geographies in the combined area; however, 20.0 percent of the census tracts in the assessment area are moderate-income geographies. Similarly, nearly the same percentage of the family population (21.2 percent) resides in a moderate-income census tract. These moderate-income areas are primarily concentrated in the city of Beeville (Bee County), where four of the six moderate-income census tracts are located.

Most of the combined area census tracts are middle income, and most of the assessment area families reside within those geographies. Despite being middle-income geographies, many of these census tracts were designated as distressed, underserved, or both during 2023, as detailed below.

- There are three census tracts designated as distressed due to poverty and unemployment in Bee County.
- One census tract is designated as distressed due to poverty in Karnes County.
- There are two census tracts designated as underserved due to their remote rural location in Live Oak County.
- There is one census tract designated as distressed due to population loss and underserved due to its remote rural location in McMullen County.

Based on 2020 ACS data, the median family income for the combined area was \$61,821. At the same time, the median family income for the nonMSA portions of the state of Texas was \$61,785. More recently, the FFIEC estimates the 2022 and 2023 median family income for nonMSA Texas to be \$68,800 and \$73,200, respectively. The following table displays population percentages of combined area families by income level compared to the nonMSA Texas family populations.

Family Population by Income Level				
	Combined Area		NonMSA Texas	
Low	4,375	22.0%	166,545	21.8%
Moderate	3,377	17.0%	133,472	17.5%
Middle	3,893	19.6%	147,936	19.4%
Upper	8,209	41.4%	314,747	41.3%
TOTAL	19,854	100%	762,700	100%

As shown in the table above, 39.0 percent of families within the combined area were considered LMI, which is in line with the LMI family percentage of 39.3 percent in nonMSA Texas. However, the percentage of families living below the poverty level in the combined area (14.6 percent) is above the level in the nonMSA portions of the state (12.5 percent). Notwithstanding the higher percentage of families living below the poverty level, overall family income demographics in the combined area are substantially similar to those of nonMSA Texas.

Housing Demographics

The following table displays housing demographics for the combined area and nonMSA Texas.

Housing Cost Burden Levels						
Area	Cost Burden – Renters			Cost Burden – Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Combined Area	59.6%	33.5%	32.6%	49.0%	12.0%	13.7%
NonMSA Texas	66.2%	38.4%	36.9%	49.9%	21.8%	16.3%

Based on the data in the table above, the level of cost-burdened renters in the combined area (32.6 percent) is lower than the level of cost-burdened renters in the nonMSA portions of the state (36.9 percent). In particular, significantly fewer low-income renters (59.6 percent) are cost burdened than low-income renters in the broader nonMSA portions of the state (66.2 percent).

Similarly, the percentage of cost-burdened homeowners in the assessment area (13.7 percent) is less than the figure for nonMSA Texas as a whole (16.3 percent). This is especially pronounced with moderate-income owners, where there is a 9.8 percentage point difference in the level of moderate-income cost-burdened owners in the combined area (12.0 percent) compared to nonMSA Texas in its entirety (21.8 percent).

Industry and Employment Demographics

The combined area supports a diverse business community. BLS industry demographics indicate there are 22,097 paid employees in the assessment area. By percentage of private-sector employees, the three largest job categories in the assessment area are retail trade (16.9 percent); mining, quarrying, and oil and gas extraction (9.2 percent); and manufacturing (7.1 percent). The table below details BLS unemployment data for the combined area and nonMSA Texas overall.

Unemployment Levels			
Dataset	Time Period (Annual Average)		
	2022	2023	2024
Assessment Area	4.4%	4.1%	4.2%
NonMSA Texas	4.4%	4.3%	4.3%

As shown in the table above, unemployment rates in the combined area were similar and slightly below the nonMSA statewide figures over the review period. Unemployment rates were consistently highest in McMullen County, peaking in 2024 at 6.1 percent. Conversely, Comanche County had the lowest unemployment rate of all counties making up the combined area, with a low of 3.0 percent in 2024.

Community Contact Information

For the nonMSA Texas combined area, one community contact interview was completed as part of this evaluation. This interview was with an individual working for a nonprofit organization specializing in business development in partnership with county government.

The community contact stated that the county economy recently experienced an upswing after a long period of moderate economic and population growth. This has occurred through a change in the area's economic development strategy, with a stated desire to diversify some of the economy away from the historical reliance on the agricultural and oil and gas sectors. This strategy has proven fruitful, as several new employers have recently entered the area. Notably, a number of new manufacturing facilities in various production sectors have established operations, along with some new smaller retail entrants. Additionally, the economic growth has led to increased competition in the banking community, with new financial institutions entering the market. The contact also stated that there have been housing challenges for the local population. There is a small inventory of available homes, with most individuals in need of housing priced out of the limited houses for sale. There is also a lack of new construction in the area, leading to an older housing stock on average.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE NONMSA TEXAS COMBINED AREA

LENDING TEST

The following table displays the bank's performance under the Lending Test in the nonMSA Texas combined area.

Lending Test Summary	
Lending Activity	Adequate
Borrower Distribution	Adequate
Geographic Distribution	Excellent
Community Development Loans	Adequate

Lending Activity

The following table displays the combined 2022 and 2023 lending volume by number and dollar volume.

Summary of Lending Activity January 1, 2022 through December 31, 2023				
Loan Type	#	%	\$ (000s)	%
Home Improvement	1	0.9%	\$40	0.2%
Home Purchase	7	6.4%	\$529	3.0%
Refinancing	2	1.8%	\$417	2.3%
Other Purpose LOC	2	1.8%	\$59	0.3%
Total HMDA	12	10.9%	\$1,045	5.8%
Small Business	68	61.8%	\$12,833	71.5%
Small Farm	30	27.3%	\$4,083	22.7%
TOTAL LOANS	110	100%	\$17,961	100%

The bank's lending activity in the assessment areas represents 0.5 percent by number and 0.4 percent by dollar of total 2022 and 2023 HMDA and CRA loans. By comparison, the bank operates 1.8 percent of its total branches and holds 2.9 percent of total bank deposits in the combined area. As mentioned previously, the bank is a significant player in the combined area as it relates to CRA lending, placing in the top ten in originations among financial institutions operating in the assessment areas in both years reviewed. Therefore, despite the higher percentages of bank branches and bank deposits compared to the combined area's lending percentages, the bank's lending activity levels reflect adequate responsiveness to the credit needs of the combined area.

Loan Distribution by Borrower's Profile

Overall, the bank's loan distribution by borrower's profile is adequate in the nonMSA Texas combined area, which is based solely on small business lending in this combined area. Given the limited volume of HMDA and small farm lending, these products were not analyzed.

Small Business Lending

The bank's record of lending to businesses of different sizes is adequate overall. The bank originated 34.3 percent of its small business loans to businesses with annual revenues of \$1 million or less in 2022. This performance was near aggregate lending levels (44.0 percent) but well below the demographic figure (90.3 percent) and is considered adequate. Lending to businesses with annual revenues of \$1 million or less improved slightly in 2023 (36.4 percent) and was again near aggregate lending levels (47.2 percent) but below demographic figures (90.3 percent), similarly reflecting adequate small business lending performance in 2023.

Geographic Distribution of Loans

The bank's geographic distribution of loans is excellent overall based on small business lending performance. As previously mentioned, the assessment area has no low-income census tracts and six moderate-income census tracts. Therefore, primary emphasis is placed on the bank's lending in moderate-income census tracts. Additionally, an analysis of the dispersion of the loan products throughout the assessment area did not reveal evidence of conspicuous lending gaps in LMI geographies. In 2022, the bank had loan activity in 46.7 percent of all assessment area census tracts and 66.7 percent of all LMI geographies. In 2023, the bank had lending activity in 50.0 percent of census tracts in the assessment area and 66.7 percent of LMI geographies in the assessment area. This dispersion was consistent with the bank's branch structure in the assessment area and supports the conclusion that the geographic distribution of loans is excellent.

Small Business Lending

The bank's record of lending to small businesses in LMI geographies is excellent overall. The bank originated 28.6 percent of its small business loans in moderate-income geographies in 2022, which is excellent when compared to the aggregate lending level (17.2 percent) and the demographic figure (19.0 percent). Small business lending performance in moderate-income census tracts fell somewhat in 2023 to 21.2 percent; however, this is still excellent performance considering the aggregate lending level (16.2 percent) and the demographic figure (19.2 percent).

Community Development Lending Activity

The bank makes an adequate level of community development loans in the nonMSA Texas combined area. As detailed in the table below, the bank made three community development loans totaling \$11.1 million. The most impactful of these loans are discussed following the table below.

Community Development Lending										
	Affordable Housing		Community Services		Revitalization/ Stabilization		Economic Development		Total	
	#	\$ (000s)	#	\$ (000s)	#	\$ (000s)	#	\$ (000s)	#	\$ (000s)
CD Loans	-	-	3	\$11,141	-	-	-	-	3	\$11,141

- The bank originated all its community development loans with a purpose of community services, totaling \$11.1 million. The most impactful of these loans was a renewal originated for \$10.5 million that will help a local medical organization expand its physical footprint to meet the growing needs of its majority Medicaid-eligible patient population.

INVESTMENT TEST

The bank makes an adequate level of qualified community development investments and grants within the nonMSA Texas combined area. During the review period, the bank made one investment totaling \$67,351 and received credit for another investment made prior to the review period still outstanding totaling \$329,696. The bank made its investment during the review period in an MBS that benefited affordable housing for LMI individuals in the assessment area.

In addition to these investments, the bank also made seven donations totaling \$29,850 to various organizations throughout the combined area. These donations predominantly benefited community service organizations that primarily work with LMI individuals and families throughout the area. Of note, the bank made three donations totaling \$11,000 that benefited an economic development agency working within the broader combined area.

SERVICE TEST

The following table displays the bank's performance under the Service Test in the nonMSA Texas combined area.

Service Test Summary	
Accessibility of Delivery Systems	Readily Accessible
Changes in Branch Locations	Not Adversely Affected
Reasonableness of Business Hours and Services	Do Not Vary in a Way That Inconveniences
Community Development Services	Adequate Level

Accessibility of Delivery Systems

The bank operates four branches in the nonMSA Texas combined area. The following table displays the location of the bank's branches by geography income level compared to the distribution of assessment area census tracts and households by geography income level.

Branch Distribution by Geography Income Level						
Dataset	Geography Income Level					TOTAL
	Low-	Moderate-	Middle-	Upper-	Unknown-	
Branches	0	1	3	0	0	4
	0.0%	25.0%	75.0%	0.0%	0.0%	100%
Census Tracts	0.0%	20.0%	46.7%	33.3%	0.0%	100%
Household Population	0.0%	21.7%	46.6%	31.8%	0.0%	100%

As shown in the previous table, one of the bank's branches (25.0 percent) is in a moderate-income census tract. This is greater than the percentage of moderate-income census tracts (20.0 percent) and the percentage of households living in these census tracts (21.7 percent) in the combined area. As a result, the bank's service delivery systems are accessible in the assessment area.

Changes in Branch Locations

The bank did not open or close any offices in this combined area during the review period. As a result, the bank's record of opening and closing offices in this combined area has not adversely affected the accessibility of delivery systems, particularly to LMI geographies and LMI individuals.

Reasonableness of Business Hours and Services in Meeting Assessment Area Needs

Business hours and services do not vary in a way that inconveniences certain portions of the assessment area, particularly LMI geographies and individuals. The bank's branches in the assessment area offer varying lobby and drive-through hours Monday through Friday, with opening times ranging from 7:30 a.m. to 9 a.m. and closing times ranging from 3 p.m. to 6 p.m., with the branch located in the moderate-income tract having the longest hours of operation. Saturday drive-through hours are offered at the two branches, including the bank's branch located in a moderate-income census tract.

Community Development Services

The bank provides an adequate level of community development services in the combined area. During the review period, bank employees provided 55 community development services to six different organizations in the combined area. These community development services included the following noteworthy services:

- Fourteen of the bank's employees provided 21 community development services to four different community service organizations and schools in the assessment area. These

efforts consisted of bank employees providing financial literacy education to primarily LMI individuals.

- Two bank employees served on the board of and provided technical assistance to an economic development organization that provides technical assistance to small businesses in the assessment area.
- One bank employee served over a three-year period on the board of an affordable housing organization that assists LMI homeowners with home maintenance and repairs.

TYLER, TEXAS MSA

(Limited-Scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE TYLER MSA ASSESSMENT AREA

This assessment area includes the entirety of Smith County, the one county that makes up the Tyler, Texas MSA. The bank operates one branch in this assessment area and closed one branch in a middle-income geography during the review period. The tables below detail key demographics relating to this assessment area.

Assessment Area Demographics by Geography Income Level						
Dataset	Low-	Moderate-	Middle-	Upper-	Unknown-	TOTAL
Census Tracts	1	16	23	14	2	56
	1.8%	28.6%	41.1%	25.0%	3.6%	100%
Family Population	784	12,216	23,722	16,786	435	53,943
	1.5%	22.6%	44.0%	31.1%	0.8%	100%
Household Population	1,413	18,912	33,860	22,916	708	77,809
	1.8%	24.3%	43.5%	29.5%	0.9%	100%
Business Institutions	232	2,762	4,790	3,479	66	11,329
	2.0%	24.4%	42.3%	30.7%	0.6%	100%
Agricultural Institutions	0	34	75	65	5	179
	0.0%	19.0%	41.9%	36.3%	2.8%	100%

Assessment Area Demographics by Population Income Level					
Dataset	Low-	Moderate-	Middle-	Upper-	TOTAL
Family Population	11,317	9,450	11,437	21,739	53,943
	21.0%	17.5%	21.2%	40.3%	100%
Household Population	18,846	12,134	14,704	32,125	77,809
	24.2%	15.6%	18.9%	41.3%	100%

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE TYLER MSA ASSESSMENT AREA

LENDING TEST

The bank's overall lending performance in this assessment area is consistent with the Lending Test performance in Texas, as displayed in the table below. For more detailed information related to Lending Test performance, see Appendix C.

Lending Test Summary	
Lending Activity	Consistent
Distribution of Loans by Borrower's Profile	Below
Geographic Distribution of Loans	Consistent
Community Development Lending Activity	Exceeds
OVERALL	CONSISTENT

During the review period, the bank made four community development loans totaling \$11.8 million. One noteworthy loan totaling \$10.0 million financed a skilled nursing facility where the majority of patients served are Medicaid recipients, supporting essential community services.

INVESTMENT TEST

The bank's Investment Test performance in this assessment area is consistent with the bank's overall performance in the state of Texas. During the review period, the bank had three community development investments totaling \$558,650. Furthermore, four community development donations were made totaling \$5,300.

SERVICE TEST

The bank's Service Test performance in this assessment area is consistent with performance in the state of Texas, as shown in the table below.

Service Test Summary	
Accessibility of Delivery Systems	Consistent
Changes in Branch Locations	Consistent
Reasonableness of Business Hours and Services	Consistent
Community Development Services	Consistent
OVERALL	CONSISTENT

During the review period, two employees provided 55 services to three organizations. This level of performance is consistent with the bank's performance in the state of Texas overall.

CORPUS CHRISTI, TEXAS MSA

(Limited-Scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE NUECES COUNTY ASSESSMENT AREA

This assessment area includes the entirety of Nueces County, one of the three counties that make up the Corpus Christi, Texas MSA. The bank operates one branch in this assessment area and did not open or close any branches during the review period. The tables below detail key demographics relating to this assessment area.

Assessment Area Demographics by Geography Income Level						
Dataset	Low-	Moderate-	Middle-	Upper-	Unknown-	TOTAL
Census Tracts	4	25	37	28	3	97
	4.1%	25.8%	38.1%	28.9%	3.1%	100%
Family Population	4,161	21,513	33,189	29,469	0	88,332
	4.7%	24.4%	37.6%	33.4%	0.0%	100%
Household Population	6,643	30,685	50,851	42,303	0	130,482
	5.1%	23.5%	39.0%	32.4%	0.0%	100%
Business Institutions	586	2,851	5,381	5,533	38	14,389
	4.1%	19.8%	37.4%	38.5%	0.3%	100%
Agricultural Institutions	3	40	80	123	1	247
	1.2%	16.2%	32.4%	49.8%	0.4%	100%

Assessment Area Demographics by Population Income Level					
Dataset	Low-	Moderate-	Middle-	Upper-	TOTAL
Family Population	20,537	14,443	16,347	37,005	88,332
	23.3%	16.4%	18.5%	41.9%	100%
Household Population	32,726	19,845	22,764	55,147	130,482
	25.1%	15.2%	17.5%	42.3%	100%

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE NUECES COUNTY ASSESSMENT AREA

LENDING TEST

The bank's overall lending performance in this assessment area is consistent with the Lending Test performance in Texas, as displayed in the table below. For more detailed information related to Lending Test performance, see Appendix C.

Lending Test Summary	
Lending Activity	Consistent
Distribution of Loans by Borrower's Profile	Below
Geographic Distribution of Loans	Consistent
Community Development Lending Activity	Consistent
OVERALL	CONSISTENT

During the review period, the bank made nine community development loans totaling \$9.9 million in the Nueces County assessment area.

INVESTMENT TEST

The bank's Investment Test performance in this assessment area is consistent with the bank's overall performance in the state of Texas. During the review period, the bank had seven community development investments totaling \$3.7 million. Furthermore, four community development donations were made totaling \$14,400.

SERVICE TEST

The bank's Service Test performance in this assessment area is consistent with overall performance in the state of Texas, as shown in the table below.

Service Test Summary	
Accessibility of Delivery Systems	Consistent
Changes in Branch Locations	Consistent
Reasonableness of Business Hours and Services	Consistent
Community Development Services	Consistent
OVERALL	CONSISTENT

During the review period, five employees provided 63 services to three organizations.

COLLEGE STATION-BRYAN, TEXAS MSA

(Limited-Scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE BRAZOS COUNTY ASSESSMENT AREA

This assessment area includes the entirety of Brazos County, one of the three counties that make up the College Station-Bryan, Texas MSA. The bank operates one branch in this assessment area and did not open or close any branches during the review period. The tables below detail key demographics relating to this assessment area.

Assessment Area Demographics by Geography Income Level						
Dataset	Low-	Moderate-	Middle-	Upper-	Unknown-	TOTAL
Census Tracts	8	17	13	20	5	63
	12.7%	27.0%	20.6%	31.7%	7.9%	100%
Family Population	3,283	10,602	12,892	18,593	851	46,221
	7.1%	22.9%	27.9%	40.2%	1.8%	100%
Household Population	7,343	22,371	21,477	26,532	3,791	81,514
	9.0%	27.4%	26.4%	32.6%	4.7%	100%
Business Institutions	708	1,637	2,094	3,363	65	7,867
	9.0%	20.8%	26.6%	42.7%	0.8%	100%
Agricultural Institutions	2	9	49	94	1	155
	1.3%	5.8%	31.6%	60.6%	0.6%	100%

Assessment Area Demographics by Population Income Level					
Dataset	Low-	Moderate-	Middle-	Upper-	TOTAL
Family Population	10,890	7,683	8,007	19,641	46,221
	23.6%	16.6%	17.3%	42.5%	100%
Household Population	23,039	11,225	12,854	34,396	81,514
	28.3%	13.8%	15.8%	42.2%	100%

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE BRAZOS COUNTY ASSESSMENT AREA

LENDING TEST

The bank's overall lending performance in this assessment area is consistent with the Lending Test performance in Texas, as displayed in the table below. For more detailed information related to Lending Test performance, see Appendix C.

Lending Test Summary	
Lending Activity	Consistent
Distribution of Loans by Borrower's Profile	Below
Geographic Distribution of Loans	Exceeds
Community Development Lending Activity	Consistent
OVERALL	CONSISTENT

During the review period, the bank made seven community development loans totaling \$16.2 million.

INVESTMENT TEST

The bank's Investment Test performance in this assessment area is consistent with the bank's overall performance in the state of Texas. During the review period, the bank had one community development investment totaling \$194,770. Furthermore, 18 community development donations were made totaling \$24,500.

SERVICE TEST

The bank's Service Test performance in this assessment area is consistent with the service performance in the state of Texas, as shown in the table below.

Service Test Summary	
Accessibility of Delivery Systems	Exceeds
Changes in Branch Locations	Consistent
Reasonableness of Business Hours and Services	Consistent
Community Development Services	Consistent
OVERALL	CONSISTENT

During the review period, four employees provided 141 services to four organizations.

SAN ANTONIO-NEW BRAUNFELS, TEXAS MSA

(Limited-Scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE GUADALUPE COUNTY ASSESSMENT AREA

This assessment area includes the entirety of Guadalupe County, one of the eight counties that make up the San Antonio-New Braunfels, Texas MSA. The bank operates one branch in this assessment area and closed two branches in moderate-income geographies during the review period. The tables below detail key demographics relating to this assessment area.

Assessment Area Demographics by Geography Income Level						
Dataset	Low-	Moderate-	Middle-	Upper-	Unknown-	TOTAL
Census Tracts	1	2	22	15	1	41
	2.4%	4.9%	53.7%	36.6%	2.4%	100%
Family Population	1,017	2,153	20,015	17,833	1,188	42,206
	2.4%	5.1%	47.4%	42.3%	2.8%	100%
Household Population	1,572	3,510	26,976	22,083	1,569	55,710
	2.8%	6.3%	48.4%	39.6%	2.8%	100%
Business Institutions	122	351	2,664	2,134	122	5,393
	2.3%	6.5%	49.4%	39.6%	2.3%	100%
Agricultural Institutions	1	7	89	51	5	153
	0.7%	4.6%	58.2%	33.3%	3.3%	100%

Assessment Area Demographics by Population Income Level					
Dataset	Low-	Moderate-	Middle-	Upper-	TOTAL
Family Population	6,144	6,850	8,909	20,303	42,206
	14.6%	16.2%	21.1%	48.10%	100%
Household Population	8,803	7,798	10,340	28,769	55,710
	15.8%	14.0%	18.6%	51.6%	100%

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE GUADALUPE COUNTY ASSESSMENT AREA

LENDING TEST

The bank's overall lending performance in this assessment area is consistent with the Lending Test performance in Texas (which is based on the full-scope review areas), as displayed in the table below. For more detailed information related to Lending Test performance, see Appendix C.

Lending Test Summary	
Lending Activity	Consistent
Distribution of Loans by Borrower's Profile	Consistent
Geographic Distribution of Loans	Consistent
Community Development Lending Activity	Consistent
OVERALL	CONSISTENT

During the review period, the bank made two community development loans totaling \$6.5 million in the Guadalupe County assessment area.

INVESTMENT TEST

The bank's Investment Test performance in this assessment area is consistent with the bank's overall performance in the state of Texas. During the review period, the bank had 11 community development investments totaling \$6.0 million. Furthermore, nine community development donations were made totaling \$35,250.

SERVICE TEST

The bank's Service Test performance in this assessment area is consistent with the service performance in the state of Texas, as shown in the table below.

Service Test Summary	
Accessibility of Delivery Systems	Consistent
Changes in Branch Locations	Below
Reasonableness of Business Hours and Services	Consistent
Community Development Services	Consistent
OVERALL	CONSISTENT

During the review period, one employee provided 36 services to three organizations.

MISSOURI

CRA RATING FOR MISSOURI:

The Lending Test is rated:

The Investment Test is rated:

The Service Test is rated:

SATISFACTORY

High Satisfactory

High Satisfactory

High Satisfactory

The major factors supporting the rating for the state of Missouri include the following:

- The bank's lending levels reflect good responsiveness to the credit needs of its assessment areas.
- The distribution of loans by borrower's income/revenue profile reflects good penetration among customers of different income levels and businesses and farms of different sizes.
- The geographic distribution of loans reflects good penetration throughout the assessment areas.
- The bank is a leader in providing community development loans.
- The bank makes use of innovative and/or flexible lending products in meeting the credit needs of its assessment areas.
- The bank makes a significant level of qualified community development investments and grants and is occasionally in the leadership position.
- Service delivery systems are reasonably accessible to the bank's assessment areas, and the bank's record of opening and closing branches has not adversely affected the accessibility of its service delivery systems.
- The bank provides a relatively high level of community development services throughout the Missouri assessment areas.

SCOPE OF EXAMINATION

Scoping considerations applicable to the review of Missouri assessment areas are consistent with the overall CRA examination scope as presented in the *Institution, Scope of Examination* section. Small farm lending was assessed in only the nonMSA Missouri combined area (weighted equally with small business lending performance when making performance conclusions); in all assessment areas, HMDA lending received the greatest weight in the analysis.

The bank operates six assessment areas throughout Missouri, located in four MSAs and two noncontiguous nonMSA portions of the state. Since the previous examination, the bank expanded its south nonMSA Missouri assessment area to include four additional counties: Barry, Douglas, Ozark, and Wright. Performance in the nonMSA assessment areas was combined for analysis,

resulting in one set of performance conclusions for nonMSA Missouri, and two of the bank's Missouri areas were reviewed under full-scope procedures. When considering branch structure and loan/deposit activity, CRA performance in the nonMSA Missouri combined area carried the greatest weight when forming overall state conclusions.

To augment the evaluation of the full-scope review assessment areas in Missouri, two community contact interviews were utilized. These interviews were used to ascertain specific community credit needs and provided context with which to evaluate the bank's responsiveness to these needs. Details from these interviews are included in the *Description of Institution's Operations* sections, as applicable to the assessment areas in which the community contacts were made.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN MISSOURI

The following table gives additional detail regarding the bank's operations within Missouri.

Assessment Area	Offices		Deposits As of June 30, 2024		Review Procedures
	#	%	\$ (000s)	%	
NonMSA Missouri (combined)	13	28.9%	\$750,984	23.2%	Full-Scope
St. Louis	18	40.0%	\$1,417,458	43.9%	Full-Scope
Springfield	7	15.6%	\$364,220	11.3%	Limited-Scope
Boone County	6	13.3%	\$566,590	17.5%	Limited-Scope
Joplin	1	2.2%	\$132,945	4.1%	Limited-Scope
TOTAL	45	100%	\$3,232,197	100%	2 Full-Scope

The bank operates 45 branches (19.8 percent of total branches) throughout the six CRA assessment areas in the state of Missouri. Total deposits in the state total \$3.2 billion, which represents 14.6 percent of total bank deposits. In addition to the branch locations shown in the table above, the bank also operates one LPO located in the St. Louis assessment area. The bank's operations in the state are concentrated in the St. Louis MSA; however, the nonMSA combined area carried the greatest weight toward determining statewide ratings, as the number of total loans originated in this combined area was more than three times as great as in the St. Louis assessment area. Additionally, the bank is second in deposit market share in the nonMSA combined area, demonstrating its importance to the area and further supporting the nonMSA carrying the greatest weight. During the review period, the bank opened two branches and closed one throughout Missouri.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN MISSOURI

LENDING TEST

The bank's performance under the Lending Test in Missouri is rated high satisfactory. The rating reflects performance under the following criteria applicable to large banks.

Lending Test Summary	
Lending Activity	Good
Borrower Distribution	Good
Geographic Distribution	Good
Community Development Loans	Leader
Product Innovation	Makes Use
LENDING TEST RATING	HIGH SATISFACTORY

Lending Activity

Overall, lending levels reflect adequate responsiveness to the credit needs of the bank's combined assessment areas, based on loan activity reviewed under the Lending Test. The tables below display the bank's lending activity performance by assessment area.

Full-Scope Assessment Areas	Lending Activity
NonMSA Missouri (combined)	Excellent
St. Louis	Poor
OVERALL	GOOD

Limited-Scope Assessment Areas	Lending Activity
Springfield	Consistent
Boone County	Consistent
Joplin	Consistent

Borrower and Geographic Distribution

Overall, performance by borrower's income or revenue profile is good, as shown in the following tables.

Full-Scope Assessment Areas	Loan Distribution by Borrower's Profile
NonMSA Missouri (combined)	Good
St. Louis	Good
OVERALL	GOOD

Limited-Scope Assessment Areas	Loan Distribution by Borrower's Profile
Springfield	Consistent
Boone County	Consistent
Joplin	Consistent

The overall geographic distribution of loans reflects good penetration throughout the assessment areas, as displayed below.

Full-Scope Assessment Areas	Geographic Distribution of Loans
NonMSA Missouri (combined)	Good
St. Louis	Excellent
OVERALL	GOOD

Limited-Scope Assessment Areas	Geographic Distribution of Loans
Springfield	Consistent
Boone County	Consistent
Joplin	Consistent

Community Development Lending Activity

Overall, the bank is a leader in providing community development loans, as noted in the following tables.

Full-Scope Assessment Areas	Community Development Lending
NonMSA Missouri (combined)	Leader
St. Louis	Relatively High Level
OVERALL	LEADER

Limited-Scope Assessment Areas	Community Development Lending
Springfield	Below
Boone County	Below
Joplin	Below

During the review period, the bank originated or renewed 32 qualifying community development loans inside its Missouri assessment areas, totaling \$94.4 million. The bank is a leader in providing community development loans in the rated area, driven by the performance in nonMSA Missouri, which carried the greatest weight when determining overall state ratings. Though performance in the limited-scope review areas was below the overall statewide conclusion, community development lending in these assessment areas was satisfactory. In addition to meeting the community development lending needs in its assessment areas, the bank also made three community development loans totaling \$2.8 million outside its assessment areas but within Missouri.

Product Innovation

The bank makes use of innovative and/or flexible lending practices in serving the credit needs of its assessment areas. Offerings include:

- The bank made 37 Affordable Advantage mortgage loans totaling \$5.4 million to LMI borrowers throughout Missouri. These loans provide affordable housing to LMI borrowers, which is responsive to the need for affordable home purchase loans identified by community contacts in the state.
- Through the FHLB of Dallas, the bank was involved in a number of loans originated through various programs, including FORTIFIED (one loan for \$6,500) and HELP (nine loans for \$43,955).
- The bank's Foundation Credit Card product was utilized by 799 customers, with a total of \$638,116 in approved credit.

- The bank also originated 42 FHA loans (\$7.8 million), 7 USDA Rural Development loans (\$967,280), 6 VA loans (\$1.5 million), and 1,511 SBA loans (\$215.5 million) during the review period.

INVESTMENT TEST

The bank's performance under the Investment Test is rated high satisfactory, driven primarily by the performance in the nonMSA Missouri combined area. Overall, the bank made a significant level of qualified community development investments and grants. The following tables display investment and grant activity performance for each assessment area.

Full-Scope Assessment Areas	Investment and Grant Activity
NonMSA Missouri (combined)	Significant
St. Louis	Excellent
OVERALL	SIGNIFICANT LEVEL

Limited-Scope Assessment Areas	Investment and Grant Activity
Springfield	Consistent
Boone County	Consistent
Joplin	Consistent

During the review period, the bank made 37 new investments totaling \$14.4 million and had \$53.8 million in previous-period investments that were still outstanding, which benefited the bank's Missouri assessment areas. Furthermore, the bank made 219 donations totaling \$892,936 (with an additional \$4,500 in donations made outside assessment areas but in the broader statewide area). The bank's investment activity consisted of municipal bonds benefiting schools or projects in LMI areas in the bank's assessment areas, low-income housing tax credit investment vehicles benefiting affordable housing for LMI individuals, and MBSs.

Missouri Assessment Area	Community Development Investments (\$)	Community Development Donations/Grants (\$)
NonMSA Missouri (combined)	\$6.1 million	\$379,110
St. Louis	\$45.8 million	\$219,646
Springfield	\$10.0 million	\$147,430
Boone County	\$3.6 million	\$134,750
Joplin	\$2.6 million	\$12,000
Statewide	-	\$4,550
TOTAL	\$68.2 million	\$897,486

SERVICE TEST

The bank's performance under the Service Test is rated high satisfactory based on the criteria shown in the table below.

Service Test Summary	
Accessibility of Delivery Systems	Reasonably Accessible
Changes in Branch Locations	Not Adversely Affected
Reasonableness of Business Hours and Services	Do Not Vary in a Way That Inconveniences
Community Development Services	Relatively High Level
SERVICE TEST RATING	HIGH SATISFACTORY

Accessibility of Delivery Systems

The bank's delivery systems are reasonably accessible to geographies and individuals of different income levels, as shown in the following tables.

Full-Scope Assessment Areas	Accessibility of Delivery Systems
NonMSA Missouri (combined)	Reasonably Accessible
St. Louis	Reasonably Accessible
OVERALL	REASONABLY ACCESSIBLE

Limited-Scope Assessment Areas	Accessibility of Delivery Systems
Springfield	Exceeds
Boone County	Consistent
Joplin	Consistent

Changes in Branch Locations

The bank's record of opening and closing branches has not adversely affected the accessibility of the bank's delivery systems, particularly to LMI geographies and individuals. While branch activity improved access in the St. Louis assessment area, performance in the nonMSA Missouri assessment area received more weight when making overall performance conclusions. Therefore, overall changes in branch locations did not adversely affect the accessibility of delivery systems.

Full-Scope Assessment Areas	Changes in Branch Locations
NonMSA Missouri (combined)	Not Adversely Affected
St. Louis	Improved Access
OVERALL	NOT ADVERSELY AFFECTED

Limited-Scope Assessment Areas	Changes in Branch Locations
Springfield	Consistent
Boone County	Consistent
Joplin	Consistent

Reasonableness of Business Hours and Services in Meeting Assessment Area Needs

The bank's hours and services do not vary in a way that inconveniences certain portions of its assessment areas, particularly LMI geographies or individuals.

Full-Scope Assessment Areas	Reasonableness of Business Hours and Services
NonMSA Missouri (combined)	Do Not Vary in a Way That Inconveniences
St. Louis	Do Not Vary in a Way That Inconveniences
OVERALL	DO NOT VARY IN A WAY THAT INCONVENIENCES

Limited-Scope Assessment Areas	Reasonableness of Business Hours and Services
Springfield	Consistent
Boone County	Consistent
Joplin	Consistent

Community Development Services

The bank provides a relatively high level of community development services, as shown below.

Full-Scope Assessment Areas	Community Development Services
NonMSA Missouri (combined)	Adequate Level
St. Louis	Leader
OVERALL	RELATIVELY HIGH LEVEL

Limited-Scope Assessment Areas	Community Development Services
Springfield	Consistent
Boone County	Exceeds
Joplin	Below

In total, bank employees provided 947 community development services to different organizations, which included 1 service conducted outside of the bank's assessment areas but located in the broader statewide Missouri area.

MISSOURI NONMETROPOLITAN STATEWIDE AREA

(Full-Scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE NONMSA MISSOURI COMBINED AREA

Bank Structure

As shown in the table below, the bank operates 13 (5.7 percent) of its total branches in the nonMSA combined area.

Branch Locations by Census Tract Income Level				
Low-Income	Moderate-Income	Middle-Income	Upper-Income	Unknown-Income
0	2	11	0	0

During the review period, the bank did not open or close any branches in this combined area. Based on the bank's branch network and other service delivery systems, the bank is positioned to deliver financial services to the entire combined area.

General Demographics

The nonMSA Missouri combined area is composed of two noncontiguous assessment areas. The first includes 13 contiguous counties in southern Missouri; the second assessment area includes Pettis County, which is in the central part of the state, southeast of Kansas City. Given their similar demographic characteristics, economic conditions, and credit needs, these two assessment areas are combined for analysis as a single nonMSA Missouri combined area. The combined area includes 14 counties, which are listed in the table below.

Counties Making up the NonMSA Missouri Combined Area			
Barry	Howell	Pettis	Texas
Cedar	Lawrence	Shannon	Wright
Dade	Oregon	Stone	
Douglas	Ozark	Taney	

The combined area has a total population of 342,636; Taney and Pettis counties are the most populous counties in the combined area, with populations of 56,066 and 42,980, respectively. While most of the combined area is rural, certain cities such as Branson in Taney County, a noted tourist destination, serve as regional hubs for commercial and banking activity in the surrounding counties. The area hosts 47 FDIC-insured depository institutions that operate 154 branches. Simmons Bank has the second largest deposit market share (8.9 percent) in the combined area and the most total branches. Deposits held in nonMSA Missouri represent 3.4 percent of total bank deposits.

In line with its extensive branch presence, the bank also plays an important role in meeting the credit needs of the combined area. An analysis of 2023 HMDA-reportable loans shows that there were 401 entities with lending activity in the combined area, of which Simmons Bank ranked seventh. Similarly, the bank ranked third out of 100 institutions with CRA lending activity in the combined area in 2023.

The combined area credit needs include a blend of consumer, commercial, and agricultural loan products. Additionally, a community contact familiar with the combined area pointed to a need for greater agricultural lending support from traditional financial institutions. While there are fewer community development organizations operating in the nonMSA assessment areas relative to more urban portions of the state, a community contact noted that community development opportunities are still available for financial institutions.

Income and Wealth Demographics

The following table summarizes the distribution of combined area census tracts by income level and the family population within those tracts.

Combined Area Demographics by Geography Income Level				
	Census Tracts		Family Population	
Low	0	0.0%	0	0.0%
Moderate	24	24.0%	22,365	23.8%
Middle	69	69.0%	65,774	69.9%
Upper	7	7.0%	5,992	6.4%
Unknown	0	0.0%	0	0.0%
TOTAL	100	100%	94,131	100%

As shown above, 24.0 percent of the census tracts in the combined area are moderate-income census tracts, with 23.8 percent of the family population residing in these tracts.

Most of the combined area census tracts are middle income, and most of the assessment area families reside within those geographies. Despite being middle-income geographies, several of these census tracts were designated as distressed, underserved, or both during the review period, as detailed below.

- There are two census tracts designated as underserved due to their remote rural location in Dade County.
- Three census tracts in Douglas County and five census tracts in Texas County are designated as distressed due to poverty.
- One census tract in Oregon County, one census tract in Ozark County, and two census tracts in Shannon County are designated as distressed due to poverty and simultaneously designated as underserved due to their remote rural location.

Based on 2020 ACS data, the median family income for the combined area was \$52,410. At the same time, the median family income for the nonMSA portions of the state of Missouri was \$56,957. More recently, the FFIEC estimates the 2022 and 2023 median family income for the nonMSA portions of the state of Missouri to be \$63,500 and \$71,000, respectively. The following table displays population percentages of combined area families by income level compared to the nonMSA Missouri family populations.

Family Population by Income Level				
	Combined Area		NonMSA Missouri	
Low	20,800	22.1%	79,356	20.2%
Moderate	19,165	20.4%	71,657	18.2%
Middle	20,399	21.7%	82,407	21.0%
Upper	33,767	35.9%	159,994	40.7%
TOTAL	94,131	100%	393,414	100%

As shown in the table above, 42.5 percent of families within the combined area were considered LMI, which is above the LMI family percentages of 38.4 percent in the nonMSA portions of the state of Missouri. Additionally, the percentage of families living below the poverty level in the combined area (13.1 percent) is above the level in the nonMSA portions of the state of Missouri (12.1 percent). Considering these factors, the assessment area appears slightly less affluent than nonMSA Missouri as a whole.

Housing Demographics

The following table displays housing demographics for the combined area and nonMSA Missouri.

Housing Cost Burden Levels						
Area	Cost Burden – Renters			Cost Burden – Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Combined Area	64.5%	37.5%	35.9%	54.1%	29.1%	17.9%
NonMSA Missouri	65.6%	30.7%	35.2%	54.7%	25.5%	16.3%

Based on the data in the table above, the level of cost-burdened renters in the combined area (35.9 percent) is similar to the level of cost-burdened renters in nonMSA Missouri (35.2 percent). However, noticeably more moderate-income renters (37.5 percent) in the assessment area are cost burdened than moderate-income renters in the broader nonMSA portions of the state overall (30.7 percent). In turn, this may suggest moderate-income households trying to purchase a home may struggle to save for a down payment.

The percentage of cost-burdened homeowners in the combined area (17.9 percent) is slightly higher than the figure for nonMSA Missouri (16.3 percent). The level of cost-burdened moderate-income owners is highest in Texas County (47.2 percent), where the bank has two of its branches. This data could suggest that moderate-income borrowers lack affordable housing options for their income category.

Industry and Employment Demographics

The combined area supports a broad and diverse business community. BLS industry demographics indicate that there are 99,439 paid employees in the combined area. By percentage of private-sector employees, the three largest job categories in the combined area are accommodation and food services (16.8 percent), retail trade (16.8 percent), and manufacturing (16.7 percent). The table below details BLS unemployment data for the assessment area and the nonMSA portions of the state of Missouri overall.

Unemployment Levels			
Dataset	Time Period (Annual Average)		
	2022	2023	2024
Combined Area	3.2%	3.8%	4.5%
NonMSA Missouri	2.9%	3.5%	4.2%

As shown in the table above, unemployment rates in the combined area were higher than nonMSA Missouri figures over the review period, with the combined area consistently having an unemployment rate 0.3 percent higher. Within the combined area, unemployment rates were highest in Ozark County across all three years. Conversely, Dade County had the lowest unemployment rates throughout all three years.

Community Contact Information

For the nonMSA Missouri combined area, one community contact interview was utilized as part of this evaluation. This interview was with an individual working for a nonprofit organization specializing in economic development across a multicounty area.

The community contact described the local economy as strong. Anecdotally, the contact stated that, as a result of this strong economy of late, there was a limited amount of commercial space available for new entrants. The commercial success in the area has led to low levels of unemployment and a need for population growth to match the available jobs outstanding. Additionally, the successful economy was attributed to the significant tourism sector operating within the region. Further, the contact mentioned a growing healthcare sector being a driver of area employment, with new medical facilities becoming operational. However, this economic growth has led to a shortage of available housing. While the area has seen some new construction, the majority of the development has been higher-end, high-priced rental units, which are not accessible to the area's LMI individuals. The difficulty LMI individuals and families face finding affordable rental options is mirrored in the homeownership market, with there being a lack of affordable housing for purchase as well.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE NONMSA MISSOURI COMBINED AREA

LENDING TEST

The following table displays the bank's performance under the Lending Test in the combined area.

Lending Test Summary	
Lending Activity	Excellent
Borrower Distribution	Good
Geographic Distribution	Good
Community Development Loans	Leader

Lending Activity

The following table displays the combined 2022 and 2023 lending volume by number and dollar volume.

Summary of Lending Activity January 1, 2022 through December 31, 2023				
Loan Type	#	%	\$ (000s)	%
Home Improvement	85	4.0%	\$5,915	2.7%
Home Purchase	297	13.8%	\$60,341	27.8%
Multifamily Housing	7	0.3%	\$5,731	2.6%
Refinancing	162	7.5%	\$16,308	7.5%
Other Purpose LOC	26	1.2%	\$1,541	0.7%
Other Purpose Closed/Exempt	8	0.4%	\$664	0.3%
Total HMDA	585	27.2%	\$90,500	41.7%
Small Business	777	36.1%	\$67,158	31.0%
Small Farm	792	36.8%	\$59,233	27.3%
TOTAL LOANS	2,154	100%	\$216,891	100%

The bank's lending activity in the combined area represents 10.1 percent by number and 4.8 percent by dollar of total 2022 and 2023 HMDA and CRA loans. By comparison, the bank operates 5.7 percent of its total branches and holds 3.4 percent of total bank deposits in the combined area. As mentioned previously, the bank is a significant player in the combined area as it relates to HMDA and CRA lending, placing in the top ten in originations among financial institutions operating in the combined area in both years reviewed. Therefore, given the bank's higher lending percentages compared to the percentages of branches and bank deposits, alongside the high levels of originations compared to other financial institutions operating in the combined area for both HMDA and CRA loans, the bank's lending activity levels reflect excellent responsiveness to the credit needs of the combined area.

Loan Distribution by Borrower's Profile

Overall, the bank's loan distribution by borrower's profile is good in the nonMSA Missouri combined area. Primary emphasis was placed on performance for the HMDA loan products, with slightly less but equal weight given between small business and small farm lending.

HMDA Lending

Overall, the bank's borrower distribution of HMDA loans is good. In 2022, the bank originated 8.8 percent of its HMDA loans to low-income borrowers, which was above the aggregate lending level (6.6 percent) but well below the demographic figure (22.1 percent). This is considered good performance. HMDA lending to low-income borrowers improved in 2023, as the bank originated 12.7 percent of its HMDA loans to low-income borrowers. This was well above the aggregate lending level (7.3 percent) but below the demographic level (22.1 percent) and is good performance.

The bank made 13.9 percent of its HMDA loans to moderate-income borrowers in 2022, reflecting adequate performance. This performance is below aggregate institutions in the assessment area (17.1 percent) and the demographic level (20.4 percent). However, as mentioned above, the bank has two branches located in Texas County, which has the highest level of cost-burdened moderate-income homeowners in the combined area, limiting the likelihood of matching demographic figures. Even with that possible constraint, the bank's performance improved in 2023 (19.3 percent) and was above the aggregate lending level (17.2 percent) but still below the demographic figure (20.4 percent). This is considered good performance.

Small Business Lending

The bank's record of lending to businesses of different sizes is good overall. The bank originated 82.1 percent of its small business loans to businesses with annual revenues of \$1 million or less in 2022. This performance was above the aggregate lending level (58.3 percent) but below the demographic figure (91.8 percent) and is considered good. Lending to businesses with annual revenues of \$1 million or less stayed the same in 2023 (82.1 percent) and was again above the aggregate lending level (58.1 percent) but below the demographic figure (92.0 percent). Similarly, this reflects good small business lending performance in 2023.

Small Farm Lending

According to assessment area demographics, at least 99.0 percent of farms had annual revenues of \$1 million or less in 2022 and 2023. Of the bank's 2022 small farm loans, 93.7 percent were made to farms with annual revenues of \$1 million or less, which exceeded the performance of aggregate institutions in the assessment area (76.8 percent) and is considered excellent. Additionally, the percentage of loans to small farms improved in 2023 (94.2 percent), also exceeding the aggregate lending level (75.6 percent), and is considered excellent. Therefore, the bank's level of lending to small farms is excellent overall.

Geographic Distribution of Loans

The bank's geographic distribution of loans is good overall based on all three loan products reviewed, with primary emphasis placed on HMDA lending and slightly less weight placed on small business and small farm lending. As previously mentioned, the combined area has no low-income census tracts and 24 moderate-income census tracts. Therefore, primary emphasis is placed on the bank's lending in moderate-income census tracts. Additionally, an analysis of the dispersion of all three loan products throughout the assessment areas did not reveal evidence of conspicuous lending gaps in moderate-income geographies. In 2022, the bank had loan activity in 90.0 percent of all assessment area census tracts and 87.5 percent of all moderate-income geographies. In 2023, the bank had lending activity in 85.0 percent of census tracts in the assessment area and 91.7 percent of moderate-income geographies in the assessment area. This dispersion was consistent with the bank's branch structure in the combined area and supports the conclusion that the geographic distribution of loans is good overall.

HMDA Lending

The overall distribution of HMDA loans by geography income level is adequate. In 2022, the bank originated 16.6 percent of its HMDA loans in moderate-income geographies, nearing aggregate institution performance (21.9 percent) and below the demographic level of 23.7 percent. This reflects adequate performance. The bank's performance (24.5 percent) increased in 2023 in moderate-income geographies. This performance was slightly above the percentage of HMDA loans originated by aggregate institutions (22.3 percent) and in line with the demographic figure (23.7 percent) and is considered good.

Small Business Lending

The bank's record of lending to small businesses in LMI geographies is excellent overall. The bank originated 29.3 percent of its small business loans in moderate-income geographies in 2022, which is excellent when compared to the aggregate lending level (22.1 percent) and the demographic figure (25.1 percent). Small business lending performance in moderate-income census tracts fell slightly in 2023 to 26.5 percent. This is good performance considering the bank is still above both the aggregate lending level (21.8 percent) and the demographic figure (25.0 percent). Small business lending levels in 2022 were higher both by number and dollar of loans originated, driving the overall performance conclusion to excellent.

Small Farm Lending

In 2022, the percentage of small farm loans in moderate-income geographies (23.7 percent) was slightly above both the aggregate lending level (21.2 percent) and the percentage of assessment area farms in moderate-income geographies (21.4 percent), reflecting good performance. The bank's distribution of small farm loans in moderate-income geographies improved in 2023 (26.7 percent) and was above both the aggregate lending level (19.4 percent) and the demographic figure (21.6 percent) and is considered excellent. Lending levels by dollar amount were larger in 2022 but nearly the same by number across both years. Therefore, greater weight was given to performance in 2022, and the overall distribution of small farm loans in moderate-income geographies is good.

Community Development Lending Activity

The bank is a leader in providing community development loans in the nonMSA Missouri combined area. As detailed in the table below, the bank made 11 community development loans totaling \$26.6 million. The most impactful of these loans are discussed following the table below.

Community Development Lending										
	Affordable Housing		Community Services		Revitalization/ Stabilization		Economic Development		Total	
	#	\$ (000s)	#	\$ (000s)	#	\$ (000s)	#	\$ (000s)	#	\$ (000s)
CD Loans	1	\$1,053	-	-	3	\$5,384	7	\$20,176	11	\$26,613

- The bank originated one community development loan with the purpose of affordable housing, totaling \$1.1 million. This loan provided funding for affordable multifamily housing developments. As noted by the community contact, the assessment area has a need for affordable housing options for LMI borrowers.
- The bank financed several community development loans for various commercial entities that qualified as either revitalization/stabilization of LMI geographies or economic development by supporting permanent LMI job creation for small businesses. One large loan totaling \$12.0 million financed the operations of a small business, helping to retain the primarily LMI workforce, while another loan for \$4.5 million helped to revitalize/stabilize a distressed middle-income geography through the expansion of industrial equipment, providing new employment for LMI individuals.

INVESTMENT TEST

The bank makes a significant level of qualified community development investments and grants within the nonMSA Missouri combined area. During the review period, the bank made 11 investments totaling \$2.5 million in newly qualified investments and received credit for 21 investments made prior to the review period still outstanding totaling \$3.6 million. The bank made its investments during the review period in an MBS that benefited affordable housing for LMI individuals in the combined area.

In addition to these investments, the bank also made 53 donations totaling \$379,110 to various organizations throughout the combined area. These donations predominantly benefited community service organizations that primarily work with LMI individuals and families throughout the area. Of note, the bank made five donations valued at \$255,500 that benefited a school district serving primarily students who are eligible for free and reduced-price lunches; included in this amount is the grant of a former bank building to be utilized as a new administrative building for the school district.

SERVICE TEST

The following table displays the bank's performance under the Service Test in the nonMSA Missouri combined area.

Service Test Summary	
Accessibility of Delivery Systems	Reasonably Accessible
Changes in Branch Locations	Not Adversely Affected
Reasonableness of Business Hours and Services	Do Not Vary in a Way That Inconveniences
Community Development Services	Adequate Level

Accessibility of Delivery Systems

The bank operates 13 branches in the nonMSA Missouri combined area. The following table displays the location of the bank's branches by geography income level compared to the distribution of assessment area census tracts and households by geography income level.

Branch Distribution by Geography Income Level						
Dataset	Geography Income Level					TOTAL
	Low-	Moderate-	Middle-	Upper-	Unknown-	
Branches	0	2	11	0	0	13
	0.0%	15.4%	84.6%	0.0%	0.0%	100%
Census Tracts	0.0%	24.0%	69.0%	7.0%	0.0%	100%
Household Population	0.0%	25.9%	68.3%	5.8%	0.0%	100%

As shown in the previous table, two of the bank's offices (15.4 percent) are in moderate-income geographies. Additionally, one of the bank's branches is in close proximity to a moderate-income census tract, and three branches are in distressed or underserved middle-income census tracts. As a result, the bank's service delivery systems are reasonably accessible in the assessment area.

Changes in Branch Locations

The bank did not open or close any offices in this assessment area during the review period. As a result, the bank's record of opening and closing offices in this assessment area has not adversely affected the accessibility of delivery systems, particularly to LMI geographies and LMI individuals.

Reasonableness of Business Hours and Services in Meeting Assessment Area Needs

Business hours and services do not vary in a way that inconveniences certain portions of the combined area, particularly LMI geographies and individuals. The bank's branches in the assessment area offer relatively consistent lobby and drive-through hours Monday through Friday during typical business hours, with some locations offering extended drive-through hours past 5 p.m. on Fridays. Saturday drive-through hours are offered at all but two branches, including both

branches located in moderate-income census tracts. Lastly, all offices in the assessment area offer the same deposit and loan products, and mortgage lenders are equally dispersed throughout the bank's branch locations in the assessment area.

Community Development Services

The bank provides an adequate level of community development services in the assessment area. During the review period, bank employees provided 210 community development services to 18 different organizations in the nonMSA Missouri combined area. These community development services included the following noteworthy services:

- Three of the bank's employees provided 37 community development services to one community service organization in the combined area, which supported services to LMI children. These efforts consisted of two of the employees sitting on the organization's board, while the other employee led financial literacy education courses.
- Nine bank employees provided financial literacy education classes to seven different schools and community service organizations that primarily serve LMI individuals in the combined area.
- One bank employee served on the board of a medical center that primarily provides services for area LMI individuals. These services occurred over three years during the review period.

ST. LOUIS, MISSOURI-ILLINOIS MSA (Full-Scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE PARTIAL ST. LOUIS MSA ASSESSMENT AREA

Bank Structure

As shown in the table below, the bank operates 18 (7.9 percent) of its total branches in the St. Louis assessment area.

Branch Locations by Census Tract Income Level				
Low-Income	Moderate-Income	Middle-Income	Upper-Income	Unknown-Income
1	3	5	9	0

In addition to the branches listed above, the bank also operates one LPO in the assessment area. During the review period, the bank opened two branches and closed one branch in this assessment area. Based on the bank's branch network and other service delivery systems, the bank is adequately positioned to deliver financial services to the entire assessment area.

General Demographics

The bank's assessment area is composed of St. Charles and St. Louis counties, as well as the independent city of St. Louis (county equivalent). These are three of the eight counties that comprise the Missouri portion of the St. Louis, Missouri-Illinois MSA (St. Louis MSA). According to 2020 ACS data, the assessment area population was 1,710,965, which is most heavily concentrated in St. Louis County (1,004,125). Of the 65 FDIC-insured depository institutions with a branch presence in this assessment area, the bank ranked 14th in deposit market share, encompassing 1.3 percent of total deposit dollars.

While 65 depository institutions operate a branch in the assessment area, a much higher number of institutions reported loan activity in the assessment area. An analysis of 2023 HMDA-reportable loans shows that 510 institutions had loan activity in the assessment area, of which the bank ranked 64th. The bank ranked 24th out of 157 institutions with CRA loan activity in the assessment area in 2023.

This assessment area covers a metropolitan area with diverse credit needs, including a blend of credit products for individuals and businesses of various income/revenue levels. A community contact noted specific credit-related needs in the assessment area include access to capital for entrepreneurs. The contact also indicated that there are ample opportunities to collaborate with local organizations on community development projects.

Income and Wealth Demographics

The following table summarizes the distribution of assessment area census tracts by income level and the family population within those tracts.

Assessment Area Demographics by Geography Income Level				
	Census Tracts		Family Population	
Low	54	12.7%	33,444	7.8%
Moderate	83	19.5%	70,818	16.5%
Middle	127	29.9%	136,434	31.7%
Upper	155	36.5%	188,019	43.7%
Unknown	6	1.4%	1,416	0.3%
TOTAL	425	100%	430,176	100%

As shown above, 32.2 percent of the census tracts in the assessment area are LMI geographies, but only 24.3 percent of the family population resides in these tracts. These LMI areas are primarily concentrated in the area north of downtown St. Louis.

Based on 2020 ACS data, the median family income for the assessment area was \$88,454. At the same time, the median family income for the state of Missouri was \$72,834. More recently, the FFIEC estimates the 2022 and 2023 median family income for the St. Louis MSA to be \$96,800 and \$100,800, respectively. The following table displays population percentages of assessment area families by income level compared to the Missouri family populations.

Family Population by Income Level				
	Assessment Area		Missouri	
Low	84,239	19.6%	317,471	20.5%
Moderate	73,090	17.0%	285,869	18.4%
Middle	86,088	20.0%	333,130	21.5%
Upper	186,759	43.4%	614,586	39.6%
TOTAL	430,176	100%	1,551,056	100%

As shown in the table above, 36.6 percent of families within the assessment area were considered LMI, which is slightly below the LMI family percentages of 38.9 percent in the state of Missouri. Additionally, the percentage of families living below the poverty level in the assessment area (7.0 percent) falls below the level in the state of Missouri (8.9 percent). Considering these factors, the assessment area appears more affluent than the state of Missouri.

Housing Demographics

The following table displays housing demographics for the assessment area and the state of Missouri.

Housing Cost Burden Levels						
Area	Cost Burden – Renters			Cost Burden – Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Assessment Area	77.4%	28.8%	41.4%	65.2%	30.1%	17.0%
Missouri	74.0%	30.3%	39.6%	58.6%	26.5%	16.1%

Based on the data in the table above, the level of cost-burdened renters in the assessment area (41.4 percent) is similar to the level of cost-burdened renters in the state as a whole (39.6 percent). Similarly, the percentage of cost-burdened homeowners in the assessment area (17.0 percent) is comparable to the figure for the state as a whole (16.1 percent). The city of St. Louis consistently has the lowest percentages of LMI cost-burdened renters and owners within the assessment area, while St. Louis County and St. Charles County alternate as to which area has the higher level of LMI cost-burdened owners and renters.

Industry and Employment Demographics

The assessment area supports a large and diverse business community. BLS industry demographics indicate that there are 889,201 paid employees in the assessment area. By percentage of private-sector employees, the three largest job categories in the assessment area are healthcare and social assistance (19.3 percent), accommodation and food services (9.9 percent), and retail trade (9.6 percent). The table below details BLS unemployment data for the assessment area and the state of Missouri overall.

Unemployment Levels			
Dataset	Time Period (Annual Average)		
	2022	2023	2024
Assessment Area	2.6%	3.0%	3.6%
Missouri	2.6%	3.1%	3.7%

As shown in the table above, unemployment rates in the assessment area were in line with the statewide figures over the review period. Unemployment rates were consistently higher in the city of St. Louis throughout the three-year period, while St. Charles County consistently had the lowest levels of unemployment during this period.

Community Contact Information

For the St. Louis assessment area, one community contact interview was completed as part of this evaluation. This interview was with an individual working for a nonprofit organization specializing in economic development across the entirety of the MSA, specifically looking to attract businesses, lobby for pro-growth policies, and improve the reputation of the broader region nationally.

The community contact categorized the local economy as varying greatly among the three separate counties making up the assessment area. St. Louis city has experienced long-standing population losses that have negatively impacted economic growth; St. Louis County has grown partly in response to this population loss; and of the three, economic growth has been fastest in St. Charles County. Despite the differences between the counties, all three benefit from strong healthcare and education sectors that help to attract businesses to the region. A significant portion of the new businesses that are coming to the region are in the geospatial industry, attracted by the new headquarters for the National Geospatial-Intelligence Agency in St. Louis city. The broader financial industry and personal banking environment in the area was described as strong, as the contact believed that there were sufficient banks in the area to meet most of the banking and credit needs of the population.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE PARTIAL ST. LOUIS MSA ASSESSMENT AREA

LENDING TEST

The following table displays the bank's performance under the Lending Test in the St. Louis assessment area.

Lending Test Summary	
Lending Activity	Poor
Borrower Distribution	Good
Geographic Distribution	Excellent
Community Development Loans	Relatively High Level

Lending Activity

The following table displays the combined 2022 and 2023 lending volume by number and dollar volume.

Summary of Lending Activity January 1, 2022 through December 31, 2023				
Loan Type	#	%	\$ (000s)	%
Home Improvement	80	13.0%	\$7,846	4.2%
Home Purchase	120	19.5%	\$38,583	20.7%
Multifamily Housing	3	0.5%	\$52,326	28.1%
Refinancing	60	9.7%	\$9,740	5.2%
Other Purpose LOC	22	3.6%	\$2,266	1.2%
Other Purpose Closed/Exempt	2	0.3%	\$109	0.1%
Total HMDA	287	46.6%	\$110,870	59.6%
Small Business	324	52.6%	\$74,981	40.3%
Small Farm	5	0.8%	\$143	0.1%
TOTAL LOANS	616	100%	\$185,994	100%

The bank's lending activity in the assessment area represents 2.9 percent by number and 4.1 percent by dollar of total 2022 and 2023 HMDA and CRA loans. By comparison, the bank operates 7.9 percent of its total branches and holds 6.4 percent of total bank deposits in the assessment area. Therefore, given the higher percentages of branches and bank deposits compared to the bank's lending percentages, the bank's lending activity levels reflect poor responsiveness to the credit needs of the assessment area.

Loan Distribution by Borrower's Profile

Overall, the bank's loan distribution by borrower's profile is good in the St. Louis assessment area, based on performance from both loan categories reviewed.

HMDA Lending

Overall, the bank's borrower distribution of HMDA loans is excellent. In 2022, the bank originated 20.1 percent of its HMDA loans to low-income borrowers, which was double the aggregate lending level (10.0 percent) and in line with the demographic figure (19.6 percent). This is considered excellent performance. HMDA lending to low-income borrowers improved in 2023, as the bank originated 22.9 percent of its HMDA loans to low-income borrowers. This was more than double the aggregate lending level (9.0 percent) and above the demographic level (19.6 percent) and is also excellent performance.

The bank made 21.3 percent of its HMDA loans to moderate-income borrowers in 2022, reflecting good performance. This performance is slightly above both the aggregate institution level (18.5 percent) and the demographic level (17.0 percent). The bank's performance improved in 2023 (22.0 percent) and was above the aggregate lending level (18.9 percent) and the demographic figure (17.0 percent). This is considered excellent performance.

Small Business Lending

The bank's record of lending to businesses of different sizes is adequate overall. The bank originated 47.3 percent of its small business loans to businesses with annual revenues of \$1 million or less in 2022. This performance was near the aggregate lending level (52.6 percent) but below the demographic figure (90.1 percent) and is considered adequate. Lending to businesses with annual revenues of \$1 million or less decreased somewhat in 2023 (42.1 percent) and was below the aggregate lending level (55.4 percent) and the demographic figure (90.4 percent). However, by dollar amount of small business loans (38.3 percent), the bank's borrower distribution to small businesses exceeded the aggregate level (29.3 percent), reflecting adequate performance.

Geographic Distribution of Loans

The bank's geographic distribution of loans is excellent overall based on both loan products reviewed, with primary emphasis placed on HMDA lending. As previously mentioned, the assessment area has 54 low-income census tracts and 83 moderate-income census tracts. Additionally, a dispersion analysis of assessment area loan activity did not reveal conspicuous lending gaps. In 2022, the bank had loan activity in 46.8 percent of all assessment area census tracts and 43.1 percent of all LMI geographies. In 2023, the bank had lending activity in 39.3 percent of census tracts in the assessment area and 32.8 percent of LMI geographies in the assessment area. While lending penetration ratios were lower in LMI areas, loan dispersion was generally consistent with the bank's branch structure and service accessibility in the assessment area.

HMDA Lending

The overall distribution of HMDA loans by geography income level is excellent. In 2022, the bank originated 7.7 percent of its HMDA loans in low-income geographies, higher than both aggregate institution performance (3.9 percent) and the demographic level of 5.2 percent. This reflects excellent performance. The bank's performance (5.9 percent) decreased in 2023 in low-income geographies. However, this performance was still above both the percentage of HMDA loans originated by aggregate institutions (4.4 percent) and the demographic figure (5.2 percent) and is considered good.

HMDA lending in moderate-income geographies is excellent in 2022. The bank's level of lending in moderate-income geographies (23.7 percent) was well above the aggregate lending level (13.6 percent) and the demographic figure (14.3 percent). The bank's level of lending in moderate-income geographies (19.5 percent) decreased in 2023 but was again higher than both the aggregate lending level (14.5 percent) and the demographic figure (14.3 percent), reflecting excellent performance.

Small Business Lending

The bank's record of lending to small businesses in LMI geographies is good overall. The bank originated 10.3 percent of its small business loans in low-income geographies in 2022, which is considered excellent when compared to the aggregate lending level (6.8 percent) and the demographic figure (7.7 percent). Small business lending performance decreased in low-income geographies in 2023 (6.9 percent) and is considered adequate compared to the aggregate lending level (6.3 percent) and the demographic figure (7.7 percent).

Small business lending in moderate-income census tracts in 2022 is good. The bank originated 13.9 percent of its small business loans in moderate-income census tracts, which is above aggregate institution performance in the assessment area (12.5 percent) and in line with the demographic figure (14.1 percent). Performance in 2023 improved and is also good. The bank's lending in moderate-income geographies (14.5 percent) was again above the aggregate lending level (11.9 percent) and in line with the demographic figure (14.2 percent).

Community Development Lending Activity

The bank provides a relatively high level of community development loans in the St. Louis assessment area. As detailed in the table below, the bank made nine community development loans totaling \$46.3 million. The most impactful of these loans are discussed following the table below.

Community Development Lending										
	Affordable Housing		Community Services		Revitalization/ Stabilization		Economic Development		Total	
	#	\$ (000s)	#	\$ (000s)	#	\$ (000s)	#	\$ (000s)	#	\$ (000s)
CD Loans	2	\$396	1	\$6,486	-	-	6	\$39,467	9	\$46,350

- The bank renewed one large economic development loan for \$21.8 million to a small business constructing a hotel in an SBA HUBZone, which will retain LMI jobs in the geography.
- The bank financed another hotel construction loan to a small business for a total of \$12.7 million, which will help to retain LMI jobs in the assessment area.

INVESTMENT TEST

The bank makes an excellent level of qualified community development investments and grants within the St. Louis assessment area. During the review period, the bank made 12 investments totaling \$7.1 million and received credit for 28 investments made prior to the review period still outstanding totaling \$38.7 million. The bank made its investments during the review period in an MBS that benefited affordable housing for LMI individuals in the assessment area, as well as in municipal bonds benefiting a school district educating primarily LMI students.

In addition to these investments, the bank also made 63 donations totaling \$219,646 to various organizations throughout the assessment area. These donations predominantly benefited community service organizations that primarily work with LMI individuals and families throughout the area. Of note, the bank made two donations valued at \$52,500 that benefited an organization serving LMI individuals in the assessment area.

SERVICE TEST

The following table displays the bank's performance under the Service Test in the St. Louis assessment area.

Service Test Summary	
Accessibility of Delivery Systems	Reasonably Accessible
Changes in Branch Locations	Improved Accessibility
Reasonableness of Business Hours and Services	Do Not Vary in a Way That Inconveniences
Community Development Services	Leader

Accessibility of Delivery Systems

The bank operates 18 branches in the St. Louis assessment area. The following table displays the location of the bank's branches by geography income level compared to the distribution of assessment area census tracts and households by geography income level.

Branch Distribution by Geography Income Level						
Dataset	Geography Income Level					TOTAL
	Low-	Moderate-	Middle-	Upper-	Unknown-	
Branches	1	3	5	9	0	18
	5.6%	16.7%	27.8%	50.0%	0.0%	100%
Census Tracts	12.7%	19.5%	29.9%	36.5%	1.4%	100%
Household Population	9.1%	18.0%	33.3%	39.2%	0.6%	100%

As shown in the previous table, four of the bank's offices (22.2 percent) are in LMI geographies. Additionally, the bank's sole LPO in the assessment area is located in a moderate-income census tract. As a result, the bank's brick-and-mortar locations by percentage are near the total percentages of LMI census tracts (32.2 percent) and the percentage of households living in those census tracts (27.1 percent). Therefore, the bank's service delivery systems are reasonably accessible in the assessment area.

Changes in Branch Locations

During the review period, the bank opened two and closed one office in this assessment area. The opening of the two branches occurred in a low- and upper-income census tract. The sole branch that was closed during the review period occurred in an upper-income census tract. As a result, the bank's record of opening and closing offices in this assessment area has improved the accessibility of delivery systems, particularly to LMI geographies and LMI individuals.

Reasonableness of Business Hours and Services in Meeting Assessment Area Needs

Business hours and services do not vary in a way that inconveniences certain portions of the assessment area, particularly LMI geographies and individuals. The bank's branches in the assessment area offer lobby and drive-through hours broadly in line with standard business hours across its brick-and-mortar footprint. Saturday drive-through hours are offered at half of the LMI branches, compared to a majority of its middle- and upper-income branches. However, half of the bank's LMI branches have mortgage loan officers in place, whereas less than half of the middle- and upper-income branches have mortgage loan officers on site.

Community Development Services

The bank is a leader in providing community development services in the assessment area. During the review period, bank employees provided 502 community development services to 24 different organizations in the St. Louis assessment area. These community development services included the following noteworthy services:

- Thirty-four of the bank's employees provided 71 community development services to one community service organization operating in the assessment area by providing financial literacy education to primarily LMI individuals.
- Three bank employees served on the board of and provided technical assistance to one community organization that contributes to affordable housing, business development, and overall community welfare primarily benefiting LMI individuals.
- One bank employee served on the board of a community development organization that provides access to higher education funding to primarily LMI individuals. This board service occurred over the entirety of the review period.

SPRINGFIELD, MISSOURI MSA

(Limited-Scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE PARTIAL SPRINGFIELD MSA ASSESSMENT AREA

This assessment area includes Christian, Greene, and Webster counties, three of the five counties that comprise the Springfield, Missouri MSA. The bank operates seven branches in this assessment area and did not open or close any branches during the review period. The tables below detail key demographics relating to this assessment area.

Assessment Area Demographics by Geography Income Level						
Dataset	Low-	Moderate-	Middle-	Upper-	Unknown-	TOTAL
Census Tracts	5	23	46	29	2	105
	4.8%	21.9%	43.8%	27.6%	1.9%	100%
Family Population	2,672	17,915	52,583	34,381	136	107,687
	2.5%	16.6%	48.8%	31.9%	0.1%	100%
Household Population	7,499	33,971	83,566	47,380	1,300	173,716
	4.3%	19.6%	48.1%	27.3%	0.8%	100%
Business Institutions	337	3,986	8,780	4,735	383	18,221
	1.8%	21.9%	48.2%	26.0%	2.1%	100%
Agricultural Institutions	1	36	227	103	3	370
	0.3%	9.7%	61.4%	27.8%	0.8%	100%

Assessment Area Demographics by Population Income Level					
Dataset	Low-	Moderate-	Middle-	Upper-	TOTAL
Family Population	20,076	19,829	23,238	44,544	107,687
	18.6%	18.4%	21.6%	41.4%	100%
Household Population	40,726	28,564	32,024	72,402	173,716
	23.4%	16.4%	18.4%	41.7%	100%

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE PARTIAL SPRINGFIELD MSA ASSESSMENT AREA

LENDING TEST

The bank's overall lending performance in this assessment area is consistent with the Lending Test performance in Missouri, as displayed in the table below. For more detailed information related to Lending Test performance, see Appendix C.

Lending Test Summary	
Lending Activity	Consistent
Distribution of Loans by Borrower's Profile	Consistent
Geographic Distribution of Loans	Consistent
Community Development Lending Activity	Below
OVERALL	CONSISTENT

Although the community development lending activity performance in the assessment area is below the excellent level for the state, performance is still considered satisfactory. During the review period, the bank made nine community development loans totaling \$18.1 million.

INVESTMENT TEST

The bank's Investment Test performance in this assessment area is consistent with the bank's overall performance in the state of Missouri. During the review period, the bank had 34 community development investments totaling \$10.0 million. Furthermore, 50 donations were made totaling \$147,430.

SERVICE TEST

The bank's Service Test performance in this assessment area is consistent with the service performance in the state of Missouri, as shown in the table below.

Service Test Summary	
Accessibility of Delivery Systems	Exceeds
Changes in Branch Locations	Consistent
Reasonableness of Business Hours and Services	Consistent
Community Development Services	Consistent
OVERALL	CONSISTENT

During the review period, 15 employees provided 101 services to nine organizations. This level of performance is consistent with the bank's performance in the state of Missouri overall.

COLUMBIA, MISSOURI MSA

(Limited-Scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE BOONE COUNTY ASSESSMENT AREA

This assessment area includes the entirety of Boone County, one of the three counties that make up the Columbia, Missouri MSA. The bank operates six branches in this assessment area and did not open or close any branches during the review period. The tables below detail key demographics relating to this assessment area.

Assessment Area Demographics by Geography Income Level						
Dataset	Low-	Moderate-	Middle-	Upper-	Unknown-	TOTAL
Census Tracts	4	11	15	9	1	40
	10.0%	27.5%	37.5%	22.5%	2.5%	100%
Family Population	962	8,902	17,831	13,085	364	41,144
	2.3%	21.6%	43.3%	31.8%	0.9%	100%
Household Population	5,042	19,485	26,698	18,745	1,949	71,919
	7.0%	27.1%	37.1%	26.1%	2.7%	100%
Business Institutions	878	1,893	2,544	1,795	192	7,302
	12.0%	25.9%	34.8%	24.6%	2.6%	100%
Agricultural Institutions	3	23	116	61	4	207
	1.4%	11.1%	56.0%	29.5%	1.9%	100%

Assessment Area Demographics by Population Income Level					
Dataset	Low-	Moderate-	Middle-	Upper-	TOTAL
Family Population	7,492	7,776	8,598	17,278	41,144
	18.2%	18.9%	20.9%	42.0%	100%
Household Population	17,493	11,518	12,380	30,528	71,919
	24.3%	16.0%	17.2%	42.5%	100%

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE BOONE COUNTY ASSESSMENT AREA

LENDING TEST

The bank's overall lending performance in this assessment area is consistent with the Lending Test performance in Missouri, as displayed in the table below. For more detailed information related to Lending Test performance, see Appendix C.

Lending Test Summary	
Lending Activity	Consistent
Distribution of Loans by Borrower's Profile	Consistent
Geographic Distribution of Loans	Consistent
Community Development Lending Activity	Below
OVERALL	CONSISTENT

During the review period, the bank made two community development loans totaling \$3.1 million.

INVESTMENT TEST

The bank's Investment Test performance in this assessment area is consistent with the bank's performance in Missouri. During the review period, the bank had 12 community development investments totaling \$3.6 million. Furthermore, 45 donations were made totaling \$134,750.

SERVICE TEST

The bank's Service Test performance in this assessment area is consistent with the service performance in the state of Missouri, as shown in the table below.

Service Test Summary	
Accessibility of Delivery Systems	Consistent
Changes in Branch Locations	Consistent
Reasonableness of Business Hours and Services	Exceeds
Community Development Services	Exceeds
OVERALL	CONSISTENT

During the review period, six employees provided 104 services to seven organizations. This level of performance exceeds the bank's performance in the state of Missouri. Of note, one employee provided 30 services as a board member for a nonprofit that provides essential community services by supporting unhoused and at-risk veterans.

JOPLIN, MISSOURI-KANSAS MSA

(Limited-Scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE PARTIAL JOPLIN MSA ASSESSMENT AREA

This assessment area includes the entireties of Jasper and Newton counties, two of the three counties that make up the Joplin, Missouri-Kansas MSA. The bank operates one branch in this assessment area and did not open or close any branches during the review period. The tables below detail key demographics relating to this assessment area.

Assessment Area Demographics by Geography Income Level						
Dataset	Low-	Moderate-	Middle-	Upper-	Unknown-	TOTAL
Census Tracts	0	7	29	6	0	42
	0.0%	16.7%	69.0%	14.3%	0.0%	100%
Family Population	0	7,083	30,896	7,383	0	45,362
	0.0%	15.6%	68.1%	16.3%	0.0%	100%
Household Population	0	12,492	45,387	10,705	0	68,584
	0.0%	18.2%	66.2%	15.6%	0.0%	100%
Business Institutions	0	1,302	4,034	901	0	6,237
	0.0%	20.9%	64.7%	14.4%	0.0%	100%
Agricultural Institutions	0	5	172	30	0	207
	0.0%	2.4%	83.1%	14.5%	0.0%	100%

Assessment Area Demographics by Population Income Level					
Dataset	Low-	Moderate-	Middle-	Upper-	TOTAL
Family Population	8,566	8,918	9,822	18,056	45,362
	18.9%	19.7%	21.7%	39.8%	100%
Household Population	15,484	12,015	13,192	27,893	68,584
	22.6%	17.5%	19.2%	40.7%	100%

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE PARTIAL JOPLIN MSA ASSESSMENT AREA

LENDING TEST

The bank's overall lending performance in this assessment area is consistent with the Lending Test performance in Missouri, as displayed in the table below. For more detailed information related to Lending Test performance, see Appendix C.

Lending Test Summary	
Lending Activity	Consistent
Distribution of Loans by Borrower's Profile	Consistent
Geographic Distribution of Loans	Consistent
Community Development Lending Activity	Below
OVERALL	CONSISTENT

During the review period, the bank made one community development loan totaling \$310,344.

INVESTMENT TEST

The bank's Investment Test performance in this assessment area is consistent with the bank's overall performance in the state of Missouri. During the review period, the bank had 14 community development investments totaling \$2.6 million. Furthermore, eight donations were made totaling \$12,000.

SERVICE TEST

The bank's Service Test performance in this assessment area is consistent with the service performance in the state of Missouri, as shown in the table below.

Service Test Summary	
Accessibility of Delivery Systems	Consistent
Changes in Branch Locations	Consistent
Reasonableness of Business Hours and Services	Consistent
Community Development Services	Below
OVERALL	CONSISTENT

During the review period, five employees provided 19 services to two organizations.

OKLAHOMA

CRA RATING FOR OKLAHOMA:

The Lending Test is rated:

The Investment Test is rated:

The Service Test is rated:

SATISFACTORY

Low Satisfactory

Low Satisfactory

High Satisfactory

The major factors supporting the rating for the state of Oklahoma include the following:

- The bank's lending levels reflect adequate responsiveness to credit needs of its assessment areas.
- The distribution of loans by borrower's income/revenue profile reflects adequate penetration among customers of different income levels and businesses and farms of different sizes.
- The geographic distribution of loans reflects adequate penetration throughout the assessment areas.
- The bank makes an adequate level of community development loans.
- The bank makes use of innovative and/or flexible lending products in meeting the credit needs of its assessment areas.
- The bank makes an adequate level of qualified community development investments and grants and is occasionally in the leadership position.
- Service delivery systems are readily accessible to the bank's assessment areas, and the bank's record of opening and closing branches has not adversely affected the accessibility of its service delivery systems.
- The bank provides an adequate level of community development services throughout the Oklahoma assessment areas.

SCOPE OF EXAMINATION

Scoping considerations applicable to the review of Oklahoma assessment areas are consistent with the overall CRA examination scope as presented in the *Institution, Scope of Examination* section. Small farm lending was assessed in solely the nonMSA Oklahoma combined area. In all assessment areas, small business lending received the greatest weight in the analysis. Small farm lending was weighted equally with HMDA lending in the nonMSA combined area.

The bank operates four assessment areas throughout Oklahoma, located in two MSAs and two noncontiguous nonMSA portions of the state. Performance in the nonMSA assessment areas was combined for analysis, resulting in one set of performance conclusions for nonMSA Oklahoma.

This nonMSA Oklahoma combined area was reviewed under full-scope procedures; thus, Oklahoma state ratings were driven by performance in the nonMSA combined area.

To augment the evaluation of the full-scope review assessment area in Oklahoma, one community contact interview was utilized. This interview was used to ascertain specific community credit needs and provided context with which to evaluate the bank's responsiveness to these needs. Details from this interview are included in the *Description of Institution's Operations* section for the nonMSA Oklahoma combined area.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN OKLAHOMA

The following table gives additional detail regarding the bank's operations within Oklahoma.

Assessment Area	Offices		Deposits As of June 30, 2024		Review Procedures
	#	%	\$ (000s)	%	
NonMSA Oklahoma (combined)	13	65.0%	\$882,624	60.9%	Full-Scope
Oklahoma City	6	30.0%	\$422,335	29.1%	Limited-Scope
Tulsa	1	5.0%	\$145,636	10.0%	Limited-Scope
TOTAL	20	100%	\$1,450,595	100%	1 Full-Scope

The bank operates 20 branches (8.8 percent of total branches) throughout the four CRA assessment areas in the state of Oklahoma. Total deposits in the state total \$1.5 billion, which represents 6.6 percent of total bank deposits, and the bank's operations in the state are heavily concentrated in the nonMSA Oklahoma combined area. During the review period, the bank relocated one branch throughout Oklahoma.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN OKLAHOMA

LENDING TEST

The bank's performance under the Lending Test in Oklahoma is rated low satisfactory. The rating reflects performance under the following criteria applicable to large banks.

Lending Test Summary	
Lending Activity	Adequate
Borrower Distribution	Adequate
Geographic Distribution	Adequate
Community Development Loans	Adequate Level
Product Innovation	Makes Use
LENDING TEST RATING	LOW SATISFACTORY

Lending Activity

Overall, lending levels reflect adequate responsiveness to the credit needs of the bank's assessment areas, based on loan activity reviewed under the Lending Test. The tables below display the bank's lending activity performance by assessment area.

Full-Scope Assessment Areas	Lending Activity
NonMSA Oklahoma (combined)	Adequate
OVERALL	ADEQUATE

Limited-Scope Assessment Areas	Lending Activity
Oklahoma City	Consistent
Tulsa	Consistent

Borrower and Geographic Distribution

Overall, performance by borrower's income or revenue profile is adequate, as shown in the following tables.

Full-Scope Assessment Areas	Loan Distribution by Borrower's Profile
NonMSA Oklahoma (combined)	Adequate
OVERALL	ADEQUATE

Limited-Scope Assessment Areas	Loan Distribution by Borrower's Profile
Oklahoma City	Consistent
Tulsa	Consistent

The overall geographic distribution of loans reflects adequate penetration throughout the assessment areas, as displayed below.

Full-Scope Assessment Areas	Geographic Distribution of Loans
NonMSA Oklahoma (combined)	Adequate
OVERALL	ADEQUATE

Limited-Scope Assessment Areas	Geographic Distribution of Loans
Oklahoma City	Consistent
Tulsa	Consistent

Community Development Lending Activity

Overall, the bank makes an adequate level of community development loans, as noted in the following tables.

Full-Scope Assessment Areas	Community Development Lending
NonMSA Oklahoma (combined)	Adequate
OVERALL	ADEQUATE LEVEL

Limited-Scope Assessment Areas	Community Development Lending
Oklahoma City	Consistent
Tulsa	Consistent

The bank originated or renewed ten community development loans inside its Oklahoma assessment areas, totaling \$18.1 million. In addition, the bank also made one community development loan totaling \$100,786 outside its assessment areas but within Oklahoma.

Product Innovation

The bank makes use of innovative and/or flexible lending practices in serving the credit needs of its assessment areas. Offerings include:

- The bank made ten Affordable Advantage mortgage loans totaling \$1.4 million to LMI borrowers throughout Oklahoma. These loans provide affordable housing to LMI borrowers, which is responsive to the need for affordable home purchase loans identified by a community contact in the state.
- Customers utilized the bank's CRA ITIN Affordable Advantage Mortgage loan product 19 times for a total of \$2.7 million.
- Through the FHLB of Dallas, the bank was involved in 64 HELP loans totaling \$1.1 million.
- The bank's Foundation Credit Card product was utilized by 251 customers, with a total of \$187,840 in approved credit.
- The bank also originated 31 FHA loans (\$6.0 million), 4 USDA Rural Development loans (\$830,806), 4 VA loans (\$902,919), and 756 SBA loans (\$128.5 million) during the review period.

INVESTMENT TEST

The bank's performance under the Investment Test is rated low satisfactory. Overall, the bank made an adequate level of qualified community development investments and grants. The following tables display investment and grant activity performance for each assessment area.

Full-Scope Assessment Areas	Investment and Grant Activity
NonMSA Oklahoma (combined)	Adequate
OVERALL	ADEQUATE LEVEL

Limited-Scope Assessment Areas	Investment and Grant Activity
Oklahoma City	Consistent
Tulsa	Consistent

During the review period, the bank made 19 new investments totaling \$11.1 million and had \$12.0 million in previous-period investments that were still outstanding. In addition, the bank made 114 donations totaling \$1.9 million. The bank's investment activity consisted of MBSs supporting affordable housing and tax credit investments benefiting the economic development of LMI areas in the assessment areas.

Oklahoma Assessment Area	Community Development Investments (\$)	Community Development Donations/Grants (\$)
NonMSA Oklahoma (combined)	\$4.8 million	\$1.8 million
Oklahoma City	\$8.5 million	\$103,370
Tulsa	\$9.7 million	\$68,200
TOTAL	\$23.1 million	\$1.9 million

SERVICE TEST

The bank's performance under the Service Test is rated high satisfactory based on the criteria shown in the table below.

Service Test Summary	
Accessibility of Delivery Systems	Readily Accessible
Changes in Branch Locations	Not Adversely Affected
Reasonableness of Business Hours and Services	Do Not Vary in a Way That Inconveniences
Community Development Services	Adequate Level
SERVICE TEST RATING	HIGH SATISFACTORY

Accessibility of Delivery Systems

The bank's delivery systems are readily accessible to geographies and individuals of different income levels, as shown in the following tables.

Full-Scope Assessment Areas	Accessibility of Delivery Systems
NonMSA Oklahoma (combined)	Readily Accessible
OVERALL	READILY ACCESSIBLE

Limited-Scope Assessment Areas	Accessibility of Delivery Systems
Oklahoma City	Consistent
Tulsa	Below

Changes in Branch Locations

The bank's record of opening and closing branches has not adversely affected the accessibility of the bank's delivery systems, particularly to LMI geographies and individuals.

Full-Scope Assessment Areas	Changes in Branch Locations
NonMSA Oklahoma (combined)	Not Adversely Affected
OVERALL	NOT ADVERSELY AFFECTED

Limited-Scope Assessment Areas	Changes in Branch Locations
Oklahoma City	Consistent
Tulsa	Consistent

Reasonableness of Business Hours and Services in Meeting Assessment Area Needs

The bank's hours and services do not vary in a way that inconveniences certain portions of its assessment areas, particularly LMI geographies or individuals.

Full-Scope Assessment Areas	Reasonableness of Business Hours and Services
NonMSA Oklahoma (combined)	Do Not Vary in a Way That Inconveniences
OVERALL	DO NOT VARY IN A WAY THAT INCONVENIENCES

Limited-Scope Assessment Areas	Reasonableness of Business Hours and Services
Oklahoma City	Consistent
Tulsa	Consistent

Community Development Services

The bank provides an adequate level of community development services, as shown below.

Full-Scope Assessment Areas	Community Development Services
NonMSA Oklahoma (combined)	Adequate Level
OVERALL	ADEQUATE LEVEL

Limited-Scope Assessment Areas	Community Development Services
Oklahoma City	Consistent
Tulsa	Consistent

In total, bank employees provided 366 community development services to different organizations throughout the Oklahoma assessment areas.

OKLAHOMA NONMETROPOLITAN STATEWIDE AREA

(Full-Scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE NONMSA OKLAHOMA COMBINED AREA

Bank Structure

As shown in the table below, the bank operates 13 (5.7 percent) of its total branches in the nonMSA Oklahoma combined area.

Branch Locations by Census Tract Income Level				
Low-Income	Moderate-Income	Middle-Income	Upper-Income	Unknown-Income
1	7	3	2	0

During the review period, the bank relocated one branch in this assessment area. Based on the bank's branch network and other service delivery systems, the bank is positioned to deliver financial services to the entire combined area.

General Demographics

The nonMSA Oklahoma combined area is composed of two noncontiguous assessment areas. The first includes seven contiguous counties in southern Oklahoma, while the second includes Payne County in north central Oklahoma. Given their similar demographic characteristics, economic conditions, and credit needs, these two assessment areas are combined for analysis as a single nonMSA Oklahoma combined area. The combined assessment area includes the eight counties listed in the table below.

Counties Making up the NonMSA Oklahoma Combined Area			
Bryan	Garvin	Marshall	Payne
Carter	Johnston	Murray	Pontotoc

The combined area has a total population of 278,925; Payne and Carter counties are the most populous counties in the combined area, with populations of 81,646 and 48,003, respectively. While most of the combined area is rural, certain cities such as Stillwater in Payne County, which is home to Oklahoma State University, serve as regional hubs for commercial and banking activity. The demographic makeup of the combined area is relatively homogeneous.

While rural, the combined area is vast and hosts many financial institutions. In total, 34 FDIC-insured depository institutions operate 119 branches throughout the combined area. Simmons Bank is ranked third in the combined area by deposit market share (7.8 percent) and second by total branches. Deposits held in nonMSA Oklahoma represent 4.0 percent of total bank deposits.

In line with its considerable branch presence, the bank also plays an important role in meeting the credit needs of the combined area. An analysis of 2023 HMDA-reportable loans shows that there

were 305 entities with lending activity in the combined area, of which Simmons Bank ranked ninth. Similarly, the bank ranked seventh out of 87 institutions with CRA lending activity in the combined area.

The combined area credit needs include a blend of consumer, commercial, and agricultural loan products. Additionally, one community contact familiar with the combined area pointed to a need for affordable home construction lending. The community contact also noted that community development opportunities are available for financial institutions.

Income and Wealth Demographics

The following table summarizes the distribution of assessment area census tracts by income level and the family population within those tracts.

Assessment Area Demographics by Geography Income Level				
	Census Tracts		Family Population	
Low	2	2.3%	127	0.2%
Moderate	17	19.5%	10,100	15.0%
Middle	48	55.2%	39,838	59.0%
Upper	18	20.7%	17,168	25.4%
Unknown	2	2.3%	322	0.5%
TOTAL	87	100%	67,555	100%

As shown above, 21.8 percent of the census tracts in the assessment area are LMI geographies, but only 15.2 percent of the family population resides in these tracts. These LMI areas are spread throughout the assessment area. Most of the combined area census tracts are middle income, and most of the assessment area families reside within those geographies. Despite being middle-income geographies, some of these census tracts were designated as distressed, underserved, or both in 2023, as detailed below.

- There are nine census tracts designated as distressed due to poverty—two in Johnston County and another seven in Payne County.

Based on 2020 ACS data, the median family income for the assessment area was \$60,650. At the same time, the median family income for the nonMSA portions of the state of Oklahoma was \$58,565. More recently, the FFIEC estimates the 2022 and 2023 median family income for nonMSA Oklahoma to be \$64,700 and \$68,700, respectively. The following table displays population percentages of assessment area families by income level compared to the nonMSA Oklahoma family populations.

Family Population by Income Level				
	Combined Area		NonMSA Oklahoma	
Low	13,435	19.9%	71,469	21.6%
Moderate	11,593	17.2%	58,900	17.8%
Middle	13,410	19.9%	66,245	20.0%
Upper	29,117	43.1%	134,306	40.6%
TOTAL	67,555	100%	330,920	100%

As shown in the table above, 37.1 percent of families within the combined area were considered LMI, which is below the LMI family percentages of 39.4 percent in the nonMSA portions of the state of Oklahoma. Similarly, the percentage of families living below the poverty level in the combined area (11.9 percent) falls slightly below the level in nonMSA Oklahoma (13.5 percent). Considering these factors, the assessment area appears slightly more affluent than nonMSA Oklahoma.

Housing Demographics

The following table displays housing demographics for the combined area and the nonMSA portions of the state of Oklahoma.

Housing Cost Burden Levels						
Area	Cost Burden – Renters			Cost Burden – Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Combined Area	74.3%	37.8%	39.4%	50.1%	23.3%	14.9%
NonMSA Oklahoma	66.5%	30.6%	35.0%	48.2%	22.2%	14.9%

Based on the data in the table above, the level of cost-burdened renters in the combined area (39.4 percent) is above the level of cost-burdened renters in the nonMSA portions of the state as a whole (35.0 percent). Additionally, noticeably more LMI renters in the assessment area (74.3 percent and 37.8 percent, respectively) are cost burdened than in the nonMSA portions of the state overall (66.5 percent and 30.6 percent, respectively). This disparity is even greater in Payne County, which has the largest branch footprint of any county in the combined area. The levels of cost-burdened low-income renters (83.1 percent) and moderate-income renters (51.4 percent) in the county are significantly greater than nonMSA Oklahoma as a whole.

While the percentage of cost-burdened homeowners in the combined area (14.9 percent) matches the figure for the nonMSA portions of the state (14.9 percent), it is noteworthy that there is a high percentage of cost-burdened homeowners in Payne County (20.6 percent). Like the LMI renters in Payne County, LMI homeowners are cost burdened (64.0 percent and 36.5 percent, respectively) to a much greater extent than their nonMSA Oklahoma LMI homeowners (48.2 percent and 22.2 percent, respectively).

Industry and Employment Demographics

The assessment areas support a diverse business community. BLS industry demographics indicate there are 82,684 paid employees in the combined area. By percentage of private-sector employees, the three largest job categories in the combined area are retail trade (16.6 percent), healthcare and social assistance (13.9 percent), and accommodation and food services (13.3 percent). The table below details BLS unemployment data for the combined area and nonMSA portions of the state of Oklahoma overall.

Unemployment Levels			
Dataset	Time Period (Annual Average)		
	2022	2023	2024
Combined Area	3.0%	3.2%	3.3%
NonMSA Oklahoma	3.3%	3.4%	3.5%

As shown in the table above, unemployment rates in the assessment areas were slightly lower than nonMSA statewide figures over the review period. Additionally, the combined area and the nonMSA statewide figures followed the same trend line, increasing year over year by nearly the same amount. Johnston County had the highest unemployment rate during each year of the review period, whereas Bryan County had the lowest unemployment rate during each year of the review period.

Community Contact Information

For the nonMSA Oklahoma combined area, one community contact interview was utilized as part of this evaluation. This interview was with an individual specializing in economic development.

The community contact characterized the local economy as steady of late, after weathering some difficulties at the end of 2023. At that time, a large employer in the region announced a winding down of its operations within the area, which significantly impacted the local workforce. Additionally, a tornado had impacted the operations of another major employer, whose operations were not expected to be brought back online fully until 2027. When asked about the local housing stock, the contact also referred to a recent local housing survey indicating a serious need for housing in the area. The contact went on to suggest that the lack of new home development could ultimately start to hurt the local workforce. The contact did commend the local financial institutions operating in the area as being responsive to area needs, with no major credit barriers negatively impacting the local businesses in the area.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE NONMSA OKLAHOMA COMBINED AREA

LENDING TEST

The following table displays the bank's performance under the Lending Test in the nonMSA Oklahoma combined area.

Lending Test Summary	
Lending Activity	Adequate
Borrower Distribution	Adequate
Geographic Distribution	Adequate
Community Development Loans	Adequate

Lending Activity

The following table displays the combined 2022 and 2023 lending volume by number and dollar volume.

Summary of Lending Activity January 1, 2022 through December 31, 2023				
Loan Type	#	%	\$ (000s)	%
Home Improvement	64	7.7%	\$4,345	3.9%
Home Purchase	174	21.0%	\$45,115	40.1%
Multifamily Housing	3	0.4%	\$441	0.4%
Refinancing	63	7.6%	\$7,265	6.5%
Other Purpose LOC	12	1.5%	\$522	0.5%
Other Purpose Closed/Exempt	1	0.1%	\$60	0.1%
Total HMDA	317	38.2%	\$57,748	51.3%
Small Business	357	43.1%	\$43,888	39.0%
Small Farm	155	18.7%	\$11,000	9.8%
TOTAL LOANS	829	100%	\$112,636	100%

The bank's lending activity in the assessment area represents 3.9 percent by number and 2.5 percent by dollar of total 2022 and 2023 HMDA and CRA loans. By comparison, the bank operates 5.7 percent of its total branches and holds 4.0 percent of total bank deposits in the assessment area. The bank's lending levels, however, are comparatively strong when viewed against other financial institutions operating in the combined area. In 2022, the bank ranked eighth out of 323 lenders in HMDA originations and seventh out of 91 lenders in CRA originations in the combined area. Similarly, in 2023, the bank ranked ninth out of 305 lenders in HMDA originations and again seventh out of 87 lenders in CRA originations. Therefore, the bank's lending activity levels reflect adequate responsiveness to the credit needs of the assessment areas.

Loan Distribution by Borrower's Profile

Overall, the bank's loan distribution by borrower's profile is adequate in the nonMSA Oklahoma combined area.

HMDA Lending

Overall, the bank's borrower distribution of HMDA loans is adequate. In 2022, the bank originated 3.4 percent of its HMDA loans to low-income borrowers, which was near the aggregate lending level (3.9 percent) but well below the demographic figure (19.9 percent). This is considered adequate performance. HMDA lending to low-income borrowers improved in 2023, as the bank originated 5.7 percent of its HMDA loans to low-income borrowers. This was more than the aggregate lending level (3.0 percent) but again below the demographic level (19.9 percent) and is good performance.

The bank made 5.1 percent of its HMDA loans to moderate-income borrowers in 2022, reflecting poor performance. This performance is below both aggregate institutions in the combined area (12.4 percent) and the demographic level (17.2 percent). The bank's performance improved in 2023 (7.8 percent) but was still below both the aggregate lending level (11.9 percent) and the demographic figure (17.2 percent). This is still considered poor performance.

Small Business Lending

The bank's record of lending to businesses of different sizes is adequate overall. The bank originated 60.4 percent of its small business loans to businesses with annual revenues of \$1 million or less in 2022. This performance was near aggregate lending levels (57.2 percent) but below the demographic figure (90.1 percent) and is considered adequate. Lending to businesses with annual revenues of \$1 million or less increased in 2023 (73.3 percent) and was above aggregate lending levels (58.6 percent) but below demographic figures (89.8 percent). Therefore, small business lending performance in 2023 is good. A greater number of loans with a larger dollar amount were originated in 2022; therefore, greater emphasis was placed on 2022 performance when determining overall performance conclusions for small business lending.

Small Farm Lending

According to assessment area demographics, over 98.0 percent of farms had annual revenues of \$1 million or less in 2022 and 2023. Of the bank's 2022 small farm loans, 91.5 percent were made to farms with annual revenues of \$1 million or less, which exceeded the performance of aggregate institutions in the combined area (84.5 percent) and is considered good. The percentage of loans to small farms stayed nearly the same in 2023 (91.8 percent), also exceeding the aggregate lending level (83.6 percent), and is considered good. Therefore, the bank's level of lending to small farms is good overall.

Geographic Distribution of Loans

The bank's geographic distribution of loans is adequate overall based on all three loan products reviewed. As previously mentioned, the combined area has only 2 low-income census tracts and 17 moderate-income census tracts. Additionally, an analysis of the dispersion of all three loan products throughout the assessment areas did not reveal evidence of conspicuous lending gaps in LMI geographies. In 2022, the bank had loan activity in 82.8 percent of all assessment area census tracts and 63.2 percent of all LMI geographies. In 2023, the bank had lending activity in 78.2 percent of census tracts in the assessment areas and 63.2 percent of LMI geographies in the assessment areas. While the bank's penetration ratios in LMI areas were lower compared to middle- and upper-income geographies, overall, loan dispersion was consistent with the bank's branch structure in the assessment areas, supporting the conclusion that the geographic distribution of loans is adequate overall.

HMDA Lending

The overall distribution of HMDA loans by geography income level is adequate. In 2022 and 2023, the bank did not originate any of its HMDA loans in low-income geographies; however, there is less than 0.1 percent of owner-occupied housing units in the combined area's only two low-income census tracts. Therefore, performance is primarily based on lending activity in moderate-income census tracts.

HMDA lending in moderate-income geographies is adequate in 2022. The bank's level of lending in moderate-income geographies (10.8 percent) is near both the aggregate lending level (12.7 percent) and the demographic figure (12.5 percent). The bank's level of lending in moderate-income geographies (10.6 percent) was similar in 2023 and was again near both the aggregate lending level (13.0 percent) and the demographic figure (12.5 percent), reflecting adequate performance.

Small Business Lending

The bank's geographic distribution of small business loans is adequate overall. The bank originated 1.9 percent of its small business loans in low-income geographies in 2022, which is considered adequate when compared to the aggregate lending level (1.4 percent) and the demographic figure (2.1 percent). Small business lending performance decreased slightly in low-income geographies in 2023 (1.3 percent) but is still considered adequate compared to the aggregate lending level (1.0 percent) and the demographic figure (1.9 percent).

Small business lending in moderate-income census tracts in 2022 is adequate. The bank originated 13.0 percent of its small business loans in moderate-income census tracts, which is near aggregate institution performance (13.8 percent) but below the demographic figure (18.7 percent). Performance in 2023 improved somewhat and is also adequate. The bank's lending in moderate-income geographies (15.3 percent) was comparable to both the aggregate lending level (14.0 percent) and the demographic figure (18.8 percent).

Small Farm Lending

Agricultural lending opportunities are very limited in the combined area's only two low-income census tracts. Consequently, the bank did not originate any small farm loans in a low-income census tract (nor did any aggregate lenders), and bank performance is primarily based on lending activity in moderate-income census tracts.

In 2022, the bank's percentage of small farm loans in moderate-income geographies (9.6 percent) was above both the aggregate lending level (4.3 percent) and the percentage of assessment area farms in moderate-income geographies (8.2 percent), reflecting excellent performance. The bank's distribution of small farm loans in moderate-income geographies in 2023 (9.8 percent) again exceeded the aggregate lending level (4.9 percent) and the demographic figure (8.3 percent). This is considered excellent performance. Therefore, the overall distribution of small farm loans in LMI geographies is excellent.

Community Development Lending Activity

The bank provides an adequate level of community development loans in the nonMSA Oklahoma combined area. As detailed in the table below, the bank made three community development loans totaling \$2.9 million. The most impactful of these loans are discussed following the table below.

Community Development Lending										
	Affordable Housing		Community Services		Revitalization/ Stabilization		Economic Development		Total	
	#	\$ (000s)	#	\$ (000s)	#	\$ (000s)	#	\$ (000s)	#	\$ (000s)
CD Loans	1	\$341	1	\$1,163	-	-	1	\$1,425	3	\$2,928

- The bank financed one economic development loan for a total of \$1.4 million to a small business that will retain LMI jobs in the combined area.
- The bank originated a \$1.1 million community service loan to a medical facility that receives most of its funding through Medicaid.

INVESTMENT TEST

The bank makes an adequate level of qualified community development investments and grants within the nonMSA Oklahoma combined area. During the review period, the bank made seven new investments totaling \$993,567 and received credit for seven additional investments made prior to the review period still outstanding totaling \$3.8 million. The bank made its investments during the review period in MBSs that benefited affordable housing for LMI individuals in the combined area.

In addition to these investments, the bank also made 50 donations totaling \$1.8 million to various organizations throughout the combined area. These donations predominantly benefited community service organizations that primarily work with LMI individuals and families throughout the area. Of note, the bank made one donation totaling \$1.5 million that benefited an organization working through a government plan to retain and attract new residents to a moderate-income census tract in the region.

SERVICE TEST

The following table displays the bank's performance under the Service Test in the nonMSA Oklahoma combined area.

Service Test Summary	
Accessibility of Delivery Systems	Readily Accessible
Changes in Branch Locations	Not Adversely Affected
Reasonableness of Business Hours and Services	Do Not Vary in a Way That Inconveniences
Community Development Services	Adequate Level

Accessibility of Delivery Systems

The bank operates 13 branches in the nonMSA Oklahoma combined area. The following table displays the location of the bank's branches by geography income level compared to the distribution of assessment area census tracts and households by geography income level.

Branch Distribution by Geography Income Level						
Dataset	Geography Income Level					TOTAL
	Low-	Moderate-	Middle-	Upper-	Unknown-	
Branches	1	7	3	2	0	13
	7.7%	53.8%	23.1%	15.4%	0.0%	100%
Census Tracts	2.3%	19.5%	55.2%	20.7%	2.3%	100%
Household Population	1.4%	17.7%	55.7%	24.0%	1.2%	100%

As shown in the previous table, eight of the bank's offices (61.5 percent) are in LMI geographies. This is substantially higher than the percentage of LMI census tracts in the combined area (21.8

percent) and the percentage of households living in those LMI census tracts (19.1 percent). As a result, the bank's service delivery systems are readily accessible in the assessment areas.

Changes in Branch Locations

The bank did not open or close any offices in this combined area during the review period, solely relocating one branch located in a moderate-income census tract. As a result, the bank's record of opening and closing offices has not adversely affected the accessibility of delivery systems, particularly to LMI geographies and LMI individuals.

Reasonableness of Business Hours and Services in Meeting Assessment Area Needs

Business hours and services do not vary in a way that inconveniences certain portions of the combined area, particularly LMI geographies and individuals. The bank's branches in the assessment areas offer relatively consistent lobby and drive-through hours Monday through Friday during standard business hours. Saturday drive-through hours are offered at the four branches, including three branches that operate in LMI census tracts. Lastly, all offices in the combined area offer the same deposit and loan products, and lenders are equally dispersed throughout the bank's branch locations.

Community Development Services

The bank provides an adequate level of community development services in the combined area. During the review period, bank employees provided 117 community development services to six different organizations in the combined area. These community development services included the following noteworthy services:

- One bank employee served on the board of a local food pantry, providing financial expertise across three years of the review period.
- Seven bank employees provided seven separate services to two different organizations, providing financial literacy training.
- One bank employee served on the board of a community development organization, providing 67 separate services throughout the review period. This organization provides assistance exclusively to individuals living below the federal poverty level.

OKLAHOMA CITY, OKLAHOMA MSA

(Limited-Scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE PARTIAL OKLAHOMA CITY MSA ASSESSMENT AREA

This assessment area includes the entireties of Canadian, Cleveland, Grady, and Oklahoma counties, four of the seven counties that make up the Oklahoma City, Oklahoma MSA (since the previous examination, the bank removed McClain County from this assessment area delineation). The bank operates six branches in this assessment area and did not open or close any branches during the review period. The tables below detail key demographics relating to this assessment area.

Assessment Area Demographics by Geography Income Level						
Dataset	Low-	Moderate-	Middle-	Upper-	Unknown-	TOTAL
Census Tracts	30	98	133	109	19	389
	7.7%	25.2%	34.2%	28.0%	4.9%	100%
Family Population	16,348	64,420	116,704	104,241	3,780	305,493
	5.4%	21.1%	38.2%	34.1%	1.2%	100%
Household Population	29,074	115,712	185,122	142,791	6,982	479,681
	6.1%	24.1%	38.6%	29.8%	1.5%	100%
Business Institutions	2,642	11,854	18,311	19,165	1,647	53,619
	4.9%	22.1%	34.2%	35.7%	3.1%	100%
Agricultural Institutions	22	99	286	357	5	769
	2.9%	12.9%	37.2%	46.4%	0.7%	100%

Assessment Area Demographics by Population Income Level					
Dataset	Low-	Moderate-	Middle-	Upper-	TOTAL
Family Population	64,564	54,272	62,398	124,259	305,493
	21.1%	17.8%	20.4%	40.7%	100%
Household Population	113,694	80,306	88,671	197,010	479,681
	23.7%	16.7%	18.5%	41.1%	100%

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE PARTIAL OKLAHOMA CITY MSA ASSESSMENT AREA

LENDING TEST

The bank's overall lending performance in this assessment area is consistent with the Lending Test performance in the state of Oklahoma, as displayed in the table below. For more detailed information related to Lending Test performance, see Appendix C.

Lending Test Summary	
Lending Activity	Consistent
Distribution of Loans by Borrower's Profile	Consistent
Geographic Distribution of Loans	Consistent
Community Development Lending Activity	Consistent
OVERALL	CONSISTENT

During the review period, the bank made five community development loans totaling \$12.1 million in the Oklahoma City assessment area.

INVESTMENT TEST

The bank's Investment Test performance in this assessment area is consistent with the bank's overall performance in the state of Oklahoma. During the review period, the bank had 28 community development investments totaling \$8.5 million. Furthermore, 33 community development donations were made totaling \$103,370.

SERVICE TEST

The bank's Service Test performance in this assessment area is consistent with the performance in the state of Oklahoma, as shown in the table below.

Service Test Summary	
Accessibility of Delivery Systems	Consistent
Changes in Branch Locations	Consistent
Reasonableness of Business Hours and Services	Consistent
Community Development Services	Consistent
OVERALL	CONSISTENT

During the review period, 17 employees provided 177 services to six organizations. This level of performance is consistent with the bank's performance in the state of Oklahoma overall.

TULSA, OKLAHOMA MSA

(Limited-Scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE TULSA COUNTY ASSESSMENT AREA

This assessment area includes the entirety of Tulsa County, one of the seven counties that make up the Tulsa, Oklahoma MSA. The bank operates one branch in this assessment area and did not open or close any branches during the review period. The tables below detail key demographics relating to this assessment area.

Assessment Area Demographics by Geography Income Level						
Dataset	Low-	Moderate-	Middle-	Upper-	Unknown-	TOTAL
Census Tracts	13	66	53	75	1	208
	6.3%	31.7%	25.5%	36.1%	0.5%	100%
Family Population	9,472	44,533	41,693	63,220	135	159,053
	6.0%	28.0%	26.2%	39.7%	0.1%	100%
Household Population	16,769	76,762	69,626	89,852	900	253,909
	6.6%	30.2%	27.4%	35.4%	0.4%	100%
Business Institutions	1,593	9,283	10,821	14,390	52	36,139
	4.4%	25.7%	29.9%	39.8%	0.1%	100%
Agricultural Institutions	6	43	90	168	0	307
	2.0%	14.0%	29.3%	54.7%	0.0%	100%

Assessment Area Demographics by Population Income Level					
Dataset	Low-	Moderate-	Middle-	Upper-	TOTAL
Family Population	34,172	27,496	30,011	67,374	159,053
	21.5%	17.3%	18.9%	42.4%	100%
Household Population	60,967	41,897	44,212	106,833	253,909
	24.0%	16.5%	17.4%	42.1%	100%

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE TULSA COUNTY ASSESSMENT AREA

LENDING TEST

The bank's overall lending performance in this assessment area is consistent with the Lending Test performance in the state of Oklahoma, as displayed in the table below. For more detailed information related to Lending Test performance, see Appendix C.

Lending Test Summary	
Lending Activity	Consistent
Distribution of Loans by Borrower's Profile	Consistent
Geographic Distribution of Loans	Consistent
Community Development Lending Activity	Consistent
OVERALL	CONSISTENT

During the review period, the bank made two community development loans totaling \$3.1 million in the Tulsa assessment area.

INVESTMENT TEST

The bank's Investment Test performance in this assessment area is consistent with the bank's overall performance in the state of Oklahoma. During the review period, the bank had 23 community development investments totaling \$9.7 million. Furthermore, 31 community development donations were made totaling \$68,200.

SERVICE TEST

The bank's Service Test performance in this assessment area is consistent with the service performance in the state of Oklahoma, as shown in the table below.

Service Test Summary	
Accessibility of Delivery Systems	Below
Changes in Branch Locations	Consistent
Reasonableness of Business Hours and Services	Consistent
Community Development Services	Consistent
OVERALL	CONSISTENT

During the review period, seven employees provided 72 services to nine organizations.

KANSAS

CRA RATING FOR KANSAS:

The Lending Test is rated:

The Investment Test is rated:

The Service Test is rated:

SATISFACTORY

High Satisfactory

High Satisfactory

Low Satisfactory

The major factors supporting the rating for the state of Kansas include the following:

- The bank's lending levels reflect good responsiveness to the credit needs of its assessment areas.
- The distribution of loans by borrower's income/revenue profile reflects adequate penetration among customers of different income levels and businesses of different sizes.
- The geographic distribution of loans reflects excellent penetration throughout the assessment areas.
- The bank makes a relatively high level of community development loans.
- The bank makes limited use of innovative and/or flexible lending products in meeting the credit needs of its assessment areas.
- The bank makes a significant level of qualified community development investments and grants and is occasionally in the leadership position.
- Service delivery systems are reasonably accessible to the bank's assessment areas; however, the bank's record of opening and closing branches has adversely affected the accessibility of its service delivery systems.
- The bank provides a relatively high level of community development services throughout the Kansas assessment areas.

SCOPE OF EXAMINATION

Scoping considerations applicable to the review of Kansas assessment areas are consistent with the overall CRA examination scope as presented in the *Institution, Scope of Examination* section. Small farm lending lacked the volume for meaningful analysis in either of the bank's two assessment areas in Kansas. In both assessment areas, HMDA lending received the greatest weight in the analysis.

The bank operates two assessment areas throughout Kansas: one consisting of Sedgwick County in the Wichita, Kansas MSA (Wichita MSA), and the other consisting of Reno County, located in a nonmetropolitan portion of the state. The bank's Wichita MSA assessment area was reviewed

under full-scope procedures, and performance in this assessment area drives overall performance conclusions for the Kansas rated area.

To augment the evaluation of the full-scope review assessment area in Kansas, one community contact interview was utilized. This interview was used to ascertain specific community credit needs and provided context with which to evaluate the bank's responsiveness to these needs. Details from this interview are included in the *Description of Institution's Operations* section for the Wichita MSA assessment area.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN KANSAS

The following table gives additional detail regarding the bank's operations within Kansas.

Assessment Area	Offices		Deposits As of June 30, 2024		Review Procedures
	#	%	\$ (000s)	%	
Sedgwick County	3	75.0%	\$115,972	67.1%	Full-Scope
Reno County	1	25.0%	\$56,935	32.9%	Limited-Scope
TOTAL	4	100%	\$172,907	100%	1 Full-Scope

The bank operates four branches (1.8 percent of total branches) between the two CRA assessment areas in the state of Kansas. Total deposits in the state total \$172.9 million, which represents 0.8 percent of total bank deposits. The bank's operations in the state are concentrated in the Wichita MSA, which drive CRA performance and statewide ratings. During the review period, the bank opened one new branch and closed one branch throughout Kansas.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN KANSAS

LENDING TEST

The bank's performance under the Lending Test in Kansas is rated high satisfactory. The rating reflects performance under the following criteria applicable to large banks.

Lending Test Summary	
Lending Activity	Good
Borrower Distribution	Adequate
Geographic Distribution	Excellent
Community Development Loans	Relatively High Level
Product Innovation	Limited Use
LENDING TEST RATING	HIGH SATISFACTORY

Lending Activity

Overall, lending levels reflect good responsiveness to the credit needs in Kansas, based on loan activity reviewed under the Lending Test. The tables below display the bank's lending activity performance by assessment area.

Full-Scope Assessment Areas	Lending Activity
Sedgwick County	Good
OVERALL	GOOD

Limited-Scope Assessment Areas	Lending Activity
Reno County	Consistent

Borrower and Geographic Distribution

Overall, performance by borrower's income or revenue profile is adequate, as shown in the following tables.

Full-Scope Assessment Areas	Loan Distribution by Borrower's Profile
Sedgwick County	Adequate
OVERALL	ADEQUATE

Limited-Scope Assessment Areas	Loan Distribution by Borrower's Profile
Reno County	Consistent

The overall geographic distribution of loans reflects excellent penetration throughout the full-scope review assessment area, as displayed below.

Full-Scope Assessment Areas	Geographic Distribution of Loans
Sedgwick County	Excellent
OVERALL	EXCELLENT

Limited-Scope Assessment Areas	Geographic Distribution of Loans
Reno County	Below

Community Development Lending Activity

Overall, the bank makes a relatively high level of community development loans, as noted in the following tables.

Full-Scope Assessment Areas	Community Development Lending
Sedgwick County	Relatively High Level
OVERALL	RELATIVELY HIGH LEVEL

Limited-Scope Assessment Areas	Community Development Lending
Reno County	Consistent

During the review period, the bank originated or renewed four qualifying community development loans inside its Kansas assessment areas, totaling \$14.4 million. In addition, the bank also made two community development loans totaling \$1.9 million outside its assessment areas but within Kansas.

Product Innovation

The bank makes limited use of innovative and/or flexible lending practices in serving the credit needs of its assessment areas. Offerings include:

- The bank made 16 Affordable Advantage mortgage loans totaling \$2.3 million to LMI borrowers throughout Kansas. These loans provide affordable housing to LMI borrowers, which is responsive to the need for affordable home purchase loans identified by community contacts in the state.
- Customers utilized the bank's CRA ITIN Affordable Advantage Mortgage loan product nine times for a total of \$1.2 million.
- The bank's Foundation Credit Card product was utilized by 39 customers, with a total of \$35,700 in approved credit.

- The bank also originated 3 FHA loans (\$755,950) and 118 SBA loans (\$34.0 million) during the review period.

INVESTMENT TEST

The bank's performance under the Investment Test is rated high satisfactory. Overall, the bank made a significant level of qualified community development investments and grants. The following tables display investment and grant activity performance for each assessment area.

Full-Scope Assessment Areas	Investment and Grant Activity
Sedgwick County	Significant
OVERALL	SIGNIFICANT LEVEL

Limited-Scope Assessment Areas	Investment and Grant Activity
Reno County	Consistent

During the review period, the bank made six new investments totaling \$1.4 million and had \$5.3 million in previous-period investments that were still outstanding. In addition, the bank made 16 community development donations totaling \$57,824.

Kansas Assessment Area	Community Development Investments (\$)	Community Development Donations/Grants (\$)
Sedgwick County	\$6.1 million	\$51,824
Reno County	\$626,316	\$6,000
TOTAL	\$6.7 million	\$57,824

SERVICE TEST

The bank's performance under the Service Test is rated low satisfactory based on the criteria shown in the table below.

Service Test Summary	
Accessibility of Delivery Systems	Reasonably Accessible
Changes in Branch Locations	Adversely Affected
Reasonableness of Business Hours and Services	Do Not Vary in a Way That Inconveniences
Community Development Services	Relatively High Level
SERVICE TEST RATING	LOW SATISFACTORY

Accessibility of Delivery Systems

The bank's delivery systems are reasonably accessible to geographies and individuals of different income levels, as shown in the following tables.

Full-Scope Assessment Areas	Accessibility of Delivery Systems
Sedgwick County	Reasonably Accessible
OVERALL	REASONABLY ACCESSIBLE

Limited-Scope Assessment Areas	Accessibility of Delivery Systems
Reno County	Consistent

Changes in Branch Locations

The bank's record of opening and closing branches has adversely affected the accessibility of the bank's delivery systems, particularly to LMI geographies and individuals.

Full-Scope Assessment Areas	Changes in Branch Locations
Sedgwick County	Adversely Affected
OVERALL	ADVERSELY AFFECTED

Limited-Scope Assessment Areas	Changes in Branch Locations
Reno County	Exceeds

Reasonableness of Business Hours and Services in Meeting Assessment Area Needs

The bank's hours and services do not vary in a way that inconveniences certain portions of its assessment areas, particularly LMI geographies or individuals.

Full-Scope Assessment Areas	Reasonableness of Business Hours and Services
Sedgwick County	Do Not Vary in a Way That Inconveniences
OVERALL	DO NOT VARY IN A WAY THAT INCONVENIENCES

Limited-Scope Assessment Areas	Reasonableness of Business Hours and Services
Reno County	Consistent

Community Development Services

The bank provides a relatively high level of community development services, as shown below.

Full-Scope Assessment Areas	Community Development Services
Sedgwick County	Relatively High Level
OVERALL	RELATIVELY HIGH LEVEL

Limited-Scope Assessment Areas	Community Development Services
Reno County	Below

In total, bank employees provided 121 community development services to six different organizations.

WICHITA, KANSAS MSA

(Full-Scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE SEDGWICK COUNTY ASSESSMENT AREA

Bank Structure

As shown in the table below, the bank operates three (1.3 percent) of its total branches in the Sedgwick County assessment area.

Branch Locations by Census Tract Income Level				
Low-Income	Moderate-Income	Middle-Income	Upper-Income	Unknown-Income
0	0	1	2	0

During the review period, the bank opened one branch and closed one branch in this assessment area. Based on the bank's branch network and other service delivery systems, the bank is adequately positioned to deliver financial services throughout the assessment area.

General Demographics

This assessment area is composed of Sedgwick County, which is one of the four counties that make up the entirety of the Wichita, Kansas MSA (Wichita MSA) and contains the city of Wichita. According to 2020 ACS data, the assessment area population was 523,824. Of the 38 FDIC-insured depository institutions with a branch presence in this assessment area, the bank ranked 19th in deposit market share, encompassing 0.6 percent of total deposit dollars.

While 38 depository institutions operate a branch in the assessment area, a much higher number of institutions reported loan activity in the assessment area. An analysis of 2023 HMDA-reportable loans shows that 327 institutions had loan activity in the assessment area, of which the bank ranked 55th. The bank ranked 23rd out of 99 institutions with CRA loan activity in the assessment area.

This assessment area covers a metropolitan area with diverse credit needs, including a blend of credit products for individuals and businesses of various income/revenue levels. One community contact noted specific credit-related needs in the assessment area, including financing for the development of single-family affordable housing stock for low-income individuals. The contact also indicated that there are ample opportunities to collaborate with local organizations on community development projects.

Income and Wealth Demographics

The following table summarizes the distribution of assessment area census tracts by income level and the family population within those tracts.

Assessment Area Demographics by Geography Income Level				
	Census Tracts		Family Population	
Low	8	5.9%	4,447	3.5%
Moderate	42	31.1%	32,267	25.6%
Middle	49	36.3%	47,331	37.5%
Upper	34	25.2%	41,697	33.0%
Unknown	2	1.5%	481	0.4%
TOTAL	135	100%	126,223	100%

As shown above, 37.0 percent of the census tracts in the assessment area are LMI geographies, but only 29.1 percent of the family population resides in these tracts. These LMI areas are primarily concentrated in the downtown area of the city of Wichita.

Based on 2020 ACS data, the median family income for the assessment area was \$73,206. At the same time, the median family income for the state of Kansas was \$77,620. More recently, the FFIEC estimates the 2022 and 2023 median family income for the Wichita MSA to be \$85,700 and \$85,200, respectively. The following table displays population percentages of assessment area families by income level compared to the Kansas family populations.

Family Population by Income Level				
	Assessment Area		Kansas	
Low	25,593	20.3%	135,113	18.3%
Moderate	23,443	18.6%	130,126	17.6%
Middle	26,523	21.0%	162,489	22.0%
Upper	50,664	40.1%	309,883	42.0%
TOTAL	126,223	100%	737,611	100%

As shown in the table above, 38.9 percent of families within the assessment area were considered LMI, which is above the LMI family percentages of 35.9 percent in the state of Kansas. Additionally, the percentage of families living below the poverty level in the assessment area (9.2 percent) also is above the level in the state of Kansas (7.6 percent). Considering these factors, the assessment area appears less affluent than the state of Kansas.

Housing Demographics

The following table displays housing demographics for the assessment area and the state of Kansas.

Housing Cost Burden Levels						
Area	Cost Burden – Renters			Cost Burden – Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Assessment Area	78.5%	27.8%	39.3%	57.4%	28.8%	15.4%
Kansas	75.7%	29.8%	38.2%	58.1%	26.8%	15.3%

Based on the data in the table above, the level of cost-burdened renters in the assessment area (39.3 percent) is similar to the level of cost-burdened renters in the state as a whole (38.2 percent). Similarly, the percentage of cost-burdened homeowners in the assessment area (15.4 percent) is in line with the figure for the state as a whole (15.3 percent).

Industry and Employment Demographics

The assessment area supports a large and diverse business community. BLS industry demographics indicate that there are 233,734 paid employees in the assessment area. By percentage of private-sector employees, the three largest job categories in the assessment area are manufacturing (20.1 percent), healthcare and social assistance (15.8 percent), and retail trade (11.5 percent). The table below details BLS unemployment data for the assessment area and the state of Kansas overall.

Dataset	Unemployment Levels		
	Time Period (Annual Average)		
	2022	2023	2024
Assessment Area	3.1%	3.1%	3.9%
Kansas	2.7%	2.9%	3.6%

As shown in the table above, unemployment rates in the assessment area were consistently higher than statewide figures over the review period. Unemployment rates moved in tandem generally, with both areas experiencing significant increases in their unemployment rates from 2023 to 2024.

Community Contact Information

For the Wichita MSA assessment area, one community contact interview was completed as part of this evaluation. This interview was with an individual working in local government specializing in small business and economic development.

The community contact described the economic growth in the local economy of late as good. There had been a considerable amount of new construction in the area, including new medical teaching facilities and new manufacturing facilities. This was welcome after one of the largest employers in the area experienced a significant downturn in their business that impacted their employees and the large ecosystem of suppliers based in and around the area. The recent influx of new jobs, while not significantly altering the business composition within the community, resulted in a growth in the region's employment numbers. Along with the economic growth, the contact described the area as undergoing a housing boom. These newly constructed detached housing units are mostly located in the suburbs surrounding the city of Wichita. There have been several newly constructed large multifamily buildings within the city; however, these have been primarily in the form of apartments and condominiums targeted toward young professionals, not families. Some of these multifamily units are conversions of former office spaces in the downtown core. The newly constructed suburban homes are generally considered to be out of reach financially for the LMI individuals in the assessment area.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE SEDGWICK COUNTY ASSESSMENT AREA

LENDING TEST

The following table displays the bank's performance under the Lending Test in the Sedgwick County assessment area.

Lending Test Summary	
Lending Activity	Good
Borrower Distribution	Adequate
Geographic Distribution	Excellent
Community Development Loans	Relatively High Level

Lending Activity

The following table displays the combined 2022 and 2023 lending volume by number and dollar volume.

Summary of Lending Activity January 1, 2022 through December 31, 2023				
Loan Type	#	%	\$ (000s)	%
Home Improvement	10	4.6%	\$688	0.5%
Home Purchase	73	33.2%	\$18,949	12.4%
Multifamily Housing	2	0.9%	\$87,720	57.6%
Refinancing	24	10.9%	\$7,106	4.7%
Other Purpose LOC	4	1.8%	\$414	0.3%
Total HMDA	113	51.4%	\$114,877	75.4%
Small Business	101	45.9%	\$35,796	23.5%
Small Farm	6	2.7%	\$1,661	1.1%
TOTAL LOANS	220	100%	\$152,334	100%

The bank's lending activity in the assessment area represents 1.0 percent by number and 3.4 percent by dollar of total 2022 and 2023 HMDA and CRA loans. By comparison, the bank operates 1.3 percent of its total branches and holds 0.5 percent of total bank deposits in the assessment area. Therefore, given the higher lending percentage by dollar of loans made in the assessment area compared to the percentages of branches and bank deposits, the bank's lending activity level reflects good responsiveness to the credit needs of the assessment area.

Loan Distribution by Borrower's Profile

Overall, the bank's loan distribution by borrower's profile is adequate in the Sedgwick County assessment area.

HMDA Lending

Overall, the bank's borrower distribution of HMDA loans is adequate. In 2022, the bank originated 10.9 percent of its HMDA loans to low-income borrowers, which was slightly above the aggregate lending level (9.7 percent) but below the demographic figure (20.3 percent) and is considered adequate performance. HMDA lending to low-income borrowers decreased in 2023, as the bank originated 8.2 percent of its HMDA loans to low-income borrowers. This was near the aggregate lending level (7.5 percent) but again below the demographic level (20.3 percent) and is adequate performance.

The bank made 20.3 percent of its HMDA loans to moderate-income borrowers in 2022, reflecting adequate performance. This performance is near aggregate institution performance in the assessment area (21.0 percent) and above the demographic level (18.6 percent). The bank's performance improved considerably in 2023 (30.6 percent) and was above both the aggregate lending level (18.7 percent) and the demographic figure (18.6 percent). This is excellent performance.

Small Business Lending

The bank's record of lending to businesses of different sizes is adequate overall. The bank originated 47.3 percent of its small business loans to businesses with annual revenues of \$1 million or less in 2022. This performance was comparable to the aggregate lending level (50.7 percent) but below the demographic figure (89.2 percent) and is considered adequate. Lending to businesses with annual revenues of \$1 million or less decreased in 2023 (32.6 percent) and was below the aggregate lending level (54.0 percent) and demographic figures (89.1 percent). Therefore, small business lending performance in 2023 is poor. A greater number of loans with a larger dollar amount were originated in 2022; therefore, greater emphasis was placed on 2022 performance when determining overall performance conclusions for small business lending.

Geographic Distribution of Loans

The bank's geographic distribution of loans is excellent overall based on both loan products reviewed, with primary emphasis placed on HMDA lending. As previously mentioned, the assessment area has 8 low-income census tracts and 42 moderate-income census tracts. Additionally, an analysis of the dispersion of the loan products throughout the assessment area did not reveal evidence of conspicuous lending gaps in LMI geographies. In 2022, the bank had loan activity in 39.3 percent of all assessment area census tracts and 32.0 percent of all LMI geographies. In 2023, the bank had lending activity in 43.0 percent of census tracts in the assessment area and 46.0 percent of LMI geographies in the assessment area. This dispersion was consistent with the bank's branch structure in the assessment area and supports the conclusion that the geographic distribution of loans is excellent overall.

HMDA Lending

The overall distribution of HMDA loans by geography income level is excellent. In 2022, the bank originated 4.7 percent of its HMDA loans in low-income geographies, higher than both aggregate institution performance (1.5 percent) and the demographic level of 2.1 percent. This reflects excellent performance. The bank's performance (8.2 percent) improved in 2023 in low-income geographies. This performance was again above both the percentage of HMDA loans originated by aggregate institutions (2.0 percent) and the demographic figure (2.1 percent) and is considered excellent.

HMDA lending in moderate-income geographies is good in 2022. The bank's level of lending in moderate-income geographies (21.9 percent) exceeded, yet remained comparable to, both the aggregate lending level (20.9 percent) and the demographic figure (21.6 percent). The bank's level of lending in moderate-income geographies (34.7 percent) increased significantly in 2023 and was higher than both the aggregate lending level (21.4 percent) and the demographic figure (21.6 percent), reflecting excellent performance.

Small Business Lending

The bank's record of making small business loans in LMI geographies is good overall. The bank originated 7.3 percent of its small business loans in low-income geographies in 2022, which is considered excellent when compared to the aggregate lending level (2.5 percent) and the demographic figure (2.9 percent). Small business lending performance improved in low-income geographies in 2023 (8.7 percent) and is also considered excellent compared to the aggregate lending level (2.8 percent) and the demographic figure (2.9 percent).

Small business lending in moderate-income census tracts in 2022 is good. The bank originated 23.6 percent of its small business loans in moderate-income census tracts, which exceeds aggregate institutions' performance (22.2 percent) and is comparable to the demographic figure (24.3 percent). Performance in 2023 is adequate. The bank's lending in moderate-income geographies (21.7 percent) approached both the aggregate lending level (22.5 percent) and the demographic figure (24.9 percent).

Community Development Lending Activity

The bank provides a relatively high level of community development loans in the Sedgwick County assessment area. As detailed in the table below, the bank made three community development loans totaling \$10.4 million. The most impactful of these loans are discussed following the table below.

Community Development Lending										
	Affordable Housing		Community Services		Revitalization/ Stabilization		Economic Development		Total	
	#	\$ (000s)	#	\$ (000s)	#	\$ (000s)	#	\$ (000s)	#	\$ (000s)
CD Loans	-	-	-	-	1	\$6,871	2	\$3,500	3	\$10,371

- The bank renewed one \$6.9 million dollar revitalization/stabilization loan to an organization that is constructing a senior living community in a moderate-income census tract that aligns with a government plan to increase the permanent population of the area.
- The bank financed two community development loans for commercial projects that qualified as economic development by supporting permanent LMI job creation for small businesses. One loan totaling \$2.9 million was utilized for operating expenses, while another loan for \$600,000 was for a small farm as a crop production loan.

INVESTMENT TEST

The bank makes a significant level of qualified community development investments and grants within the Sedgwick County assessment area. During the review period, the bank made 4 investments totaling \$1.0 million in newly qualified investments and received credit for 19 investments made prior to the review period still outstanding totaling \$5.0 million. The bank made its investments during the review period in multiple MBSs that benefited affordable housing for LMI individuals, a noted need in the area according to the community contact.

In addition to these investments, the bank also made 14 donations totaling \$51,824 to various organizations throughout the assessment area. These donations predominantly benefited community service organizations that primarily work with LMI individuals and families throughout the area.

SERVICE TEST

The following table displays the bank's performance under the Service Test in the Sedgwick County assessment area.

Service Test Summary	
Accessibility of Delivery Systems	Reasonably Accessible
Changes in Branch Locations	Adversely Affected
Reasonableness of Business Hours and Services	Do Not Vary in a Way That Inconveniences
Community Development Services	Relatively High Level

Accessibility of Delivery Systems

The bank operates three branches in this assessment area. The following table displays the location of the bank's branches by geography income level compared to the distribution of assessment area census tracts and households by geography income level.

Branch Distribution by Geography Income Level						
Dataset	Geography Income Level					TOTAL
	Low-	Moderate-	Middle-	Upper-	Unknown-	
Branches	0	0	1	2	0	3
	0.0%	0.0%	33.3%	66.7%	0.0%	100%
Census Tracts	5.9%	31.1%	36.3%	25.2%	1.5%	100%
Household Population	4.1%	29.4%	37.1%	28.4%	1.0%	100%

As shown in the previous table, none of the bank's offices are in LMI geographies. However, all three of the bank's offices are in proximity to either low- or moderate-income census tracts. As a result, the bank's service delivery systems are reasonably accessible in the assessment area.

Changes in Branch Locations

During the review period, the bank opened one branch and closed another branch location. The opened branch is in an upper-income census tract. The closed branch location was in a moderate-income census tract. Therefore, the bank's record of opening and closing branch locations has adversely affected the accessibility of its service delivery systems in the assessment area, particularly for LMI individuals and geographies.

Reasonableness of Business Hours and Services in Meeting Assessment Area Needs

Business hours and services do not vary in a way that inconveniences certain portions of the assessment area, particularly LMI geographies and individuals. The bank's branches in the assessment area offer relatively consistent lobby and drive-through hours Monday through Friday during standard business hours. Saturday drive-through hours are offered at one branch location. Additionally, all branches have mortgage loan officers on site.

Community Development Services

The bank provides a relatively high level of community development services in the assessment area. During the review period, bank employees provided 121 community development services to six different organizations in the assessment area. These community development services included the following noteworthy services:

- Ten bank employees provided 75 community development services to one community service organization, providing financial literacy education to primarily LMI individuals.
- One bank employee provided 19 separate community development services, helping LMI individuals with income tax preparation.

KANSAS NONMETROPOLITAN STATEWIDE AREA

(Limited-Scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE RENO COUNTY ASSESSMENT AREA

The assessment area consists of the entirety of Reno County. The bank operates one branch in this assessment area and did not open or close any branches during the review period. The tables below detail key demographics relating to this assessment area.

Assessment Area Demographics by Geography Income Level						
Dataset	Low-	Moderate-	Middle-	Upper-	Unknown-	TOTAL
Census Tracts	1	2	13	1	0	17
	5.9%	11.8%	76.5%	5.9%	0.0%	100%
Family Population	515	1,588	12,223	1,239	0	15,565
	3.3%	10.2%	78.5%	8.0%	0.0%	100%
Household Population	1,063	3,025	19,196	1,686	0	24,970
	4.3%	12.1%	76.9%	6.8%	0.00%	100%
Business Institutions	322	176	1,469	193	0	2,160
	14.9%	8.1%	68.0%	8.9%	0.0%	100%
Agricultural Institutions	3	1	211	11	0	226
	1.3%	0.4%	93.4%	4.9%	0.0%	100%

Assessment Area Demographics by Population Income Level					
Dataset	Low-	Moderate-	Middle-	Upper-	TOTAL
Family Population	2,772	3,176	3,597	6,020	15,565
	17.8%	20.4%	23.1%	38.7%	100%
Household Population	5,291	4,365	5,065	10,249	24,970
	21.2%	17.5%	20.3%	41.1%	100%

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE RENO COUNTY ASSESSMENT AREA

LENDING TEST

The bank's overall lending performance in this assessment area is consistent with the Lending Test performance in Kansas, as displayed in the table below. For more detailed information related to Lending Test performance, see Appendix C.

Lending Test Summary	
Lending Activity	Consistent
Distribution of Loans by Borrower's Profile	Consistent
Geographic Distribution of Loans	Below
Community Development Lending Activity	Consistent
OVERALL	CONSISTENT

During the review period, the bank made one community development loan totaling \$4.0 million in the Reno County assessment area.

INVESTMENT TEST

The bank's Investment Test performance in this assessment area is consistent with the bank's overall performance in Kansas. During the review period, the bank had four community development investments totaling \$626,316. Furthermore, two community development donations were made totaling \$6,000.

SERVICE TEST

The bank's Service Test performance in this assessment area is consistent with the service performance in the state of Kansas, as shown in the table below.

Service Test Summary	
Accessibility of Delivery Systems	Consistent
Changes in Branch Locations	Exceeds
Reasonableness of Business Hours and Services	Consistent
Community Development Services	Below
OVERALL	CONSISTENT

During the review period, there were no community development services in the Reno County assessment area.

SCOPE OF EXAMINATION TABLES

Scope of Examination		
TIME PERIOD REVIEWED	January 1, 2022 – December 31, 2023 for HMDA, small business, and small farm loans	
	July 1, 2022 – July 21, 2025 for community development loans, investments, and service activities	
FINANCIAL INSTITUTION	PRODUCTS REVIEWED	
Simmons Bank Pine Bluff, Arkansas	HMDA Small Business Small Farm	
AFFILIATE(S)	AFFILIATE RELATIONSHIP	PRODUCTS REVIEWED
N/A	N/A	N/A

Appendix A (continued)

Assessment Area – Examination Scope Details					
Assessment Area	Rated Area	# of Offices	Deposits \$ (000s) June 30, 2024	Branches Visited	CRA Review Procedures
Kansas City	Kansas City MSA	3	\$283,309	0	Full-Scope
Texarkana	Texarkana MSA	1	\$11,236	0	Full-Scope
Little Rock	Arkansas	22	\$4,890,345	1	Full-Scope
NonMSA Arkansas (combined)	Arkansas	15	\$1,107,652	0	Full-Scope
Jonesboro	Arkansas	5	\$430,568	0	Full-Scope
Pine Bluff	Arkansas	8	\$1,898,071	0	Limited-Scope
Fayetteville	Arkansas	8	\$432,783	0	Limited-Scope
Fort Smith	Arkansas	5	\$227,190	0	Limited-Scope
Hot Springs	Arkansas	3	\$269,993	0	Limited-Scope
NonMSA Tennessee (combined)	Tennessee	17	\$1,378,969	0	Full-Scope
Memphis	Tennessee	11	\$782,998	0	Full-Scope
Nashville	Tennessee	10	\$1,016,700	0	Full-Scope
Jackson	Tennessee	4	\$305,208	0	Limited-Scope
Knoxville	Tennessee	2	\$132,952	0	Limited-Scope
Cleveland	Tennessee	1	\$0	0	Limited-Scope
Dallas-Fort Worth (combined)	Texas	21	\$1,558,337	0	Full-Scope
Houston	Texas	8	\$699,757	0	Full-Scope
Sherman	Texas	6	\$703,043	0	Full-Scope
NonMSA Texas (combined)	Texas	4	\$639,468	0	Full-Scope
Tyler	Texas	1	\$64,415	0	Limited-Scope
Nueces County	Texas	1	\$28,193	0	Limited-Scope
Brazos County	Texas	1	\$109,994	0	Limited-Scope
Gaudalupe County	Texas	1	\$35,948	0	Limited-Scope
Austin	Texas	0	\$55,136	0	Not Reviewed ⁸
NonMSA Missouri (combined)	Missouri	13	\$750,984	0	Full-Scope
St. Louis	Missouri	18	\$1,417,458	0	Full-Scope
Springfield	Missouri	7	\$364,220	0	Limited-Scope
Boone County	Missouri	6	\$566,590	0	Limited-Scope
Joplin	Missouri	1	\$132,945	0	Limited-Scope
NonMSA Oklahoma (combined)	Oklahoma	13	\$882,624	0	Full-Scope
Oklahoma City	Oklahoma	6	\$422,335	0	Limited-Scope
Tulsa	Oklahoma	1	\$145,636	0	Limited-Scope
Sedgwick County	Kansas	3	\$115,972	0	Full-Scope
Reno County	Kansas	1	\$56,935	0	Limited-Scope
OVERALL		227	\$22,121,441	1	16 Full-Scope

⁸ As of June 30, 2024, the bank's total deposits included \$55.1 million, attributable to the bank's Austin, Texas assessment area. However, prior to this examination, the bank exited the Austin market, and the assessment area is not included in this CRA evaluation.

**SUMMARY OF STATE AND MULTISTATE
METROPOLITAN STATISTICAL AREA RATINGS**

State or Multistate MSA	Lending Test Rating	Investment Test Rating	Service Test Rating	Overall Rating
Kansas City Multistate MSA	High Satisfactory	High Satisfactory	Low Satisfactory	Satisfactory
Texarkana Multistate MSA	Low Satisfactory	Outstanding	Low Satisfactory	Satisfactory
Arkansas	High Satisfactory	Outstanding	Low Satisfactory	Satisfactory
Tennessee	High Satisfactory	Low Satisfactory	High Satisfactory	Satisfactory
Texas	High Satisfactory	High Satisfactory	Low Satisfactory	Satisfactory
Missouri	High Satisfactory	High Satisfactory	High Satisfactory	Satisfactory
Oklahoma	Low Satisfactory	Low Satisfactory	High Satisfactory	Satisfactory
Kansas	High Satisfactory	High Satisfactory	Low Satisfactory	Satisfactory

The following table depicts the previous ratings table in numerical form, which is used in determining the overall rating for each rated area for large banks. Summing the points from the Lending, Service, and Investment Tests, each rated area is given a total point value, which equates to an overall rating in accordance with the FFIEC's *Large Institution CRA Examination Procedures*.

State or Multistate MSA	Lending Test Rating	Investment Test Rating	Service Test Rating	Total Points	Overall Rating
Kansas City Multistate MSA	9	4	3	16	Satisfactory
Texarkana Multistate MSA	6	6	3	15	Satisfactory
Arkansas	9	6	3	18	Satisfactory
Tennessee	9	3	4	16	Satisfactory
Texas	9	4	3	16	Satisfactory
Missouri	9	4	4	17	Satisfactory
Oklahoma	6	3	4	13	Satisfactory
Kansas	9	4	3	16	Satisfactory

LENDING PERFORMANCE TABLES BY ASSESSMENT AREA

Kansas City Multistate MSA

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	6	33.3%	8.2%	\$1,070	21.5%	3.9%	19.1%
Moderate	4	22.2%	18.2%	\$919	18.4%	12.7%	16.6%
Middle	1	5.6%	19.8%	\$222	4.5%	18.1%	20.9%
Upper	4	22.2%	34.2%	\$1,988	39.9%	48.2%	43.4%
Unknown	3	16.7%	19.5%	\$787	15.8%	17.1%	0.0%
TOTAL	18	100.0%	100.0%	\$4,986	100.0%	100.0%	100.0%
Refinance							
Low	3	75.0%	11.8%	\$360	77.6%	6.6%	19.1%
Moderate	1	25.0%	20.3%	\$104	22.4%	15.2%	16.6%
Middle	0	0.0%	20.9%	\$0	0.0%	19.8%	20.9%
Upper	0	0.0%	31.0%	\$0	0.0%	42.2%	43.4%
Unknown	0	0.0%	15.9%	\$0	0.0%	16.2%	0.0%
TOTAL	4	100.0%	100.0%	\$464	100.0%	100.0%	100.0%
Home Improvement							
Low	2	50.0%	6.2%	\$200	61.5%	3.5%	19.1%
Moderate	0	0.0%	13.0%	\$0	0.0%	8.6%	16.6%
Middle	0	0.0%	21.8%	\$0	0.0%	16.8%	20.9%
Upper	2	50.0%	53.6%	\$125	38.5%	63.7%	43.4%
Unknown	0	0.0%	5.4%	\$0	0.0%	7.4%	0.0%
TOTAL	4	100.0%	100.0%	\$325	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	5.1%	\$0	0.0%	2.6%	19.1%
Moderate	1	25.0%	13.6%	\$40	8.4%	7.5%	16.6%
Middle	1	25.0%	20.6%	\$32	6.7%	13.8%	20.9%
Upper	2	50.0%	54.1%	\$404	84.9%	67.8%	43.4%
Unknown	0	0.0%	6.5%	\$0	0.0%	8.3%	0.0%
TOTAL	4	100.0%	100.0%	\$476	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	12.2%	\$0	0.0%	5.1%	19.1%
Moderate	0	0.0%	18.0%	\$0	0.0%	12.0%	16.6%
Middle	0	0.0%	17.6%	\$0	0.0%	10.7%	20.9%
Upper	0	0.0%	43.0%	\$0	0.0%	57.2%	43.4%
Unknown	0	0.0%	9.1%	\$0	0.0%	15.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	3.6%	\$0	0.0%	2.4%	19.1%
Moderate	0	0.0%	2.0%	\$0	0.0%	2.8%	16.6%
Middle	0	0.0%	0.4%	\$0	0.0%	0.1%	20.9%
Upper	0	0.0%	0.4%	\$0	0.0%	0.4%	43.4%
Unknown	0	0.0%	93.6%	\$0	0.0%	94.3%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.4%	\$0	0.0%	0.0%	N/A
Moderate	0	0.0%	0.4%	\$0	0.0%	0.0%	N/A
Middle	0	0.0%	0.8%	\$0	0.0%	0.1%	N/A
Upper	0	0.0%	3.1%	\$0	0.0%	0.1%	N/A
Unknown	0	0.0%	95.3%	\$0	0.0%	99.8%	N/A
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	N/A
Total Home Mortgage Loans							Families by Family Income %
Low	11	36.7%	8.9%	\$1,630	26.1%	4.0%	19.1%
Moderate	6	20.0%	18.0%	\$1,063	17.0%	11.5%	16.6%
Middle	2	6.7%	20.0%	\$254	4.1%	16.1%	20.9%
Upper	8	26.7%	35.5%	\$2,517	40.3%	42.1%	43.4%
Unknown	3	10.0%	17.6%	\$787	12.6%	26.3%	0.0%
TOTAL	30	100.0%	100.0%	\$6,251	100.0%	100.0%	100.0%

Appendix C (Continued)

Distribution of 2023 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	1	8.3%	8.5%	\$166	3.8%	4.0%	19.1%
Moderate	1	8.3%	19.1%	\$212	4.8%	13.0%	16.6%
Middle	2	16.7%	19.1%	\$574	13.1%	17.3%	20.9%
Upper	4	33.3%	32.8%	\$1,841	42.0%	46.9%	43.4%
Unknown	4	33.3%	20.5%	\$1,586	36.2%	18.9%	0.0%
TOTAL	12	100.0%	100.0%	\$4,379	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	11.4%	\$0	0.0%	6.4%	19.1%
Moderate	1	100.0%	19.3%	\$165	100.0%	15.0%	16.6%
Middle	0	0.0%	19.3%	\$0	0.0%	17.6%	20.9%
Upper	0	0.0%	32.7%	\$0	0.0%	41.9%	43.4%
Unknown	0	0.0%	17.2%	\$0	0.0%	19.2%	0.0%
TOTAL	1	100.0%	100.0%	\$165	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	7.6%	\$0	0.0%	4.5%	19.1%
Moderate	0	0.0%	15.9%	\$0	0.0%	10.5%	16.6%
Middle	1	100.0%	21.9%	\$200	100.0%	16.7%	20.9%
Upper	0	0.0%	49.6%	\$0	0.0%	62.5%	43.4%
Unknown	0	0.0%	5.1%	\$0	0.0%	5.8%	0.0%
TOTAL	1	100.0%	100.0%	\$200	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	1	50.0%	5.8%	\$80	59.3%	2.9%	19.1%
Moderate	1	50.0%	15.2%	\$55	40.7%	8.9%	16.6%
Middle	0	0.0%	24.6%	\$0	0.0%	17.9%	20.9%
Upper	0	0.0%	47.9%	\$0	0.0%	64.3%	43.4%
Unknown	0	0.0%	6.5%	\$0	0.0%	6.0%	0.0%
TOTAL	2	100.0%	100.0%	\$135	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	10.8%	\$0	0.0%	6.1%	19.1%
Moderate	0	0.0%	19.6%	\$0	0.0%	12.9%	16.6%
Middle	0	0.0%	23.4%	\$0	0.0%	18.6%	20.9%
Upper	0	0.0%	40.2%	\$0	0.0%	54.5%	43.4%
Unknown	0	0.0%	6.1%	\$0	0.0%	7.9%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	0.8%	\$0	0.0%	0.5%	19.1%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	16.6%
Middle	0	0.0%	0.8%	\$0	0.0%	2.4%	20.9%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	43.4%
Unknown	0	0.0%	98.4%	\$0	0.0%	97.1%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	1.1%	\$0	0.0%	0.1%	N/A
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Upper	0	0.0%	1.1%	\$0	0.0%	0.0%	N/A
Unknown	0	0.0%	97.9%	\$0	0.0%	99.9%	N/A
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	N/A
Total Home Mortgage Loans							Families By Family Income %
Low	2	12.5%	8.7%	\$246	5.0%	3.7%	19.1%
Moderate	3	18.8%	18.4%	\$432	8.9%	11.2%	16.6%
Middle	3	18.8%	19.6%	\$774	15.9%	14.9%	20.9%
Upper	4	25.0%	35.1%	\$1,841	37.7%	40.5%	43.4%
Unknown	4	25.0%	18.1%	\$1,586	32.5%	29.7%	0.0%
TOTAL	16	100.0%	100.0%	\$4,879	100.0%	100.0%	100.0%

Appendix C (Continued)

Distribution of 2022 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner- Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	1	5.6%	5.1%	\$190	3.8%	2.4%	4.4%
Moderate	5	27.8%	20.2%	\$870	17.4%	11.9%	18.2%
Middle	7	38.9%	36.2%	\$1,637	32.8%	31.6%	36.8%
Upper	5	27.8%	37.9%	\$2,289	45.9%	53.6%	40.0%
Unknown	0	0.0%	0.7%	\$0	0.0%	0.4%	0.5%
TOTAL	18	100.0%	100.0%	\$4,986	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	3.9%	\$0	0.0%	2.2%	4.4%
Moderate	3	75.0%	19.2%	\$360	77.6%	12.1%	18.2%
Middle	1	25.0%	38.5%	\$104	22.4%	32.9%	36.8%
Upper	0	0.0%	38.0%	\$0	0.0%	52.6%	40.0%
Unknown	0	0.0%	0.4%	\$0	0.0%	0.3%	0.5%
TOTAL	4	100.0%	100.0%	\$464	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	2.3%	\$0	0.0%	1.7%	4.4%
Moderate	0	0.0%	10.9%	\$0	0.0%	7.6%	18.2%
Middle	2	50.0%	33.8%	\$200	61.5%	26.6%	36.8%
Upper	2	50.0%	52.6%	\$125	38.5%	63.9%	40.0%
Unknown	0	0.0%	0.4%	\$0	0.0%	0.2%	0.5%
TOTAL	4	100.0%	100.0%	\$325	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	1.3%	\$0	0.0%	1.2%	4.4%
Moderate	0	0.0%	10.6%	\$0	0.0%	5.9%	18.2%
Middle	2	50.0%	33.1%	\$72	15.1%	23.6%	36.8%
Upper	2	50.0%	54.9%	\$404	84.9%	69.1%	40.0%
Unknown	0	0.0%	0.1%	\$0	0.0%	0.1%	0.5%
TOTAL	4	100.0%	100.0%	\$476	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	5.4%	\$0	0.0%	3.0%	4.4%
Moderate	0	0.0%	17.8%	\$0	0.0%	8.9%	18.2%
Middle	0	0.0%	33.4%	\$0	0.0%	23.0%	36.8%
Upper	0	0.0%	43.2%	\$0	0.0%	65.1%	40.0%
Unknown	0	0.0%	0.3%	\$0	0.0%	0.1%	0.5%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	2.4%	\$0	0.0%	1.8%	4.4%
Moderate	0	0.0%	33.6%	\$0	0.0%	25.5%	18.2%
Middle	0	0.0%	48.8%	\$0	0.0%	49.4%	36.8%
Upper	0	0.0%	14.8%	\$0	0.0%	23.0%	40.0%
Unknown	0	0.0%	0.4%	\$0	0.0%	0.3%	0.5%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	13.3%	\$0	0.0%	6.1%	11.6%
Moderate	0	0.0%	36.9%	\$0	0.0%	20.9%	23.1%
Middle	0	0.0%	28.2%	\$0	0.0%	19.1%	34.3%
Upper	0	0.0%	20.0%	\$0	0.0%	53.3%	27.1%
Unknown	0	0.0%	1.6%	\$0	0.0%	0.7%	3.8%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	1	3.3%	4.4%	\$190	3.0%	2.8%	4.4%
Moderate	8	26.7%	18.9%	\$1,230	19.7%	12.8%	18.2%
Middle	12	40.0%	36.5%	\$2,013	32.2%	30.1%	36.8%
Upper	9	30.0%	39.6%	\$2,818	45.1%	53.9%	40.0%
Unknown	0	0.0%	0.6%	\$0	0.0%	0.4%	0.5%
TOTAL	30	100.0%	100.0%	\$6,251	100.0%	100.0%	100.0%

Appendix C (Continued)

Distribution of 2023 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner-Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	1	8.3%	5.6%	\$126	2.9%	2.8%	4.4%
Moderate	5	41.7%	21.8%	\$1,632	37.3%	13.4%	18.2%
Middle	4	33.3%	36.4%	\$1,656	37.8%	32.6%	36.8%
Upper	2	16.7%	35.6%	\$965	22.0%	50.8%	40.0%
Unknown	0	0.0%	0.6%	\$0	0.0%	0.3%	0.5%
TOTAL	12	100.0%	100.0%	\$4,379	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	5.5%	\$0	0.0%	3.4%	4.4%
Moderate	0	0.0%	21.5%	\$0	0.0%	15.3%	18.2%
Middle	1	100.0%	35.6%	\$165	100.0%	33.7%	36.8%
Upper	0	0.0%	36.9%	\$0	0.0%	47.2%	40.0%
Unknown	0	0.0%	0.6%	\$0	0.0%	0.3%	0.5%
TOTAL	1	100.0%	100.0%	\$165	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	2.5%	\$0	0.0%	1.5%	4.4%
Moderate	0	0.0%	12.7%	\$0	0.0%	8.6%	18.2%
Middle	1	100.0%	34.2%	\$200	100.0%	28.8%	36.8%
Upper	0	0.0%	50.4%	\$0	0.0%	60.9%	40.0%
Unknown	0	0.0%	0.3%	\$0	0.0%	0.1%	0.5%
TOTAL	1	100.0%	100.0%	\$200	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	1.5%	\$0	0.0%	1.0%	4.4%
Moderate	1	50.0%	12.2%	\$80	59.3%	7.8%	18.2%
Middle	0	0.0%	37.6%	\$0	0.0%	26.9%	36.8%
Upper	1	50.0%	48.4%	\$55	40.7%	64.2%	40.0%
Unknown	0	0.0%	0.3%	\$0	0.0%	0.1%	0.5%
TOTAL	2	100.0%	100.0%	\$135	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	2.5%	\$0	0.0%	1.2%	4.4%
Moderate	0	0.0%	19.0%	\$0	0.0%	13.4%	18.2%
Middle	0	0.0%	35.6%	\$0	0.0%	24.1%	36.8%
Upper	0	0.0%	42.8%	\$0	0.0%	61.2%	40.0%
Unknown	0	0.0%	0.1%	\$0	0.0%	0.2%	0.5%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	8.7%	\$0	0.0%	5.5%	4.4%
Moderate	0	0.0%	35.4%	\$0	0.0%	24.6%	18.2%
Middle	0	0.0%	39.4%	\$0	0.0%	43.1%	36.8%
Upper	0	0.0%	16.5%	\$0	0.0%	26.9%	40.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.5%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	11.1%	\$0	0.0%	8.5%	11.6%
Moderate	0	0.0%	32.1%	\$0	0.0%	33.9%	23.1%
Middle	0	0.0%	35.3%	\$0	0.0%	25.7%	34.3%
Upper	0	0.0%	21.1%	\$0	0.0%	31.2%	27.1%
Unknown	0	0.0%	0.5%	\$0	0.0%	0.7%	3.8%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	1	6.3%	5.0%	\$126	2.6%	3.6%	4.4%
Moderate	6	37.5%	20.4%	\$1,712	35.1%	16.3%	18.2%
Middle	6	37.5%	36.1%	\$2,021	41.4%	31.5%	36.8%
Upper	3	18.8%	37.9%	\$1,020	20.9%	48.2%	40.0%
Unknown	0	0.0%	0.5%	\$0	0.0%	0.4%	0.5%
TOTAL	16	100.0%	100.0%	\$4,879	100.0%	100.0%	100.0%

Distribution of 2022 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2022						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	
Business Revenue	\$1 Million or Less	17	63.0%	51.1%	\$4,528	52.0%	30.9%	90.5%
	Over \$1 Million/ Unknown	10	37.0%	48.9%	\$4,187	48.0%	69.1%	9.5%
	TOTAL	27	100.0%	100.0%	\$8,715	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	7	25.9%	91.8%	\$317	3.6%	29.2%	
	\$100,001–\$250,000	9	33.3%	3.8%	\$1,601	18.4%	14.6%	
	\$250,001–\$1 Million	11	40.7%	4.4%	\$6,797	78.0%	56.3%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	27	100.0%	100.0%	\$8,715	100.0%	100.0%	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	6	35.3%		\$267	5.9%		
	\$100,001–\$250,000	6	35.3%		\$1,118	24.7%		
	\$250,001–\$1 Million	5	29.4%		\$3,143	69.4%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	17	100.0%		\$4,528	100.0%		

Distribution of 2023 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2023						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	
Business Revenue	\$1 Million or Less	14	53.8%	52.9%	\$3,390	56.8%	29.5%	90.6%
	Over \$1 Million/ Unknown	12	46.2%	47.1%	\$2,578	43.2%	70.5%	9.4%
	TOTAL	26	100.0%	100.0%	\$5,968	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	13	50.0%	92.5%	\$475	8.0%	30.8%	
	\$100,001–\$250,000	6	23.1%	3.4%	\$962	16.1%	13.6%	
	\$250,001–\$1 Million	7	26.9%	4.1%	\$4,531	75.9%	55.6%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	26	100.0%	100.0%	\$5,968	100.0%	100.0%	
Loan Size	Revenue \$1 Million or Less	\$100,000 or Less	8	57.1%		\$259	7.6%	
		\$100,001–\$250,000	2	14.3%		\$350	10.3%	
		\$250,001–\$1 Million	4	28.6%		\$2,781	82.0%	
		Over \$1 Million	0	0.0%		\$0	0.0%	
		TOTAL	14	100.0%		\$3,390	100.0%	

Appendix C (Continued)

Distribution of 2022 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	0	0.0%	4.9%	\$0	0.0%	6.0%	5.8%
Moderate	3	11.1%	15.3%	\$392	4.5%	14.3%	18.0%
Middle	9	33.3%	30.8%	\$3,723	42.7%	27.1%	32.3%
Upper	14	51.9%	45.5%	\$4,400	50.5%	45.6%	40.7%
Unknown	1	3.7%	3.4%	\$200	2.3%	7.0%	3.2%
TOTAL	27	100.0%	100.0%	\$8,715	100.0%	100.0%	100.0%

Distribution of 2023 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	4	15.4%	4.9%	\$1,650	27.6%	6.1%	5.8%
Moderate	7	26.9%	14.4%	\$611	10.2%	13.7%	18.2%
Middle	3	11.5%	31.0%	\$671	11.2%	25.9%	32.3%
Upper	11	42.3%	46.6%	\$2,836	47.5%	47.9%	40.5%
Unknown	1	3.8%	3.1%	\$200	3.4%	6.3%	3.2%
TOTAL	26	100.0%	100.0%	\$5,968	100.0%	100.0%	100.0%

Texarkana Multistate MSA

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	0	0.0%	3.6%	\$0	0.0%	1.6%	22.1%
Moderate	0	0.0%	14.1%	\$0	0.0%	8.9%	17.6%
Middle	0	0.0%	21.5%	\$0	0.0%	17.7%	19.6%
Upper	0	0.0%	39.0%	\$0	0.0%	50.5%	40.6%
Unknown	0	0.0%	21.8%	\$0	0.0%	21.3%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	5.6%	\$0	0.0%	3.2%	22.1%
Moderate	0	0.0%	15.1%	\$0	0.0%	9.4%	17.6%
Middle	0	0.0%	19.5%	\$0	0.0%	15.2%	19.6%
Upper	0	0.0%	41.7%	\$0	0.0%	52.6%	40.6%
Unknown	0	0.0%	18.1%	\$0	0.0%	19.6%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	1.7%	\$0	0.0%	0.8%	22.1%
Moderate	0	0.0%	13.6%	\$0	0.0%	7.0%	17.6%
Middle	0	0.0%	10.2%	\$0	0.0%	4.8%	19.6%
Upper	0	0.0%	61.0%	\$0	0.0%	70.3%	40.6%
Unknown	0	0.0%	13.6%	\$0	0.0%	17.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	22.1%
Moderate	0	0.0%	8.3%	\$0	0.0%	10.2%	17.6%
Middle	0	0.0%	8.3%	\$0	0.0%	5.4%	19.6%
Upper	0	0.0%	75.0%	\$0	0.0%	81.1%	40.6%
Unknown	0	0.0%	8.3%	\$0	0.0%	3.3%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	11.6%	\$0	0.0%	9.0%	22.1%
Moderate	0	0.0%	18.6%	\$0	0.0%	17.3%	17.6%
Middle	0	0.0%	20.9%	\$0	0.0%	14.6%	19.6%
Upper	0	0.0%	44.2%	\$0	0.0%	56.1%	40.6%
Unknown	0	0.0%	4.7%	\$0	0.0%	3.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	2.3%	\$0	0.0%	1.6%	22.1%
Moderate	0	0.0%	2.3%	\$0	0.0%	0.9%	17.6%
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	19.6%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	40.6%
Unknown	0	0.0%	95.3%	\$0	0.0%	97.5%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Upper	0	0.0%	7.4%	\$0	0.0%	3.3%	N/A
Unknown	0	0.0%	92.6%	\$0	0.0%	96.7%	N/A
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	N/A
Total Home Mortgage Loans							Families by Family Income %
Low	0	0.0%	4.1%	\$0	0.0%	2.0%	22.1%
Moderate	0	0.0%	14.1%	\$0	0.0%	8.8%	17.6%
Middle	0	0.0%	20.2%	\$0	0.0%	16.3%	19.6%
Upper	0	0.0%	39.5%	\$0	0.0%	49.8%	40.6%
Unknown	0	0.0%	22.1%	\$0	0.0%	23.1%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%

Distribution of 2023 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	0	0.0%	3.3%	\$0	0.0%	1.4%	22.1%
Moderate	0	0.0%	12.0%	\$0	0.0%	7.5%	17.6%
Middle	0	0.0%	20.4%	\$0	0.0%	17.2%	19.6%
Upper	4	44.4%	35.8%	\$1,409	37.5%	46.4%	40.6%
Unknown	5	55.6%	28.6%	\$2,353	62.5%	27.6%	0.0%
TOTAL	9	100.0%	100.0%	\$3,762	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	6.7%	\$0	0.0%	2.5%	22.1%
Moderate	0	0.0%	13.9%	\$0	0.0%	8.7%	17.6%
Middle	0	0.0%	21.7%	\$0	0.0%	17.3%	19.6%
Upper	0	0.0%	41.3%	\$0	0.0%	53.0%	40.6%
Unknown	1	100.0%	16.4%	\$400	100.0%	18.5%	0.0%
TOTAL	1	100.0%	100.0%	\$400	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	6.7%	\$0	0.0%	4.7%	22.1%
Moderate	0	0.0%	16.0%	\$0	0.0%	9.8%	17.6%
Middle	0	0.0%	14.7%	\$0	0.0%	8.8%	19.6%
Upper	0	0.0%	52.0%	\$0	0.0%	62.1%	40.6%
Unknown	0	0.0%	10.7%	\$0	0.0%	14.6%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	3.8%	\$0	0.0%	3.2%	22.1%
Moderate	0	0.0%	3.8%	\$0	0.0%	3.0%	17.6%
Middle	0	0.0%	19.2%	\$0	0.0%	13.4%	19.6%
Upper	0	0.0%	65.4%	\$0	0.0%	77.0%	40.6%
Unknown	0	0.0%	7.7%	\$0	0.0%	3.4%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	11.1%	\$0	0.0%	5.9%	22.1%
Moderate	0	0.0%	14.3%	\$0	0.0%	12.7%	17.6%
Middle	0	0.0%	17.5%	\$0	0.0%	13.3%	19.6%
Upper	0	0.0%	54.0%	\$0	0.0%	65.0%	40.6%
Unknown	0	0.0%	3.2%	\$0	0.0%	3.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	22.1%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	17.6%
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	19.6%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	40.6%
Unknown	0	0.0%	100.0%	\$0	0.0%	100.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Unknown	0	0.0%	100.0%	\$0	0.0%	100.0%	N/A
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	N/A
Total Home Mortgage Loans							Families By Family Income %
Low	0	0.0%	4.1%	\$0	0.0%	1.6%	22.1%
Moderate	0	0.0%	12.2%	\$0	0.0%	7.2%	17.6%
Middle	0	0.0%	20.0%	\$0	0.0%	15.9%	19.6%
Upper	4	40.0%	37.5%	\$1,409	33.9%	44.9%	40.6%
Unknown	6	60.0%	26.2%	\$2,753	66.1%	30.4%	0.0%
TOTAL	10	100.0%	100.0%	\$4,162	100.0%	100.0%	100.0%

Appendix C (Continued)

Distribution of 2022 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner- Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	0	0.0%	1.0%	\$0	0.0%	0.7%	3.1%
Moderate	0	0.0%	15.1%	\$0	0.0%	11.5%	14.0%
Middle	0	0.0%	47.5%	\$0	0.0%	40.3%	51.2%
Upper	0	0.0%	36.4%	\$0	0.0%	47.5%	31.6%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.1%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	0.8%	\$0	0.0%	0.6%	3.1%
Moderate	0	0.0%	14.3%	\$0	0.0%	9.7%	14.0%
Middle	0	0.0%	48.8%	\$0	0.0%	44.3%	51.2%
Upper	0	0.0%	36.2%	\$0	0.0%	45.4%	31.6%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	5.1%	\$0	0.0%	4.0%	3.1%
Moderate	0	0.0%	11.9%	\$0	0.0%	5.9%	14.0%
Middle	0	0.0%	35.6%	\$0	0.0%	31.5%	51.2%
Upper	0	0.0%	47.5%	\$0	0.0%	58.6%	31.6%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	3.1%
Moderate	0	0.0%	8.3%	\$0	0.0%	5.4%	14.0%
Middle	0	0.0%	41.7%	\$0	0.0%	18.2%	51.2%
Upper	0	0.0%	50.0%	\$0	0.0%	76.5%	31.6%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	2.3%	\$0	0.0%	0.7%	3.1%
Moderate	0	0.0%	14.0%	\$0	0.0%	7.1%	14.0%
Middle	0	0.0%	46.5%	\$0	0.0%	41.7%	51.2%
Upper	0	0.0%	37.2%	\$0	0.0%	50.6%	31.6%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	4.7%	\$0	0.0%	2.7%	3.1%
Moderate	0	0.0%	27.9%	\$0	0.0%	19.6%	14.0%
Middle	0	0.0%	46.5%	\$0	0.0%	41.0%	51.2%
Upper	0	0.0%	20.9%	\$0	0.0%	36.7%	31.6%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	7.4%	\$0	0.0%	3.8%	17.3%
Moderate	0	0.0%	22.2%	\$0	0.0%	20.2%	18.4%
Middle	0	0.0%	55.6%	\$0	0.0%	60.3%	42.6%
Upper	0	0.0%	14.8%	\$0	0.0%	15.7%	21.7%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	0	0.0%	1.2%	\$0	0.0%	0.8%	3.1%
Moderate	0	0.0%	15.0%	\$0	0.0%	11.2%	14.0%
Middle	0	0.0%	47.6%	\$0	0.0%	41.7%	51.2%
Upper	0	0.0%	36.2%	\$0	0.0%	46.3%	31.6%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.1%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%

Distribution of 2023 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner- Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	1	11.1%	1.8%	\$48	1.3%	0.8%	3.1%
Moderate	1	11.1%	14.8%	\$1,560	41.5%	11.0%	14.0%
Middle	4	44.4%	50.8%	\$882	23.4%	44.5%	51.2%
Upper	3	33.3%	32.7%	\$1,272	33.8%	43.8%	31.6%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	9	100.0%	100.0%	\$3,762	100.0%	100.0%	100.0%
Refinance							
Low	1	100.0%	2.4%	\$400	100.0%	1.8%	3.1%
Moderate	0	0.0%	13.1%	\$0	0.0%	11.8%	14.0%
Middle	0	0.0%	55.0%	\$0	0.0%	50.0%	51.2%
Upper	0	0.0%	29.5%	\$0	0.0%	36.4%	31.6%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	1	100.0%	100.0%	\$400	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	5.3%	\$0	0.0%	3.0%	3.1%
Moderate	0	0.0%	14.7%	\$0	0.0%	11.1%	14.0%
Middle	0	0.0%	49.3%	\$0	0.0%	51.1%	51.2%
Upper	0	0.0%	30.7%	\$0	0.0%	34.8%	31.6%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	3.1%
Moderate	0	0.0%	7.7%	\$0	0.0%	7.4%	14.0%
Middle	0	0.0%	46.2%	\$0	0.0%	30.5%	51.2%
Upper	0	0.0%	46.2%	\$0	0.0%	62.1%	31.6%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	1.6%	\$0	0.0%	1.3%	3.1%
Moderate	0	0.0%	12.7%	\$0	0.0%	7.7%	14.0%
Middle	0	0.0%	42.9%	\$0	0.0%	37.5%	51.2%
Upper	0	0.0%	42.9%	\$0	0.0%	53.5%	31.6%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	3.1%
Moderate	0	0.0%	9.1%	\$0	0.0%	2.4%	14.0%
Middle	0	0.0%	54.5%	\$0	0.0%	46.6%	51.2%
Upper	0	0.0%	36.4%	\$0	0.0%	51.1%	31.6%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	28.0%	\$0	0.0%	6.0%	17.3%
Moderate	0	0.0%	20.0%	\$0	0.0%	12.4%	18.4%
Middle	0	0.0%	24.0%	\$0	0.0%	27.7%	42.6%
Upper	0	0.0%	28.0%	\$0	0.0%	53.9%	21.7%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	2	20.0%	2.2%	\$448	10.8%	1.3%	3.1%
Moderate	1	10.0%	14.4%	\$1,560	37.5%	11.1%	14.0%
Middle	4	40.0%	50.9%	\$882	21.2%	44.1%	51.2%
Upper	3	30.0%	32.5%	\$1,272	30.6%	43.5%	31.6%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	10	100.0%	100.0%	\$4,162	100.0%	100.0%	100.0%

Distribution of 2022 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2022						
		Count			Dollars			Total
		Bank		Aggregate	Bank		Aggregate	Businesses
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	2	50.0%	53.2%	\$240	55.6%	43.5%	91.2%
	Over \$1 Million/ Unknown	2	50.0%	46.8%	\$192	44.4%	56.5%	8.8%
	TOTAL	4	100.0%	100.0%	\$432	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	3	75.0%	88.5%	\$257	59.5%	31.8%	
	\$100,001–\$250,000	1	25.0%	7.0%	\$175	40.5%	22.5%	
	\$250,001–\$1 Million	0	0.0%	4.5%	\$0	0.0%	45.7%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	4	100.0%	100.0%	\$432	100.0%	100.0%	
Loan Size	Revenue \$1 Million or Less	\$100,000 or Less	1	50.0%		\$65	27.1%	
		\$100,001–\$250,000	1	50.0%		\$175	72.9%	
		\$250,001–\$1 Million	0	0.0%		\$0	0.0%	
		Over \$1 Million	0	0.0%		\$0	0.0%	
		TOTAL	2	100.0%		\$240	100.0%	

Distribution of 2023 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2023						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	
Business Revenue	\$1 Million or Less	17	56.7%	54.6%	\$3,956	48.7%	43.7%	91.1%
	Over \$1 Million/ Unknown	13	43.3%	45.4%	\$4,173	51.3%	56.3%	8.9%
	TOTAL	30	100.0%	100.0%	\$8,129	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	12	40.0%	86.2%	\$490	6.0%	28.5%	
	\$100,001–\$250,000	10	33.3%	9.4%	\$1,801	22.2%	29.4%	
	\$250,001–\$1 Million	8	26.7%	4.4%	\$5,838	71.8%	42.2%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	30	100.0%	100.0%	\$8,129	100.0%	100.0%	
Loan Size	Revenue \$1 Million or Less	\$100,000 or Less	7	41.2%		\$170	4.3%	
		\$100,001–\$250,000	7	41.2%		\$1,286	32.5%	
		\$250,001–\$1 Million	3	17.6%		\$2,500	63.2%	
		Over \$1 Million	0	0.0%		\$0	0.0%	
		TOTAL	17	100.0%		\$3,956	100.0%	

Appendix C (Continued)

Distribution of 2022 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	0	0.0%	6.7%	\$0	0.0%	5.7%	9.8%
Moderate	1	25.0%	16.5%	\$92	21.3%	18.5%	16.8%
Middle	2	50.0%	40.3%	\$240	55.6%	40.2%	42.1%
Upper	1	25.0%	35.7%	\$100	23.1%	34.6%	31.1%
Unknown	0	0.0%	0.8%	\$0	0.0%	0.9%	0.2%
TOTAL	4	100.0%	100.0%	\$432	100.0%	100.0%	100.0%

Distribution of 2023 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	3	10.0%	7.7%	\$1,270	15.6%	7.1%	10.0%
Moderate	8	26.7%	16.3%	\$1,220	15.0%	17.8%	16.9%
Middle	7	23.3%	40.8%	\$2,455	30.2%	39.3%	42.4%
Upper	12	40.0%	34.1%	\$3,184	39.2%	34.5%	30.5%
Unknown	0	0.0%	1.0%	\$0	0.0%	1.3%	0.2%
TOTAL	30	100.0%	100.0%	\$8,129	100.0%	100.0%	100.0%

ARKANSAS

Partial Little Rock CSA

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	55	9.1%	6.0%	\$7,501	5.0%	3.1%	22.4%
Moderate	137	22.6%	17.9%	\$21,691	14.5%	13.1%	16.6%
Middle	95	15.7%	19.1%	\$18,993	12.7%	17.8%	19.5%
Upper	245	40.5%	31.5%	\$84,494	56.5%	41.8%	41.5%
Unknown	73	12.1%	25.5%	\$16,750	11.2%	24.2%	0.0%
TOTAL	605	100.0%	100.0%	\$149,429	100.0%	100.0%	100.0%
Refinance							
Low	20	12.3%	7.2%	\$1,301	4.0%	3.8%	22.4%
Moderate	33	20.2%	18.5%	\$3,873	11.9%	13.1%	16.6%
Middle	22	13.5%	21.0%	\$2,905	8.9%	18.0%	19.5%
Upper	72	44.2%	35.0%	\$19,195	58.9%	45.7%	41.5%
Unknown	16	9.8%	18.3%	\$5,303	16.3%	19.5%	0.0%
TOTAL	163	100.0%	100.0%	\$32,577	100.0%	100.0%	100.0%
Home Improvement							
Low	3	3.2%	6.6%	\$40	0.5%	4.2%	22.4%
Moderate	7	7.5%	14.3%	\$258	3.5%	9.5%	16.6%
Middle	17	18.3%	20.7%	\$969	13.1%	15.7%	19.5%
Upper	53	57.0%	49.9%	\$4,877	65.7%	58.8%	41.5%
Unknown	13	14.0%	8.5%	\$1,281	17.3%	11.9%	0.0%
TOTAL	93	100.0%	100.0%	\$7,425	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	2	8.3%	4.8%	\$95	6.9%	2.4%	22.4%
Moderate	4	16.7%	13.1%	\$153	11.1%	8.5%	16.6%
Middle	3	12.5%	18.7%	\$176	12.8%	12.1%	19.5%
Upper	15	62.5%	57.2%	\$950	69.1%	71.1%	41.5%
Unknown	0	0.0%	6.2%	\$0	0.0%	5.8%	0.0%
TOTAL	24	100.0%	100.0%	\$1,374	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	4.8%	\$0	0.0%	2.7%	22.4%
Moderate	1	9.1%	15.3%	\$80	4.5%	9.7%	16.6%
Middle	2	18.2%	25.9%	\$251	14.0%	19.1%	19.5%
Upper	8	72.7%	50.2%	\$1,466	81.6%	63.1%	41.5%
Unknown	0	0.0%	3.7%	\$0	0.0%	5.5%	0.0%
TOTAL	11	100.0%	100.0%	\$1,797	100.0%	100.0%	100.0%

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	1.7%	\$0	0.0%	1.4%	22.4%
Moderate	0	0.0%	1.7%	\$0	0.0%	1.9%	16.6%
Middle	0	0.0%	0.3%	\$0	0.0%	0.6%	19.5%
Upper	0	0.0%	0.3%	\$0	0.0%	0.4%	41.5%
Unknown	0	0.0%	95.9%	\$0	0.0%	95.7%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Moderate	0	0.0%	0.4%	\$0	0.0%	0.0%	N/A
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Upper	0	0.0%	2.1%	\$0	0.0%	0.3%	N/A
Unknown	7	100.0%	97.5%	\$62,650	100.0%	99.6%	N/A
TOTAL	7	100.0%	100.0%	\$62,650	100.0%	100.0%	N/A
Total Home Mortgage Loans							Families by Family Income %
Low	80	8.9%	6.2%	\$8,937	3.5%	2.7%	22.4%
Moderate	182	20.2%	17.3%	\$26,055	10.2%	10.9%	16.6%
Middle	139	15.4%	19.4%	\$23,294	9.1%	14.9%	19.5%
Upper	393	43.5%	33.7%	\$110,982	43.5%	36.4%	41.5%
Unknown	109	12.1%	23.4%	\$85,984	33.7%	35.2%	0.0%
TOTAL	903	100.0%	100.0%	\$255,252	100.0%	100.0%	100.0%

Appendix C (Continued)

Distribution of 2023 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	28	8.1%	4.6%	\$2,900	3.4%	2.2%	22.4%
Moderate	87	25.1%	16.8%	\$13,205	15.5%	11.5%	16.6%
Middle	71	20.5%	18.4%	\$13,710	16.0%	16.3%	19.5%
Upper	129	37.2%	31.6%	\$47,685	55.8%	42.4%	41.5%
Unknown	32	9.2%	28.6%	\$7,946	9.3%	27.6%	0.0%
TOTAL	347	100.0%	100.0%	\$85,446	100.0%	100.0%	100.0%
Refinance							
Low	4	8.3%	6.5%	\$1,216	11.2%	3.3%	22.4%
Moderate	4	8.3%	17.1%	\$302	2.8%	11.4%	16.6%
Middle	7	14.6%	21.3%	\$574	5.3%	17.0%	19.5%
Upper	29	60.4%	34.4%	\$7,491	69.0%	44.1%	41.5%
Unknown	4	8.3%	20.6%	\$1,269	11.7%	24.2%	0.0%
TOTAL	48	100.0%	100.0%	\$10,852	100.0%	100.0%	100.0%
Home Improvement							
Low	5	8.2%	6.3%	\$144	2.5%	3.5%	22.4%
Moderate	8	13.1%	13.8%	\$507	8.6%	8.0%	16.6%
Middle	13	21.3%	20.1%	\$1,165	19.8%	16.6%	19.5%
Upper	29	47.5%	48.1%	\$3,558	60.5%	56.5%	41.5%
Unknown	6	9.8%	11.7%	\$503	8.6%	15.4%	0.0%
TOTAL	61	100.0%	100.0%	\$5,877	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	5.4%	\$0	0.0%	3.8%	22.4%
Moderate	1	6.7%	12.8%	\$62	5.7%	7.8%	16.6%
Middle	4	26.7%	23.0%	\$200	18.5%	17.0%	19.5%
Upper	8	53.3%	52.6%	\$702	65.1%	66.4%	41.5%
Unknown	2	13.3%	6.2%	\$115	10.7%	5.0%	0.0%
TOTAL	15	100.0%	100.0%	\$1,079	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	6.4%	\$0	0.0%	4.7%	22.4%
Moderate	2	22.2%	19.0%	\$91	11.7%	13.1%	16.6%
Middle	2	22.2%	25.4%	\$101	13.0%	19.2%	19.5%
Upper	5	55.6%	46.1%	\$586	75.3%	58.9%	41.5%
Unknown	0	0.0%	3.0%	\$0	0.0%	4.1%	0.0%
TOTAL	9	100.0%	100.0%	\$778	100.0%	100.0%	100.0%

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	2.8%	\$0	0.0%	2.0%	22.4%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	16.6%
Middle	0	0.0%	0.7%	\$0	0.0%	1.1%	19.5%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	41.5%
Unknown	0	0.0%	96.5%	\$0	0.0%	96.9%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Moderate	0	0.0%	0.8%	\$0	0.0%	0.2%	N/A
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Upper	0	0.0%	1.7%	\$0	0.0%	1.4%	N/A
Unknown	2	100.0%	97.5%	\$900	100.0%	98.5%	N/A
TOTAL	2	100.0%	100.0%	\$900	100.0%	100.0%	N/A
Total Home Mortgage Loans							Families By Family Income %
Low	37	7.7%	5.1%	\$4,260	4.1%	2.3%	22.4%
Moderate	102	21.2%	16.3%	\$14,167	13.5%	10.7%	16.6%
Middle	97	20.1%	19.2%	\$15,750	15.0%	15.5%	19.5%
Upper	200	41.5%	34.1%	\$60,022	57.2%	40.9%	41.5%
Unknown	46	9.5%	25.4%	\$10,733	10.2%	30.7%	0.0%
TOTAL	482	100.0%	100.0%	\$104,932	100.0%	100.0%	100.0%

Appendix C (Continued)

Distribution of 2022 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner- Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	20	3.3%	3.3%	\$3,689	2.5%	1.9%	3.2%
Moderate	76	12.6%	12.1%	\$15,921	10.7%	9.0%	14.5%
Middle	258	42.6%	50.1%	\$55,274	37.0%	46.3%	49.2%
Upper	251	41.5%	34.5%	\$74,545	49.9%	42.7%	33.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	605	100.0%	100.0%	\$149,429	100.0%	100.0%	100.0%
Refinance							
Low	4	2.5%	2.6%	\$326	1.0%	1.4%	3.2%
Moderate	19	11.7%	12.3%	\$2,029	6.2%	8.5%	14.5%
Middle	52	31.9%	50.5%	\$7,484	23.0%	47.0%	49.2%
Upper	88	54.0%	34.6%	\$22,738	69.8%	43.1%	33.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	163	100.0%	100.0%	\$32,577	100.0%	100.0%	100.0%
Home Improvement							
Low	3	3.2%	3.0%	\$94	1.3%	1.6%	3.2%
Moderate	8	8.6%	12.6%	\$519	7.0%	10.4%	14.5%
Middle	29	31.2%	42.9%	\$1,852	24.9%	39.0%	49.2%
Upper	53	57.0%	41.5%	\$4,960	66.8%	49.1%	33.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	93	100.0%	100.0%	\$7,425	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	2.1%	\$0	0.0%	1.2%	3.2%
Moderate	2	8.3%	6.7%	\$77	5.6%	4.2%	14.5%
Middle	10	41.7%	46.5%	\$509	37.0%	38.9%	49.2%
Upper	12	50.0%	44.7%	\$788	57.4%	55.6%	33.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	24	100.0%	100.0%	\$1,374	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	2.3%	\$0	0.0%	2.4%	3.2%
Moderate	3	27.3%	9.8%	\$575	32.0%	9.3%	14.5%
Middle	2	18.2%	49.0%	\$240	13.4%	37.6%	49.2%
Upper	6	54.5%	38.9%	\$982	54.6%	50.7%	33.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	11	100.0%	100.0%	\$1,797	100.0%	100.0%	100.0%

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	6.6%	\$0	0.0%	3.7%	3.2%
Moderate	0	0.0%	25.2%	\$0	0.0%	19.9%	14.5%
Middle	0	0.0%	49.7%	\$0	0.0%	51.3%	49.2%
Upper	0	0.0%	18.6%	\$0	0.0%	25.1%	33.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	2	28.6%	17.5%	\$51,240	81.8%	13.2%	10.1%
Moderate	1	14.3%	23.8%	\$266	0.4%	19.7%	25.3%
Middle	0	0.0%	38.8%	\$0	0.0%	32.6%	35.5%
Upper	4	57.1%	20.0%	\$11,144	17.8%	34.6%	29.1%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	7	100.0%	100.0%	\$62,650	100.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	29	3.2%	3.2%	\$55,349	21.7%	3.6%	3.2%
Moderate	109	12.1%	12.2%	\$19,387	7.6%	10.7%	14.5%
Middle	351	38.9%	49.6%	\$65,359	25.6%	44.0%	49.2%
Upper	414	45.8%	35.0%	\$115,157	45.1%	41.7%	33.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	903	100.0%	100.0%	\$255,252	100.0%	100.0%	100.0%

Appendix C (Continued)

Distribution of 2023 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner- Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	15	4.3%	4.1%	\$2,222	2.6%	2.3%	3.2%
Moderate	65	18.7%	12.8%	\$9,760	11.4%	9.2%	14.5%
Middle	139	40.1%	50.7%	\$32,884	38.5%	47.7%	49.2%
Upper	128	36.9%	32.5%	\$40,580	47.5%	40.8%	33.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	347	100.0%	100.0%	\$85,446	100.0%	100.0%	100.0%
Refinance							
Low	2	4.2%	3.0%	\$358	3.3%	1.7%	3.2%
Moderate	1	2.1%	12.4%	\$92	0.8%	9.3%	14.5%
Middle	21	43.8%	52.6%	\$4,529	41.7%	50.2%	49.2%
Upper	24	50.0%	32.0%	\$5,873	54.1%	38.7%	33.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	48	100.0%	100.0%	\$10,852	100.0%	100.0%	100.0%
Home Improvement							
Low	1	1.6%	3.9%	\$114	1.9%	2.8%	3.2%
Moderate	13	21.3%	14.9%	\$1,090	18.5%	12.1%	14.5%
Middle	22	36.1%	45.6%	\$1,257	21.4%	39.5%	49.2%
Upper	25	41.0%	35.7%	\$3,416	58.1%	45.5%	33.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	61	100.0%	100.0%	\$5,877	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	1.9%	\$0	0.0%	1.3%	3.2%
Moderate	2	13.3%	9.4%	\$105	9.7%	7.6%	14.5%
Middle	5	33.3%	46.0%	\$270	25.0%	39.4%	49.2%
Upper	8	53.3%	42.6%	\$704	65.2%	51.7%	33.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	15	100.0%	100.0%	\$1,079	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	1.8%	\$0	0.0%	1.3%	3.2%
Moderate	0	0.0%	11.8%	\$0	0.0%	8.2%	14.5%
Middle	5	55.6%	52.1%	\$296	38.0%	46.4%	49.2%
Upper	4	44.4%	34.4%	\$482	62.0%	44.1%	33.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	9	100.0%	100.0%	\$778	100.0%	100.0%	100.0%

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	9.9%	\$0	0.0%	6.1%	3.2%
Moderate	0	0.0%	22.7%	\$0	0.0%	16.7%	14.5%
Middle	0	0.0%	41.1%	\$0	0.0%	40.4%	49.2%
Upper	0	0.0%	26.2%	\$0	0.0%	36.8%	33.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	1	50.0%	14.9%	\$200	22.2%	5.6%	10.1%
Moderate	0	0.0%	19.8%	\$0	0.0%	18.6%	25.3%
Middle	1	50.0%	38.0%	\$700	77.8%	46.9%	35.5%
Upper	0	0.0%	27.3%	\$0	0.0%	28.8%	29.1%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	2	100.0%	100.0%	\$900	100.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	19	3.9%	3.8%	\$2,894	2.8%	2.4%	3.2%
Moderate	81	16.8%	12.8%	\$11,047	10.5%	9.8%	14.5%
Middle	193	40.0%	50.4%	\$39,936	38.1%	47.7%	49.2%
Upper	189	39.2%	33.0%	\$51,055	48.7%	40.1%	33.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	482	100.0%	100.0%	\$104,932	100.0%	100.0%	100.0%

Distribution of 2022 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2022						
		Count			Dollars			Total
		Bank		Aggregate	Bank		Aggregate	Businesses
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	356	53.2%	52.7%	\$39,471	36.8%	41.8%	91.3%
	Over \$1 Million/ Unknown	313	46.8%	47.3%	\$67,800	63.2%	58.2%	8.7%
	TOTAL	669	100.0%	100.0%	\$107,271	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	422	63.1%	90.5%	\$17,569	16.4%	31.5%	
	\$100,001–\$250,000	116	17.3%	4.9%	\$20,851	19.4%	17.5%	
	\$250,001–\$1 Million	131	19.6%	4.6%	\$68,851	64.2%	51.0%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	669	100.0%	100.0%	\$107,271	100.0%	100.0%	
Loan Size	Revenue \$1 Million or Less	258	72.5%		\$9,439	23.9%		
	\$100,001–\$250,000	57	16.0%		\$10,165	25.8%		
	\$250,001–\$1 Million	41	11.5%		\$19,867	50.3%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	356	100.0%		\$39,471	100.0%		

Distribution of 2023 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2023						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	
Business Revenue	\$1 Million or Less	291	54.4%	52.7%	\$35,820	40.5%	39.1%	91.3%
	Over \$1 Million/ Unknown	244	45.6%	47.3%	\$52,535	59.5%	60.9%	8.7%
	TOTAL	535	100.0%	100.0%	\$88,355	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	330	61.7%	91.7%	\$13,941	15.8%	35.6%	
	\$100,001–\$250,000	95	17.8%	4.6%	\$17,442	19.7%	18.3%	
	\$250,001–\$1 Million	110	20.6%	3.8%	\$56,972	64.5%	46.1%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	535	100.0%	100.0%	\$88,355	100.0%	100.0%	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	205	70.4%		\$7,891	22.0%		
	\$100,001–\$250,000	47	16.2%		\$8,406	23.5%		
	\$250,001–\$1 Million	39	13.4%		\$19,523	54.5%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	291	100.0%		\$35,820	100.0%		

Appendix C (Continued)

Distribution of 2022 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	34	5.1%	5.4%	\$10,033	9.4%	7.9%	6.6%
Moderate	139	20.8%	17.5%	\$20,331	19.0%	20.8%	20.0%
Middle	220	32.9%	42.8%	\$29,918	27.9%	39.7%	40.1%
Upper	276	41.3%	33.5%	\$46,989	43.8%	31.3%	33.0%
Unknown	0	0.0%	0.8%	\$0	0.0%	0.3%	0.3%
TOTAL	669	100.0%	100.0%	\$107,271	100.0%	100.0%	100.0%

Distribution of 2023 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	24	4.5%	5.1%	\$6,555	7.4%	6.5%	6.6%
Moderate	73	13.6%	17.1%	\$10,361	11.7%	19.9%	19.9%
Middle	202	37.8%	43.3%	\$26,864	30.4%	37.6%	40.2%
Upper	236	44.1%	33.9%	\$44,575	50.4%	35.9%	33.0%
Unknown	0	0.0%	0.6%	\$0	0.0%	0.1%	0.2%
TOTAL	535	100.0%	100.0%	\$88,355	100.0%	100.0%	100.0%

Distribution of 2022 Small Farm Lending By Borrower Income Level								
Farm Revenue and Loan Size		2022						
		Count			Dollars			Farms
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Farm Revenue	\$1 Million or Less	38	92.7%	64.8%	\$4,634	78.7%	66.1%	97.6%
	Over \$1 Million/ Unknown	3	7.3%	35.2%	\$1,254	21.3%	33.9%	2.4%
	TOTAL	41	100.0%	100.0%	\$5,888	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	20	48.8%	75.3%	\$883	15.0%	28.1%	
	\$100,001–\$250,000	12	29.3%	15.8%	\$1,930	32.8%	33.9%	
	\$250,001–\$500,000	9	22.0%	8.9%	\$3,075	52.2%	38.1%	
	Over \$500,000	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	41	100.0%	100.0%	\$5,888	100.0%	100.0%	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	20	52.6%		\$883	19.1%		
	\$100,001–\$250,000	12	31.6%		\$1,930	41.6%		
	\$250,001–\$1 Million	6	15.8%		\$1,821	39.3%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	38	100.0%		\$4,634	100.0%		

Distribution of 2023 Small Farm Lending By Borrower Income Level								
Farm Revenue and Loan Size		2023						
		Count			Dollars			Farms
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Farm Revenue	\$1 Million or Less	43	86.0%	66.7%	\$5,274	82.2%	72.5%	97.6%
	Over \$1 Million/ Unknown	7	14.0%	33.3%	\$1,143	17.8%	27.5%	2.4%
	TOTAL	50	100.0%	100.0%	\$6,417	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	29	58.0%	80.5%	\$1,371	21.4%	36.3%	
	\$100,001–\$250,000	13	26.0%	14.3%	\$2,098	32.7%	35.2%	
	\$250,001–\$500,000	8	16.0%	5.2%	\$2,948	45.9%	28.5%	
	Over \$500,000	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	50	100.0%	100.0%	\$6,417	100.0%	100.0%	
Loan Size	Revenue \$1 Million or Less	\$100,000 or Less	26	60.5%		\$1,245	23.6%	
		\$100,001–\$250,000	11	25.6%		\$1,668	31.6%	
		\$250,001–\$1 Million	6	14.0%		\$2,361	44.8%	
		Over \$1 Million	0	0.0%		\$0	0.0%	
		TOTAL	43	100.0%		\$5,274	100.0%	

Appendix C (Continued)

Distribution of 2022 Small Farm Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Farm Loans		Aggregate of Peer Data	Bank Small Farm Loans		Aggregate of Peer Data	% of Farms
	#	# %	# %	\$ (000s)	\$ %	\$ %	
Low	3	7.3%	0.8%	\$328	5.6%	1.3%	1.1%
Moderate	10	24.4%	16.3%	\$853	14.5%	18.2%	18.7%
Middle	17	41.5%	60.6%	\$2,561	43.5%	59.7%	52.9%
Upper	11	26.8%	21.6%	\$2,146	36.4%	20.7%	27.2%
Unknown	0	0.0%	0.6%	\$0	0.0%	0.1%	0.1%
TOTAL	41	100.0%	100.0%	\$5,888	100.0%	100.0%	100.0%

Distribution of 2023 Small Farm Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Farm Loans		Aggregate of Peer Data	Bank Small Farm Loans		Aggregate of Peer Data	% of Farms
	#	# %	# %	\$ (000s)	\$ %	\$ %	
Low	2	4.0%	0.9%	\$287	4.5%	1.3%	0.9%
Moderate	6	12.0%	17.6%	\$930	14.5%	20.8%	18.8%
Middle	24	48.0%	61.3%	\$2,320	36.2%	56.8%	53.4%
Upper	18	36.0%	20.0%	\$2,880	44.9%	21.1%	26.7%
Unknown	0	0.0%	0.2%	\$0	0.0%	0.0%	0.1%
TOTAL	50	100.0%	100.0%	\$6,417	100.0%	100.0%	100.0%

NonMSA Arkansas Combined Area

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	13	8.3%	5.9%	\$1,054	4.2%	2.9%	20.6%
Moderate	24	15.3%	16.4%	\$2,850	11.4%	11.4%	19.3%
Middle	23	14.6%	18.6%	\$2,994	12.0%	16.2%	19.5%
Upper	62	39.5%	38.0%	\$13,399	53.7%	48.2%	40.5%
Unknown	35	22.3%	21.0%	\$4,671	18.7%	21.2%	0.0%
TOTAL	157	100.0%	100.0%	\$24,968	100.0%	100.0%	100.0%
Refinance							
Low	8	12.3%	8.5%	\$633	8.2%	4.3%	20.6%
Moderate	8	12.3%	16.3%	\$815	10.6%	11.1%	19.3%
Middle	15	23.1%	21.6%	\$1,498	19.5%	18.4%	19.5%
Upper	31	47.7%	40.6%	\$4,319	56.2%	51.2%	40.5%
Unknown	3	4.6%	12.9%	\$422	5.5%	15.0%	0.0%
TOTAL	65	100.0%	100.0%	\$7,687	100.0%	100.0%	100.0%
Home Improvement							
Low	4	11.1%	8.3%	\$150	9.2%	5.4%	20.6%
Moderate	7	19.4%	12.1%	\$315	19.4%	9.1%	19.3%
Middle	10	27.8%	23.2%	\$364	22.4%	20.3%	19.5%
Upper	15	41.7%	48.7%	\$797	49.0%	58.1%	40.5%
Unknown	0	0.0%	7.6%	\$0	0.0%	7.1%	0.0%
TOTAL	36	100.0%	100.0%	\$1,626	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	2	20.0%	8.2%	\$150	32.6%	4.2%	20.6%
Moderate	4	40.0%	14.1%	\$175	38.0%	9.6%	19.3%
Middle	2	20.0%	25.9%	\$50	10.9%	18.2%	19.5%
Upper	1	10.0%	48.8%	\$35	7.6%	65.5%	40.5%
Unknown	1	10.0%	2.9%	\$50	10.9%	2.5%	0.0%
TOTAL	10	100.0%	100.0%	\$460	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	12.8%	\$0	0.0%	8.4%	20.6%
Moderate	2	66.7%	18.8%	\$57	58.8%	13.5%	19.3%
Middle	0	0.0%	25.6%	\$0	0.0%	23.5%	19.5%
Upper	1	33.3%	39.1%	\$40	41.2%	51.7%	40.5%
Unknown	0	0.0%	3.8%	\$0	0.0%	2.9%	0.0%
TOTAL	3	100.0%	100.0%	\$97	100.0%	100.0%	100.0%

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	20.6%
Moderate	0	0.0%	1.4%	\$0	0.0%	0.6%	19.3%
Middle	0	0.0%	1.4%	\$0	0.0%	1.2%	19.5%
Upper	0	0.0%	1.4%	\$0	0.0%	0.5%	40.5%
Unknown	0	0.0%	95.9%	\$0	0.0%	97.7%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	1.4%	\$0	0.0%	0.4%	N/A
Moderate	0	0.0%	4.1%	\$0	0.0%	0.9%	N/A
Middle	0	0.0%	2.7%	\$0	0.0%	0.7%	N/A
Upper	0	0.0%	18.9%	\$0	0.0%	7.2%	N/A
Unknown	4	100.0%	73.0%	\$3,287	100.0%	90.8%	N/A
TOTAL	4	100.0%	100.0%	\$3,287	100.0%	100.0%	N/A
Total Home Mortgage Loans							Families by Family Income %
Low	27	9.8%	6.8%	\$1,987	5.2%	3.2%	20.6%
Moderate	45	16.4%	15.9%	\$4,212	11.0%	10.7%	19.3%
Middle	50	18.2%	19.6%	\$4,906	12.9%	16.0%	19.5%
Upper	110	40.0%	38.9%	\$18,590	48.8%	46.9%	40.5%
Unknown	43	15.6%	18.9%	\$8,430	22.1%	23.2%	0.0%
TOTAL	275	100.0%	100.0%	\$38,125	100.0%	100.0%	100.0%

Appendix C (Continued)

Distribution of 2023 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	7	6.3%	4.5%	\$448	2.6%	2.2%	20.6%
Moderate	15	13.5%	15.7%	\$1,612	9.2%	10.2%	19.3%
Middle	23	20.7%	19.8%	\$2,787	16.0%	17.2%	19.5%
Upper	54	48.6%	37.0%	\$10,588	60.6%	46.8%	40.5%
Unknown	12	10.8%	23.0%	\$2,032	11.6%	23.6%	0.0%
TOTAL	111	100.0%	100.0%	\$17,467	100.0%	100.0%	100.0%
Refinance							
Low	1	4.2%	8.6%	\$68	3.6%	3.6%	20.6%
Moderate	6	25.0%	13.8%	\$222	11.6%	8.2%	19.3%
Middle	3	12.5%	22.4%	\$339	17.7%	16.6%	19.5%
Upper	11	45.8%	39.9%	\$1,092	57.2%	48.7%	40.5%
Unknown	3	12.5%	15.3%	\$189	9.9%	22.8%	0.0%
TOTAL	24	100.0%	100.0%	\$1,910	100.0%	100.0%	100.0%
Home Improvement							
Low	2	6.5%	7.1%	\$40	2.4%	5.0%	20.6%
Moderate	2	6.5%	19.1%	\$56	3.3%	13.5%	19.3%
Middle	7	22.6%	20.5%	\$330	19.6%	18.5%	19.5%
Upper	15	48.4%	46.2%	\$975	57.8%	54.9%	40.5%
Unknown	5	16.1%	7.1%	\$285	16.9%	8.1%	0.0%
TOTAL	31	100.0%	100.0%	\$1,686	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	4.5%	\$0	0.0%	2.4%	20.6%
Moderate	1	20.0%	15.9%	\$25	12.0%	10.6%	19.3%
Middle	1	20.0%	22.7%	\$30	14.4%	18.4%	19.5%
Upper	3	60.0%	54.0%	\$153	73.6%	60.2%	40.5%
Unknown	0	0.0%	2.8%	\$0	0.0%	8.4%	0.0%
TOTAL	5	100.0%	100.0%	\$208	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	12.1%	\$0	0.0%	9.5%	20.6%
Moderate	0	0.0%	22.2%	\$0	0.0%	16.7%	19.3%
Middle	1	25.0%	22.7%	\$125	32.7%	16.6%	19.5%
Upper	3	75.0%	38.9%	\$257	67.3%	53.8%	40.5%
Unknown	0	0.0%	4.0%	\$0	0.0%	3.4%	0.0%
TOTAL	4	100.0%	100.0%	\$382	100.0%	100.0%	100.0%

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	20.6%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	19.3%
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	19.5%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	40.5%
Unknown	0	0.0%	100.0%	\$0	0.0%	100.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Moderate	0	0.0%	3.2%	\$0	0.0%	0.6%	N/A
Middle	0	0.0%	3.2%	\$0	0.0%	1.0%	N/A
Upper	0	0.0%	6.5%	\$0	0.0%	1.9%	N/A
Unknown	0	0.0%	87.1%	\$0	0.0%	96.5%	N/A
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	N/A
Total Home Mortgage Loans							Families By Family Income %
Low	10	5.7%	5.6%	\$556	2.6%	2.6%	20.6%
Moderate	24	13.7%	15.7%	\$1,915	8.8%	9.8%	19.3%
Middle	35	20.0%	20.3%	\$3,611	16.7%	16.8%	19.5%
Upper	86	49.1%	38.3%	\$13,065	60.3%	46.6%	40.5%
Unknown	20	11.4%	20.1%	\$2,506	11.6%	24.1%	0.0%
TOTAL	175	100.0%	100.0%	\$21,653	100.0%	100.0%	100.0%

Appendix C (Continued)

Distribution of 2022 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner- Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	0	0.0%	0.2%	\$0	0.0%	0.1%	0.7%
Moderate	26	16.6%	9.5%	\$2,572	10.3%	8.2%	10.2%
Middle	98	62.4%	69.7%	\$15,475	62.0%	68.1%	70.0%
Upper	33	21.0%	20.2%	\$6,921	27.7%	23.2%	18.8%
Unknown	0	0.0%	0.4%	\$0	0.0%	0.5%	0.4%
TOTAL	157	100.0%	100.0%	\$24,968	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	0.1%	\$0	0.0%	0.0%	0.7%
Moderate	14	21.5%	9.6%	\$1,157	15.1%	7.9%	10.2%
Middle	41	63.1%	69.4%	\$5,223	67.9%	68.6%	70.0%
Upper	10	15.4%	20.2%	\$1,307	17.0%	22.9%	18.8%
Unknown	0	0.0%	0.7%	\$0	0.0%	0.6%	0.4%
TOTAL	65	100.0%	100.0%	\$7,687	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.7%
Moderate	5	13.9%	7.6%	\$245	15.1%	6.6%	10.2%
Middle	25	69.4%	72.6%	\$1,170	72.0%	73.8%	70.0%
Upper	5	13.9%	19.1%	\$176	10.8%	19.1%	18.8%
Unknown	1	2.8%	0.6%	\$35	2.2%	0.5%	0.4%
TOTAL	36	100.0%	100.0%	\$1,626	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.7%
Moderate	3	30.0%	6.5%	\$145	31.5%	4.2%	10.2%
Middle	5	50.0%	72.9%	\$265	57.6%	71.1%	70.0%
Upper	2	20.0%	20.6%	\$50	10.9%	24.7%	18.8%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.4%
TOTAL	10	100.0%	100.0%	\$460	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	0.8%	\$0	0.0%	0.5%	0.7%
Moderate	1	33.3%	7.5%	\$27	27.8%	6.0%	10.2%
Middle	1	33.3%	63.2%	\$30	30.9%	61.3%	70.0%
Upper	1	33.3%	27.1%	\$40	41.2%	31.5%	18.8%
Unknown	0	0.0%	1.5%	\$0	0.0%	0.6%	0.4%
TOTAL	3	100.0%	100.0%	\$97	100.0%	100.0%	100.0%

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.7%
Moderate	0	0.0%	5.5%	\$0	0.0%	2.4%	10.2%
Middle	0	0.0%	68.5%	\$0	0.0%	66.7%	70.0%
Upper	0	0.0%	26.0%	\$0	0.0%	30.8%	18.8%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.4%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.8%
Moderate	1	25.0%	16.2%	\$1,075	32.7%	26.7%	22.5%
Middle	3	75.0%	71.6%	\$2,212	67.3%	66.6%	53.7%
Upper	0	0.0%	12.2%	\$0	0.0%	6.7%	23.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	4	100.0%	100.0%	\$3,287	100.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	0	0.0%	0.2%	\$0	0.0%	0.1%	0.7%
Moderate	50	18.2%	9.4%	\$5,221	13.7%	9.0%	10.2%
Middle	173	62.9%	69.7%	\$24,375	63.9%	68.2%	70.0%
Upper	51	18.5%	20.3%	\$8,494	22.3%	22.3%	18.8%
Unknown	1	0.4%	0.5%	\$35	0.1%	0.5%	0.4%
TOTAL	275	100.0%	100.0%	\$38,125	100.0%	100.0%	100.0%

Appendix C (Continued)

Distribution of 2023 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner-Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	0	0.0%	0.1%	\$0	0.0%	0.1%	0.7%
Moderate	18	16.2%	10.0%	\$2,183	12.5%	8.0%	10.2%
Middle	68	61.3%	70.0%	\$11,205	64.1%	69.4%	70.0%
Upper	25	22.5%	19.5%	\$4,079	23.4%	22.2%	18.8%
Unknown	0	0.0%	0.3%	\$0	0.0%	0.3%	0.4%
TOTAL	111	100.0%	100.0%	\$17,467	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	0.3%	\$0	0.0%	0.0%	0.7%
Moderate	5	20.8%	7.1%	\$362	19.0%	5.6%	10.2%
Middle	13	54.2%	73.3%	\$934	48.9%	72.5%	70.0%
Upper	6	25.0%	19.2%	\$614	32.1%	21.8%	18.8%
Unknown	0	0.0%	0.1%	\$0	0.0%	0.0%	0.4%
TOTAL	24	100.0%	100.0%	\$1,910	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	0.3%	\$0	0.0%	0.1%	0.7%
Moderate	4	12.9%	12.0%	\$220	13.0%	10.5%	10.2%
Middle	22	71.0%	67.2%	\$1,200	71.2%	65.2%	70.0%
Upper	5	16.1%	20.5%	\$266	15.8%	24.2%	18.8%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.4%
TOTAL	31	100.0%	100.0%	\$1,686	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.7%
Moderate	2	40.0%	3.4%	\$85	40.9%	2.3%	10.2%
Middle	3	60.0%	79.0%	\$123	59.1%	80.0%	70.0%
Upper	0	0.0%	17.0%	\$0	0.0%	17.4%	18.8%
Unknown	0	0.0%	0.6%	\$0	0.0%	0.4%	0.4%
TOTAL	5	100.0%	100.0%	\$208	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	1.0%	\$0	0.0%	1.7%	0.7%
Moderate	1	25.0%	11.6%	\$105	27.5%	9.2%	10.2%
Middle	3	75.0%	74.7%	\$277	72.5%	70.6%	70.0%
Upper	0	0.0%	12.6%	\$0	0.0%	18.5%	18.8%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.4%
TOTAL	4	100.0%	100.0%	\$382	100.0%	100.0%	100.0%

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.7%
Moderate	0	0.0%	10.3%	\$0	0.0%	7.8%	10.2%
Middle	0	0.0%	75.9%	\$0	0.0%	73.0%	70.0%
Upper	0	0.0%	13.8%	\$0	0.0%	19.2%	18.8%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.4%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	3.2%	\$0	0.0%	2.8%	0.8%
Moderate	0	0.0%	25.8%	\$0	0.0%	39.5%	22.5%
Middle	0	0.0%	58.1%	\$0	0.0%	47.0%	53.7%
Upper	0	0.0%	12.9%	\$0	0.0%	10.6%	23.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	0	0.0%	0.2%	\$0	0.0%	0.2%	0.7%
Moderate	30	17.1%	9.6%	\$2,955	13.6%	8.2%	10.2%
Middle	109	62.3%	70.8%	\$13,739	63.5%	69.6%	70.0%
Upper	36	20.6%	19.1%	\$4,959	22.9%	21.8%	18.8%
Unknown	0	0.0%	0.3%	\$0	0.0%	0.2%	0.4%
TOTAL	175	100.0%	100.0%	\$21,653	100.0%	100.0%	100.0%

Distribution of 2022 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2022						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	
Business Revenue	\$1 Million or Less	329	67.0%	54.5%	\$23,828	40.4%	44.4%	90.0%
	Over \$1 Million/ Unknown	162	33.0%	45.5%	\$35,128	59.6%	55.6%	10.0%
	TOTAL	491	100.0%	100.0%	\$58,956	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	356	72.5%	90.7%	\$12,023	20.4%	34.3%	
	\$100,001–\$250,000	61	12.4%	5.2%	\$10,798	18.3%	19.6%	
	\$250,001–\$1 Million	74	15.1%	4.2%	\$36,135	61.3%	46.1%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	491	100.0%	100.0%	\$58,956	100.0%	100.0%	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	275	83.6%		\$8,356	35.1%		
	\$100,001–\$250,000	34	10.3%		\$5,964	25.0%		
	\$250,001–\$1 Million	20	6.1%		\$9,508	39.9%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	329	100.0%		\$23,828	100.0%		

Distribution of 2023 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2023						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	
Business Revenue	\$1 Million or Less	284	68.9%	57.5%	\$21,520	53.0%	42.3%	90.2%
	Over \$1 Million/ Unknown	128	31.1%	42.5%	\$19,075	47.0%	57.7%	9.8%
	TOTAL	412	100.0%	100.0%	\$40,595	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	320	77.7%	90.8%	\$11,373	28.0%	35.7%	
	\$100,001–\$250,000	52	12.6%	5.7%	\$8,810	21.7%	22.4%	
	\$250,001–\$1 Million	40	9.7%	3.5%	\$20,412	50.3%	41.9%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	412	100.0%	100.0%	\$40,595	100.0%	100.0%	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	232	81.7%		\$6,962	32.4%		
	\$100,001–\$250,000	33	11.6%		\$5,156	24.0%		
	\$250,001–\$1 Million	19	6.7%		\$9,402	43.7%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	284	100.0%		\$21,520	100.0%		

Appendix C (Continued)

Distribution of 2022 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	4	0.8%	0.4%	\$163	0.3%	0.1%	0.7%
Moderate	80	16.3%	12.1%	\$4,431	7.5%	11.9%	14.2%
Middle	280	57.0%	63.2%	\$36,580	62.0%	64.0%	62.6%
Upper	127	25.9%	22.6%	\$17,782	30.2%	23.3%	22.1%
Unknown	0	0.0%	1.7%	\$0	0.0%	0.6%	0.3%
TOTAL	491	100.0%	100.0%	\$58,956	100.0%	100.0%	100.0%

Distribution of 2023 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	6	1.5%	0.5%	\$1,816	4.5%	1.1%	0.8%
Moderate	67	16.3%	11.1%	\$5,417	13.3%	13.6%	14.3%
Middle	235	57.0%	64.8%	\$23,260	57.3%	63.6%	62.5%
Upper	104	25.2%	22.4%	\$10,102	24.9%	21.3%	22.1%
Unknown	0	0.0%	1.1%	\$0	0.0%	0.4%	0.3%
TOTAL	412	100.0%	100.0%	\$40,595	100.0%	100.0%	100.0%

Distribution of 2022 Small Farm Lending By Borrower Income Level								
Farm Revenue and Loan Size		2022						
		Count			Dollars			Farms
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Farm Revenue	\$1 Million or Less	224	69.3%	61.7%	\$25,120	62.4%	67.5%	96.6%
	Over \$1 Million/ Unknown	99	30.7%	38.3%	\$15,138	37.6%	32.5%	3.4%
	TOTAL	323	100.0%	100.0%	\$40,258	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	204	63.2%	77.3%	\$8,412	20.9%	29.2%	
	\$100,001–\$250,000	67	20.7%	14.1%	\$10,967	27.2%	29.5%	
	\$250,001–\$500,000	52	16.1%	8.6%	\$20,879	51.9%	41.2%	
	Over \$500,000	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	323	100.0%	100.0%	\$40,258	100.0%	100.0%	
Loan Size	\$100,000 or Less	154	68.8%		\$5,914	23.5%		
	\$100,001–\$250,000	38	17.0%		\$6,238	24.8%		
	\$250,001–\$1 Million	32	14.3%		\$12,968	51.6%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	224	100.0%		\$25,120	100.0%		

Distribution of 2023 Small Farm Lending By Borrower Income Level								
Farm Revenue and Loan Size		2023						
		Count			Dollars			Farms
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Farm Revenue	\$1 Million or Less	232	72.3%	62.3%	\$21,285	63.4%	64.2%	96.8%
	Over \$1 Million/ Unknown	89	27.7%	37.7%	\$12,304	36.6%	35.8%	3.2%
	TOTAL	321	100.0%	100.0%	\$33,589	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	219	68.2%	80.7%	\$8,407	25.0%	34.8%	
	\$100,001–\$250,000	63	19.6%	12.9%	\$10,224	30.4%	31.0%	
	\$250,001–\$500,000	39	12.1%	6.4%	\$14,958	44.5%	34.2%	
	Over \$500,000	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	321	100.0%	100.0%	\$33,589	100.0%	100.0%	
Loan Size	Revenue \$1 Million or Less	169	72.8%		\$5,672	26.6%		
	\$100,001–\$250,000	37	15.9%		\$5,753	27.0%		
	\$250,001–\$1 Million	26	11.2%		\$9,860	46.3%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	232	100.0%		\$21,285	100.0%		

Appendix C (Continued)

Distribution of 2022 Small Farm Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Farm Loans		Aggregate of Peer Data	Bank Small Farm Loans		Aggregate of Peer Data	% of Farms
	#	# %	# %	\$ (000s)	\$ %	\$ %	
Low	10	3.1%	1.1%	\$2,923	7.3%	3.1%	1.1%
Moderate	60	18.6%	9.9%	\$5,063	12.6%	7.6%	13.4%
Middle	225	69.7%	78.8%	\$25,539	63.4%	75.8%	71.5%
Upper	28	8.7%	9.4%	\$6,733	16.7%	13.3%	13.4%
Unknown	0	0.0%	0.8%	\$0	0.0%	0.3%	0.5%
TOTAL	323	100.0%	100.0%	\$40,258	100.0%	100.0%	100.0%

Distribution of 2023 Small Farm Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Farm Loans		Aggregate of Peer Data	Bank Small Farm Loans		Aggregate of Peer Data	% of Farms
	#	# %	# %	\$ (000s)	\$ %	\$ %	
Low	13	4.0%	1.5%	\$2,796	8.3%	3.7%	1.0%
Moderate	57	17.8%	12.1%	\$5,063	15.1%	11.5%	13.7%
Middle	218	67.9%	76.1%	\$23,299	69.4%	76.0%	71.4%
Upper	32	10.0%	9.7%	\$2,391	7.1%	8.6%	13.4%
Unknown	1	0.3%	0.6%	\$40	0.1%	0.2%	0.5%
TOTAL	321	100.0%	100.0%	\$33,589	100.0%	100.0%	100.0%

Jonesboro CSA

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	9	4.6%	4.6%	\$1,110	2.7%	2.6%	20.6%
Moderate	41	21.1%	16.2%	\$6,005	14.9%	12.1%	17.3%
Middle	23	11.9%	18.7%	\$4,066	10.1%	16.7%	20.6%
Upper	68	35.1%	31.9%	\$20,381	50.4%	42.9%	41.4%
Unknown	53	27.3%	28.6%	\$8,843	21.9%	25.7%	0.0%
TOTAL	194	100.0%	100.0%	\$40,405	100.0%	100.0%	100.0%
Refinance							
Low	2	2.9%	7.5%	\$225	1.2%	3.7%	20.6%
Moderate	5	7.2%	14.3%	\$514	2.6%	9.2%	17.3%
Middle	5	7.2%	20.7%	\$582	3.0%	16.9%	20.6%
Upper	26	37.7%	39.6%	\$10,372	53.4%	51.9%	41.4%
Unknown	31	44.9%	17.9%	\$7,739	39.8%	18.2%	0.0%
TOTAL	69	100.0%	100.0%	\$19,432	100.0%	100.0%	100.0%
Home Improvement							
Low	3	9.7%	6.8%	\$82	3.4%	3.2%	20.6%
Moderate	3	9.7%	10.4%	\$114	4.7%	6.1%	17.3%
Middle	4	12.9%	16.7%	\$206	8.5%	14.3%	20.6%
Upper	12	38.7%	51.4%	\$1,409	58.3%	61.1%	41.4%
Unknown	9	29.0%	14.9%	\$604	25.0%	15.3%	0.0%
TOTAL	31	100.0%	100.0%	\$2,415	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	5.9%	\$0	0.0%	2.0%	20.6%
Moderate	2	28.6%	14.7%	\$175	25.1%	9.5%	17.3%
Middle	1	14.3%	22.5%	\$27	3.9%	18.4%	20.6%
Upper	4	57.1%	49.0%	\$495	71.0%	65.3%	41.4%
Unknown	0	0.0%	7.8%	\$0	0.0%	4.8%	0.0%
TOTAL	7	100.0%	100.0%	\$697	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	5.7%	\$0	0.0%	2.5%	20.6%
Moderate	0	0.0%	19.3%	\$0	0.0%	14.6%	17.3%
Middle	0	0.0%	23.9%	\$0	0.0%	18.8%	20.6%
Upper	3	100.0%	47.7%	\$622	100.0%	60.4%	41.4%
Unknown	0	0.0%	3.4%	\$0	0.0%	3.7%	0.0%
TOTAL	3	100.0%	100.0%	\$622	100.0%	100.0%	100.0%

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	5.7%	\$0	0.0%	1.4%	20.6%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	17.3%
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	20.6%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	41.4%
Unknown	0	0.0%	94.3%	\$0	0.0%	98.6%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Middle	0	0.0%	1.1%	\$0	0.0%	0.1%	N/A
Upper	0	0.0%	3.4%	\$0	0.0%	0.7%	N/A
Unknown	1	100.0%	95.4%	\$700	100.0%	99.2%	N/A
TOTAL	1	100.0%	100.0%	\$700	100.0%	100.0%	N/A
Total Home Mortgage Loans							Families by Family Income %
Low	14	4.6%	5.3%	\$1,417	2.2%	2.5%	20.6%
Moderate	51	16.7%	15.2%	\$6,808	10.6%	9.8%	17.3%
Middle	33	10.8%	18.9%	\$4,881	7.6%	14.5%	20.6%
Upper	113	37.0%	34.4%	\$33,279	51.8%	39.6%	41.4%
Unknown	94	30.8%	26.2%	\$17,886	27.8%	33.6%	0.0%
TOTAL	305	100.0%	100.0%	\$64,271	100.0%	100.0%	100.0%

Distribution of 2023 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	4	3.3%	3.2%	\$369	1.5%	1.6%	20.6%
Moderate	15	12.5%	13.2%	\$2,600	10.4%	9.3%	17.3%
Middle	26	21.7%	20.2%	\$4,652	18.5%	17.9%	20.6%
Upper	50	41.7%	30.4%	\$13,593	54.2%	39.6%	41.4%
Unknown	25	20.8%	33.0%	\$3,880	15.5%	31.5%	0.0%
TOTAL	120	100.0%	100.0%	\$25,094	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	7.0%	\$0	0.0%	2.6%	20.6%
Moderate	2	11.1%	13.7%	\$205	6.6%	8.5%	17.3%
Middle	4	22.2%	16.9%	\$260	8.4%	12.5%	20.6%
Upper	9	50.0%	42.2%	\$2,284	73.7%	52.4%	41.4%
Unknown	3	16.7%	20.2%	\$351	11.3%	24.1%	0.0%
TOTAL	18	100.0%	100.0%	\$3,100	100.0%	100.0%	100.0%
Home Improvement							
Low	3	13.6%	8.3%	\$45	4.0%	7.0%	20.6%
Moderate	0	0.0%	8.3%	\$0	0.0%	7.0%	17.3%
Middle	3	13.6%	17.0%	\$66	5.9%	10.3%	20.6%
Upper	14	63.6%	51.5%	\$926	82.2%	60.1%	41.4%
Unknown	2	9.1%	14.8%	\$90	8.0%	15.6%	0.0%
TOTAL	22	100.0%	100.0%	\$1,127	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	20.6%
Moderate	0	0.0%	14.3%	\$0	0.0%	8.5%	17.3%
Middle	3	30.0%	19.8%	\$81	17.5%	13.1%	20.6%
Upper	7	70.0%	62.6%	\$381	82.5%	76.4%	41.4%
Unknown	0	0.0%	3.3%	\$0	0.0%	2.0%	0.0%
TOTAL	10	100.0%	100.0%	\$462	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	11.1%	\$0	0.0%	7.6%	20.6%
Moderate	1	50.0%	19.8%	\$76	66.7%	17.7%	17.3%
Middle	0	0.0%	19.0%	\$0	0.0%	21.0%	20.6%
Upper	1	50.0%	43.7%	\$38	33.3%	47.8%	41.4%
Unknown	0	0.0%	6.3%	\$0	0.0%	6.0%	0.0%
TOTAL	2	100.0%	100.0%	\$114	100.0%	100.0%	100.0%

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	20.6%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	17.3%
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	20.6%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	41.4%
Unknown	0	0.0%	100.0%	\$0	0.0%	100.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	2.0%	\$0	0.0%	0.4%	N/A
Moderate	0	0.0%	2.0%	\$0	0.0%	0.5%	N/A
Middle	0	0.0%	2.0%	\$0	0.0%	1.5%	N/A
Upper	0	0.0%	4.0%	\$0	0.0%	2.9%	N/A
Unknown	2	100.0%	90.0%	\$1,530	100.0%	94.6%	N/A
TOTAL	2	100.0%	100.0%	\$1,530	100.0%	100.0%	N/A
Total Home Mortgage Loans							Families By Family Income %
Low	7	4.0%	4.2%	\$414	1.3%	1.9%	20.6%
Moderate	18	10.3%	13.1%	\$2,881	9.2%	8.8%	17.3%
Middle	36	20.7%	19.1%	\$5,059	16.1%	16.1%	20.6%
Upper	81	46.6%	34.0%	\$17,222	54.8%	40.6%	41.4%
Unknown	32	18.4%	29.5%	\$5,851	18.6%	32.7%	0.0%
TOTAL	174	100.0%	100.0%	\$31,427	100.0%	100.0%	100.0%

Appendix C (Continued)

Distribution of 2022 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner- Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	0	0.0%	0.5%	\$0	0.0%	0.2%	0.3%
Moderate	31	16.0%	15.1%	\$4,985	12.3%	12.0%	17.3%
Middle	78	40.2%	42.5%	\$15,668	38.8%	37.0%	44.9%
Upper	85	43.8%	41.9%	\$19,752	48.9%	50.8%	37.5%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	194	100.0%	100.0%	\$40,405	100.0%	100.0%	100.0%
Refinance							
Low	1	1.4%	0.2%	\$400	2.1%	0.3%	0.3%
Moderate	14	20.3%	16.2%	\$2,433	12.5%	12.5%	17.3%
Middle	25	36.2%	35.3%	\$7,626	39.2%	30.3%	44.9%
Upper	29	42.0%	48.3%	\$8,973	46.2%	56.8%	37.5%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	69	100.0%	100.0%	\$19,432	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.3%
Moderate	11	35.5%	14.9%	\$621	25.7%	13.1%	17.3%
Middle	8	25.8%	40.5%	\$384	15.9%	32.0%	44.9%
Upper	12	38.7%	44.6%	\$1,410	58.4%	54.9%	37.5%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	31	100.0%	100.0%	\$2,415	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.3%
Moderate	0	0.0%	5.9%	\$0	0.0%	7.7%	17.3%
Middle	3	42.9%	45.1%	\$192	27.5%	34.0%	44.9%
Upper	4	57.1%	49.0%	\$505	72.5%	58.3%	37.5%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	7	100.0%	100.0%	\$697	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.3%
Moderate	0	0.0%	14.8%	\$0	0.0%	10.9%	17.3%
Middle	2	66.7%	43.2%	\$571	91.8%	49.6%	44.9%
Upper	1	33.3%	42.0%	\$51	8.2%	39.4%	37.5%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	3	100.0%	100.0%	\$622	100.0%	100.0%	100.0%

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.3%
Moderate	0	0.0%	22.9%	\$0	0.0%	23.9%	17.3%
Middle	0	0.0%	48.6%	\$0	0.0%	47.8%	44.9%
Upper	0	0.0%	28.6%	\$0	0.0%	28.3%	37.5%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	1	100.0%	16.1%	\$700	100.0%	10.6%	15.2%
Moderate	0	0.0%	33.3%	\$0	0.0%	50.7%	35.9%
Middle	0	0.0%	34.5%	\$0	0.0%	19.1%	34.3%
Upper	0	0.0%	16.1%	\$0	0.0%	19.7%	14.5%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	1	100.0%	100.0%	\$700	100.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	2	0.7%	0.6%	\$1,100	1.7%	1.6%	0.3%
Moderate	56	18.4%	15.5%	\$8,039	12.5%	17.2%	17.3%
Middle	116	38.0%	40.6%	\$24,441	38.0%	33.3%	44.9%
Upper	131	43.0%	43.2%	\$30,691	47.8%	48.0%	37.5%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	305	100.0%	100.0%	\$64,271	100.0%	100.0%	100.0%

Appendix C (Continued)

Distribution of 2023 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner- Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	1	0.8%	0.4%	\$112	0.4%	0.2%	0.3%
Moderate	22	18.3%	17.6%	\$3,766	15.0%	14.0%	17.3%
Middle	45	37.5%	44.0%	\$8,056	32.1%	39.2%	44.9%
Upper	52	43.3%	38.0%	\$13,160	52.4%	46.5%	37.5%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	120	100.0%	100.0%	\$25,094	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	0.3%	\$0	0.0%	0.1%	0.3%
Moderate	1	5.6%	17.9%	\$150	4.8%	16.5%	17.3%
Middle	6	33.3%	42.8%	\$865	27.9%	36.6%	44.9%
Upper	11	61.1%	39.1%	\$2,085	67.3%	46.8%	37.5%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	18	100.0%	100.0%	\$3,100	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	1.3%	\$0	0.0%	1.2%	0.3%
Moderate	6	27.3%	22.7%	\$197	17.5%	20.4%	17.3%
Middle	2	9.1%	34.5%	\$47	4.2%	33.6%	44.9%
Upper	14	63.6%	41.5%	\$883	78.3%	44.8%	37.5%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	22	100.0%	100.0%	\$1,127	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.3%
Moderate	2	20.0%	11.0%	\$40	8.7%	6.3%	17.3%
Middle	3	30.0%	44.0%	\$102	22.1%	33.7%	44.9%
Upper	5	50.0%	45.1%	\$320	69.3%	59.9%	37.5%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	10	100.0%	100.0%	\$462	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.3%
Moderate	0	0.0%	15.1%	\$0	0.0%	10.7%	17.3%
Middle	1	50.0%	39.7%	\$76	66.7%	33.0%	44.9%
Upper	1	50.0%	45.2%	\$38	33.3%	56.3%	37.5%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	2	100.0%	100.0%	\$114	100.0%	100.0%	100.0%

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.3%
Moderate	0	0.0%	44.4%	\$0	0.0%	30.2%	17.3%
Middle	0	0.0%	16.7%	\$0	0.0%	17.1%	44.9%
Upper	0	0.0%	38.9%	\$0	0.0%	52.7%	37.5%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	1	50.0%	6.0%	\$780	51.0%	3.9%	15.2%
Moderate	0	0.0%	38.0%	\$0	0.0%	41.4%	35.9%
Middle	1	50.0%	40.0%	\$750	49.0%	42.7%	34.3%
Upper	0	0.0%	14.0%	\$0	0.0%	8.7%	14.5%
Unknown	0	0.0%	2.0%	\$0	0.0%	3.3%	0.0%
TOTAL	2	100.0%	100.0%	\$1,530	100.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	2	1.1%	0.5%	\$892	2.8%	0.4%	0.3%
Moderate	31	17.8%	18.1%	\$4,153	13.2%	15.8%	17.3%
Middle	58	33.3%	43.0%	\$9,896	31.5%	38.7%	44.9%
Upper	83	47.7%	38.4%	\$16,486	52.5%	44.9%	37.5%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.2%	0.0%
TOTAL	174	100.0%	100.0%	\$31,427	100.0%	100.0%	100.0%

Distribution of 2022 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2022						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	
Business Revenue	\$1 Million or Less	251	69.3%	56.5%	\$17,018	54.4%	51.1%	90.1%
	Over \$1 Million/ Unknown	111	30.7%	43.5%	\$14,241	45.6%	48.9%	9.9%
	TOTAL	362	100.0%	100.0%	\$31,259	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	294	81.2%	88.6%	\$9,737	31.1%	33.9%	
	\$100,001–\$250,000	37	10.2%	6.7%	\$6,326	20.2%	21.6%	
	\$250,001–\$1 Million	31	8.6%	4.6%	\$15,196	48.6%	44.5%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	362	100.0%	100.0%	\$31,259	100.0%	100.0%	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	218	86.9%		\$6,750	39.7%		
	\$100,001–\$250,000	19	7.6%		\$3,213	18.9%		
	\$250,001–\$1 Million	14	5.6%		\$7,055	41.5%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	251	100.0%		\$17,018	100.0%		

Distribution of 2023 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2023						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	
Business Revenue	\$1 Million or Less	193	63.3%	60.5%	\$12,861	52.7%	52.6%	90.1%
	Over \$1 Million/ Unknown	112	36.7%	39.5%	\$11,553	47.3%	47.4%	9.9%
	TOTAL	305	100.0%	100.0%	\$24,414	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	245	80.3%	89.0%	\$9,081	37.2%	35.4%	
	\$100,001–\$250,000	38	12.5%	6.4%	\$6,093	25.0%	20.7%	
	\$250,001–\$1 Million	22	7.2%	4.6%	\$9,240	37.8%	43.9%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	305	100.0%	100.0%	\$24,414	100.0%	100.0%	
Loan Size	Revenue \$1 Million or Less	163	84.5%		\$5,663	44.0%		
	\$100,001–\$250,000	20	10.4%		\$3,097	24.1%		
	\$250,001–\$1 Million	10	5.2%		\$4,101	31.9%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	193	100.0%		\$12,861	100.0%		

Appendix C (Continued)

Distribution of 2022 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	2	0.6%	1.0%	\$95	0.3%	1.5%	1.6%
Moderate	88	24.3%	22.9%	\$5,731	18.3%	25.7%	25.8%
Middle	130	35.9%	42.0%	\$12,381	39.6%	44.8%	43.1%
Upper	142	39.2%	33.0%	\$13,052	41.8%	27.5%	29.5%
Unknown	0	0.0%	1.0%	\$0	0.0%	0.4%	0.0%
TOTAL	362	100.0%	100.0%	\$31,259	100.0%	100.0%	100.0%

Distribution of 2023 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	1	0.3%	0.6%	\$100	0.4%	0.2%	1.7%
Moderate	85	27.9%	23.4%	\$5,536	22.7%	25.1%	25.6%
Middle	88	28.9%	42.5%	\$8,269	33.9%	40.1%	43.1%
Upper	131	43.0%	33.1%	\$10,509	43.0%	34.5%	29.7%
Unknown	0	0.0%	0.4%	\$0	0.0%	0.1%	0.0%
TOTAL	305	100.0%	100.0%	\$24,414	100.0%	100.0%	100.0%

Distribution of 2022 Small Farm Lending By Borrower Income Level								
Farm Revenue and Loan Size		2022						
		Count			Dollars			Farms
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Farm Revenue	\$1 Million or Less	126	70.0%	54.4%	\$15,341	60.1%	65.2%	96.9%
	Over \$1 Million/ Unknown	54	30.0%	45.6%	\$10,185	39.9%	34.8%	3.1%
	TOTAL	180	100.0%	100.0%	\$25,526	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	99	55.0%	64.9%	\$4,207	16.5%	17.6%	
	\$100,001–\$250,000	46	25.6%	20.1%	\$8,021	31.4%	31.1%	
	\$250,001–\$500,000	35	19.4%	14.9%	\$13,298	52.1%	51.3%	
	Over \$500,000	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	180	100.0%	100.0%	\$25,526	100.0%	100.0%	
Loan Size	Revenue \$1 Million or Less	76	60.3%		\$2,915	19.0%		
	\$100,001–\$250,000	30	23.8%		\$5,057	33.0%		
	\$250,001–\$1 Million	20	15.9%		\$7,369	48.0%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	126	100.0%		\$15,341	100.0%		

Distribution of 2023 Small Farm Lending By Borrower Income Level								
Farm Revenue and Loan Size		2023						
		Count			Dollars			Farms
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	
Farm Revenue	\$1 Million or Less	136	74.7%	51.2%	\$15,114	61.7%	58.8%	96.9%
	Over \$1 Million/ Unknown	46	25.3%	48.8%	\$9,392	38.3%	41.2%	3.1%
	TOTAL	182	100.0%	100.0%	\$24,506	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	102	56.0%	67.9%	\$3,851	15.7%	18.8%	
	\$100,001–\$250,000	45	24.7%	18.0%	\$8,324	34.0%	31.0%	
	\$250,001–\$500,000	35	19.2%	14.0%	\$12,331	50.3%	50.2%	
	Over \$500,000	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	182	100.0%	100.0%	\$24,506	100.0%	100.0%	
Loan Size	Revenue \$1 Million or Less	88	64.7%		\$3,041	20.1%		
	\$100,001–\$250,000	28	20.6%		\$5,216	34.5%		
	\$250,001–\$1 Million	20	14.7%		\$6,857	45.4%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	136	100.0%		\$15,114	100.0%		

Appendix C (Continued)

Distribution of 2022 Small Farm Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Farm Loans		Aggregate of Peer Data	Bank Small Farm Loans		Aggregate of Peer Data	% of Farms
	#	# %	# %	\$ (000s)	\$ %	\$ %	
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.2%
Moderate	40	22.2%	18.8%	\$5,616	22.0%	20.6%	22.4%
Middle	81	45.0%	50.3%	\$12,566	49.2%	50.3%	52.4%
Upper	59	32.8%	30.8%	\$7,344	28.8%	29.1%	25.0%
Unknown	0	0.0%	0.1%	\$0	0.0%	0.0%	0.0%
TOTAL	180	100.0%	100.0%	\$25,526	100.0%	100.0%	100.0%

Distribution of 2023 Small Farm Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Farm Loans		Aggregate of Peer Data	Bank Small Farm Loans		Aggregate of Peer Data	% of Farms
	#	# %	# %	\$ (000s)	\$ %	\$ %	
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.2%
Moderate	24	13.2%	17.6%	\$4,552	18.6%	23.0%	22.5%
Middle	97	53.3%	50.1%	\$12,352	50.4%	50.7%	52.5%
Upper	61	33.5%	31.9%	\$7,602	31.0%	26.2%	24.8%
Unknown	0	0.0%	0.4%	\$0	0.0%	0.0%	0.0%
TOTAL	182	100.0%	100.0%	\$24,506	100.0%	100.0%	100.0%

Pine Bluff MSA

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	22	18.6%	5.4%	\$1,746	10.3%	2.9%	22.5%
Moderate	28	23.7%	16.4%	\$3,507	20.7%	12.3%	17.3%
Middle	24	20.3%	20.3%	\$3,827	22.6%	19.4%	19.2%
Upper	27	22.9%	29.0%	\$5,183	30.7%	36.7%	40.9%
Unknown	17	14.4%	28.9%	\$2,641	15.6%	28.8%	0.0%
TOTAL	118	100.0%	100.0%	\$16,904	100.0%	100.0%	100.0%
Refinance							
Low	1	5.9%	5.5%	\$34	0.9%	2.8%	22.5%
Moderate	2	11.8%	15.9%	\$93	2.5%	10.5%	17.3%
Middle	6	35.3%	26.0%	\$588	16.0%	23.5%	19.2%
Upper	4	23.5%	38.6%	\$537	14.6%	44.8%	40.9%
Unknown	4	23.5%	14.0%	\$2,433	66.0%	18.3%	0.0%
TOTAL	17	100.0%	100.0%	\$3,685	100.0%	100.0%	100.0%
Home Improvement							
Low	1	10.0%	6.5%	\$30	4.5%	3.7%	22.5%
Moderate	0	0.0%	2.2%	\$0	0.0%	3.2%	17.3%
Middle	3	30.0%	21.7%	\$94	14.2%	13.2%	19.2%
Upper	5	50.0%	50.0%	\$318	48.0%	57.1%	40.9%
Unknown	1	10.0%	19.6%	\$220	33.2%	22.9%	0.0%
TOTAL	10	100.0%	100.0%	\$662	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	22.5%
Moderate	0	0.0%	12.5%	\$0	0.0%	8.3%	17.3%
Middle	2	100.0%	62.5%	\$70	100.0%	53.3%	19.2%
Upper	0	0.0%	25.0%	\$0	0.0%	38.4%	40.9%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	2	100.0%	100.0%	\$70	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	22.5%
Moderate	2	33.3%	15.4%	\$132	28.1%	4.5%	17.3%
Middle	2	33.3%	30.8%	\$243	51.8%	17.3%	19.2%
Upper	0	0.0%	46.2%	\$0	0.0%	75.6%	40.9%
Unknown	2	33.3%	7.7%	\$94	20.0%	2.6%	0.0%
TOTAL	6	100.0%	100.0%	\$469	100.0%	100.0%	100.0%

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	22.5%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	17.3%
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	19.2%
Upper	0	0.0%	2.2%	\$0	0.0%	0.2%	40.9%
Unknown	0	0.0%	97.8%	\$0	0.0%	99.8%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Unknown	1	100.0%	100.0%	\$276	100.0%	100.0%	N/A
TOTAL	1	100.0%	100.0%	\$276	100.0%	100.0%	N/A
Total Home Mortgage Loans							Families by Family Income %
Low	24	15.6%	5.1%	\$1,810	8.2%	2.3%	22.5%
Moderate	32	20.8%	14.9%	\$3,732	16.9%	9.5%	17.3%
Middle	37	24.0%	21.1%	\$4,822	21.9%	16.6%	19.2%
Upper	36	23.4%	30.8%	\$6,038	27.4%	32.5%	40.9%
Unknown	25	16.2%	28.1%	\$5,664	25.7%	39.1%	0.0%
TOTAL	154	100.0%	100.0%	\$22,066	100.0%	100.0%	100.0%

Appendix C (Continued)

Distribution of 2023 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	12	16.0%	7.1%	\$961	8.0%	4.0%	22.5%
Moderate	19	25.3%	21.3%	\$2,391	20.0%	16.5%	17.3%
Middle	17	22.7%	22.0%	\$2,631	22.0%	21.4%	19.2%
Upper	16	21.3%	17.8%	\$4,546	38.0%	24.9%	40.9%
Unknown	11	14.7%	31.9%	\$1,446	12.1%	33.2%	0.0%
TOTAL	75	100.0%	100.0%	\$11,975	100.0%	100.0%	100.0%
Refinance							
Low	2	25.0%	8.1%	\$72	13.4%	3.6%	22.5%
Moderate	0	0.0%	20.8%	\$0	0.0%	14.9%	17.3%
Middle	1	12.5%	23.4%	\$42	7.8%	20.1%	19.2%
Upper	5	62.5%	34.5%	\$424	78.8%	42.8%	40.9%
Unknown	0	0.0%	13.2%	\$0	0.0%	18.7%	0.0%
TOTAL	8	100.0%	100.0%	\$538	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	9.7%	\$0	0.0%	5.2%	22.5%
Moderate	5	45.5%	15.3%	\$156	32.4%	11.9%	17.3%
Middle	5	45.5%	20.8%	\$266	55.2%	18.7%	19.2%
Upper	1	9.1%	30.6%	\$60	12.4%	38.0%	40.9%
Unknown	0	0.0%	23.6%	\$0	0.0%	26.2%	0.0%
TOTAL	11	100.0%	100.0%	\$482	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	22.5%
Moderate	1	33.3%	33.3%	\$47	41.2%	21.4%	17.3%
Middle	0	0.0%	33.3%	\$0	0.0%	54.3%	19.2%
Upper	1	33.3%	16.7%	\$50	43.9%	18.1%	40.9%
Unknown	1	33.3%	16.7%	\$17	14.9%	6.2%	0.0%
TOTAL	3	100.0%	100.0%	\$114	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	9.8%	\$0	0.0%	3.3%	22.5%
Moderate	1	16.7%	12.2%	\$21	4.2%	5.8%	17.3%
Middle	3	50.0%	24.4%	\$143	28.4%	27.2%	19.2%
Upper	1	16.7%	36.6%	\$25	5.0%	52.3%	40.9%
Unknown	1	16.7%	17.1%	\$315	62.5%	11.4%	0.0%
TOTAL	6	100.0%	100.0%	\$504	100.0%	100.0%	100.0%

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	4.8%	\$0	0.0%	1.4%	22.5%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	17.3%
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	19.2%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	40.9%
Unknown	0	0.0%	95.2%	\$0	0.0%	98.6%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Unknown	0	0.0%	100.0%	\$0	0.0%	100.0%	N/A
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	N/A
Total Home Mortgage Loans							Families By Family Income %
Low	14	13.6%	7.3%	\$1,033	7.6%	3.5%	22.5%
Moderate	26	25.2%	20.0%	\$2,615	19.2%	14.1%	17.3%
Middle	26	25.2%	21.6%	\$3,082	22.6%	19.0%	19.2%
Upper	24	23.3%	21.4%	\$5,105	37.5%	25.9%	40.9%
Unknown	13	12.6%	29.8%	\$1,778	13.1%	37.6%	0.0%
TOTAL	103	100.0%	100.0%	\$13,613	100.0%	100.0%	100.0%

Distribution of 2022 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner- Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	0	0.0%	0.8%	\$0	0.0%	0.3%	0.9%
Moderate	20	16.9%	6.2%	\$2,686	15.9%	4.5%	13.2%
Middle	57	48.3%	40.2%	\$7,976	47.2%	36.2%	47.4%
Upper	36	30.5%	50.6%	\$5,717	33.8%	57.8%	34.5%
Unknown	5	4.2%	2.2%	\$525	3.1%	1.2%	3.9%
TOTAL	118	100.0%	100.0%	\$16,904	100.0%	100.0%	100.0%
Refinance							
Low	1	5.9%	1.0%	\$23	0.6%	0.4%	0.9%
Moderate	1	5.9%	8.4%	\$345	9.4%	6.4%	13.2%
Middle	4	23.5%	41.2%	\$374	10.1%	35.3%	47.4%
Upper	10	58.8%	48.1%	\$2,884	78.3%	57.5%	34.5%
Unknown	1	5.9%	1.3%	\$59	1.6%	0.5%	3.9%
TOTAL	17	100.0%	100.0%	\$3,685	100.0%	100.0%	100.0%
Home Improvement							
Low	1	10.0%	2.2%	\$220	33.2%	8.2%	0.9%
Moderate	2	20.0%	19.6%	\$81	12.2%	11.3%	13.2%
Middle	3	30.0%	32.6%	\$103	15.6%	26.6%	47.4%
Upper	4	40.0%	41.3%	\$258	39.0%	52.6%	34.5%
Unknown	0	0.0%	4.3%	\$0	0.0%	1.3%	3.9%
TOTAL	10	100.0%	100.0%	\$662	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.9%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	13.2%
Middle	1	50.0%	50.0%	\$50	71.4%	65.2%	47.4%
Upper	1	50.0%	50.0%	\$20	28.6%	34.8%	34.5%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	3.9%
TOTAL	2	100.0%	100.0%	\$70	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.9%
Moderate	0	0.0%	3.8%	\$0	0.0%	0.5%	13.2%
Middle	1	16.7%	34.6%	\$68	14.5%	33.4%	47.4%
Upper	5	83.3%	61.5%	\$401	85.5%	66.2%	34.5%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	3.9%
TOTAL	6	100.0%	100.0%	\$469	100.0%	100.0%	100.0%

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.9%
Moderate	0	0.0%	15.2%	\$0	0.0%	11.3%	13.2%
Middle	0	0.0%	47.8%	\$0	0.0%	36.4%	47.4%
Upper	0	0.0%	30.4%	\$0	0.0%	49.8%	34.5%
Unknown	0	0.0%	6.5%	\$0	0.0%	2.5%	3.9%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	8.7%	\$0	0.0%	1.8%	2.7%
Moderate	1	100.0%	39.1%	\$276	100.0%	50.6%	35.4%
Middle	0	0.0%	30.4%	\$0	0.0%	28.3%	47.9%
Upper	0	0.0%	8.7%	\$0	0.0%	4.7%	11.7%
Unknown	0	0.0%	13.0%	\$0	0.0%	14.5%	2.4%
TOTAL	1	100.0%	100.0%	\$276	100.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	2	1.3%	1.0%	\$243	1.1%	0.6%	0.9%
Moderate	24	15.6%	8.0%	\$3,388	15.4%	12.8%	13.2%
Middle	66	42.9%	40.2%	\$8,571	38.8%	34.5%	47.4%
Upper	56	36.4%	48.5%	\$9,280	42.1%	48.7%	34.5%
Unknown	6	3.9%	2.3%	\$584	2.6%	3.3%	3.9%
TOTAL	154	100.0%	100.0%	\$22,066	100.0%	100.0%	100.0%

Distribution of 2023 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner-Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	0	0.0%	0.6%	\$0	0.0%	0.3%	0.9%
Moderate	8	10.7%	7.1%	\$1,015	8.5%	5.1%	13.2%
Middle	42	56.0%	47.9%	\$6,659	55.6%	45.3%	47.4%
Upper	20	26.7%	40.7%	\$3,910	32.7%	47.3%	34.5%
Unknown	5	6.7%	3.7%	\$391	3.3%	2.0%	3.9%
TOTAL	75	100.0%	100.0%	\$11,975	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.9%
Moderate	2	25.0%	6.6%	\$140	26.0%	2.9%	13.2%
Middle	4	50.0%	46.7%	\$257	47.8%	44.0%	47.4%
Upper	2	25.0%	45.7%	\$141	26.2%	52.4%	34.5%
Unknown	0	0.0%	1.0%	\$0	0.0%	0.7%	3.9%
TOTAL	8	100.0%	100.0%	\$538	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	1.4%	\$0	0.0%	0.8%	0.9%
Moderate	1	9.1%	16.7%	\$44	9.1%	16.1%	13.2%
Middle	6	54.5%	51.4%	\$257	53.3%	48.1%	47.4%
Upper	3	27.3%	23.6%	\$160	33.2%	29.3%	34.5%
Unknown	1	9.1%	6.9%	\$21	4.4%	5.7%	3.9%
TOTAL	11	100.0%	100.0%	\$482	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.9%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	13.2%
Middle	1	33.3%	16.7%	\$17	14.9%	6.2%	47.4%
Upper	2	66.7%	83.3%	\$97	85.1%	93.8%	34.5%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	3.9%
TOTAL	3	100.0%	100.0%	\$114	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.9%
Moderate	0	0.0%	9.8%	\$0	0.0%	14.3%	13.2%
Middle	3	50.0%	43.9%	\$135	26.8%	39.4%	47.4%
Upper	3	50.0%	41.5%	\$369	73.2%	44.3%	34.5%
Unknown	0	0.0%	4.9%	\$0	0.0%	2.0%	3.9%
TOTAL	6	100.0%	100.0%	\$504	100.0%	100.0%	100.0%

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.9%
Moderate	0	0.0%	19.0%	\$0	0.0%	5.4%	13.2%
Middle	0	0.0%	38.1%	\$0	0.0%	36.9%	47.4%
Upper	0	0.0%	33.3%	\$0	0.0%	52.8%	34.5%
Unknown	0	0.0%	9.5%	\$0	0.0%	4.9%	3.9%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	2.7%
Moderate	0	0.0%	50.0%	\$0	0.0%	28.6%	35.4%
Middle	0	0.0%	25.0%	\$0	0.0%	46.8%	47.9%
Upper	0	0.0%	25.0%	\$0	0.0%	24.6%	11.7%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	2.4%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	0	0.0%	0.5%	\$0	0.0%	0.2%	0.9%
Moderate	11	10.7%	8.4%	\$1,199	8.8%	7.7%	13.2%
Middle	56	54.4%	47.2%	\$7,325	53.8%	45.0%	47.4%
Upper	30	29.1%	40.4%	\$4,677	34.4%	45.4%	34.5%
Unknown	6	5.8%	3.5%	\$412	3.0%	1.7%	3.9%
TOTAL	103	100.0%	100.0%	\$13,613	100.0%	100.0%	100.0%

Distribution of 2022 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2022						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	
Business Revenue	\$1 Million or Less	148	70.5%	57.2%	\$9,422	44.0%	42.6%	91.2%
	Over \$1 Million/ Unknown	62	29.5%	42.8%	\$11,974	56.0%	57.4%	8.8%
	TOTAL	210	100.0%	100.0%	\$21,396	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	166	79.0%	94.6%	\$5,412	25.3%	43.6%	
	\$100,001–\$250,000	22	10.5%	3.2%	\$3,702	17.3%	18.4%	
	\$250,001–\$1 Million	22	10.5%	2.2%	\$12,282	57.4%	38.0%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	210	100.0%	100.0%	\$21,396	100.0%	100.0%	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	127	85.8%		\$3,769	40.0%		
	\$100,001–\$250,000	13	8.8%		\$2,198	23.3%		
	\$250,001–\$1 Million	8	5.4%		\$3,455	36.7%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	148	100.0%		\$9,422	100.0%		

Distribution of 2023 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2023						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	
Business Revenue	\$1 Million or Less	116	64.4%	56.4%	\$4,801	32.5%	36.0%	91.0%
	Over \$1 Million/ Unknown	64	35.6%	43.6%	\$9,990	67.5%	64.0%	9.0%
	TOTAL	180	100.0%	100.0%	\$14,791	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	145	80.6%	94.9%	\$4,372	29.6%	47.1%	
	\$100,001–\$250,000	21	11.7%	3.1%	\$3,537	23.9%	18.6%	
	\$250,001–\$1 Million	14	7.8%	2.0%	\$6,882	46.5%	34.3%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	180	100.0%	100.0%	\$14,791	100.0%	100.0%	
Loan Size	Revenue \$1 Million or Less	107	92.2%		\$3,000	62.5%		
	\$100,001–\$250,000	8	6.9%		\$1,481	30.8%		
	\$250,001–\$1 Million	1	0.9%		\$320	6.7%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	116	100.0%		\$4,801	100.0%		

Appendix C (Continued)

Distribution of 2022 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	0	0.0%	1.8%	\$0	0.0%	1.9%	2.0%
Moderate	34	16.2%	17.7%	\$2,182	10.2%	13.2%	22.6%
Middle	99	47.1%	45.2%	\$10,242	47.9%	48.7%	43.3%
Upper	76	36.2%	30.7%	\$8,899	41.6%	33.7%	29.0%
Unknown	1	0.5%	4.6%	\$73	0.3%	2.5%	3.1%
TOTAL	210	100.0%	100.0%	\$21,396	100.0%	100.0%	100.0%

Distribution of 2023 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	0	0.0%	2.2%	\$0	0.0%	0.5%	1.8%
Moderate	28	15.6%	15.2%	\$994	6.7%	12.2%	22.4%
Middle	91	50.6%	46.4%	\$8,167	55.2%	51.4%	43.3%
Upper	58	32.2%	32.6%	\$5,544	37.5%	33.9%	29.4%
Unknown	3	1.7%	3.6%	\$86	0.6%	2.0%	3.1%
TOTAL	180	100.0%	100.0%	\$14,791	100.0%	100.0%	100.0%

Distribution of 2022 Small Farm Lending By Borrower Income Level								
Farm Revenue and Loan Size		2022						
		Count			Dollars			Farms
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Farm Revenue	\$1 Million or Less	68	66.0%	47.5%	\$6,561	45.5%	43.5%	98.5%
	Over \$1 Million/ Unknown	35	34.0%	52.5%	\$7,873	54.5%	56.5%	1.5%
	TOTAL	103	100.0%	100.0%	\$14,434	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	56	54.4%	69.1%	\$2,163	15.0%	20.6%	
	\$100,001–\$250,000	29	28.2%	19.3%	\$5,345	37.0%	35.1%	
	\$250,001–\$500,000	18	17.5%	11.6%	\$6,926	48.0%	44.2%	
	Over \$500,000	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	103	100.0%	100.0%	\$14,434	100.0%	100.0%	
Loan Size	Revenue \$1 Million or Less	\$100,000 or Less	45	66.2%		\$1,626	24.8%	
		\$100,001–\$250,000	17	25.0%		\$2,892	44.1%	
		\$250,001–\$1 Million	6	8.8%		\$2,043	31.1%	
		Over \$1 Million	0	0.0%		\$0	0.0%	
		TOTAL	68	100.0%		\$6,561	100.0%	

Distribution of 2023 Small Farm Lending By Borrower Income Level								
Farm Revenue and Loan Size		2023						
		Count			Dollars			Farms
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Farm Revenue	\$1 Million or Less	61	77.2%	54.2%	\$5,850	61.1%	51.6%	98.4%
	Over \$1 Million/ Unknown	18	22.8%	45.8%	\$3,726	38.9%	48.4%	1.6%
	TOTAL	79	100.0%	100.0%	\$9,576	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	46	58.2%	71.8%	\$1,305	13.6%	16.6%	
	\$100,001–\$250,000	19	24.1%	14.8%	\$3,151	32.9%	27.5%	
	\$250,001–\$500,000	14	17.7%	13.4%	\$5,120	53.5%	55.9%	
	Over \$500,000	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	79	100.0%	100.0%	\$9,576	100.0%	100.0%	
Loan Size	Revenue \$1 Million or Less	\$100,000 or Less	39	63.9%		\$1,029	17.6%	
		\$100,001–\$250,000	16	26.2%		\$2,563	43.8%	
		\$250,001–\$1 Million	6	9.8%		\$2,258	38.6%	
		Over \$1 Million	0	0.0%		\$0	0.0%	
		TOTAL	61	100.0%		\$5,850	100.0%	

Appendix C (Continued)

Distribution of 2022 Small Farm Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Farm Loans		Aggregate of Peer Data	Bank Small Farm Loans		Aggregate of Peer Data	% of Farms
	#	# %	# %	\$ (000s)	\$ %	\$ %	
Low	1	1.0%	0.6%	\$73	0.5%	0.4%	0.0%
Moderate	12	11.7%	10.5%	\$2,136	14.8%	13.6%	27.3%
Middle	73	70.9%	71.8%	\$10,384	71.9%	73.5%	55.7%
Upper	17	16.5%	16.6%	\$1,841	12.8%	12.4%	16.0%
Unknown	0	0.0%	0.6%	\$0	0.0%	0.1%	1.0%
TOTAL	103	100.0%	100.0%	\$14,434	100.0%	100.0%	100.0%

Distribution of 2023 Small Farm Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Farm Loans		Aggregate of Peer Data	Bank Small Farm Loans		Aggregate of Peer Data	% of Farms
	#	# %	# %	\$ (000s)	\$ %	\$ %	
Low	2	2.5%	1.4%	\$9	0.1%	0.1%	0.0%
Moderate	9	11.4%	12.0%	\$1,043	10.9%	14.7%	26.9%
Middle	48	60.8%	65.5%	\$6,685	69.8%	69.3%	56.0%
Upper	20	25.3%	20.4%	\$1,839	19.2%	15.8%	16.1%
Unknown	0	0.0%	0.7%	\$0	0.0%	0.0%	1.0%
TOTAL	79	100.0%	100.0%	\$9,576	100.0%	100.0%	100.0%

Partial Fayetteville MSA

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	3	4.0%	3.9%	\$445	1.7%	1.9%	20.4%
Moderate	11	14.7%	13.3%	\$2,357	9.0%	9.3%	18.2%
Middle	12	16.0%	20.8%	\$2,279	8.7%	17.9%	20.3%
Upper	27	36.0%	41.5%	\$11,774	45.1%	50.8%	41.1%
Unknown	22	29.3%	20.5%	\$9,256	35.4%	20.1%	0.0%
TOTAL	75	100.0%	100.0%	\$26,111	100.0%	100.0%	100.0%
Refinance							
Low	1	3.2%	9.7%	\$20	0.4%	4.9%	20.4%
Moderate	3	9.7%	17.7%	\$331	7.4%	12.2%	18.2%
Middle	9	29.0%	20.6%	\$1,013	22.8%	17.5%	20.3%
Upper	14	45.2%	37.0%	\$2,573	57.9%	48.5%	41.1%
Unknown	4	12.9%	15.0%	\$508	11.4%	17.0%	0.0%
TOTAL	31	100.0%	100.0%	\$4,445	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	5.8%	\$0	0.0%	2.7%	20.4%
Moderate	4	15.4%	11.3%	\$210	9.2%	7.2%	18.2%
Middle	3	11.5%	18.1%	\$132	5.8%	14.3%	20.3%
Upper	14	53.8%	52.4%	\$1,229	53.9%	61.1%	41.1%
Unknown	5	19.2%	12.4%	\$708	31.1%	14.7%	0.0%
TOTAL	26	100.0%	100.0%	\$2,279	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	3	17.6%	5.1%	\$100	5.9%	2.1%	20.4%
Moderate	2	11.8%	10.8%	\$80	4.7%	5.9%	18.2%
Middle	5	29.4%	20.6%	\$497	29.3%	14.5%	20.3%
Upper	7	41.2%	50.7%	\$1,019	60.1%	61.9%	41.1%
Unknown	0	0.0%	12.8%	\$0	0.0%	15.6%	0.0%
TOTAL	17	100.0%	100.0%	\$1,696	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	8.5%	\$0	0.0%	7.3%	20.4%
Moderate	0	0.0%	17.2%	\$0	0.0%	11.1%	18.2%
Middle	0	0.0%	21.9%	\$0	0.0%	13.8%	20.3%
Upper	0	0.0%	47.2%	\$0	0.0%	59.3%	41.1%
Unknown	0	0.0%	5.1%	\$0	0.0%	8.4%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	20.4%
Moderate	0	0.0%	5.7%	\$0	0.0%	2.0%	18.2%
Middle	0	0.0%	1.9%	\$0	0.0%	1.7%	20.3%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	41.1%
Unknown	0	0.0%	92.5%	\$0	0.0%	96.3%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Moderate	0	0.0%	2.3%	\$0	0.0%	0.4%	N/A
Middle	0	0.0%	0.8%	\$0	0.0%	0.1%	N/A
Upper	0	0.0%	1.5%	\$0	0.0%	0.4%	N/A
Unknown	7	100.0%	95.5%	\$22,912	100.0%	99.1%	N/A
TOTAL	7	100.0%	100.0%	\$22,912	100.0%	100.0%	N/A
Total Home Mortgage Loans							Families by Family Income %
Low	7	4.5%	5.7%	\$565	1.0%	2.5%	20.4%
Moderate	20	12.8%	14.3%	\$2,978	5.2%	9.1%	18.2%
Middle	29	18.6%	20.4%	\$3,921	6.8%	16.2%	20.3%
Upper	62	39.7%	41.2%	\$16,595	28.9%	46.6%	41.1%
Unknown	38	24.4%	18.5%	\$33,384	58.1%	25.5%	0.0%
TOTAL	156	100.0%	100.0%	\$57,443	100.0%	100.0%	100.0%

Distribution of 2023 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	1	1.9%	3.2%	\$225	1.2%	1.5%	20.4%
Moderate	4	7.4%	13.4%	\$949	5.1%	9.1%	18.2%
Middle	14	25.9%	19.9%	\$4,046	21.7%	16.8%	20.3%
Upper	24	44.4%	40.9%	\$10,289	55.2%	50.3%	41.1%
Unknown	11	20.4%	22.6%	\$3,147	16.9%	22.3%	0.0%
TOTAL	54	100.0%	100.0%	\$18,656	100.0%	100.0%	100.0%
Refinance							
Low	1	9.1%	9.0%	\$75	3.2%	2.8%	20.4%
Moderate	2	18.2%	16.2%	\$120	5.0%	6.3%	18.2%
Middle	2	18.2%	21.4%	\$330	13.9%	9.8%	20.3%
Upper	4	36.4%	35.6%	\$1,035	43.5%	26.3%	41.1%
Unknown	2	18.2%	17.8%	\$819	34.4%	54.9%	0.0%
TOTAL	11	100.0%	100.0%	\$2,379	100.0%	100.0%	100.0%
Home Improvement							
Low	3	10.0%	7.5%	\$218	7.8%	3.5%	20.4%
Moderate	5	16.7%	13.4%	\$228	8.1%	8.7%	18.2%
Middle	3	10.0%	19.4%	\$277	9.9%	13.0%	20.3%
Upper	19	63.3%	47.6%	\$2,080	74.2%	56.6%	41.1%
Unknown	0	0.0%	12.0%	\$0	0.0%	18.2%	0.0%
TOTAL	30	100.0%	100.0%	\$2,803	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	7.0%	\$0	0.0%	5.1%	20.4%
Moderate	0	0.0%	14.7%	\$0	0.0%	8.4%	18.2%
Middle	2	28.6%	23.9%	\$141	33.6%	16.7%	20.3%
Upper	5	71.4%	44.0%	\$279	66.4%	58.0%	41.1%
Unknown	0	0.0%	10.4%	\$0	0.0%	11.8%	0.0%
TOTAL	7	100.0%	100.0%	\$420	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	9.5%	\$0	0.0%	4.8%	20.4%
Moderate	0	0.0%	14.5%	\$0	0.0%	8.9%	18.2%
Middle	0	0.0%	23.4%	\$0	0.0%	15.6%	20.3%
Upper	0	0.0%	46.7%	\$0	0.0%	62.1%	41.1%
Unknown	1	100.0%	5.8%	\$150	100.0%	8.6%	0.0%
TOTAL	1	100.0%	100.0%	\$150	100.0%	100.0%	100.0%

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	20.4%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	18.2%
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	20.3%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	41.1%
Unknown	0	0.0%	100.0%	\$0	0.0%	100.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	2.2%	\$0	0.0%	0.1%	N/A
Moderate	0	0.0%	1.1%	\$0	0.0%	0.3%	N/A
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Upper	0	0.0%	2.2%	\$0	0.0%	0.1%	N/A
Unknown	0	0.0%	94.4%	\$0	0.0%	99.6%	N/A
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	N/A
Total Home Mortgage Loans							Families By Family Income %
Low	5	4.9%	4.8%	\$518	2.1%	1.7%	20.4%
Moderate	11	10.7%	13.8%	\$1,297	5.3%	7.7%	18.2%
Middle	21	20.4%	20.2%	\$4,794	19.6%	13.7%	20.3%
Upper	52	50.5%	40.7%	\$13,683	56.1%	41.3%	41.1%
Unknown	14	13.6%	20.5%	\$4,116	16.9%	35.5%	0.0%
TOTAL	103	100.0%	100.0%	\$24,408	100.0%	100.0%	100.0%

Distribution of 2022 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner- Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	1	1.3%	1.5%	\$165	0.6%	1.2%	1.3%
Moderate	8	10.7%	12.2%	\$1,832	7.0%	9.3%	16.5%
Middle	39	52.0%	45.6%	\$14,259	54.6%	42.6%	47.1%
Upper	27	36.0%	40.5%	\$9,855	37.7%	46.7%	34.9%
Unknown	0	0.0%	0.2%	\$0	0.0%	0.3%	0.2%
TOTAL	75	100.0%	100.0%	\$26,111	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	1.2%	\$0	0.0%	0.8%	1.3%
Moderate	5	16.1%	14.3%	\$820	18.4%	10.7%	16.5%
Middle	16	51.6%	47.3%	\$1,319	29.7%	45.4%	47.1%
Upper	10	32.3%	36.8%	\$2,306	51.9%	42.6%	34.9%
Unknown	0	0.0%	0.4%	\$0	0.0%	0.5%	0.2%
TOTAL	31	100.0%	100.0%	\$4,445	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	0.9%	\$0	0.0%	0.7%	1.3%
Moderate	6	23.1%	12.6%	\$440	19.3%	10.0%	16.5%
Middle	10	38.5%	45.3%	\$943	41.4%	45.7%	47.1%
Upper	10	38.5%	40.9%	\$896	39.3%	43.0%	34.9%
Unknown	0	0.0%	0.3%	\$0	0.0%	0.5%	0.2%
TOTAL	26	100.0%	100.0%	\$2,279	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0.4%	\$0	0.0%	0.1%	1.3%
Moderate	2	11.8%	10.4%	\$80	4.7%	6.1%	16.5%
Middle	9	52.9%	43.3%	\$707	41.7%	36.9%	47.1%
Upper	6	35.3%	45.6%	\$909	53.6%	56.3%	34.9%
Unknown	0	0.0%	0.3%	\$0	0.0%	0.5%	0.2%
TOTAL	17	100.0%	100.0%	\$1,696	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	1.4%	\$0	0.0%	0.7%	1.3%
Moderate	0	0.0%	10.3%	\$0	0.0%	7.9%	16.5%
Middle	0	0.0%	51.0%	\$0	0.0%	42.9%	47.1%
Upper	0	0.0%	36.8%	\$0	0.0%	45.9%	34.9%
Unknown	0	0.0%	0.6%	\$0	0.0%	2.6%	0.2%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	1.9%	\$0	0.0%	0.1%	1.3%
Moderate	0	0.0%	18.9%	\$0	0.0%	3.9%	16.5%
Middle	0	0.0%	56.6%	\$0	0.0%	11.5%	47.1%
Upper	0	0.0%	22.6%	\$0	0.0%	84.5%	34.9%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.2%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	1	14.3%	13.6%	\$756	3.3%	11.9%	19.1%
Moderate	2	28.6%	26.5%	\$3,000	13.1%	10.1%	23.4%
Middle	3	42.9%	36.4%	\$17,537	76.5%	42.5%	34.3%
Upper	0	0.0%	20.5%	\$0	0.0%	34.8%	20.6%
Unknown	1	14.3%	3.0%	\$1,619	7.1%	0.8%	2.6%
TOTAL	7	100.0%	100.0%	\$22,912	100.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	2	1.3%	1.4%	\$921	1.6%	1.9%	1.3%
Moderate	23	14.7%	12.8%	\$6,172	10.7%	9.6%	16.5%
Middle	77	49.4%	46.1%	\$34,765	60.5%	43.1%	47.1%
Upper	53	34.0%	39.4%	\$13,966	24.3%	45.0%	34.9%
Unknown	1	0.6%	0.3%	\$1,619	2.8%	0.4%	0.2%
TOTAL	156	100.0%	100.0%	\$57,443	100.0%	100.0%	100.0%

Distribution of 2023 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner-Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	1	1.9%	1.1%	\$138	0.7%	0.9%	1.3%
Moderate	9	16.7%	12.7%	\$2,571	13.8%	10.0%	16.5%
Middle	29	53.7%	44.7%	\$10,070	54.0%	41.7%	47.1%
Upper	14	25.9%	41.1%	\$5,545	29.7%	47.0%	34.9%
Unknown	1	1.9%	0.2%	\$332	1.8%	0.3%	0.2%
TOTAL	54	100.0%	100.0%	\$18,656	100.0%	100.0%	100.0%
Refinance							
Low	1	9.1%	0.8%	\$205	8.6%	0.5%	1.3%
Moderate	2	18.2%	14.7%	\$125	5.3%	6.5%	16.5%
Middle	5	45.5%	48.4%	\$1,109	46.6%	26.8%	47.1%
Upper	3	27.3%	35.8%	\$940	39.5%	66.1%	34.9%
Unknown	0	0.0%	0.2%	\$0	0.0%	0.1%	0.2%
TOTAL	11	100.0%	100.0%	\$2,379	100.0%	100.0%	100.0%
Home Improvement							
Low	1	3.3%	0.9%	\$57	2.0%	0.5%	1.3%
Moderate	7	23.3%	13.2%	\$511	18.2%	10.9%	16.5%
Middle	9	30.0%	43.8%	\$977	34.9%	38.2%	47.1%
Upper	13	43.3%	41.8%	\$1,258	44.9%	49.4%	34.9%
Unknown	0	0.0%	0.3%	\$0	0.0%	1.0%	0.2%
TOTAL	30	100.0%	100.0%	\$2,803	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0.9%	\$0	0.0%	0.6%	1.3%
Moderate	1	14.3%	11.1%	\$30	7.1%	7.7%	16.5%
Middle	2	28.6%	39.4%	\$140	33.3%	31.9%	47.1%
Upper	4	57.1%	48.5%	\$250	59.5%	59.7%	34.9%
Unknown	0	0.0%	0.1%	\$0	0.0%	0.1%	0.2%
TOTAL	7	100.0%	100.0%	\$420	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	0.6%	\$0	0.0%	0.3%	1.3%
Moderate	0	0.0%	9.7%	\$0	0.0%	8.3%	16.5%
Middle	0	0.0%	48.1%	\$0	0.0%	42.2%	47.1%
Upper	1	100.0%	41.5%	\$150	100.0%	47.4%	34.9%
Unknown	0	0.0%	0.2%	\$0	0.0%	1.8%	0.2%
TOTAL	1	100.0%	100.0%	\$150	100.0%	100.0%	100.0%

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	1.3%
Moderate	0	0.0%	27.3%	\$0	0.0%	20.6%	16.5%
Middle	0	0.0%	54.5%	\$0	0.0%	55.5%	47.1%
Upper	0	0.0%	18.2%	\$0	0.0%	23.9%	34.9%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.2%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	7.9%	\$0	0.0%	3.5%	19.1%
Moderate	0	0.0%	23.6%	\$0	0.0%	24.2%	23.4%
Middle	0	0.0%	48.3%	\$0	0.0%	50.6%	34.3%
Upper	0	0.0%	18.0%	\$0	0.0%	21.4%	20.6%
Unknown	0	0.0%	2.2%	\$0	0.0%	0.3%	2.6%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	3	2.9%	1.1%	\$400	1.6%	1.1%	1.3%
Moderate	19	18.4%	13.0%	\$3,237	13.3%	10.7%	16.5%
Middle	45	43.7%	45.1%	\$12,296	50.4%	39.5%	47.1%
Upper	35	34.0%	40.6%	\$8,143	33.4%	48.4%	34.9%
Unknown	1	1.0%	0.2%	\$332	1.4%	0.3%	0.2%
TOTAL	103	100.0%	100.0%	\$24,408	100.0%	100.0%	100.0%

Distribution of 2022 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2022						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	
Business Revenue	\$1 Million or Less	137	55.7%	51.5%	\$20,311	42.4%	41.3%	91.7%
	Over \$1 Million/ Unknown	109	44.3%	48.5%	\$27,538	57.6%	58.7%	8.3%
	TOTAL	246	100.0%	100.0%	\$47,849	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	128	52.0%	90.3%	\$5,174	10.8%	33.8%	
	\$100,001–\$250,000	55	22.4%	5.1%	\$9,742	20.4%	18.1%	
	\$250,001–\$1 Million	63	25.6%	4.6%	\$32,933	68.8%	48.0%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	246	100.0%	100.0%	\$47,849	100.0%	100.0%	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	83	60.6%		\$2,958	14.6%		
	\$100,001–\$250,000	29	21.2%		\$5,036	24.8%		
	\$250,001–\$1 Million	25	18.2%		\$12,317	60.6%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	137	100.0%		\$20,311	100.0%		

Distribution of 2023 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2023						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	
Business Revenue	\$1 Million or Less	104	53.1%	54.3%	\$15,471	43.6%	41.0%	91.7%
	Over \$1 Million/ Unknown	92	46.9%	45.7%	\$20,012	56.4%	59.0%	8.3%
	TOTAL	196	100.0%	100.0%	\$35,483	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	109	55.6%	91.3%	\$5,023	14.2%	35.4%	
	\$100,001–\$250,000	42	21.4%	4.6%	\$7,317	20.6%	17.5%	
	\$250,001–\$1 Million	45	23.0%	4.0%	\$23,143	65.2%	47.1%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	196	100.0%	100.0%	\$35,483	100.0%	100.0%	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	64	61.5%		\$2,807	18.1%		
	\$100,001–\$250,000	22	21.2%		\$3,806	24.6%		
	\$250,001–\$1 Million	18	17.3%		\$8,858	57.3%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	104	100.0%		\$15,471	100.0%		

Appendix C (Continued)

Distribution of 2022 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	6	2.4%	2.8%	\$540	1.1%	4.2%	3.5%
Moderate	29	11.8%	17.1%	\$4,671	9.8%	18.0%	19.7%
Middle	111	45.1%	42.1%	\$18,647	39.0%	42.5%	41.0%
Upper	90	36.6%	35.0%	\$20,411	42.7%	32.2%	32.8%
Unknown	10	4.1%	3.0%	\$3,580	7.5%	3.0%	3.0%
TOTAL	246	100.0%	100.0%	\$47,849	100.0%	100.0%	100.0%

Distribution of 2023 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	2	1.0%	2.4%	\$38	0.1%	2.9%	3.5%
Moderate	24	12.2%	17.0%	\$6,803	19.2%	20.7%	19.7%
Middle	89	45.4%	41.6%	\$11,624	32.8%	42.2%	40.9%
Upper	74	37.8%	36.5%	\$14,468	40.8%	30.6%	33.1%
Unknown	7	3.6%	2.5%	\$2,550	7.2%	3.6%	2.8%
TOTAL	196	100.0%	100.0%	\$35,483	100.0%	100.0%	100.0%

Partial Fort Smith MSA

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	1	3.0%	4.6%	\$98	1.8%	2.4%	19.5%
Moderate	0	0.0%	15.4%	\$0	0.0%	10.1%	17.5%
Middle	11	33.3%	21.0%	\$1,243	23.2%	18.0%	20.6%
Upper	11	33.3%	36.3%	\$2,511	46.9%	46.8%	42.4%
Unknown	10	30.3%	22.7%	\$1,501	28.0%	22.7%	0.0%
TOTAL	33	100.0%	100.0%	\$5,353	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	7.6%	\$0	0.0%	3.2%	19.5%
Moderate	1	10.0%	15.3%	\$40	2.6%	9.9%	17.5%
Middle	4	40.0%	21.7%	\$499	33.0%	17.9%	20.6%
Upper	5	50.0%	41.0%	\$973	64.4%	53.0%	42.4%
Unknown	0	0.0%	14.4%	\$0	0.0%	15.9%	0.0%
TOTAL	10	100.0%	100.0%	\$1,512	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	6.8%	\$0	0.0%	3.5%	19.5%
Moderate	0	0.0%	12.9%	\$0	0.0%	9.8%	17.5%
Middle	2	13.3%	17.9%	\$195	19.2%	14.9%	20.6%
Upper	10	66.7%	52.4%	\$601	59.2%	58.4%	42.4%
Unknown	3	20.0%	10.0%	\$220	21.7%	13.5%	0.0%
TOTAL	15	100.0%	100.0%	\$1,016	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	4.2%	\$0	0.0%	1.8%	19.5%
Moderate	1	25.0%	13.3%	\$20	14.6%	9.1%	17.5%
Middle	2	50.0%	21.7%	\$77	56.2%	16.8%	20.6%
Upper	0	0.0%	54.8%	\$0	0.0%	62.1%	42.4%
Unknown	1	25.0%	6.0%	\$40	29.2%	10.2%	0.0%
TOTAL	4	100.0%	100.0%	\$137	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	1	33.3%	6.6%	\$67	36.4%	3.4%	19.5%
Moderate	0	0.0%	13.2%	\$0	0.0%	11.8%	17.5%
Middle	1	33.3%	25.8%	\$80	43.5%	19.5%	20.6%
Upper	1	33.3%	51.7%	\$37	20.1%	62.4%	42.4%
Unknown	0	0.0%	2.6%	\$0	0.0%	3.0%	0.0%
TOTAL	3	100.0%	100.0%	\$184	100.0%	100.0%	100.0%

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	19.5%
Moderate	0	0.0%	3.1%	\$0	0.0%	4.0%	17.5%
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	20.6%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	42.4%
Unknown	0	0.0%	96.9%	\$0	0.0%	96.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Upper	0	0.0%	4.8%	\$0	0.0%	2.2%	N/A
Unknown	2	100.0%	95.2%	\$6,781	100.0%	97.8%	N/A
TOTAL	2	100.0%	100.0%	\$6,781	100.0%	100.0%	N/A
Total Home Mortgage Loans							Families by Family Income %
Low	2	3.0%	5.4%	\$165	1.1%	2.2%	19.5%
Moderate	2	3.0%	14.7%	\$60	0.4%	8.5%	17.5%
Middle	20	29.9%	20.5%	\$2,094	14.0%	15.0%	20.6%
Upper	27	40.3%	38.4%	\$4,122	27.5%	41.5%	42.4%
Unknown	16	23.9%	21.0%	\$8,542	57.0%	32.8%	0.0%
TOTAL	67	100.0%	100.0%	\$14,983	100.0%	100.0%	100.0%

Distribution of 2023 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	0	0.0%	2.6%	\$0	0.0%	1.2%	19.5%
Moderate	2	11.1%	14.7%	\$257	6.7%	9.5%	17.5%
Middle	3	16.7%	19.7%	\$598	15.5%	16.4%	20.6%
Upper	7	38.9%	36.1%	\$1,725	44.8%	45.7%	42.4%
Unknown	6	33.3%	27.0%	\$1,274	33.1%	27.2%	0.0%
TOTAL	18	100.0%	100.0%	\$3,854	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	5.8%	\$0	0.0%	2.4%	19.5%
Moderate	1	12.5%	14.1%	\$10	2.0%	9.0%	17.5%
Middle	3	37.5%	19.9%	\$112	21.9%	16.6%	20.6%
Upper	4	50.0%	38.7%	\$389	76.1%	49.2%	42.4%
Unknown	0	0.0%	21.5%	\$0	0.0%	22.8%	0.0%
TOTAL	8	100.0%	100.0%	\$511	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	3.7%	\$0	0.0%	2.4%	19.5%
Moderate	0	0.0%	15.0%	\$0	0.0%	9.5%	17.5%
Middle	5	38.5%	19.7%	\$155	19.8%	14.7%	20.6%
Upper	7	53.8%	54.8%	\$567	72.5%	66.5%	42.4%
Unknown	1	7.7%	6.8%	\$60	7.7%	6.9%	0.0%
TOTAL	13	100.0%	100.0%	\$782	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	1	20.0%	4.5%	\$15	10.9%	3.2%	19.5%
Moderate	1	20.0%	12.4%	\$10	7.3%	10.0%	17.5%
Middle	0	0.0%	22.6%	\$0	0.0%	16.1%	20.6%
Upper	3	60.0%	56.5%	\$112	81.8%	68.1%	42.4%
Unknown	0	0.0%	4.0%	\$0	0.0%	2.6%	0.0%
TOTAL	5	100.0%	100.0%	\$137	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	7.1%	\$0	0.0%	5.7%	19.5%
Moderate	0	0.0%	16.7%	\$0	0.0%	12.4%	17.5%
Middle	1	33.3%	23.7%	\$66	39.8%	26.1%	20.6%
Upper	2	66.7%	48.0%	\$100	60.2%	47.0%	42.4%
Unknown	0	0.0%	4.5%	\$0	0.0%	8.7%	0.0%
TOTAL	3	100.0%	100.0%	\$166	100.0%	100.0%	100.0%

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	19.5%
Moderate	0	0.0%	4.8%	\$0	0.0%	5.6%	17.5%
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	20.6%
Upper	0	0.0%	4.8%	\$0	0.0%	8.1%	42.4%
Unknown	0	0.0%	90.5%	\$0	0.0%	86.3%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Middle	0	0.0%	2.5%	\$0	0.0%	0.4%	N/A
Upper	0	0.0%	5.0%	\$0	0.0%	1.8%	N/A
Unknown	0	0.0%	92.5%	\$0	0.0%	97.9%	N/A
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	N/A
Total Home Mortgage Loans							Families By Family Income %
Low	1	2.1%	3.5%	\$15	0.3%	1.4%	19.5%
Moderate	4	8.5%	14.4%	\$277	5.1%	9.1%	17.5%
Middle	12	25.5%	19.8%	\$931	17.1%	15.8%	20.6%
Upper	23	48.9%	38.8%	\$2,893	53.1%	44.9%	42.4%
Unknown	7	14.9%	23.5%	\$1,334	24.5%	28.8%	0.0%
TOTAL	47	100.0%	100.0%	\$5,450	100.0%	100.0%	100.0%

Appendix C (Continued)

Distribution of 2022 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner-Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	7	21.2%	17.2%	\$1,041	19.4%	11.6%	14.3%
Middle	20	60.6%	47.9%	\$3,084	57.6%	49.8%	50.1%
Upper	6	18.2%	34.9%	\$1,228	22.9%	38.6%	35.6%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	33	100.0%	100.0%	\$5,353	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	1	10.0%	11.5%	\$90	6.0%	6.5%	14.3%
Middle	7	70.0%	50.9%	\$750	49.6%	51.7%	50.1%
Upper	2	20.0%	37.5%	\$672	44.4%	41.8%	35.6%
Unknown	0	0.0%	0.1%	\$0	0.0%	0.1%	0.0%
TOTAL	10	100.0%	100.0%	\$1,512	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	1	6.7%	13.2%	\$95	9.4%	10.9%	14.3%
Middle	9	60.0%	46.2%	\$583	57.4%	44.4%	50.1%
Upper	5	33.3%	40.3%	\$338	33.3%	44.6%	35.6%
Unknown	0	0.0%	0.3%	\$0	0.0%	0.2%	0.0%
TOTAL	15	100.0%	100.0%	\$1,016	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	9.6%	\$0	0.0%	5.6%	14.3%
Middle	3	75.0%	49.4%	\$117	85.4%	44.4%	50.1%
Upper	1	25.0%	41.0%	\$20	14.6%	50.1%	35.6%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	4	100.0%	100.0%	\$137	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	1	33.3%	11.3%	\$67	36.4%	7.2%	14.3%
Middle	2	66.7%	51.0%	\$117	63.6%	49.4%	50.1%
Upper	0	0.0%	37.7%	\$0	0.0%	43.4%	35.6%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	3	100.0%	100.0%	\$184	100.0%	100.0%	100.0%

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	29.7%	\$0	0.0%	22.8%	14.3%
Middle	0	0.0%	39.1%	\$0	0.0%	41.3%	50.1%
Upper	0	0.0%	31.3%	\$0	0.0%	35.9%	35.6%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	53.8%	\$0	0.0%	30.9%	38.6%
Middle	1	50.0%	26.9%	\$6,525	96.2%	40.0%	30.2%
Upper	1	50.0%	19.2%	\$256	3.8%	29.0%	31.2%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	2	100.0%	100.0%	\$6,781	100.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	10	14.9%	15.9%	\$1,293	8.6%	13.4%	14.3%
Middle	42	62.7%	48.2%	\$11,176	74.6%	48.5%	50.1%
Upper	15	22.4%	35.8%	\$2,514	16.8%	38.1%	35.6%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	67	100.0%	100.0%	\$14,983	100.0%	100.0%	100.0%

Distribution of 2023 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner- Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	3	16.7%	15.9%	\$336	8.7%	10.2%	14.3%
Middle	10	55.6%	49.8%	\$2,519	65.4%	51.2%	50.1%
Upper	5	27.8%	34.3%	\$999	25.9%	38.7%	35.6%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	18	100.0%	100.0%	\$3,854	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	13.9%	\$0	0.0%	9.3%	14.3%
Middle	7	87.5%	49.2%	\$461	90.2%	53.1%	50.1%
Upper	1	12.5%	36.9%	\$50	9.8%	37.6%	35.6%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	8	100.0%	100.0%	\$511	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	1	7.7%	17.3%	\$60	7.7%	12.7%	14.3%
Middle	6	46.2%	50.0%	\$365	46.7%	49.4%	50.1%
Upper	6	46.2%	32.7%	\$357	45.7%	37.9%	35.6%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	13	100.0%	100.0%	\$782	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	1	20.0%	8.5%	\$15	10.9%	7.9%	14.3%
Middle	2	40.0%	45.8%	\$40	29.2%	46.4%	50.1%
Upper	2	40.0%	45.8%	\$82	59.9%	45.7%	35.6%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	5	100.0%	100.0%	\$137	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	10.1%	\$0	0.0%	9.4%	14.3%
Middle	3	100.0%	52.0%	\$166	100.0%	59.3%	50.1%
Upper	0	0.0%	37.9%	\$0	0.0%	31.2%	35.6%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	3	100.0%	100.0%	\$166	100.0%	100.0%	100.0%

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	42.9%	\$0	0.0%	32.2%	14.3%
Middle	0	0.0%	33.3%	\$0	0.0%	31.2%	50.1%
Upper	0	0.0%	23.8%	\$0	0.0%	36.6%	35.6%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	67.5%	\$0	0.0%	60.8%	38.6%
Middle	0	0.0%	17.5%	\$0	0.0%	8.5%	30.2%
Upper	0	0.0%	15.0%	\$0	0.0%	30.7%	31.2%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	5	10.6%	15.7%	\$411	7.5%	12.5%	14.3%
Middle	28	59.6%	49.3%	\$3,551	65.2%	49.5%	50.1%
Upper	14	29.8%	35.1%	\$1,488	27.3%	38.0%	35.6%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	47	100.0%	100.0%	\$5,450	100.0%	100.0%	100.0%

Distribution of 2022 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2022						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	
Business Revenue	\$1 Million or Less	30	42.9%	47.1%	\$4,908	32.4%	29.1%	88.1%
	Over \$1 Million/ Unknown	40	57.1%	52.9%	\$10,238	67.6%	70.9%	11.9%
	TOTAL	70	100.0%	100.0%	\$15,146	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	37	52.9%	88.6%	\$1,430	9.4%	28.5%	
	\$100,001–\$250,000	11	15.7%	6.0%	\$1,981	13.1%	19.1%	
	\$250,001–\$1 Million	22	31.4%	5.4%	\$11,735	77.5%	52.5%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	70	100.0%	100.0%	\$15,146	100.0%	100.0%	
Loan Size	Revenue \$1 Million or Less	\$100,000 or Less	19	63.3%		\$740	15.1%	
		\$100,001–\$250,000	2	6.7%		\$283	5.8%	
		\$250,001–\$1 Million	9	30.0%		\$3,885	79.2%	
		Over \$1 Million	0	0.0%		\$0	0.0%	
		TOTAL	30	100.0%		\$4,908	100.0%	

Distribution of 2023 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2023						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	
Business Revenue	\$1 Million or Less	36	43.9%	53.0%	\$5,200	33.1%	30.1%	88.2%
	Over \$1 Million/ Unknown	46	56.1%	47.0%	\$10,529	66.9%	69.9%	11.8%
	TOTAL	82	100.0%	100.0%	\$15,729	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	45	54.9%	89.7%	\$2,055	13.1%	30.6%	
	\$100,001–\$250,000	18	22.0%	5.4%	\$3,223	20.5%	18.6%	
	\$250,001–\$1 Million	19	23.2%	5.0%	\$10,451	66.4%	50.8%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	82	100.0%	100.0%	\$15,729	100.0%	100.0%	
Loan Size	Revenue \$1 Million or Less	\$100,000 or Less	19	52.8%		\$587	11.3%	
		\$100,001–\$250,000	12	33.3%		\$2,170	41.7%	
		\$250,001–\$1 Million	5	13.9%		\$2,443	47.0%	
		Over \$1 Million	0	0.0%		\$0	0.0%	
		TOTAL	36	100.0%		\$5,200	100.0%	

Appendix C (Continued)

Distribution of 2022 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	16	22.9%	21.4%	\$4,117	27.2%	21.6%	28.2%
Middle	31	44.3%	42.9%	\$5,844	38.6%	44.1%	38.1%
Upper	23	32.9%	34.5%	\$5,185	34.2%	33.9%	33.7%
Unknown	0	0.0%	1.3%	\$0	0.0%	0.3%	0.0%
TOTAL	70	100.0%	100.0%	\$15,146	100.0%	100.0%	100.0%

Distribution of 2023 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	18	22.0%	22.1%	\$3,916	24.9%	23.9%	28.4%
Middle	45	54.9%	43.0%	\$8,344	53.0%	46.5%	38.0%
Upper	19	23.2%	34.4%	\$3,469	22.1%	29.5%	33.6%
Unknown	0	0.0%	0.6%	\$0	0.0%	0.1%	0.0%
TOTAL	82	100.0%	100.0%	\$15,729	100.0%	100.0%	100.0%

Hot Springs MSA

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	0	0.0%	3.3%	\$0	0.0%	1.6%	20.6%
Moderate	6	9.5%	12.8%	\$742	4.6%	7.6%	17.9%
Middle	11	17.5%	16.7%	\$1,941	12.1%	12.6%	23.3%
Upper	36	57.1%	46.6%	\$11,560	72.3%	58.0%	38.1%
Unknown	10	15.9%	20.5%	\$1,757	11.0%	20.3%	0.0%
TOTAL	63	100.0%	100.0%	\$16,000	100.0%	100.0%	100.0%
Refinance							
Low	2	8.0%	6.7%	\$112	2.1%	3.0%	20.6%
Moderate	2	8.0%	14.9%	\$390	7.4%	8.9%	17.9%
Middle	7	28.0%	22.1%	\$1,008	19.1%	17.3%	23.3%
Upper	11	44.0%	41.3%	\$2,840	53.9%	53.9%	38.1%
Unknown	3	12.0%	15.1%	\$919	17.4%	17.0%	0.0%
TOTAL	25	100.0%	100.0%	\$5,269	100.0%	100.0%	100.0%
Home Improvement							
Low	1	6.7%	5.3%	\$60	5.8%	4.8%	20.6%
Moderate	2	13.3%	13.0%	\$185	17.8%	8.9%	17.9%
Middle	1	6.7%	16.8%	\$20	1.9%	12.0%	23.3%
Upper	9	60.0%	56.3%	\$690	66.5%	61.5%	38.1%
Unknown	2	13.3%	8.7%	\$82	7.9%	12.8%	0.0%
TOTAL	15	100.0%	100.0%	\$1,037	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	9.3%	\$0	0.0%	8.0%	20.6%
Moderate	1	25.0%	5.3%	\$15	12.4%	3.2%	17.9%
Middle	0	0.0%	18.7%	\$0	0.0%	8.6%	23.3%
Upper	2	50.0%	56.0%	\$86	71.1%	68.9%	38.1%
Unknown	1	25.0%	10.7%	\$20	16.5%	11.4%	0.0%
TOTAL	4	100.0%	100.0%	\$121	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	1	25.0%	11.4%	\$80	38.3%	7.0%	20.6%
Moderate	1	25.0%	14.3%	\$65	31.1%	11.3%	17.9%
Middle	1	25.0%	15.7%	\$15	7.2%	9.7%	23.3%
Upper	1	25.0%	51.4%	\$49	23.4%	51.7%	38.1%
Unknown	0	0.0%	7.1%	\$0	0.0%	20.3%	0.0%
TOTAL	4	100.0%	100.0%	\$209	100.0%	100.0%	100.0%

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	20.6%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	17.9%
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	23.3%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	38.1%
Unknown	0	0.0%	100.0%	\$0	0.0%	100.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	2.5%	\$0	0.0%	0.0%	N/A
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Upper	0	0.0%	7.5%	\$0	0.0%	1.1%	N/A
Unknown	5	100.0%	90.0%	\$4,796	100.0%	98.9%	N/A
TOTAL	5	100.0%	100.0%	\$4,796	100.0%	100.0%	N/A
Total Home Mortgage Loans							Families by Family Income %
Low	4	3.4%	4.7%	\$252	0.9%	2.0%	20.6%
Moderate	12	10.3%	13.0%	\$1,397	5.1%	7.3%	17.9%
Middle	20	17.2%	17.9%	\$2,984	10.9%	12.7%	23.3%
Upper	59	50.9%	45.3%	\$15,225	55.5%	52.4%	38.1%
Unknown	21	18.1%	19.0%	\$7,574	27.6%	25.6%	0.0%
TOTAL	116	100.0%	100.0%	\$27,432	100.0%	100.0%	100.0%

Distribution of 2023 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	1	3.4%	5.6%	\$103	1.3%	2.6%	20.6%
Moderate	2	6.9%	14.4%	\$163	2.1%	8.8%	17.9%
Middle	1	3.4%	18.3%	\$110	1.4%	14.7%	23.3%
Upper	22	75.9%	41.0%	\$6,672	87.1%	54.1%	38.1%
Unknown	3	10.3%	20.7%	\$612	8.0%	19.9%	0.0%
TOTAL	29	100.0%	100.0%	\$7,660	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	9.0%	\$0	0.0%	4.7%	20.6%
Moderate	0	0.0%	16.4%	\$0	0.0%	10.5%	17.9%
Middle	3	33.3%	20.2%	\$216	17.7%	18.7%	23.3%
Upper	5	55.6%	35.0%	\$821	67.4%	43.5%	38.1%
Unknown	1	11.1%	19.3%	\$182	14.9%	22.6%	0.0%
TOTAL	9	100.0%	100.0%	\$1,219	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	12.2%	\$0	0.0%	5.4%	20.6%
Moderate	2	25.0%	14.6%	\$80	18.7%	7.9%	17.9%
Middle	0	0.0%	16.5%	\$0	0.0%	12.3%	23.3%
Upper	5	62.5%	45.1%	\$291	68.1%	59.0%	38.1%
Unknown	1	12.5%	11.6%	\$56	13.1%	15.4%	0.0%
TOTAL	8	100.0%	100.0%	\$427	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	14.8%	\$0	0.0%	7.9%	20.6%
Moderate	1	25.0%	14.8%	\$14	5.1%	9.4%	17.9%
Middle	1	25.0%	14.8%	\$150	54.7%	10.7%	23.3%
Upper	2	50.0%	50.0%	\$110	40.1%	60.8%	38.1%
Unknown	0	0.0%	5.7%	\$0	0.0%	11.3%	0.0%
TOTAL	4	100.0%	100.0%	\$274	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	12.5%	\$0	0.0%	7.2%	20.6%
Moderate	0	0.0%	17.0%	\$0	0.0%	10.6%	17.9%
Middle	0	0.0%	21.6%	\$0	0.0%	18.3%	23.3%
Upper	0	0.0%	43.2%	\$0	0.0%	60.7%	38.1%
Unknown	0	0.0%	5.7%	\$0	0.0%	3.1%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	20.6%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	17.9%
Middle	0	0.0%	20.0%	\$0	0.0%	31.2%	23.3%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	38.1%
Unknown	0	0.0%	80.0%	\$0	0.0%	68.8%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Unknown	2	100.0%	100.0%	\$910	100.0%	100.0%	N/A
TOTAL	2	100.0%	100.0%	\$910	100.0%	100.0%	N/A
Total Home Mortgage Loans							Families By Family Income %
Low	1	1.9%	7.3%	\$103	1.0%	3.2%	20.6%
Moderate	5	9.6%	14.8%	\$257	2.4%	8.9%	17.9%
Middle	5	9.6%	18.4%	\$476	4.5%	15.0%	23.3%
Upper	34	65.4%	40.4%	\$7,894	75.3%	51.3%	38.1%
Unknown	7	13.5%	19.1%	\$1,760	16.8%	21.6%	0.0%
TOTAL	52	100.0%	100.0%	\$10,490	100.0%	100.0%	100.0%

Appendix C (Continued)

Distribution of 2022 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner- Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	15	23.8%	25.6%	\$3,275	20.5%	23.6%	24.0%
Middle	28	44.4%	49.9%	\$7,452	46.6%	51.8%	54.3%
Upper	20	31.7%	24.4%	\$5,273	33.0%	24.5%	21.0%
Unknown	0	0.0%	0.2%	\$0	0.0%	0.1%	0.7%
TOTAL	63	100.0%	100.0%	\$16,000	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	3	12.0%	22.6%	\$559	10.6%	20.6%	24.0%
Middle	18	72.0%	54.8%	\$3,987	75.7%	58.1%	54.3%
Upper	4	16.0%	22.3%	\$723	13.7%	21.2%	21.0%
Unknown	0	0.0%	0.2%	\$0	0.0%	0.1%	0.7%
TOTAL	25	100.0%	100.0%	\$5,269	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	3	20.0%	19.7%	\$75	7.2%	15.8%	24.0%
Middle	10	66.7%	55.3%	\$867	83.6%	57.2%	54.3%
Upper	2	13.3%	24.5%	\$95	9.2%	26.8%	21.0%
Unknown	0	0.0%	0.5%	\$0	0.0%	0.3%	0.7%
TOTAL	15	100.0%	100.0%	\$1,037	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	2	50.0%	14.7%	\$35	28.9%	12.8%	24.0%
Middle	2	50.0%	66.7%	\$86	71.1%	69.8%	54.3%
Upper	0	0.0%	18.7%	\$0	0.0%	17.5%	21.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.7%
TOTAL	4	100.0%	100.0%	\$121	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	1	25.0%	14.3%	\$65	31.1%	10.3%	24.0%
Middle	3	75.0%	55.7%	\$144	68.9%	66.0%	54.3%
Upper	0	0.0%	30.0%	\$0	0.0%	23.7%	21.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.7%
TOTAL	4	100.0%	100.0%	\$209	100.0%	100.0%	100.0%

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	26.3%	\$0	0.0%	16.7%	24.0%
Middle	0	0.0%	57.9%	\$0	0.0%	67.9%	54.3%
Upper	0	0.0%	15.8%	\$0	0.0%	15.5%	21.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.7%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	1	20.0%	55.0%	\$680	14.2%	28.9%	38.1%
Middle	0	0.0%	35.0%	\$0	0.0%	63.6%	48.2%
Upper	3	60.0%	7.5%	\$2,516	52.5%	4.6%	7.9%
Unknown	1	20.0%	2.5%	\$1,600	33.4%	2.9%	5.9%
TOTAL	5	100.0%	100.0%	\$4,796	100.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	25	21.6%	24.2%	\$4,689	17.1%	22.8%	24.0%
Middle	61	52.6%	52.0%	\$12,536	45.7%	54.8%	54.3%
Upper	29	25.0%	23.5%	\$8,607	31.4%	22.0%	21.0%
Unknown	1	0.9%	0.2%	\$1,600	5.8%	0.3%	0.7%
TOTAL	116	100.0%	100.0%	\$27,432	100.0%	100.0%	100.0%

Distribution of 2023 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner-Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	9	31.0%	24.4%	\$1,829	23.9%	19.3%	24.0%
Middle	14	48.3%	49.1%	\$4,596	60.0%	52.9%	54.3%
Upper	6	20.7%	26.0%	\$1,235	16.1%	27.6%	21.0%
Unknown	0	0.0%	0.5%	\$0	0.0%	0.3%	0.7%
TOTAL	29	100.0%	100.0%	\$7,660	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	1	11.1%	23.6%	\$25	2.1%	21.1%	24.0%
Middle	2	22.2%	48.6%	\$482	39.5%	50.5%	54.3%
Upper	6	66.7%	27.9%	\$712	58.4%	28.4%	21.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.7%
TOTAL	9	100.0%	100.0%	\$1,219	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	3	37.5%	21.3%	\$152	35.6%	16.7%	24.0%
Middle	3	37.5%	55.5%	\$178	41.7%	56.4%	54.3%
Upper	2	25.0%	22.0%	\$97	22.7%	26.0%	21.0%
Unknown	0	0.0%	1.2%	\$0	0.0%	0.9%	0.7%
TOTAL	8	100.0%	100.0%	\$427	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	15.9%	\$0	0.0%	7.7%	24.0%
Middle	0	0.0%	53.4%	\$0	0.0%	64.2%	54.3%
Upper	4	100.0%	30.7%	\$274	100.0%	28.0%	21.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.7%
TOTAL	4	100.0%	100.0%	\$274	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	26.1%	\$0	0.0%	16.0%	24.0%
Middle	0	0.0%	46.6%	\$0	0.0%	47.8%	54.3%
Upper	0	0.0%	27.3%	\$0	0.0%	36.2%	21.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.7%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	80.0%	\$0	0.0%	88.3%	24.0%
Middle	0	0.0%	20.0%	\$0	0.0%	11.7%	54.3%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	21.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.7%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	40.0%	\$0	0.0%	18.9%	38.1%
Middle	2	100.0%	60.0%	\$910	100.0%	81.1%	48.2%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	7.9%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	5.9%
TOTAL	2	100.0%	100.0%	\$910	100.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	13	25.0%	24.0%	\$2,006	19.1%	19.3%	24.0%
Middle	21	40.4%	49.5%	\$6,166	58.8%	53.3%	54.3%
Upper	18	34.6%	26.1%	\$2,318	22.1%	27.2%	21.0%
Unknown	0	0.0%	0.4%	\$0	0.0%	0.2%	0.7%
TOTAL	52	100.0%	100.0%	\$10,490	100.0%	100.0%	100.0%

Distribution of 2022 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2022						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	
Business Revenue	\$1 Million or Less	47	69.1%	51.3%	\$7,507	59.0%	50.2%	92.8%
	Over \$1 Million/ Unknown	21	30.9%	48.7%	\$5,209	41.0%	49.8%	7.2%
	TOTAL	68	100.0%	100.0%	\$12,716	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	39	57.4%	91.7%	\$1,742	13.7%	33.1%	
	\$100,001–\$250,000	16	23.5%	4.6%	\$3,133	24.6%	19.3%	
	\$250,001–\$1 Million	13	19.1%	3.8%	\$7,841	61.7%	47.5%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	68	100.0%	100.0%	\$12,716	100.0%	100.0%	
Loan Size	Revenue \$1 Million or Less	\$100,000 or Less	31	66.0%		\$1,321	17.6%	
		\$100,001–\$250,000	7	14.9%		\$1,314	17.5%	
		\$250,001–\$1 Million	9	19.1%		\$4,872	64.9%	
		Over \$1 Million	0	0.0%		\$0	0.0%	
		TOTAL	47	100.0%		\$7,507	100.0%	

Distribution of 2023 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2023						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	
Business Revenue	\$1 Million or Less	34	73.9%	52.3%	\$3,771	77.7%	48.7%	92.9%
	Over \$1 Million/ Unknown	12	26.1%	47.7%	\$1,080	22.3%	51.3%	7.1%
	TOTAL	46	100.0%	100.0%	\$4,851	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	35	76.1%	92.6%	\$1,269	26.2%	35.8%	
	\$100,001–\$250,000	5	10.9%	3.7%	\$881	18.2%	16.0%	
	\$250,001–\$1 Million	6	13.0%	3.6%	\$2,701	55.7%	48.2%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	46	100.0%	100.0%	\$4,851	100.0%	100.0%	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	26	76.5%		\$855	22.7%		
	\$100,001–\$250,000	3	8.8%		\$515	13.7%		
	\$250,001–\$1 Million	5	14.7%		\$2,401	63.7%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	34	100.0%		\$3,771	100.0%		

Appendix C (Continued)

Distribution of 2022 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	15	22.1%	29.1%	\$994	7.8%	29.2%	30.9%
Middle	40	58.8%	50.7%	\$8,000	62.9%	52.5%	50.5%
Upper	9	13.2%	17.9%	\$1,476	11.6%	14.5%	17.0%
Unknown	4	5.9%	2.3%	\$2,246	17.7%	3.8%	1.6%
TOTAL	68	100.0%	100.0%	\$12,716	100.0%	100.0%	100.0%

Distribution of 2023 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	7	15.2%	28.9%	\$216	4.5%	28.7%	31.6%
Middle	30	65.2%	50.0%	\$3,993	82.3%	51.3%	49.6%
Upper	8	17.4%	18.6%	\$553	11.4%	17.4%	17.2%
Unknown	1	2.2%	2.5%	\$89	1.8%	2.5%	1.6%
TOTAL	46	100.0%	100.0%	\$4,851	100.0%	100.0%	100.0%

TENNESSEE

NonMSA Tennessee Combined Area

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	16	9.3%	5.2%	\$1,556	5.9%	2.5%	21.5%
Moderate	40	23.3%	19.6%	\$4,735	17.8%	13.6%	19.1%
Middle	41	23.8%	23.1%	\$5,657	21.3%	21.3%	19.8%
Upper	67	39.0%	31.4%	\$13,116	49.4%	42.0%	39.7%
Unknown	8	4.7%	20.8%	\$1,491	5.6%	20.6%	0.0%
TOTAL	172	100.0%	100.0%	\$26,555	100.0%	100.0%	100.0%
Refinance							
Low	11	9.2%	8.6%	\$620	5.7%	4.3%	21.5%
Moderate	27	22.7%	19.1%	\$2,056	18.9%	14.0%	19.1%
Middle	36	30.3%	25.4%	\$3,639	33.4%	23.0%	19.8%
Upper	42	35.3%	36.0%	\$4,281	39.3%	45.3%	39.7%
Unknown	3	2.5%	10.8%	\$289	2.7%	13.4%	0.0%
TOTAL	119	100.0%	100.0%	\$10,885	100.0%	100.0%	100.0%
Home Improvement							
Low	6	7.9%	10.0%	\$256	5.8%	8.6%	21.5%
Moderate	15	19.7%	14.9%	\$507	11.5%	10.5%	19.1%
Middle	21	27.6%	19.4%	\$1,215	27.6%	18.0%	19.8%
Upper	31	40.8%	52.1%	\$2,129	48.3%	59.8%	39.7%
Unknown	3	3.9%	3.6%	\$303	6.9%	3.0%	0.0%
TOTAL	76	100.0%	100.0%	\$4,410	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	2	9.1%	10.1%	\$50	4.4%	5.6%	21.5%
Moderate	4	18.2%	11.7%	\$233	20.6%	10.0%	19.1%
Middle	3	13.6%	23.4%	\$97	8.6%	17.4%	19.8%
Upper	12	54.5%	51.3%	\$671	59.3%	64.4%	39.7%
Unknown	1	4.5%	3.6%	\$80	7.1%	2.6%	0.0%
TOTAL	22	100.0%	100.0%	\$1,131	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	2	22.2%	12.8%	\$48	6.1%	6.6%	21.5%
Moderate	2	22.2%	24.8%	\$221	28.2%	20.9%	19.1%
Middle	2	22.2%	25.5%	\$170	21.7%	25.0%	19.8%
Upper	3	33.3%	32.2%	\$344	43.9%	43.3%	39.7%
Unknown	0	0.0%	4.7%	\$0	0.0%	4.1%	0.0%
TOTAL	9	100.0%	100.0%	\$783	100.0%	100.0%	100.0%

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	21.5%
Moderate	0	0.0%	5.4%	\$0	0.0%	4.9%	19.1%
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	19.8%
Upper	0	0.0%	1.8%	\$0	0.0%	1.2%	39.7%
Unknown	0	0.0%	92.9%	\$0	0.0%	94.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Moderate	0	0.0%	1.8%	\$0	0.0%	0.6%	N/A
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Upper	0	0.0%	36.8%	\$0	0.0%	19.9%	N/A
Unknown	6	100.0%	61.4%	\$10,701	100.0%	79.6%	N/A
TOTAL	6	100.0%	100.0%	\$10,701	100.0%	100.0%	N/A
Total Home Mortgage Loans							Families by Family Income %
Low	37	9.2%	6.8%	\$2,530	4.6%	3.2%	21.5%
Moderate	88	21.8%	18.7%	\$7,752	14.2%	13.2%	19.1%
Middle	103	25.5%	23.3%	\$10,778	19.8%	21.0%	19.8%
Upper	155	38.4%	34.7%	\$20,541	37.7%	43.0%	39.7%
Unknown	21	5.2%	16.5%	\$12,864	23.6%	19.6%	0.0%
TOTAL	404	100.0%	100.0%	\$54,465	100.0%	100.0%	100.0%

Distribution of 2023 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	11	12.0%	4.0%	\$713	4.8%	1.7%	21.5%
Moderate	19	20.7%	19.0%	\$2,501	16.7%	12.6%	19.1%
Middle	24	26.1%	24.3%	\$4,045	27.0%	21.5%	19.8%
Upper	32	34.8%	32.3%	\$6,371	42.6%	42.7%	39.7%
Unknown	6	6.5%	20.4%	\$1,330	8.9%	21.5%	0.0%
TOTAL	92	100.0%	100.0%	\$14,960	100.0%	100.0%	100.0%
Refinance							
Low	9	15.5%	9.6%	\$699	10.9%	2.6%	21.5%
Moderate	13	22.4%	19.7%	\$1,268	19.8%	8.0%	19.1%
Middle	16	27.6%	23.8%	\$1,671	26.1%	12.2%	19.8%
Upper	18	31.0%	35.5%	\$2,647	41.4%	25.4%	39.7%
Unknown	2	3.4%	11.4%	\$110	1.7%	51.8%	0.0%
TOTAL	58	100.0%	100.0%	\$6,395	100.0%	100.0%	100.0%
Home Improvement							
Low	7	10.8%	6.7%	\$238	6.1%	3.3%	21.5%
Moderate	13	20.0%	14.6%	\$524	13.5%	11.6%	19.1%
Middle	23	35.4%	24.6%	\$1,286	33.0%	21.7%	19.8%
Upper	19	29.2%	50.2%	\$1,515	38.9%	58.4%	39.7%
Unknown	3	4.6%	3.9%	\$330	8.5%	4.9%	0.0%
TOTAL	65	100.0%	100.0%	\$3,893	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	1	5.6%	7.7%	\$10	1.0%	5.2%	21.5%
Moderate	4	22.2%	14.8%	\$200	20.0%	11.4%	19.1%
Middle	2	11.1%	26.3%	\$101	10.1%	20.6%	19.8%
Upper	10	55.6%	47.5%	\$647	64.8%	59.1%	39.7%
Unknown	1	5.6%	3.7%	\$40	4.0%	3.7%	0.0%
TOTAL	18	100.0%	100.0%	\$998	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	2	33.3%	14.3%	\$73	21.2%	8.2%	21.5%
Moderate	2	33.3%	22.0%	\$143	41.4%	20.4%	19.1%
Middle	1	16.7%	24.2%	\$50	14.5%	30.4%	19.8%
Upper	1	16.7%	36.8%	\$79	22.9%	38.5%	39.7%
Unknown	0	0.0%	2.7%	\$0	0.0%	2.5%	0.0%
TOTAL	6	100.0%	100.0%	\$345	100.0%	100.0%	100.0%

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	21.5%
Moderate	0	0.0%	3.3%	\$0	0.0%	5.4%	19.1%
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	19.8%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	39.7%
Unknown	0	0.0%	96.7%	\$0	0.0%	94.6%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Moderate	0	0.0%	2.9%	\$0	0.0%	0.1%	N/A
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Upper	0	0.0%	20.6%	\$0	0.0%	14.8%	N/A
Unknown	1	100.0%	76.5%	\$204	100.0%	85.1%	N/A
TOTAL	1	100.0%	100.0%	\$204	100.0%	100.0%	N/A
Total Home Mortgage Loans							Families By Family Income %
Low	30	12.5%	6.0%	\$1,733	6.5%	2.1%	21.5%
Moderate	51	21.3%	18.6%	\$4,636	17.3%	10.9%	19.1%
Middle	66	27.5%	24.0%	\$7,153	26.7%	18.1%	19.8%
Upper	80	33.3%	35.0%	\$11,259	42.0%	37.1%	39.7%
Unknown	13	5.4%	16.4%	\$2,014	7.5%	31.7%	0.0%
TOTAL	240	100.0%	100.0%	\$26,795	100.0%	100.0%	100.0%

Appendix C (Continued)

Distribution of 2022 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner- Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	18	10.5%	14.8%	\$2,358	8.9%	12.5%	13.5%
Middle	134	77.9%	72.2%	\$20,231	76.2%	72.1%	73.5%
Upper	20	11.6%	13.0%	\$3,966	14.9%	15.5%	13.1%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	172	100.0%	100.0%	\$26,555	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	15	12.6%	11.4%	\$1,428	13.1%	9.8%	13.5%
Middle	86	72.3%	74.3%	\$7,588	69.7%	72.9%	73.5%
Upper	18	15.1%	14.4%	\$1,869	17.2%	17.3%	13.1%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	119	100.0%	100.0%	\$10,885	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	6	7.9%	9.4%	\$473	10.7%	7.7%	13.5%
Middle	60	78.9%	75.1%	\$3,103	70.4%	70.4%	73.5%
Upper	10	13.2%	15.5%	\$834	18.9%	21.9%	13.1%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	76	100.0%	100.0%	\$4,410	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	1	4.5%	8.1%	\$75	6.6%	6.0%	13.5%
Middle	15	68.2%	75.6%	\$727	64.3%	76.3%	73.5%
Upper	6	27.3%	16.2%	\$329	29.1%	17.7%	13.1%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	22	100.0%	100.0%	\$1,131	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	11.4%	\$0	0.0%	12.3%	13.5%
Middle	9	100.0%	77.2%	\$783	100.0%	74.0%	73.5%
Upper	0	0.0%	11.4%	\$0	0.0%	13.8%	13.1%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	9	100.0%	100.0%	\$783	100.0%	100.0%	100.0%

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	25.0%	\$0	0.0%	18.8%	13.5%
Middle	0	0.0%	69.6%	\$0	0.0%	78.3%	73.5%
Upper	0	0.0%	5.4%	\$0	0.0%	2.9%	13.1%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	29.8%	\$0	0.0%	32.6%	40.6%
Middle	5	83.3%	57.9%	\$4,681	43.7%	48.6%	44.4%
Upper	0	0.0%	10.5%	\$0	0.0%	4.7%	10.0%
Unknown	1	16.7%	1.8%	\$6,020	56.3%	14.2%	5.0%
TOTAL	6	100.0%	100.0%	\$10,701	100.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	40	9.9%	13.2%	\$4,334	8.0%	12.1%	13.5%
Middle	309	76.5%	73.1%	\$37,113	68.1%	71.6%	73.5%
Upper	54	13.4%	13.6%	\$6,998	12.8%	15.8%	13.1%
Unknown	1	0.2%	0.0%	\$6,020	11.1%	0.5%	0.0%
TOTAL	404	100.0%	100.0%	\$54,465	100.0%	100.0%	100.0%

Appendix C (Continued)

Distribution of 2023 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner- Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	12	13.0%	14.5%	\$2,005	13.4%	13.1%	13.5%
Middle	73	79.3%	72.3%	\$10,980	73.4%	71.0%	73.5%
Upper	7	7.6%	13.2%	\$1,975	13.2%	15.9%	13.1%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	92	100.0%	100.0%	\$14,960	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	9	15.5%	13.4%	\$620	9.7%	6.5%	13.5%
Middle	45	77.6%	74.6%	\$5,079	79.4%	85.9%	73.5%
Upper	4	6.9%	12.0%	\$696	10.9%	7.5%	13.1%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	58	100.0%	100.0%	\$6,395	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	7	10.8%	12.6%	\$450	11.6%	11.3%	13.5%
Middle	46	70.8%	73.3%	\$2,462	63.2%	73.9%	73.5%
Upper	12	18.5%	13.9%	\$981	25.2%	14.4%	13.1%
Unknown	0	0.0%	0.2%	\$0	0.0%	0.3%	0.0%
TOTAL	65	100.0%	100.0%	\$3,893	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	3	16.7%	9.1%	\$77	7.7%	5.2%	13.5%
Middle	11	61.1%	73.4%	\$752	75.4%	76.6%	73.5%
Upper	4	22.2%	17.2%	\$169	16.9%	17.7%	13.1%
Unknown	0	0.0%	0.3%	\$0	0.0%	0.5%	0.0%
TOTAL	18	100.0%	100.0%	\$998	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	1	16.7%	17.6%	\$51	14.8%	14.1%	13.5%
Middle	5	83.3%	74.7%	\$294	85.2%	75.2%	73.5%
Upper	0	0.0%	7.7%	\$0	0.0%	10.7%	13.1%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	6	100.0%	100.0%	\$345	100.0%	100.0%	100.0%

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	16.7%	\$0	0.0%	8.9%	13.5%
Middle	0	0.0%	70.0%	\$0	0.0%	64.2%	73.5%
Upper	0	0.0%	13.3%	\$0	0.0%	26.9%	13.1%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	35.3%	\$0	0.0%	27.7%	40.6%
Middle	1	100.0%	55.9%	\$204	100.0%	64.0%	44.4%
Upper	0	0.0%	8.8%	\$0	0.0%	8.3%	10.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	5.0%
TOTAL	1	100.0%	100.0%	\$204	100.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	32	13.3%	14.0%	\$3,203	12.0%	11.0%	13.5%
Middle	181	75.4%	72.9%	\$19,771	73.8%	76.0%	73.5%
Upper	27	11.3%	13.0%	\$3,821	14.3%	13.0%	13.1%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	240	100.0%	100.0%	\$26,795	100.0%	100.0%	100.0%

Distribution of 2022 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2022						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	
Business Revenue	\$1 Million or Less	302	74.0%	59.5%	\$25,655	53.5%	52.1%	90.5%
	Over \$1 Million/ Unknown	106	26.0%	40.5%	\$22,333	46.5%	47.9%	9.5%
	TOTAL	408	100.0%	100.0%	\$47,988	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	295	72.3%	90.2%	\$11,279	23.5%	33.2%	
	\$100,001–\$250,000	71	17.4%	6.0%	\$12,358	25.8%	23.2%	
	\$250,001–\$1 Million	42	10.3%	3.8%	\$24,351	50.7%	43.6%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	408	100.0%	100.0%	\$47,988	100.0%	100.0%	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	243	80.5%		\$8,549	33.3%		
	\$100,001–\$250,000	40	13.2%		\$6,777	26.4%		
	\$250,001–\$1 Million	19	6.3%		\$10,329	40.3%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	302	100.0%		\$25,655	100.0%		

Distribution of 2023 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2023						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	
Business Revenue	\$1 Million or Less	237	74.8%	57.2%	\$19,238	57.0%	47.5%	90.4%
	Over \$1 Million/ Unknown	80	25.2%	42.8%	\$14,541	43.0%	52.5%	9.6%
	TOTAL	317	100.0%	100.0%	\$33,779	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	235	74.1%	90.7%	\$8,764	25.9%	35.4%	
	\$100,001–\$250,000	51	16.1%	5.7%	\$8,388	24.8%	22.7%	
	\$250,001–\$1 Million	31	9.8%	3.6%	\$16,627	49.2%	41.9%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	317	100.0%	100.0%	\$33,779	100.0%	100.0%	
Loan Size	Revenue \$1 Million or Less	192	81.0%		\$6,938	36.1%		
	\$100,001–\$250,000	29	12.2%		\$4,677	24.3%		
	\$250,001–\$1 Million	16	6.8%		\$7,623	39.6%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	237	100.0%		\$19,238	100.0%		

Appendix C (Continued)

Distribution of 2022 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	85	20.8%	17.0%	\$8,886	18.5%	19.3%	21.3%
Middle	241	59.1%	68.1%	\$31,314	65.3%	66.0%	64.8%
Upper	82	20.1%	14.1%	\$7,788	16.2%	14.5%	13.4%
Unknown	0	0.0%	0.8%	\$0	0.0%	0.2%	0.5%
TOTAL	408	100.0%	100.0%	\$47,988	100.0%	100.0%	100.0%

Distribution of 2023 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	55	17.4%	15.4%	\$6,193	18.3%	19.2%	21.4%
Middle	203	64.0%	70.4%	\$22,771	67.4%	65.3%	64.7%
Upper	59	18.6%	13.7%	\$4,815	14.3%	15.4%	13.5%
Unknown	0	0.0%	0.5%	\$0	0.0%	0.1%	0.5%
TOTAL	317	100.0%	100.0%	\$33,779	100.0%	100.0%	100.0%

Distribution of 2022 Small Farm Lending By Borrower Income Level								
Farm Revenue and Loan Size		2022						
		Count			Dollars			Farms
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Farm Revenue	\$1 Million or Less	80	74.8%	55.8%	\$9,148	63.1%	65.9%	96.3%
	Over \$1 Million/ Unknown	27	25.2%	44.2%	\$5,351	36.9%	34.1%	3.7%
	TOTAL	107	100.0%	100.0%	\$14,499	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	58	54.2%	74.6%	\$2,568	17.7%	24.2%	
	\$100,001–\$250,000	33	30.8%	14.6%	\$5,443	37.5%	29.4%	
	\$250,001–\$500,000	16	15.0%	10.7%	\$6,488	44.7%	46.4%	
	Over \$500,000	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	107	100.0%	100.0%	\$14,499	100.0%	100.0%	
Loan Size	Revenue \$1 Million or Less	48	60.0%		\$2,001	21.9%		
	\$100,001–\$250,000	23	28.8%		\$3,658	40.0%		
	\$250,001–\$1 Million	9	11.3%		\$3,489	38.1%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	80	100.0%		\$9,148	100.0%		

Distribution of 2023 Small Farm Lending By Borrower Income Level								
Farm Revenue and Loan Size		2023						
		Count			Dollars			Farms
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Farm Revenue	\$1 Million or Less	63	74.1%	48.6%	\$8,844	62.7%	58.2%	97.1%
	Over \$1 Million/ Unknown	22	25.9%	51.4%	\$5,258	37.3%	41.8%	2.9%
	TOTAL	85	100.0%	100.0%	\$14,102	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	42	49.4%	77.4%	\$1,934	13.7%	25.6%	
	\$100,001–\$250,000	25	29.4%	12.4%	\$4,438	31.5%	26.6%	
	\$250,001–\$500,000	18	21.2%	10.2%	\$7,730	54.8%	47.8%	
	Over \$500,000	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	85	100.0%	100.0%	\$14,102	100.0%	100.0%	
Loan Size	Revenue \$1 Million or Less	36	57.1%		\$1,551	17.5%		
	\$100,001–\$250,000	16	25.4%		\$2,763	31.2%		
	\$250,001–\$1 Million	11	17.5%		\$4,530	51.2%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	63	100.0%		\$8,844	100.0%		

Appendix C (Continued)

Distribution of 2022 Small Farm Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Farm Loans		Aggregate of Peer Data	Bank Small Farm Loans		Aggregate of Peer Data	% of Farms
	#	# %	# %	\$ (000s)	\$ %	\$ %	
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	14	13.1%	10.5%	\$2,711	18.7%	10.5%	10.8%
Middle	83	77.6%	82.1%	\$10,381	71.6%	79.8%	77.3%
Upper	10	9.3%	7.2%	\$1,407	9.7%	9.6%	11.9%
Unknown	0	0.0%	0.1%	\$0	0.0%	0.0%	0.0%
TOTAL	107	100.0%	100.0%	\$14,499	100.0%	100.0%	100.0%

Distribution of 2023 Small Farm Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Farm Loans		Aggregate of Peer Data	Bank Small Farm Loans		Aggregate of Peer Data	% of Farms
	#	# %	# %	\$ (000s)	\$ %	\$ %	
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	6	7.1%	7.1%	\$2,280	16.2%	8.2%	10.3%
Middle	73	85.9%	85.4%	\$9,897	70.2%	80.8%	76.8%
Upper	6	7.1%	7.5%	\$1,925	13.7%	11.1%	12.9%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	85	100.0%	100.0%	\$14,102	100.0%	100.0%	100.0%

Partial Memphis MSA

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	2	1.0%	4.0%	\$170	0.3%	1.7%	24.5%
Moderate	22	10.7%	12.3%	\$4,615	6.8%	7.7%	15.9%
Middle	25	12.1%	17.3%	\$6,732	9.9%	15.1%	17.8%
Upper	119	57.8%	41.7%	\$44,732	66.0%	51.8%	41.9%
Unknown	38	18.4%	24.8%	\$11,514	17.0%	23.6%	0.0%
TOTAL	206	100.0%	100.0%	\$67,763	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	7.1%	\$0	0.0%	3.7%	24.5%
Moderate	3	4.3%	15.7%	\$538	2.6%	11.3%	15.9%
Middle	4	5.7%	21.9%	\$550	2.7%	19.3%	17.8%
Upper	51	72.9%	39.2%	\$16,059	77.5%	50.3%	41.9%
Unknown	12	17.1%	16.0%	\$3,577	17.3%	15.5%	0.0%
TOTAL	70	100.0%	100.0%	\$20,724	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	9.6%	\$0	0.0%	3.7%	24.5%
Moderate	5	14.7%	17.4%	\$301	5.4%	7.9%	15.9%
Middle	1	2.9%	22.8%	\$76	1.4%	15.0%	17.8%
Upper	26	76.5%	45.4%	\$4,723	84.0%	69.0%	41.9%
Unknown	2	5.9%	4.8%	\$525	9.3%	4.4%	0.0%
TOTAL	34	100.0%	100.0%	\$5,625	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	6.7%	\$0	0.0%	2.4%	24.5%
Moderate	0	0.0%	14.8%	\$0	0.0%	7.1%	15.9%
Middle	2	14.3%	20.2%	\$219	10.5%	11.9%	17.8%
Upper	12	85.7%	55.4%	\$1,869	89.5%	75.3%	41.9%
Unknown	0	0.0%	2.9%	\$0	0.0%	3.3%	0.0%
TOTAL	14	100.0%	100.0%	\$2,088	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	7.3%	\$0	0.0%	3.9%	24.5%
Moderate	0	0.0%	11.8%	\$0	0.0%	5.4%	15.9%
Middle	0	0.0%	19.6%	\$0	0.0%	14.7%	17.8%
Upper	2	100.0%	49.1%	\$524	100.0%	61.5%	41.9%
Unknown	0	0.0%	12.1%	\$0	0.0%	14.5%	0.0%
TOTAL	2	100.0%	100.0%	\$524	100.0%	100.0%	100.0%

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	10.1%	\$0	0.0%	4.5%	24.5%
Moderate	0	0.0%	1.8%	\$0	0.0%	1.7%	15.9%
Middle	0	0.0%	0.6%	\$0	0.0%	0.9%	17.8%
Upper	0	0.0%	0.6%	\$0	0.0%	0.7%	41.9%
Unknown	0	0.0%	86.9%	\$0	0.0%	92.1%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Middle	0	0.0%	0.5%	\$0	0.0%	0.0%	N/A
Upper	0	0.0%	4.4%	\$0	0.0%	0.4%	N/A
Unknown	2	100.0%	95.1%	\$1,312	100.0%	99.5%	N/A
TOTAL	2	100.0%	100.0%	\$1,312	100.0%	100.0%	N/A
Total Home Mortgage Loans							Families by Family Income %
Low	2	0.6%	5.6%	\$170	0.2%	2.0%	24.5%
Moderate	30	9.1%	13.6%	\$5,454	5.6%	7.3%	15.9%
Middle	32	9.8%	18.9%	\$7,577	7.7%	13.5%	17.8%
Upper	210	64.0%	41.1%	\$67,907	69.3%	43.6%	41.9%
Unknown	54	16.5%	20.8%	\$16,928	17.3%	33.7%	0.0%
TOTAL	328	100.0%	100.0%	\$98,036	100.0%	100.0%	100.0%

Distribution of 2023 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	11	6.4%	3.0%	\$1,474	3.1%	1.3%	24.5%
Moderate	40	23.4%	13.8%	\$7,145	15.0%	8.3%	15.9%
Middle	29	17.0%	18.1%	\$6,895	14.4%	15.4%	17.8%
Upper	73	42.7%	41.8%	\$28,990	60.8%	52.6%	41.9%
Unknown	18	10.5%	23.2%	\$3,216	6.7%	22.4%	0.0%
TOTAL	171	100.0%	100.0%	\$47,720	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	7.0%	\$0	0.0%	2.8%	24.5%
Moderate	4	11.1%	16.0%	\$472	3.8%	9.5%	15.9%
Middle	1	2.8%	19.9%	\$35	0.3%	15.5%	17.8%
Upper	27	75.0%	34.9%	\$10,528	84.3%	38.7%	41.9%
Unknown	4	11.1%	22.1%	\$1,452	11.6%	33.5%	0.0%
TOTAL	36	100.0%	100.0%	\$12,487	100.0%	100.0%	100.0%
Home Improvement							
Low	2	4.7%	6.1%	\$81	1.3%	2.3%	24.5%
Moderate	3	7.0%	16.1%	\$212	3.3%	8.0%	15.9%
Middle	5	11.6%	20.9%	\$510	8.0%	15.1%	17.8%
Upper	33	76.7%	52.4%	\$5,610	87.5%	69.5%	41.9%
Unknown	0	0.0%	4.4%	\$0	0.0%	5.1%	0.0%
TOTAL	43	100.0%	100.0%	\$6,413	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	5.9%	\$0	0.0%	2.5%	24.5%
Moderate	2	15.4%	12.3%	\$245	22.3%	6.5%	15.9%
Middle	2	15.4%	21.4%	\$130	11.8%	12.7%	17.8%
Upper	9	69.2%	56.0%	\$726	65.9%	74.4%	41.9%
Unknown	0	0.0%	4.4%	\$0	0.0%	4.0%	0.0%
TOTAL	13	100.0%	100.0%	\$1,101	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	6.4%	\$0	0.0%	2.8%	24.5%
Moderate	0	0.0%	10.7%	\$0	0.0%	5.8%	15.9%
Middle	0	0.0%	23.9%	\$0	0.0%	15.0%	17.8%
Upper	1	100.0%	52.3%	\$171	100.0%	67.6%	41.9%
Unknown	0	0.0%	6.8%	\$0	0.0%	8.8%	0.0%
TOTAL	1	100.0%	100.0%	\$171	100.0%	100.0%	100.0%

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	3.4%	\$0	0.0%	1.1%	24.5%
Moderate	0	0.0%	2.2%	\$0	0.0%	1.2%	15.9%
Middle	0	0.0%	0.6%	\$0	0.0%	1.5%	17.8%
Upper	0	0.0%	1.1%	\$0	0.0%	1.5%	41.9%
Unknown	0	0.0%	92.7%	\$0	0.0%	94.7%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Upper	0	0.0%	4.0%	\$0	0.0%	1.2%	N/A
Unknown	2	100.0%	96.0%	\$2,136	100.0%	98.8%	N/A
TOTAL	2	100.0%	100.0%	\$2,136	100.0%	100.0%	N/A
Total Home Mortgage Loans							Families By Family Income %
Low	13	4.9%	4.3%	\$1,555	2.2%	1.5%	24.5%
Moderate	49	18.4%	14.1%	\$8,074	11.5%	7.6%	15.9%
Middle	37	13.9%	18.8%	\$7,570	10.8%	13.7%	17.8%
Upper	143	53.8%	41.4%	\$46,025	65.7%	45.6%	41.9%
Unknown	24	9.0%	21.4%	\$6,804	9.7%	31.6%	0.0%
TOTAL	266	100.0%	100.0%	\$70,028	100.0%	100.0%	100.0%

Appendix C (Continued)

Distribution of 2022 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner- Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	17	8.3%	6.9%	\$1,649	2.4%	2.9%	8.3%
Moderate	28	13.6%	18.4%	\$4,102	6.1%	9.7%	22.0%
Middle	46	22.3%	26.5%	\$11,960	17.6%	22.4%	26.4%
Upper	114	55.3%	47.8%	\$49,864	73.6%	64.7%	43.0%
Unknown	1	0.5%	0.4%	\$188	0.3%	0.3%	0.4%
TOTAL	206	100.0%	100.0%	\$67,763	100.0%	100.0%	100.0%
Refinance							
Low	3	4.3%	6.1%	\$675	3.3%	3.0%	8.3%
Moderate	8	11.4%	17.6%	\$1,151	5.6%	9.9%	22.0%
Middle	9	12.9%	29.6%	\$2,055	9.9%	25.4%	26.4%
Upper	50	71.4%	46.4%	\$16,843	81.3%	61.4%	43.0%
Unknown	0	0.0%	0.3%	\$0	0.0%	0.2%	0.4%
TOTAL	70	100.0%	100.0%	\$20,724	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	7.8%	\$0	0.0%	2.8%	8.3%
Moderate	2	5.9%	20.8%	\$132	2.3%	9.6%	22.0%
Middle	4	11.8%	25.3%	\$459	8.2%	17.5%	26.4%
Upper	28	82.4%	45.7%	\$5,034	89.5%	69.6%	43.0%
Unknown	0	0.0%	0.4%	\$0	0.0%	0.6%	0.4%
TOTAL	34	100.0%	100.0%	\$5,625	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	6.2%	\$0	0.0%	2.5%	8.3%
Moderate	1	7.1%	16.4%	\$75	3.6%	6.8%	22.0%
Middle	2	14.3%	25.4%	\$153	7.3%	17.5%	26.4%
Upper	11	78.6%	51.8%	\$1,860	89.1%	72.9%	43.0%
Unknown	0	0.0%	0.3%	\$0	0.0%	0.4%	0.4%
TOTAL	14	100.0%	100.0%	\$2,088	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	9.6%	\$0	0.0%	5.0%	8.3%
Moderate	0	0.0%	14.1%	\$0	0.0%	7.5%	22.0%
Middle	0	0.0%	23.9%	\$0	0.0%	17.9%	26.4%
Upper	2	100.0%	51.9%	\$524	100.0%	69.5%	43.0%
Unknown	0	0.0%	0.5%	\$0	0.0%	0.1%	0.4%
TOTAL	2	100.0%	100.0%	\$524	100.0%	100.0%	100.0%

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	11.3%	\$0	0.0%	6.1%	8.3%
Moderate	0	0.0%	34.9%	\$0	0.0%	20.2%	22.0%
Middle	0	0.0%	31.9%	\$0	0.0%	35.4%	26.4%
Upper	0	0.0%	21.5%	\$0	0.0%	38.2%	43.0%
Unknown	0	0.0%	0.3%	\$0	0.0%	0.0%	0.4%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	1	50.0%	30.2%	\$1,000	76.2%	22.7%	24.3%
Moderate	0	0.0%	32.4%	\$0	0.0%	12.4%	23.8%
Middle	0	0.0%	20.9%	\$0	0.0%	27.6%	22.3%
Upper	1	50.0%	12.6%	\$312	23.8%	31.9%	26.6%
Unknown	0	0.0%	3.8%	\$0	0.0%	5.4%	2.9%
TOTAL	2	100.0%	100.0%	\$1,312	100.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	21	6.4%	7.0%	\$3,324	3.4%	6.2%	8.3%
Moderate	39	11.9%	18.5%	\$5,460	5.6%	10.2%	22.0%
Middle	61	18.6%	27.3%	\$14,627	14.9%	23.8%	26.4%
Upper	206	62.8%	46.9%	\$74,437	75.9%	58.7%	43.0%
Unknown	1	0.3%	0.4%	\$188	0.2%	1.1%	0.4%
TOTAL	328	100.0%	100.0%	\$98,036	100.0%	100.0%	100.0%

Appendix C (Continued)

Distribution of 2023 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner- Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	5	2.9%	6.8%	\$627	1.3%	3.1%	8.3%
Moderate	40	23.4%	19.5%	\$6,325	13.3%	10.7%	22.0%
Middle	36	21.1%	26.8%	\$7,253	15.2%	23.4%	26.4%
Upper	89	52.0%	46.5%	\$33,379	69.9%	62.4%	43.0%
Unknown	1	0.6%	0.4%	\$136	0.3%	0.4%	0.4%
TOTAL	171	100.0%	100.0%	\$47,720	100.0%	100.0%	100.0%
Refinance							
Low	2	5.6%	8.3%	\$722	5.8%	3.9%	8.3%
Moderate	3	8.3%	21.9%	\$840	6.7%	11.4%	22.0%
Middle	4	11.1%	28.4%	\$354	2.8%	21.8%	26.4%
Upper	27	75.0%	41.0%	\$10,571	84.7%	62.7%	43.0%
Unknown	0	0.0%	0.4%	\$0	0.0%	0.2%	0.4%
TOTAL	36	100.0%	100.0%	\$12,487	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	5.6%	\$0	0.0%	2.8%	8.3%
Moderate	4	9.3%	16.8%	\$246	3.8%	9.2%	22.0%
Middle	9	20.9%	23.4%	\$1,116	17.4%	19.6%	26.4%
Upper	30	69.8%	53.9%	\$5,051	78.8%	68.2%	43.0%
Unknown	0	0.0%	0.3%	\$0	0.0%	0.2%	0.4%
TOTAL	43	100.0%	100.0%	\$6,413	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	3.7%	\$0	0.0%	1.5%	8.3%
Moderate	3	23.1%	13.3%	\$275	25.0%	6.3%	22.0%
Middle	2	15.4%	24.6%	\$200	18.2%	16.0%	26.4%
Upper	8	61.5%	58.0%	\$626	56.9%	76.1%	43.0%
Unknown	0	0.0%	0.4%	\$0	0.0%	0.2%	0.4%
TOTAL	13	100.0%	100.0%	\$1,101	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	5.5%	\$0	0.0%	2.9%	8.3%
Moderate	0	0.0%	11.4%	\$0	0.0%	7.1%	22.0%
Middle	0	0.0%	29.8%	\$0	0.0%	20.2%	26.4%
Upper	1	100.0%	53.2%	\$171	100.0%	69.7%	43.0%
Unknown	0	0.0%	0.2%	\$0	0.0%	0.2%	0.4%
TOTAL	1	100.0%	100.0%	\$171	100.0%	100.0%	100.0%

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	9.6%	\$0	0.0%	2.9%	8.3%
Moderate	0	0.0%	36.5%	\$0	0.0%	51.9%	22.0%
Middle	0	0.0%	29.8%	\$0	0.0%	19.9%	26.4%
Upper	0	0.0%	23.0%	\$0	0.0%	25.1%	43.0%
Unknown	0	0.0%	1.1%	\$0	0.0%	0.2%	0.4%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	37.3%	\$0	0.0%	47.9%	24.3%
Moderate	1	50.0%	25.3%	\$196	9.2%	18.3%	23.8%
Middle	1	50.0%	22.7%	\$1,940	90.8%	13.3%	22.3%
Upper	0	0.0%	13.3%	\$0	0.0%	20.2%	26.6%
Unknown	0	0.0%	1.3%	\$0	0.0%	0.3%	2.9%
TOTAL	2	100.0%	100.0%	\$2,136	100.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	7	2.6%	7.0%	\$1,349	1.9%	7.7%	8.3%
Moderate	51	19.2%	19.5%	\$7,882	11.3%	11.6%	22.0%
Middle	52	19.5%	26.9%	\$10,863	15.5%	21.8%	26.4%
Upper	155	58.3%	46.2%	\$49,798	71.1%	58.5%	43.0%
Unknown	1	0.4%	0.4%	\$136	0.2%	0.4%	0.4%
TOTAL	266	100.0%	100.0%	\$70,028	100.0%	100.0%	100.0%

Distribution of 2022 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2022						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	
Business Revenue	\$1 Million or Less	152	43.6%	46.6%	\$22,995	25.8%	31.1%	90.8%
	Over \$1 Million/ Unknown	197	56.4%	53.4%	\$65,998	74.2%	68.9%	9.2%
	TOTAL	349	100.0%	100.0%	\$88,993	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	152	43.6%	92.8%	\$7,171	8.1%	33.9%	
	\$100,001–\$250,000	76	21.8%	3.7%	\$13,578	15.3%	16.3%	
	\$250,001–\$1 Million	121	34.7%	3.5%	\$68,244	76.7%	49.9%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	349	100.0%	100.0%	\$88,993	100.0%	100.0%	
Loan Size	Revenue \$1 Million or Less	97	63.8%		\$4,027	17.5%		
	\$100,001–\$250,000	26	17.1%		\$4,595	20.0%		
	\$250,001–\$1 Million	29	19.1%		\$14,373	62.5%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	152	100.0%		\$22,995	100.0%		

Distribution of 2023 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2023						
		Count			Dollars			Total
		Bank		Aggregate	Bank		Aggregate	Businesses
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	144	31.8%	48.6%	\$27,595	25.4%	29.5%	90.6%
	Over \$1 Million/ Unknown	309	68.2%	51.4%	\$81,105	74.6%	70.5%	9.4%
	TOTAL	453	100.0%	100.0%	\$108,700	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	206	45.5%	91.8%	\$9,817	9.0%	31.8%	
	\$100,001–\$250,000	101	22.3%	4.3%	\$17,282	15.9%	17.0%	
	\$250,001–\$1 Million	146	32.2%	3.9%	\$81,601	75.1%	51.2%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	453	100.0%	100.0%	\$108,700	100.0%	100.0%	
Loan Size	Revenue \$1 Million or Less	79	54.9%		\$3,564	12.9%		
	\$100,001–\$250,000	26	18.1%		\$4,554	16.5%		
	\$250,001–\$1 Million	39	27.1%		\$19,477	70.6%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	144	100.0%		\$27,595	100.0%		

Appendix C (Continued)

Distribution of 2022 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	28	8.0%	9.2%	\$7,495	8.4%	10.9%	10.7%
Moderate	66	18.9%	21.1%	\$17,207	19.3%	23.8%	23.0%
Middle	52	14.9%	21.7%	\$12,111	13.6%	16.6%	22.4%
Upper	142	40.7%	45.7%	\$30,538	34.3%	42.8%	41.2%
Unknown	61	17.5%	2.4%	\$21,642	24.3%	6.0%	2.6%
TOTAL	349	100.0%	100.0%	\$88,993	100.0%	100.0%	100.0%

Distribution of 2023 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	15	3.3%	8.4%	\$3,086	2.8%	10.3%	10.7%
Moderate	59	13.0%	20.7%	\$17,897	16.5%	21.8%	23.1%
Middle	65	14.3%	20.4%	\$16,466	15.1%	15.9%	22.3%
Upper	132	29.1%	47.3%	\$27,809	25.6%	43.2%	41.3%
Unknown	182	40.2%	3.2%	\$43,442	40.0%	8.9%	2.6%
TOTAL	453	100.0%	100.0%	\$108,700	100.0%	100.0%	100.0%

Partial Nashville MSA

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	6	7.0%	3.6%	\$1,212	2.5%	1.6%	20.4%
Moderate	14	16.3%	15.6%	\$4,164	8.8%	9.0%	16.4%
Middle	13	15.1%	18.4%	\$3,972	8.4%	13.9%	20.2%
Upper	34	39.5%	45.1%	\$24,998	52.6%	58.4%	43.0%
Unknown	19	22.1%	17.3%	\$13,198	27.8%	17.1%	0.0%
TOTAL	86	100.0%	100.0%	\$47,544	100.0%	100.0%	100.0%
Refinance							
Low	7	10.9%	11.0%	\$719	3.8%	5.2%	20.4%
Moderate	7	10.9%	19.5%	\$962	5.1%	12.5%	16.4%
4Middle	14	21.9%	19.0%	\$2,972	15.8%	15.2%	20.2%
Upper	32	50.0%	36.1%	\$13,155	70.1%	50.8%	43.0%
Unknown	4	6.3%	14.3%	\$969	5.2%	16.2%	0.0%
TOTAL	64	100.0%	100.0%	\$18,777	100.0%	100.0%	100.0%
Home Improvement							
Low	2	3.1%	5.5%	\$60	0.5%	2.5%	20.4%
Moderate	6	9.4%	13.0%	\$367	3.2%	6.9%	16.4%
Middle	16	25.0%	19.1%	\$1,509	13.2%	12.4%	20.2%
Upper	40	62.5%	59.5%	\$9,485	83.0%	72.6%	43.0%
Unknown	0	0.0%	3.0%	\$0	0.0%	5.6%	0.0%
TOTAL	64	100.0%	100.0%	\$11,421	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	4.3%	\$0	0.0%	2.2%	20.4%
Moderate	6	40.0%	10.0%	\$636	31.7%	4.3%	16.4%
Middle	4	26.7%	18.7%	\$294	14.7%	10.1%	20.2%
Upper	4	26.7%	64.3%	\$826	41.2%	81.5%	43.0%
Unknown	1	6.7%	2.7%	\$249	12.4%	1.9%	0.0%
TOTAL	15	100.0%	100.0%	\$2,005	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	7.1%	\$0	0.0%	2.1%	20.4%
Moderate	1	25.0%	14.9%	\$35	7.7%	4.9%	16.4%
Middle	1	25.0%	17.3%	\$33	7.3%	6.9%	20.2%
Upper	2	50.0%	52.3%	\$385	85.0%	74.9%	43.0%
Unknown	0	0.0%	8.4%	\$0	0.0%	11.2%	0.0%
TOTAL	4	100.0%	100.0%	\$453	100.0%	100.0%	100.0%

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	8.1%	\$0	0.0%	2.0%	20.4%
Moderate	0	0.0%	1.5%	\$0	0.0%	0.8%	16.4%
Middle	0	0.0%	1.0%	\$0	0.0%	0.3%	20.2%
Upper	0	0.0%	0.5%	\$0	0.0%	0.2%	43.0%
Unknown	0	0.0%	88.9%	\$0	0.0%	96.5%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Middle	0	0.0%	1.1%	\$0	0.0%	0.0%	N/A
Upper	0	0.0%	10.3%	\$0	0.0%	0.6%	N/A
Unknown	4	100.0%	88.5%	\$125,453	100.0%	99.4%	N/A
TOTAL	4	100.0%	100.0%	\$125,453	100.0%	100.0%	N/A
Total Home Mortgage Loans							Families by Family Income %
Low	15	6.3%	6.2%	\$1,991	1.0%	2.4%	20.4%
Moderate	34	14.3%	16.0%	\$6,164	3.0%	8.6%	16.4%
Middle	48	20.3%	18.6%	\$8,780	4.3%	12.4%	20.2%
Upper	112	47.3%	44.9%	\$48,849	23.8%	51.8%	43.0%
Unknown	28	11.8%	14.3%	\$139,869	68.0%	24.8%	0.0%
TOTAL	237	100.0%	100.0%	\$205,653	100.0%	100.0%	100.0%

Distribution of 2023 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	1	1.9%	2.9%	\$40	0.1%	1.2%	20.4%
Moderate	15	28.3%	14.9%	\$3,745	10.9%	8.2%	16.4%
Middle	6	11.3%	18.5%	\$1,708	5.0%	13.5%	20.2%
Upper	27	50.9%	43.6%	\$22,573	65.5%	57.3%	43.0%
Unknown	4	7.5%	20.0%	\$6,388	18.5%	19.7%	0.0%
TOTAL	53	100.0%	100.0%	\$34,454	100.0%	100.0%	100.0%
Refinance							
Low	1	3.1%	9.6%	\$150	2.2%	4.1%	20.4%
Moderate	10	31.3%	18.3%	\$1,512	22.5%	10.1%	16.4%
Middle	8	25.0%	19.0%	\$1,458	21.7%	12.8%	20.2%
Upper	13	40.6%	38.0%	\$3,587	53.5%	44.9%	43.0%
Unknown	0	0.0%	15.1%	\$0	0.0%	28.0%	0.0%
TOTAL	32	100.0%	100.0%	\$6,707	100.0%	100.0%	100.0%
Home Improvement							
Low	2	4.4%	5.8%	\$150	2.6%	2.2%	20.4%
Moderate	7	15.6%	14.6%	\$462	7.9%	7.4%	16.4%
Middle	13	28.9%	20.7%	\$1,490	25.5%	13.1%	20.2%
Upper	21	46.7%	55.1%	\$3,616	62.0%	70.6%	43.0%
Unknown	2	4.4%	3.8%	\$115	2.0%	6.7%	0.0%
TOTAL	45	100.0%	100.0%	\$5,833	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	4.3%	\$0	0.0%	1.9%	20.4%
Moderate	4	20.0%	12.9%	\$248	10.3%	5.2%	16.4%
Middle	9	45.0%	19.8%	\$920	38.1%	11.2%	20.2%
Upper	7	35.0%	58.4%	\$1,245	51.6%	76.3%	43.0%
Unknown	0	0.0%	4.7%	\$0	0.0%	5.4%	0.0%
TOTAL	20	100.0%	100.0%	\$2,413	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	1	50.0%	8.5%	\$86	41.7%	3.6%	20.4%
Moderate	0	0.0%	18.3%	\$0	0.0%	5.7%	16.4%
Middle	0	0.0%	17.3%	\$0	0.0%	6.4%	20.2%
Upper	1	50.0%	45.5%	\$120	58.3%	65.9%	43.0%
Unknown	0	0.0%	10.4%	\$0	0.0%	18.4%	0.0%
TOTAL	2	100.0%	100.0%	\$206	100.0%	100.0%	100.0%

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	6.5%	\$0	0.0%	4.9%	20.4%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	16.4%
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	20.2%
Upper	0	0.0%	1.1%	\$0	0.0%	0.0%	43.0%
Unknown	0	0.0%	92.4%	\$0	0.0%	95.1%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Middle	0	0.0%	2.3%	\$0	0.0%	0.1%	N/A
Upper	0	0.0%	6.9%	\$0	0.0%	0.5%	N/A
Unknown	0	0.0%	90.8%	\$0	0.0%	99.5%	N/A
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	N/A
Total Home Mortgage Loans							Families By Family Income %
Low	5	3.3%	4.7%	\$426	0.9%	1.7%	20.4%
Moderate	36	23.7%	15.3%	\$5,967	12.0%	7.8%	16.4%
Middle	36	23.7%	18.8%	\$5,576	11.2%	12.3%	20.2%
Upper	69	45.4%	44.5%	\$31,141	62.8%	52.6%	43.0%
Unknown	6	3.9%	16.6%	\$6,503	13.1%	25.7%	0.0%
TOTAL	152	100.0%	100.0%	\$49,613	100.0%	100.0%	100.0%

Appendix C (Continued)

Distribution of 2022 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner- Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	8	9.3%	3.8%	\$3,300	6.9%	2.9%	2.6%
Moderate	22	25.6%	18.8%	\$7,808	16.4%	13.4%	17.5%
Middle	35	40.7%	35.3%	\$12,768	26.9%	27.2%	37.3%
Upper	21	24.4%	40.8%	\$23,668	49.8%	55.5%	42.1%
Unknown	0	0.0%	1.3%	\$0	0.0%	1.0%	0.5%
TOTAL	86	100.0%	100.0%	\$47,544	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	3.5%	\$0	0.0%	2.6%	2.6%
Moderate	9	14.1%	16.4%	\$1,545	8.2%	11.2%	17.5%
Middle	25	39.1%	37.1%	\$4,613	24.6%	27.5%	37.3%
Upper	30	46.9%	42.4%	\$12,619	67.2%	58.1%	42.1%
Unknown	0	0.0%	0.6%	\$0	0.0%	0.6%	0.5%
TOTAL	64	100.0%	100.0%	\$18,777	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	1.7%	\$0	0.0%	1.1%	2.6%
Moderate	3	4.7%	10.6%	\$115	1.0%	7.3%	17.5%
Middle	21	32.8%	29.2%	\$2,322	20.3%	19.7%	37.3%
Upper	39	60.9%	57.8%	\$8,834	77.3%	71.4%	42.1%
Unknown	1	1.6%	0.7%	\$150	1.3%	0.4%	0.5%
TOTAL	64	100.0%	100.0%	\$11,421	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	1.2%	\$0	0.0%	0.7%	2.6%
Moderate	4	26.7%	9.9%	\$418	20.8%	6.0%	17.5%
Middle	4	26.7%	26.6%	\$398	19.9%	17.2%	37.3%
Upper	7	46.7%	61.7%	\$1,189	59.3%	75.8%	42.1%
Unknown	0	0.0%	0.6%	\$0	0.0%	0.4%	0.5%
TOTAL	15	100.0%	100.0%	\$2,005	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	1.5%	\$0	0.0%	0.6%	2.6%
Moderate	0	0.0%	12.3%	\$0	0.0%	6.5%	17.5%
Middle	3	75.0%	32.8%	\$268	59.2%	14.1%	37.3%
Upper	1	25.0%	52.7%	\$185	40.8%	78.3%	42.1%
Unknown	0	0.0%	0.7%	\$0	0.0%	0.4%	0.5%
TOTAL	4	100.0%	100.0%	\$453	100.0%	100.0%	100.0%

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	5.1%	\$0	0.0%	1.8%	2.6%
Moderate	0	0.0%	29.8%	\$0	0.0%	59.5%	17.5%
Middle	0	0.0%	50.0%	\$0	0.0%	26.7%	37.3%
Upper	0	0.0%	14.6%	\$0	0.0%	11.9%	42.1%
Unknown	0	0.0%	0.5%	\$0	0.0%	0.0%	0.5%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	12.1%	\$0	0.0%	2.3%	9.1%
Moderate	3	75.0%	37.9%	\$47,340	37.7%	27.1%	29.3%
Middle	0	0.0%	31.6%	\$0	0.0%	29.3%	28.3%
Upper	1	25.0%	15.5%	\$78,113	62.3%	35.3%	31.6%
Unknown	0	0.0%	2.9%	\$0	0.0%	6.1%	1.7%
TOTAL	4	100.0%	100.0%	\$125,453	100.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	8	3.4%	3.3%	\$3,300	1.6%	2.6%	2.6%
Moderate	41	17.3%	16.6%	\$57,226	27.8%	13.8%	17.5%
Middle	88	37.1%	34.7%	\$20,369	9.9%	26.7%	37.3%
Upper	99	41.8%	44.4%	\$124,608	60.6%	55.6%	42.1%
Unknown	1	0.4%	1.0%	\$150	0.1%	1.4%	0.5%
TOTAL	237	100.0%	100.0%	\$205,653	100.0%	100.0%	100.0%

Appendix C (Continued)

Distribution of 2023 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner-Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	2	3.8%	3.7%	\$533	1.5%	2.8%	2.6%
Moderate	8	15.1%	20.6%	\$2,039	5.9%	15.2%	17.5%
Middle	27	50.9%	37.5%	\$11,042	32.0%	29.2%	37.3%
Upper	16	30.2%	37.5%	\$20,840	60.5%	52.2%	42.1%
Unknown	0	0.0%	0.8%	\$0	0.0%	0.7%	0.5%
TOTAL	53	100.0%	100.0%	\$34,454	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	3.7%	\$0	0.0%	2.4%	2.6%
Moderate	3	9.4%	18.3%	\$296	4.4%	12.4%	17.5%
Middle	13	40.6%	37.2%	\$1,858	27.7%	34.2%	37.3%
Upper	16	50.0%	40.4%	\$4,553	67.9%	50.4%	42.1%
Unknown	0	0.0%	0.4%	\$0	0.0%	0.5%	0.5%
TOTAL	32	100.0%	100.0%	\$6,707	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	1.7%	\$0	0.0%	1.2%	2.6%
Moderate	5	11.1%	13.7%	\$520	8.9%	10.0%	17.5%
Middle	21	46.7%	33.4%	\$2,499	42.8%	23.3%	37.3%
Upper	19	42.2%	50.6%	\$2,814	48.2%	65.0%	42.1%
Unknown	0	0.0%	0.6%	\$0	0.0%	0.6%	0.5%
TOTAL	45	100.0%	100.0%	\$5,833	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	1	5.0%	2.0%	\$143	5.9%	1.2%	2.6%
Moderate	1	5.0%	11.2%	\$50	2.1%	6.7%	17.5%
Middle	11	55.0%	30.8%	\$1,121	46.5%	18.4%	37.3%
Upper	7	35.0%	55.3%	\$1,099	45.5%	73.3%	42.1%
Unknown	0	0.0%	0.7%	\$0	0.0%	0.4%	0.5%
TOTAL	20	100.0%	100.0%	\$2,413	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	3.3%	\$0	0.0%	2.1%	2.6%
Moderate	0	0.0%	16.0%	\$0	0.0%	7.2%	17.5%
Middle	1	50.0%	38.7%	\$120	58.3%	23.8%	37.3%
Upper	1	50.0%	40.9%	\$86	41.7%	66.4%	42.1%
Unknown	0	0.0%	1.0%	\$0	0.0%	0.5%	0.5%
TOTAL	2	100.0%	100.0%	\$206	100.0%	100.0%	100.0%

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	9.8%	\$0	0.0%	9.8%	2.6%
Moderate	0	0.0%	31.5%	\$0	0.0%	27.9%	17.5%
Middle	0	0.0%	45.7%	\$0	0.0%	44.8%	37.3%
Upper	0	0.0%	13.0%	\$0	0.0%	17.5%	42.1%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.5%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	11.5%	\$0	0.0%	6.8%	9.1%
Moderate	0	0.0%	32.2%	\$0	0.0%	31.1%	29.3%
Middle	0	0.0%	29.9%	\$0	0.0%	27.4%	28.3%
Upper	0	0.0%	25.3%	\$0	0.0%	33.7%	31.6%
Unknown	0	0.0%	1.1%	\$0	0.0%	1.0%	1.7%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	3	2.0%	3.4%	\$676	1.4%	2.9%	2.6%
Moderate	17	11.2%	18.8%	\$2,905	5.9%	15.3%	17.5%
Middle	73	48.0%	36.6%	\$16,640	33.5%	29.2%	37.3%
Upper	59	38.8%	40.5%	\$29,392	59.2%	51.9%	42.1%
Unknown	0	0.0%	0.7%	\$0	0.0%	0.7%	0.5%
TOTAL	152	100.0%	100.0%	\$49,613	100.0%	100.0%	100.0%

Distribution of 2022 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2022						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	
Business Revenue	\$1 Million or Less	76	53.9%	50.3%	\$7,910	32.5%	34.3%	90.9%
	Over \$1 Million/ Unknown	65	46.1%	49.7%	\$16,448	67.5%	65.7%	9.1%
	TOTAL	141	100.0%	100.0%	\$24,358	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	83	58.9%	92.3%	\$2,704	11.1%	32.3%	
	\$100,001–\$250,000	22	15.6%	3.5%	\$4,179	17.2%	14.2%	
	\$250,001–\$1 Million	36	25.5%	4.2%	\$17,475	71.7%	53.4%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	141	100.0%	100.0%	\$24,358	100.0%	100.0%	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	58	76.3%		\$1,645	20.8%		
	\$100,001–\$250,000	8	10.5%		\$1,422	18.0%		
	\$250,001–\$1 Million	10	13.2%		\$4,843	61.2%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	76	100.0%		\$7,910	100.0%		

Distribution of 2023 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2023						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	
Business Revenue	\$1 Million or Less	55	51.9%	52.3%	\$6,714	39.2%	32.6%	90.6%
	Over \$1 Million/ Unknown	51	48.1%	47.7%	\$10,412	60.8%	67.4%	9.4%
	TOTAL	106	100.0%	100.0%	\$17,126	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	67	63.2%	92.6%	\$2,377	13.9%	34.7%	
	\$100,001–\$250,000	17	16.0%	3.8%	\$3,101	18.1%	16.0%	
	\$250,001–\$1 Million	22	20.8%	3.6%	\$11,648	68.0%	49.3%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	106	100.0%	100.0%	\$17,126	100.0%	100.0%	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	42	76.4%		\$1,415	21.1%		
	\$100,001–\$250,000	5	9.1%		\$831	12.4%		
	\$250,001–\$1 Million	8	14.5%		\$4,468	66.5%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	55	100.0%		\$6,714	100.0%		

Appendix C (Continued)

Distribution of 2022 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	5	3.5%	4.0%	\$694	2.8%	4.6%	4.8%
Moderate	23	16.3%	19.4%	\$3,792	15.6%	21.3%	20.5%
Middle	60	42.6%	27.3%	\$6,437	26.4%	22.7%	26.8%
Upper	51	36.2%	46.6%	\$11,935	49.0%	47.4%	45.4%
Unknown	2	1.4%	2.7%	\$1,500	6.2%	4.0%	2.4%
TOTAL	141	100.0%	100.0%	\$24,358	100.0%	100.0%	100.0%

Distribution of 2023 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	7	6.6%	4.0%	\$1,319	7.7%	4.8%	4.8%
Moderate	13	12.3%	19.7%	\$1,575	9.2%	21.7%	20.5%
Middle	39	36.8%	27.1%	\$4,539	26.5%	22.3%	26.9%
Upper	45	42.5%	46.3%	\$8,683	50.7%	47.4%	45.2%
Unknown	2	1.9%	2.9%	\$1,010	5.9%	3.8%	2.6%
TOTAL	106	100.0%	100.0%	\$17,126	100.0%	100.0%	100.0%

Jackson MSA

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	7	4.3%	3.8%	\$791	2.2%	1.7%	22.0%
Moderate	45	27.4%	17.5%	\$6,910	19.4%	11.6%	16.3%
Middle	50	30.5%	20.0%	\$9,448	26.6%	18.2%	20.9%
Upper	56	34.1%	35.3%	\$14,797	41.6%	44.7%	40.9%
Unknown	6	3.7%	23.3%	\$3,612	10.2%	23.8%	0.0%
TOTAL	164	100.0%	100.0%	\$35,558	100.0%	100.0%	100.0%
Refinance							
Low	2	4.7%	7.2%	\$187	2.1%	3.7%	22.0%
Moderate	3	7.0%	16.5%	\$316	3.6%	11.8%	16.3%
Middle	11	25.6%	23.9%	\$1,543	17.7%	22.9%	20.9%
Upper	22	51.2%	36.6%	\$4,472	51.4%	44.1%	40.9%
Unknown	5	11.6%	15.8%	\$2,190	25.1%	17.5%	0.0%
TOTAL	43	100.0%	100.0%	\$8,708	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	3.3%	\$0	0.0%	1.8%	22.0%
Moderate	4	16.0%	11.4%	\$152	7.0%	6.9%	16.3%
Middle	7	28.0%	20.0%	\$505	23.4%	14.5%	20.9%
Upper	13	52.0%	61.1%	\$1,420	65.8%	71.8%	40.9%
Unknown	1	4.0%	4.2%	\$80	3.7%	5.0%	0.0%
TOTAL	25	100.0%	100.0%	\$2,157	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	1	12.5%	7.4%	\$85	8.4%	3.8%	22.0%
Moderate	1	12.5%	12.5%	\$60	5.9%	7.6%	16.3%
Middle	1	12.5%	13.6%	\$52	5.1%	9.6%	20.9%
Upper	5	62.5%	62.1%	\$815	80.5%	75.3%	40.9%
Unknown	0	0.0%	4.4%	\$0	0.0%	3.7%	0.0%
TOTAL	8	100.0%	100.0%	\$1,012	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	10.0%	\$0	0.0%	5.6%	22.0%
Moderate	2	66.7%	12.7%	\$99	65.6%	6.2%	16.3%
Middle	0	0.0%	23.6%	\$0	0.0%	18.2%	20.9%
Upper	1	33.3%	51.8%	\$52	34.4%	57.4%	40.9%
Unknown	0	0.0%	1.8%	\$0	0.0%	12.5%	0.0%
TOTAL	3	100.0%	100.0%	\$151	100.0%	100.0%	100.0%

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	4.7%	\$0	0.0%	4.0%	22.0%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	16.3%
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	20.9%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	40.9%
Unknown	0	0.0%	95.3%	\$0	0.0%	96.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	1.8%	\$0	0.0%	0.1%	N/A
Moderate	0	0.0%	1.8%	\$0	0.0%	0.1%	N/A
Middle	0	0.0%	1.8%	\$0	0.0%	0.1%	N/A
Upper	0	0.0%	19.6%	\$0	0.0%	4.3%	N/A
Unknown	1	100.0%	75.0%	\$35,000	100.0%	95.4%	N/A
TOTAL	1	100.0%	100.0%	\$35,000	100.0%	100.0%	N/A
Total Home Mortgage Loans							Families by Family Income %
Low	10	4.1%	5.1%	\$1,063	1.3%	2.1%	22.0%
Moderate	55	22.5%	16.1%	\$7,537	9.1%	10.0%	16.3%
Middle	69	28.3%	20.5%	\$11,548	14.0%	16.9%	20.9%
Upper	97	39.8%	38.8%	\$21,556	26.1%	41.2%	40.9%
Unknown	13	5.3%	19.5%	\$40,882	49.5%	29.8%	0.0%
TOTAL	244	100.0%	100.0%	\$82,586	100.0%	100.0%	100.0%

Distribution of 2023 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	6	7.2%	3.8%	\$828	4.1%	1.7%	22.0%
Moderate	14	16.9%	16.7%	\$2,318	11.5%	10.7%	16.3%
Middle	26	31.3%	22.8%	\$5,149	25.6%	19.6%	20.9%
Upper	28	33.7%	32.4%	\$8,245	41.0%	41.8%	40.9%
Unknown	9	10.8%	24.2%	\$3,560	17.7%	26.2%	0.0%
TOTAL	83	100.0%	100.0%	\$20,100	100.0%	100.0%	100.0%
Refinance							
Low	2	12.5%	10.2%	\$285	17.7%	5.3%	22.0%
Moderate	3	18.8%	19.4%	\$333	20.6%	14.9%	16.3%
Middle	4	25.0%	23.8%	\$401	24.9%	21.8%	20.9%
Upper	7	43.8%	31.7%	\$594	36.8%	40.4%	40.9%
Unknown	0	0.0%	14.9%	\$0	0.0%	17.7%	0.0%
TOTAL	16	100.0%	100.0%	\$1,613	100.0%	100.0%	100.0%
Home Improvement							
Low	2	9.5%	6.7%	\$24	1.7%	2.7%	22.0%
Moderate	7	33.3%	16.3%	\$496	34.9%	10.4%	16.3%
Middle	6	28.6%	24.5%	\$410	28.9%	20.4%	20.9%
Upper	5	23.8%	47.5%	\$241	17.0%	57.0%	40.9%
Unknown	1	4.8%	5.0%	\$250	17.6%	9.5%	0.0%
TOTAL	21	100.0%	100.0%	\$1,421	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	1	9.1%	8.4%	\$27	2.7%	5.2%	22.0%
Moderate	2	18.2%	15.3%	\$45	4.5%	8.2%	16.3%
Middle	2	18.2%	21.9%	\$107	10.8%	18.7%	20.9%
Upper	6	54.5%	52.6%	\$813	82.0%	66.8%	40.9%
Unknown	0	0.0%	1.9%	\$0	0.0%	1.2%	0.0%
TOTAL	11	100.0%	100.0%	\$992	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	1	100.0%	13.4%	\$70	100.0%	8.3%	22.0%
Moderate	0	0.0%	16.8%	\$0	0.0%	11.7%	16.3%
Middle	0	0.0%	18.5%	\$0	0.0%	11.1%	20.9%
Upper	0	0.0%	47.1%	\$0	0.0%	64.5%	40.9%
Unknown	0	0.0%	4.2%	\$0	0.0%	4.4%	0.0%
TOTAL	1	100.0%	100.0%	\$70	100.0%	100.0%	100.0%

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	7.7%	\$0	0.0%	7.0%	22.0%
Moderate	0	0.0%	3.8%	\$0	0.0%	4.8%	16.3%
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	20.9%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	40.9%
Unknown	0	0.0%	88.5%	\$0	0.0%	88.2%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Upper	0	0.0%	32.4%	\$0	0.0%	11.1%	N/A
Unknown	2	100.0%	67.6%	\$6,075	100.0%	88.9%	N/A
TOTAL	2	100.0%	100.0%	\$6,075	100.0%	100.0%	N/A
Total Home Mortgage Loans							Families By Family Income %
Low	12	9.0%	6.1%	\$1,234	4.1%	2.5%	22.0%
Moderate	26	19.4%	17.0%	\$3,192	10.5%	11.0%	16.3%
Middle	38	28.4%	22.7%	\$6,067	20.0%	19.2%	20.9%
Upper	46	34.3%	34.7%	\$9,893	32.7%	41.6%	40.9%
Unknown	12	9.0%	19.5%	\$9,885	32.7%	25.6%	0.0%
TOTAL	134	100.0%	100.0%	\$30,271	100.0%	100.0%	100.0%

Appendix C (Continued)

Distribution of 2022 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner- Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	5	3.0%	4.1%	\$1,073	3.0%	2.9%	3.4%
Moderate	12	7.3%	6.3%	\$3,650	10.3%	4.5%	7.5%
Middle	89	54.3%	56.5%	\$15,766	44.3%	50.8%	56.9%
Upper	58	35.4%	32.9%	\$15,069	42.4%	41.4%	31.9%
Unknown	0	0.0%	0.2%	\$0	0.0%	0.2%	0.3%
TOTAL	164	100.0%	100.0%	\$35,558	100.0%	100.0%	100.0%
Refinance							
Low	2	4.7%	4.2%	\$290	3.3%	2.9%	3.4%
Moderate	1	2.3%	6.3%	\$60	0.7%	4.4%	7.5%
Middle	20	46.5%	54.1%	\$2,437	28.0%	47.7%	56.9%
Upper	20	46.5%	35.2%	\$5,921	68.0%	45.0%	31.9%
Unknown	0	0.0%	0.1%	\$0	0.0%	0.1%	0.3%
TOTAL	43	100.0%	100.0%	\$8,708	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	3.6%	\$0	0.0%	4.5%	3.4%
Moderate	4	16.0%	6.9%	\$315	14.6%	5.0%	7.5%
Middle	10	40.0%	50.6%	\$560	26.0%	43.2%	56.9%
Upper	11	44.0%	38.9%	\$1,282	59.4%	47.3%	31.9%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.3%
TOTAL	25	100.0%	100.0%	\$2,157	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	1.1%	\$0	0.0%	0.2%	3.4%
Moderate	2	25.0%	7.0%	\$560	55.3%	7.6%	7.5%
Middle	3	37.5%	47.8%	\$312	30.8%	40.4%	56.9%
Upper	3	37.5%	44.1%	\$140	13.8%	51.8%	31.9%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.3%
TOTAL	8	100.0%	100.0%	\$1,012	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	0.9%	\$0	0.0%	0.2%	3.4%
Moderate	1	33.3%	6.4%	\$52	34.4%	4.4%	7.5%
Middle	2	66.7%	50.9%	\$99	65.6%	52.8%	56.9%
Upper	0	0.0%	41.8%	\$0	0.0%	42.6%	31.9%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.3%
TOTAL	3	100.0%	100.0%	\$151	100.0%	100.0%	100.0%

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	4.7%	\$0	0.0%	6.0%	3.4%
Moderate	0	0.0%	4.7%	\$0	0.0%	5.1%	7.5%
Middle	0	0.0%	69.8%	\$0	0.0%	66.3%	56.9%
Upper	0	0.0%	20.9%	\$0	0.0%	22.7%	31.9%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.3%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	17.9%	\$0	0.0%	6.4%	23.2%
Moderate	0	0.0%	14.3%	\$0	0.0%	12.5%	9.3%
Middle	1	100.0%	57.1%	\$35,000	100.0%	76.7%	58.3%
Upper	0	0.0%	7.1%	\$0	0.0%	4.0%	3.4%
Unknown	0	0.0%	3.6%	\$0	0.0%	0.3%	5.8%
TOTAL	1	100.0%	100.0%	\$35,000	100.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	7	2.9%	4.0%	\$1,363	1.7%	3.3%	3.4%
Moderate	20	8.2%	6.5%	\$4,637	5.6%	5.5%	7.5%
Middle	125	51.2%	54.9%	\$54,174	65.6%	52.7%	56.9%
Upper	92	37.7%	34.4%	\$22,412	27.1%	38.3%	31.9%
Unknown	0	0.0%	0.2%	\$0	0.0%	0.2%	0.3%
TOTAL	244	100.0%	100.0%	\$82,586	100.0%	100.0%	100.0%

Distribution of 2023 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner-Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	4	4.8%	5.4%	\$594	3.0%	4.4%	3.4%
Moderate	8	9.6%	6.6%	\$1,563	7.8%	4.5%	7.5%
Middle	44	53.0%	54.8%	\$10,402	51.8%	48.8%	56.9%
Upper	27	32.5%	33.1%	\$7,541	37.5%	42.2%	31.9%
Unknown	0	0.0%	0.2%	\$0	0.0%	0.2%	0.3%
TOTAL	83	100.0%	100.0%	\$20,100	100.0%	100.0%	100.0%
Refinance							
Low	1	6.3%	3.8%	\$27	1.7%	2.7%	3.4%
Moderate	2	12.5%	7.2%	\$308	19.1%	5.2%	7.5%
Middle	7	43.8%	60.8%	\$731	45.3%	56.6%	56.9%
Upper	6	37.5%	28.0%	\$547	33.9%	35.4%	31.9%
Unknown	0	0.0%	0.3%	\$0	0.0%	0.1%	0.3%
TOTAL	16	100.0%	100.0%	\$1,613	100.0%	100.0%	100.0%
Home Improvement							
Low	2	9.5%	6.1%	\$63	4.4%	4.9%	3.4%
Moderate	1	4.8%	8.5%	\$23	1.6%	8.8%	7.5%
Middle	12	57.1%	51.6%	\$660	46.4%	44.6%	56.9%
Upper	6	28.6%	33.8%	\$675	47.5%	41.7%	31.9%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.3%
TOTAL	21	100.0%	100.0%	\$1,421	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	1	9.1%	2.3%	\$25	2.5%	1.3%	3.4%
Moderate	1	9.1%	7.4%	\$100	10.1%	6.7%	7.5%
Middle	7	63.6%	47.9%	\$556	56.0%	43.9%	56.9%
Upper	2	18.2%	41.9%	\$311	31.4%	48.0%	31.9%
Unknown	0	0.0%	0.5%	\$0	0.0%	0.1%	0.3%
TOTAL	11	100.0%	100.0%	\$992	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	2.5%	\$0	0.0%	2.1%	3.4%
Moderate	0	0.0%	5.0%	\$0	0.0%	3.4%	7.5%
Middle	1	100.0%	60.5%	\$70	100.0%	59.7%	56.9%
Upper	0	0.0%	31.9%	\$0	0.0%	34.7%	31.9%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.3%
TOTAL	1	100.0%	100.0%	\$70	100.0%	100.0%	100.0%

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	15.4%	\$0	0.0%	14.9%	3.4%
Moderate	0	0.0%	3.8%	\$0	0.0%	3.7%	7.5%
Middle	0	0.0%	46.2%	\$0	0.0%	37.6%	56.9%
Upper	0	0.0%	34.6%	\$0	0.0%	43.8%	31.9%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.3%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	5.4%	\$0	0.0%	4.3%	23.2%
Moderate	1	50.0%	18.9%	\$1,275	21.0%	20.7%	9.3%
Middle	1	50.0%	70.3%	\$4,800	79.0%	68.4%	58.3%
Upper	0	0.0%	5.4%	\$0	0.0%	6.7%	3.4%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	5.8%
TOTAL	2	100.0%	100.0%	\$6,075	100.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	8	6.0%	4.9%	\$709	2.3%	4.0%	3.4%
Moderate	13	9.7%	6.9%	\$3,269	10.8%	5.4%	7.5%
Middle	72	53.7%	55.8%	\$17,219	56.9%	50.9%	56.9%
Upper	41	30.6%	32.1%	\$9,074	30.0%	39.6%	31.9%
Unknown	0	0.0%	0.2%	\$0	0.0%	0.1%	0.3%
TOTAL	134	100.0%	100.0%	\$30,271	100.0%	100.0%	100.0%

Distribution of 2022 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2022						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	
Business Revenue	\$1 Million or Less	114	70.8%	47.3%	\$10,018	44.4%	40.5%	89.7%
	Over \$1 Million/ Unknown	47	29.2%	52.7%	\$12,550	55.6%	59.5%	10.3%
	TOTAL	161	100.0%	100.0%	\$22,568	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	114	70.8%	88.5%	\$4,777	21.2%	29.1%	
	\$100,001–\$250,000	22	13.7%	6.7%	\$3,674	16.3%	22.6%	
	\$250,001–\$1 Million	25	15.5%	4.8%	\$14,117	62.6%	48.3%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	161	100.0%	100.0%	\$22,568	100.0%	100.0%	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	91	79.8%		\$3,379	33.7%		
	\$100,001–\$250,000	15	13.2%		\$2,601	26.0%		
	\$250,001–\$1 Million	8	7.0%		\$4,038	40.3%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	114	100.0%		\$10,018	100.0%		

Distribution of 2023 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2023						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	
Business Revenue	\$1 Million or Less	103	80.5%	47.7%	\$8,811	61.9%	37.2%	89.4%
	Over \$1 Million/ Unknown	25	19.5%	52.3%	\$5,423	38.1%	62.8%	10.6%
	TOTAL	128	100.0%	100.0%	\$14,234	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	100	78.1%	89.9%	\$3,949	27.7%	31.4%	
	\$100,001–\$250,000	15	11.7%	6.0%	\$3,052	21.4%	21.3%	
	\$250,001–\$1 Million	13	10.2%	4.2%	\$7,233	50.8%	47.2%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	128	100.0%	100.0%	\$14,234	100.0%	100.0%	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	86	83.5%		\$3,322	37.7%		
	\$100,001–\$250,000	10	9.7%		\$2,024	23.0%		
	\$250,001–\$1 Million	7	6.8%		\$3,465	39.3%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	103	100.0%		\$8,811	100.0%		

Appendix C (Continued)

Distribution of 2022 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	6	3.7%	4.1%	\$507	2.2%	3.0%	4.7%
Moderate	19	11.8%	6.7%	\$596	2.6%	6.0%	8.2%
Middle	68	42.2%	53.3%	\$9,192	40.7%	48.5%	58.7%
Upper	63	39.1%	29.7%	\$11,900	52.7%	33.1%	23.3%
Unknown	5	3.1%	6.3%	\$373	1.7%	9.3%	5.0%
TOTAL	161	100.0%	100.0%	\$22,568	100.0%	100.0%	100.0%

Distribution of 2023 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	1	0.8%	3.6%	\$100	0.7%	3.6%	4.7%
Moderate	12	9.4%	6.5%	\$960	6.7%	8.6%	8.3%
Middle	63	49.2%	54.1%	\$7,414	52.1%	48.3%	58.9%
Upper	50	39.1%	30.7%	\$5,056	35.5%	28.8%	23.1%
Unknown	2	1.6%	5.1%	\$704	4.9%	10.7%	5.0%
TOTAL	128	100.0%	100.0%	\$14,234	100.0%	100.0%	100.0%

Distribution of 2022 Small Farm Lending By Borrower Income Level								
Farm Revenue and Loan Size		2022						
		Count			Dollars			Farms
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Farm Revenue	\$1 Million or Less	46	80.7%	41.4%	\$4,853	61.5%	47.8%	96.5%
	Over \$1 Million/ Unknown	11	19.3%	58.6%	\$3,038	38.5%	52.2%	3.5%
	TOTAL	57	100.0%	100.0%	\$7,891	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	31	54.4%	78.1%	\$1,505	19.1%	25.9%	
	\$100,001–\$250,000	18	31.6%	14.6%	\$3,313	42.0%	36.8%	
	\$250,001–\$500,000	8	14.0%	7.3%	\$3,073	38.9%	37.3%	
	Over \$500,000	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	57	100.0%	100.0%	\$7,891	100.0%	100.0%	
Loan Size	Revenue \$1 Million or Less	\$100,000 or Less	29	63.0%		\$1,466	30.2%	
		\$100,001–\$250,000	15	32.6%		\$2,735	56.4%	
		\$250,001–\$1 Million	2	4.3%		\$652	13.4%	
		Over \$1 Million	0	0.0%		\$0	0.0%	
		TOTAL	46	100.0%		\$4,853	100.0%	

Distribution of 2023 Small Farm Lending By Borrower Income Level								
Farm Revenue and Loan Size		2023						
		Count			Dollars			Farms
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Farm Revenue	\$1 Million or Less	39	76.5%	34.4%	\$5,221	65.5%	42.9%	96.2%
	Over \$1 Million/ Unknown	12	23.5%	65.6%	\$2,753	34.5%	57.1%	3.8%
	TOTAL	51	100.0%	100.0%	\$7,974	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	24	47.1%	75.1%	\$1,001	12.6%	19.9%	
	\$100,001–\$250,000	16	31.4%	13.2%	\$3,135	39.3%	30.1%	
	\$250,001–\$500,000	11	21.6%	11.7%	\$3,838	48.1%	50.1%	
	Over \$500,000	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	51	100.0%	100.0%	\$7,974	100.0%	100.0%	
Loan Size	Revenue \$1 Million or Less	\$100,000 or Less	22	56.4%		\$876	16.8%	
		\$100,001–\$250,000	9	23.1%		\$1,683	32.2%	
		\$250,001–\$1 Million	8	20.5%		\$2,662	51.0%	
		Over \$1 Million	0	0.0%		\$0	0.0%	
		TOTAL	39	100.0%		\$5,221	100.0%	

Appendix C (Continued)

Distribution of 2022 Small Farm Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Farm Loans		Aggregate of Peer Data	Bank Small Farm Loans		Aggregate of Peer Data	% of Farms
	#	# %	# %	\$ (000s)	\$ %	\$ %	
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	1.2%
Moderate	2	3.5%	3.0%	\$233	3.0%	1.7%	3.8%
Middle	37	64.9%	71.2%	\$5,215	66.1%	64.3%	66.9%
Upper	18	31.6%	25.5%	\$2,443	31.0%	34.0%	28.1%
Unknown	0	0.0%	0.3%	\$0	0.0%	0.0%	0.0%
TOTAL	57	100.0%	100.0%	\$7,891	100.0%	100.0%	100.0%

Distribution of 2023 Small Farm Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Farm Loans		Aggregate of Peer Data	Bank Small Farm Loans		Aggregate of Peer Data	% of Farms
	#	# %	# %	\$ (000s)	\$ %	\$ %	
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	1.1%
Moderate	2	3.9%	2.2%	\$317	4.0%	1.7%	4.2%
Middle	31	60.8%	68.5%	\$4,943	62.0%	64.4%	67.2%
Upper	18	35.3%	28.9%	\$2,714	34.0%	33.8%	27.5%
Unknown	0	0.0%	0.4%	\$0	0.0%	0.0%	0.0%
TOTAL	51	100.0%	100.0%	\$7,974	100.0%	100.0%	100.0%

Partial Knoxville MSA

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	1	3.6%	5.6%	\$159	1.7%	2.6%	19.3%
Moderate	3	10.7%	17.7%	\$690	7.3%	11.9%	16.8%
Middle	4	14.3%	21.3%	\$1,197	12.7%	18.5%	20.7%
Upper	12	42.9%	38.9%	\$6,401	68.0%	51.8%	43.3%
Unknown	8	28.6%	16.4%	\$970	10.3%	15.1%	0.0%
TOTAL	28	100.0%	100.0%	\$9,417	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	11.1%	\$0	0.0%	6.3%	19.3%
Moderate	2	18.2%	21.5%	\$88	5.5%	16.5%	16.8%
Middle	2	18.2%	23.1%	\$476	29.9%	21.6%	20.7%
Upper	3	27.3%	30.8%	\$502	31.5%	41.4%	43.3%
Unknown	4	36.4%	13.5%	\$528	33.1%	14.2%	0.0%
TOTAL	11	100.0%	100.0%	\$1,594	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	7.3%	\$0	0.0%	4.2%	19.3%
Moderate	1	12.5%	15.4%	\$35	2.7%	10.9%	16.8%
Middle	2	25.0%	22.8%	\$292	22.6%	18.2%	20.7%
Upper	5	62.5%	51.7%	\$966	74.7%	63.7%	43.3%
Unknown	0	0.0%	2.8%	\$0	0.0%	3.0%	0.0%
TOTAL	8	100.0%	100.0%	\$1,293	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	6.1%	\$0	0.0%	3.2%	19.3%
Moderate	3	42.9%	15.9%	\$113	36.6%	9.1%	16.8%
Middle	2	28.6%	20.6%	\$59	19.1%	14.7%	20.7%
Upper	0	0.0%	53.8%	\$0	0.0%	69.9%	43.3%
Unknown	2	28.6%	3.6%	\$137	44.3%	3.1%	0.0%
TOTAL	7	100.0%	100.0%	\$309	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	9.9%	\$0	0.0%	4.9%	19.3%
Moderate	0	0.0%	13.6%	\$0	0.0%	6.9%	16.8%
Middle	0	0.0%	20.2%	\$0	0.0%	12.7%	20.7%
Upper	0	0.0%	50.0%	\$0	0.0%	65.0%	43.3%
Unknown	0	0.0%	6.3%	\$0	0.0%	10.5%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	2.6%	\$0	0.0%	1.2%	19.3%
Moderate	0	0.0%	0.6%	\$0	0.0%	0.8%	16.8%
Middle	0	0.0%	1.3%	\$0	0.0%	1.3%	20.7%
Upper	0	0.0%	0.6%	\$0	0.0%	0.8%	43.3%
Unknown	0	0.0%	94.9%	\$0	0.0%	95.9%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Moderate	0	0.0%	0.7%	\$0	0.0%	0.0%	N/A
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Upper	0	0.0%	7.9%	\$0	0.0%	0.9%	N/A
Unknown	4	100.0%	91.4%	\$4,624	100.0%	99.1%	N/A
TOTAL	4	100.0%	100.0%	\$4,624	100.0%	100.0%	N/A
Total Home Mortgage Loans							Families by Family Income %
Low	1	1.7%	7.5%	\$159	0.9%	3.3%	19.3%
Moderate	9	15.5%	18.3%	\$926	5.4%	11.5%	16.8%
Middle	10	17.2%	21.7%	\$2,024	11.7%	16.9%	20.7%
Upper	20	34.5%	38.3%	\$7,869	45.7%	44.6%	43.3%
Unknown	18	31.0%	14.2%	\$6,259	36.3%	23.7%	0.0%
TOTAL	58	100.0%	100.0%	\$17,237	100.0%	100.0%	100.0%

Distribution of 2023 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	2	13.3%	4.6%	\$355	6.7%	2.0%	19.3%
Moderate	1	6.7%	15.5%	\$125	2.4%	9.9%	16.8%
Middle	2	13.3%	22.1%	\$878	16.6%	18.8%	20.7%
Upper	10	66.7%	40.4%	\$3,923	74.3%	52.0%	43.3%
Unknown	0	0.0%	17.5%	\$0	0.0%	17.2%	0.0%
TOTAL	15	100.0%	100.0%	\$5,281	100.0%	100.0%	100.0%
Refinance							
Low	2	40.0%	10.1%	\$61	12.3%	5.9%	19.3%
Moderate	0	0.0%	21.7%	\$0	0.0%	16.9%	16.8%
Middle	0	0.0%	24.2%	\$0	0.0%	22.4%	20.7%
Upper	3	60.0%	31.6%	\$434	87.7%	39.3%	43.3%
Unknown	0	0.0%	12.3%	\$0	0.0%	15.4%	0.0%
TOTAL	5	100.0%	100.0%	\$495	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	7.0%	\$0	0.0%	3.4%	19.3%
Moderate	2	25.0%	15.5%	\$90	12.2%	9.9%	16.8%
Middle	2	25.0%	22.7%	\$35	4.8%	16.5%	20.7%
Upper	4	50.0%	50.8%	\$610	83.0%	65.4%	43.3%
Unknown	0	0.0%	4.0%	\$0	0.0%	4.7%	0.0%
TOTAL	8	100.0%	100.0%	\$735	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	5.0%	\$0	0.0%	2.9%	19.3%
Moderate	0	0.0%	14.3%	\$0	0.0%	7.7%	16.8%
Middle	1	100.0%	23.0%	\$25	100.0%	14.5%	20.7%
Upper	0	0.0%	52.0%	\$0	0.0%	69.1%	43.3%
Unknown	0	0.0%	5.7%	\$0	0.0%	5.8%	0.0%
TOTAL	1	100.0%	100.0%	\$25	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	9.8%	\$0	0.0%	5.5%	19.3%
Moderate	0	0.0%	18.5%	\$0	0.0%	11.4%	16.8%
Middle	0	0.0%	26.0%	\$0	0.0%	20.7%	20.7%
Upper	1	100.0%	41.7%	\$150	100.0%	59.1%	43.3%
Unknown	0	0.0%	4.0%	\$0	0.0%	3.3%	0.0%
TOTAL	1	100.0%	100.0%	\$150	100.0%	100.0%	100.0%

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	8.3%	\$0	0.0%	7.3%	19.3%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	16.8%
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	20.7%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	43.3%
Unknown	0	0.0%	91.7%	\$0	0.0%	92.7%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Middle	0	0.0%	1.0%	\$0	0.0%	0.0%	N/A
Upper	0	0.0%	3.9%	\$0	0.0%	0.4%	N/A
Unknown	1	100.0%	95.1%	\$621	100.0%	99.6%	N/A
TOTAL	1	100.0%	100.0%	\$621	100.0%	100.0%	N/A
Total Home Mortgage Loans							Families By Family Income %
Low	4	12.9%	6.3%	\$416	5.7%	2.5%	19.3%
Moderate	3	9.7%	16.8%	\$215	2.9%	9.9%	16.8%
Middle	5	16.1%	22.6%	\$938	12.8%	17.2%	20.7%
Upper	18	58.1%	39.7%	\$5,117	70.0%	45.5%	43.3%
Unknown	1	3.2%	14.6%	\$621	8.5%	25.0%	0.0%
TOTAL	31	100.0%	100.0%	\$7,307	100.0%	100.0%	100.0%

Distribution of 2022 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner- Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	3	10.7%	3.8%	\$365	3.9%	2.2%	2.7%
Moderate	4	14.3%	10.9%	\$609	6.5%	7.8%	10.1%
Middle	16	57.1%	52.8%	\$5,651	60.0%	48.4%	54.0%
Upper	5	17.9%	32.3%	\$2,792	29.6%	41.4%	33.3%
Unknown	0	0.0%	0.2%	\$0	0.0%	0.2%	0.0%
TOTAL	28	100.0%	100.0%	\$9,417	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	3.0%	\$0	0.0%	2.0%	2.7%
Moderate	1	9.1%	9.4%	\$190	11.9%	7.1%	10.1%
Middle	8	72.7%	55.5%	\$959	60.2%	50.6%	54.0%
Upper	2	18.2%	32.0%	\$445	27.9%	40.3%	33.3%
Unknown	0	0.0%	0.1%	\$0	0.0%	0.1%	0.0%
TOTAL	11	100.0%	100.0%	\$1,594	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	2.4%	\$0	0.0%	3.3%	2.7%
Moderate	0	0.0%	8.6%	\$0	0.0%	6.0%	10.1%
Middle	6	75.0%	46.2%	\$1,189	92.0%	41.4%	54.0%
Upper	2	25.0%	42.8%	\$104	8.0%	49.3%	33.3%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	8	100.0%	100.0%	\$1,293	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0.9%	\$0	0.0%	0.4%	2.7%
Moderate	0	0.0%	6.9%	\$0	0.0%	4.1%	10.1%
Middle	5	71.4%	46.4%	\$234	75.7%	40.3%	54.0%
Upper	2	28.6%	45.7%	\$75	24.3%	55.1%	33.3%
Unknown	0	0.0%	0.1%	\$0	0.0%	0.2%	0.0%
TOTAL	7	100.0%	100.0%	\$309	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	2.8%	\$0	0.0%	1.9%	2.7%
Moderate	0	0.0%	10.2%	\$0	0.0%	6.7%	10.1%
Middle	0	0.0%	47.7%	\$0	0.0%	43.2%	54.0%
Upper	0	0.0%	38.9%	\$0	0.0%	46.1%	33.3%
Unknown	0	0.0%	0.4%	\$0	0.0%	2.1%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	5.1%	\$0	0.0%	3.5%	2.7%
Moderate	0	0.0%	13.5%	\$0	0.0%	10.6%	10.1%
Middle	0	0.0%	55.1%	\$0	0.0%	59.2%	54.0%
Upper	0	0.0%	26.3%	\$0	0.0%	26.7%	33.3%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	19.2%	\$0	0.0%	19.5%	16.9%
Moderate	1	25.0%	17.2%	\$236	5.1%	6.5%	14.4%
Middle	2	50.0%	37.7%	\$3,048	65.9%	31.3%	35.7%
Upper	1	25.0%	25.2%	\$1,340	29.0%	42.5%	28.7%
Unknown	0	0.0%	0.7%	\$0	0.0%	0.2%	4.3%
TOTAL	4	100.0%	100.0%	\$4,624	100.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	3	5.2%	3.3%	\$365	2.1%	4.1%	2.7%
Moderate	6	10.3%	10.1%	\$1,035	6.0%	7.3%	10.1%
Middle	37	63.8%	52.5%	\$11,081	64.3%	46.5%	54.0%
Upper	12	20.7%	34.0%	\$4,756	27.6%	41.9%	33.3%
Unknown	0	0.0%	0.2%	\$0	0.0%	0.2%	0.0%
TOTAL	58	100.0%	100.0%	\$17,237	100.0%	100.0%	100.0%

Distribution of 2023 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner-Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	2	13.3%	3.8%	\$305	5.8%	2.2%	2.7%
Moderate	2	13.3%	11.0%	\$509	9.6%	8.3%	10.1%
Middle	5	33.3%	51.3%	\$1,851	35.1%	46.8%	54.0%
Upper	6	40.0%	33.8%	\$2,616	49.5%	42.6%	33.3%
Unknown	0	0.0%	0.1%	\$0	0.0%	0.1%	0.0%
TOTAL	15	100.0%	100.0%	\$5,281	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	3.8%	\$0	0.0%	3.0%	2.7%
Moderate	2	40.0%	10.5%	\$61	12.3%	8.3%	10.1%
Middle	0	0.0%	55.1%	\$0	0.0%	53.0%	54.0%
Upper	3	60.0%	30.5%	\$434	87.7%	35.8%	33.3%
Unknown	0	0.0%	0.1%	\$0	0.0%	0.1%	0.0%
TOTAL	5	100.0%	100.0%	\$495	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	2.1%	\$0	0.0%	1.9%	2.7%
Moderate	1	12.5%	9.3%	\$160	21.8%	7.0%	10.1%
Middle	7	87.5%	49.1%	\$575	78.2%	42.1%	54.0%
Upper	0	0.0%	39.5%	\$0	0.0%	49.0%	33.3%
Unknown	0	0.0%	0.1%	\$0	0.0%	0.0%	0.0%
TOTAL	8	100.0%	100.0%	\$735	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	1.1%	\$0	0.0%	0.7%	2.7%
Moderate	0	0.0%	8.0%	\$0	0.0%	5.1%	10.1%
Middle	0	0.0%	45.0%	\$0	0.0%	38.0%	54.0%
Upper	1	100.0%	45.9%	\$25	100.0%	56.3%	33.3%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	1	100.0%	100.0%	\$25	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	2.8%	\$0	0.0%	1.5%	2.7%
Moderate	0	0.0%	8.9%	\$0	0.0%	8.8%	10.1%
Middle	0	0.0%	54.7%	\$0	0.0%	46.4%	54.0%
Upper	1	100.0%	33.6%	\$150	100.0%	43.3%	33.3%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	1	100.0%	100.0%	\$150	100.0%	100.0%	100.0%

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	8.3%	\$0	0.0%	5.3%	2.7%
Moderate	0	0.0%	18.3%	\$0	0.0%	17.3%	10.1%
Middle	0	0.0%	56.7%	\$0	0.0%	59.8%	54.0%
Upper	0	0.0%	16.7%	\$0	0.0%	17.6%	33.3%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	23.5%	\$0	0.0%	30.0%	16.9%
Moderate	0	0.0%	14.7%	\$0	0.0%	6.9%	14.4%
Middle	1	100.0%	44.1%	\$621	100.0%	25.2%	35.7%
Upper	0	0.0%	16.7%	\$0	0.0%	37.8%	28.7%
Unknown	0	0.0%	1.0%	\$0	0.0%	0.1%	4.3%
TOTAL	1	100.0%	100.0%	\$621	100.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	2	6.5%	3.5%	\$305	4.2%	5.3%	2.7%
Moderate	5	16.1%	10.6%	\$730	10.0%	8.0%	10.1%
Middle	13	41.9%	51.7%	\$3,047	41.7%	45.0%	54.0%
Upper	11	35.5%	34.1%	\$3,225	44.1%	41.6%	33.3%
Unknown	0	0.0%	0.1%	\$0	0.0%	0.1%	0.0%
TOTAL	31	100.0%	100.0%	\$7,307	100.0%	100.0%	100.0%

Distribution of 2022 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2022						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	
Business Revenue	\$1 Million or Less	46	36.5%	48.7%	\$5,922	50.6%	33.4%	91.0%
	Over \$1 Million/ Unknown	80	63.5%	51.3%	\$5,791	49.4%	66.6%	9.0%
	TOTAL	126	100.0%	100.0%	\$11,713	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	102	81.0%	90.0%	\$3,652	31.2%	29.8%	
	\$100,001–\$250,000	12	9.5%	5.2%	\$2,144	18.3%	18.1%	
	\$250,001–\$1 Million	12	9.5%	4.7%	\$5,917	50.5%	52.1%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	126	100.0%	100.0%	\$11,713	100.0%	100.0%	
Loan Size	Revenue \$1 Million or Less	32	69.6%		\$1,206	20.4%		
	\$100,001–\$250,000	6	13.0%		\$1,115	18.8%		
	\$250,001–\$1 Million	8	17.4%		\$3,601	60.8%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	46	100.0%		\$5,922	100.0%		

Distribution of 2023 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2023						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	
Business Revenue	\$1 Million or Less	51	50.5%	51.6%	\$5,443	52.6%	33.0%	90.7%
	Over \$1 Million/ Unknown	50	49.5%	48.4%	\$4,910	47.4%	67.0%	9.3%
	TOTAL	101	100.0%	100.0%	\$10,353	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	77	76.2%	91.3%	\$2,640	25.5%	31.8%	
	\$100,001–\$250,000	13	12.9%	4.4%	\$2,320	22.4%	16.7%	
	\$250,001–\$1 Million	11	10.9%	4.3%	\$5,393	52.1%	51.5%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	101	100.0%	100.0%	\$10,353	100.0%	100.0%	
Loan Size	Revenue \$1 Million or Less	36	70.6%		\$1,202	22.1%		
	\$100,001–\$250,000	8	15.7%		\$1,407	25.8%		
	\$250,001–\$1 Million	7	13.7%		\$2,834	52.1%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	51	100.0%		\$5,443	100.0%		

Appendix C (Continued)

Distribution of 2022 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	2	1.6%	3.7%	\$75	0.6%	3.8%	4.6%
Moderate	5	4.0%	11.1%	\$603	5.1%	12.8%	10.9%
Middle	101	80.2%	42.4%	\$7,134	60.9%	36.8%	43.0%
Upper	18	14.3%	41.8%	\$3,901	33.3%	45.4%	40.4%
Unknown	0	0.0%	1.0%	\$0	0.0%	1.2%	1.0%
TOTAL	126	100.0%	100.0%	\$11,713	100.0%	100.0%	100.0%

Distribution of 2023 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	1	1.0%	3.3%	\$50	0.5%	4.1%	4.7%
Moderate	10	9.9%	10.1%	\$964	9.3%	11.0%	11.1%
Middle	78	77.2%	43.3%	\$6,375	61.6%	38.6%	43.2%
Upper	12	11.9%	42.3%	\$2,964	28.6%	45.3%	40.0%
Unknown	0	0.0%	0.9%	\$0	0.0%	1.0%	1.1%
TOTAL	101	100.0%	100.0%	\$10,353	100.0%	100.0%	100.0%

Cleveland MSA

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	0	0.0%	4.7%	\$0	0.0%	2.4%	20.9%
Moderate	0	0.0%	19.0%	\$0	0.0%	13.7%	18.7%
Middle	1	33.3%	24.5%	\$299	40.8%	23.2%	20.4%
Upper	2	66.7%	35.1%	\$434	59.2%	43.6%	40.0%
Unknown	0	0.0%	16.7%	\$0	0.0%	17.1%	0.0%
TOTAL	3	100.0%	100.0%	\$733	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	9.3%	\$0	0.0%	5.0%	20.9%
Moderate	0	0.0%	19.7%	\$0	0.0%	14.7%	18.7%
Middle	0	0.0%	24.0%	\$0	0.0%	22.0%	20.4%
Upper	1	100.0%	32.3%	\$238	100.0%	42.1%	40.0%
Unknown	0	0.0%	14.7%	\$0	0.0%	16.1%	0.0%
TOTAL	1	100.0%	100.0%	\$238	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	7.3%	\$0	0.0%	3.7%	20.9%
Moderate	0	0.0%	16.6%	\$0	0.0%	8.8%	18.7%
Middle	0	0.0%	24.4%	\$0	0.0%	21.6%	20.4%
Upper	0	0.0%	48.8%	\$0	0.0%	64.3%	40.0%
Unknown	0	0.0%	2.9%	\$0	0.0%	1.6%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	2.2%	\$0	0.0%	0.9%	20.9%
Moderate	0	0.0%	13.5%	\$0	0.0%	8.3%	18.7%
Middle	1	100.0%	27.0%	\$50	100.0%	18.2%	20.4%
Upper	0	0.0%	55.6%	\$0	0.0%	71.0%	40.0%
Unknown	0	0.0%	1.7%	\$0	0.0%	1.6%	0.0%
TOTAL	1	100.0%	100.0%	\$50	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	12.4%	\$0	0.0%	7.0%	20.9%
Moderate	0	0.0%	15.0%	\$0	0.0%	13.7%	18.7%
Middle	0	0.0%	31.0%	\$0	0.0%	27.0%	20.4%
Upper	0	0.0%	37.2%	\$0	0.0%	42.9%	40.0%
Unknown	0	0.0%	4.4%	\$0	0.0%	9.4%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	7.1%	\$0	0.0%	3.6%	20.9%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	18.7%
Middle	0	0.0%	3.6%	\$0	0.0%	3.0%	20.4%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	40.0%
Unknown	0	0.0%	89.3%	\$0	0.0%	93.3%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Middle	0	0.0%	4.7%	\$0	0.0%	1.2%	N/A
Upper	0	0.0%	53.5%	\$0	0.0%	31.9%	N/A
Unknown	1	100.0%	41.9%	\$424	100.0%	66.9%	N/A
TOTAL	1	100.0%	100.0%	\$424	100.0%	100.0%	N/A
Total Home Mortgage Loans							Families by Family Income %
Low	0	0.0%	6.3%	\$0	0.0%	3.1%	20.9%
Moderate	0	0.0%	18.4%	\$0	0.0%	13.1%	18.7%
Middle	2	33.3%	24.3%	\$349	24.2%	21.7%	20.4%
Upper	3	50.0%	35.8%	\$672	46.5%	43.5%	40.0%
Unknown	1	16.7%	15.2%	\$424	29.3%	18.6%	0.0%
TOTAL	6	100.0%	100.0%	\$1,445	100.0%	100.0%	100.0%

Distribution of 2023 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	0	0.0%	5.1%	\$0	0.0%	2.4%	20.9%
Moderate	0	0.0%	20.4%	\$0	0.0%	15.0%	18.7%
Middle	0	0.0%	26.3%	\$0	0.0%	24.1%	20.4%
Upper	0	0.0%	31.2%	\$0	0.0%	40.3%	40.0%
Unknown	0	0.0%	17.0%	\$0	0.0%	18.1%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	10.8%	\$0	0.0%	5.3%	20.9%
Moderate	0	0.0%	17.0%	\$0	0.0%	13.0%	18.7%
Middle	2	100.0%	26.0%	\$297	100.0%	24.8%	20.4%
Upper	0	0.0%	32.7%	\$0	0.0%	43.4%	40.0%
Unknown	0	0.0%	13.5%	\$0	0.0%	13.5%	0.0%
TOTAL	2	100.0%	100.0%	\$297	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	6.7%	\$0	0.0%	2.6%	20.9%
Moderate	0	0.0%	15.1%	\$0	0.0%	10.3%	18.7%
Middle	0	0.0%	23.8%	\$0	0.0%	14.3%	20.4%
Upper	0	0.0%	52.3%	\$0	0.0%	70.3%	40.0%
Unknown	0	0.0%	2.1%	\$0	0.0%	2.5%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	10.2%	\$0	0.0%	4.5%	20.9%
Moderate	0	0.0%	16.9%	\$0	0.0%	9.7%	18.7%
Middle	0	0.0%	27.7%	\$0	0.0%	24.2%	20.4%
Upper	0	0.0%	43.4%	\$0	0.0%	60.8%	40.0%
Unknown	0	0.0%	1.8%	\$0	0.0%	0.7%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	7.2%	\$0	0.0%	7.1%	20.9%
Moderate	0	0.0%	21.6%	\$0	0.0%	11.6%	18.7%
Middle	0	0.0%	25.6%	\$0	0.0%	21.1%	20.4%
Upper	0	0.0%	43.2%	\$0	0.0%	57.8%	40.0%
Unknown	0	0.0%	2.4%	\$0	0.0%	2.4%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	6.7%	\$0	0.0%	5.5%	20.9%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	18.7%
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	20.4%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	40.0%
Unknown	0	0.0%	93.3%	\$0	0.0%	94.5%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Middle	0	0.0%	6.7%	\$0	0.0%	1.3%	N/A
Upper	0	0.0%	33.3%	\$0	0.0%	11.8%	N/A
Unknown	1	100.0%	60.0%	\$1,140	100.0%	86.9%	N/A
TOTAL	1	100.0%	100.0%	\$1,140	100.0%	100.0%	N/A
Total Home Mortgage Loans							Families By Family Income %
Low	0	0.0%	6.7%	\$0	0.0%	3.1%	20.9%
Moderate	0	0.0%	18.9%	\$0	0.0%	14.0%	18.7%
Middle	2	66.7%	25.9%	\$297	20.7%	23.4%	20.4%
Upper	0	0.0%	34.1%	\$0	0.0%	42.0%	40.0%
Unknown	1	33.3%	14.3%	\$1,140	79.3%	17.5%	0.0%
TOTAL	3	100.0%	100.0%	\$1,437	100.0%	100.0%	100.0%

Distribution of 2022 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner- Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	1	33.3%	0.9%	\$200	27.3%	0.5%	0.6%
Moderate	1	33.3%	10.7%	\$234	31.9%	8.8%	6.4%
Middle	1	33.3%	68.6%	\$299	40.8%	67.7%	75.5%
Upper	0	0.0%	19.7%	\$0	0.0%	23.0%	17.4%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	3	100.0%	100.0%	\$733	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	0.4%	\$0	0.0%	0.3%	0.6%
Moderate	1	100.0%	9.0%	\$238	100.0%	6.7%	6.4%
Middle	0	0.0%	73.3%	\$0	0.0%	73.3%	75.5%
Upper	0	0.0%	17.3%	\$0	0.0%	19.8%	17.4%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	1	100.0%	100.0%	\$238	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.6%
Moderate	0	0.0%	8.8%	\$0	0.0%	5.7%	6.4%
Middle	0	0.0%	68.8%	\$0	0.0%	70.0%	75.5%
Upper	0	0.0%	22.4%	\$0	0.0%	24.3%	17.4%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.6%
Moderate	0	0.0%	6.2%	\$0	0.0%	4.4%	6.4%
Middle	1	100.0%	70.8%	\$50	100.0%	69.8%	75.5%
Upper	0	0.0%	23.0%	\$0	0.0%	25.8%	17.4%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	1	100.0%	100.0%	\$50	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	1.8%	\$0	0.0%	0.9%	0.6%
Moderate	0	0.0%	7.1%	\$0	0.0%	5.9%	6.4%
Middle	0	0.0%	70.8%	\$0	0.0%	73.0%	75.5%
Upper	0	0.0%	20.4%	\$0	0.0%	20.1%	17.4%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.6%
Moderate	0	0.0%	7.1%	\$0	0.0%	3.6%	6.4%
Middle	0	0.0%	82.1%	\$0	0.0%	88.1%	75.5%
Upper	0	0.0%	10.7%	\$0	0.0%	8.3%	17.4%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	9.3%	\$0	0.0%	3.2%	12.9%
Moderate	1	100.0%	41.9%	\$424	100.0%	57.2%	41.4%
Middle	0	0.0%	44.2%	\$0	0.0%	37.9%	45.3%
Upper	0	0.0%	4.7%	\$0	0.0%	1.7%	0.4%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	1	100.0%	100.0%	\$424	100.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	1	16.7%	0.8%	\$200	13.8%	0.6%	0.6%
Moderate	3	50.0%	10.1%	\$896	62.0%	10.2%	6.4%
Middle	2	33.3%	70.1%	\$349	24.2%	68.2%	75.5%
Upper	0	0.0%	19.0%	\$0	0.0%	21.1%	17.4%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	6	100.0%	100.0%	\$1,445	100.0%	100.0%	100.0%

Distribution of 2023 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner- Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	0	0.0%	1.0%	\$0	0.0%	0.6%	0.6%
Moderate	0	0.0%	11.9%	\$0	0.0%	9.1%	6.4%
Middle	0	0.0%	70.7%	\$0	0.0%	72.2%	75.5%
Upper	0	0.0%	16.4%	\$0	0.0%	18.1%	17.4%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	0.3%	\$0	0.0%	0.2%	0.6%
Moderate	0	0.0%	6.7%	\$0	0.0%	4.8%	6.4%
Middle	1	50.0%	76.6%	\$118	39.7%	74.5%	75.5%
Upper	1	50.0%	16.4%	\$179	60.3%	20.5%	17.4%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	2	100.0%	100.0%	\$297	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	0.4%	\$0	0.0%	0.2%	0.6%
Moderate	0	0.0%	8.4%	\$0	0.0%	9.0%	6.4%
Middle	0	0.0%	71.5%	\$0	0.0%	74.5%	75.5%
Upper	0	0.0%	19.7%	\$0	0.0%	16.3%	17.4%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.6%
Moderate	0	0.0%	6.6%	\$0	0.0%	3.9%	6.4%
Middle	0	0.0%	69.3%	\$0	0.0%	67.5%	75.5%
Upper	0	0.0%	24.1%	\$0	0.0%	28.6%	17.4%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	0.8%	\$0	0.0%	1.3%	0.6%
Moderate	0	0.0%	11.2%	\$0	0.0%	15.7%	6.4%
Middle	0	0.0%	72.8%	\$0	0.0%	71.5%	75.5%
Upper	0	0.0%	15.2%	\$0	0.0%	11.5%	17.4%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.6%
Moderate	0	0.0%	6.7%	\$0	0.0%	4.9%	6.4%
Middle	0	0.0%	80.0%	\$0	0.0%	74.8%	75.5%
Upper	0	0.0%	13.3%	\$0	0.0%	20.3%	17.4%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	12.9%
Moderate	0	0.0%	40.0%	\$0	0.0%	64.1%	41.4%
Middle	1	100.0%	46.7%	\$1,140	100.0%	33.2%	45.3%
Upper	0	0.0%	13.3%	\$0	0.0%	2.7%	0.4%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	1	100.0%	100.0%	\$1,140	100.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	0	0.0%	0.7%	\$0	0.0%	0.5%	0.6%
Moderate	0	0.0%	10.3%	\$0	0.0%	9.3%	6.4%
Middle	2	66.7%	71.9%	\$1,258	87.5%	71.9%	75.5%
Upper	1	33.3%	17.0%	\$179	12.5%	18.3%	17.4%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	3	100.0%	100.0%	\$1,437	100.0%	100.0%	100.0%

Distribution of 2022 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2022						
		Count			Dollars			Total
		Bank		Aggregate	Bank		Aggregate	Businesses
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	6	75.0%	56.6%	\$272	77.3%	36.9%	92.1%
	Over \$1 Million/ Unknown	2	25.0%	43.4%	\$80	22.7%	63.1%	7.9%
	TOTAL	8	100.0%	100.0%	\$352	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	7	87.5%	90.3%	\$205	58.2%	27.3%	
	\$100,001–\$250,000	1	12.5%	5.2%	\$147	41.8%	19.3%	
	\$250,001–\$1 Million	0	0.0%	4.5%	\$0	0.0%	53.5%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	8	100.0%	100.0%	\$352	100.0%	100.0%	
Loan Size	Revenue \$1 Million or Less	\$100,000 or Less	5	83.3%		\$125	46.0%	
		\$100,001–\$250,000	1	16.7%		\$147	54.0%	
		\$250,001–\$1 Million	0	0.0%		\$0	0.0%	
		Over \$1 Million	0	0.0%		\$0	0.0%	
		TOTAL	6	100.0%		\$272	100.0%	

Distribution of 2023 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2023						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	
Business Revenue	\$1 Million or Less	11	64.7%	58.4%	\$2,067	80.4%	43.5%	91.8%
	Over \$1 Million/ Unknown	6	35.3%	41.6%	\$503	19.6%	56.5%	8.2%
	TOTAL	17	100.0%	100.0%	\$2,570	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	11	64.7%	90.9%	\$484	18.8%	32.2%	
	\$100,001–\$250,000	3	17.6%	5.1%	\$440	17.1%	20.3%	
	\$250,001–\$1 Million	3	17.6%	4.0%	\$1,646	64.0%	47.4%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	17	100.0%	100.0%	\$2,570	100.0%	100.0%	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	7	63.6%		\$309	14.9%		
	\$100,001–\$250,000	1	9.1%		\$112	5.4%		
	\$250,001–\$1 Million	3	27.3%		\$1,646	79.6%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	11	100.0%		\$2,067	100.0%		

Appendix C (Continued)

Distribution of 2022 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	0	0.0%	1.2%	\$0	0.0%	2.2%	1.0%
Moderate	2	25.0%	19.2%	\$64	18.2%	24.0%	23.4%
Middle	6	75.0%	65.5%	\$288	81.8%	61.7%	65.7%
Upper	0	0.0%	13.0%	\$0	0.0%	11.9%	9.9%
Unknown	0	0.0%	1.1%	\$0	0.0%	0.2%	0.0%
TOTAL	8	100.0%	100.0%	\$352	100.0%	100.0%	100.0%

Distribution of 2023 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	0	0.0%	1.7%	\$0	0.0%	4.7%	1.0%
Moderate	4	23.5%	17.0%	\$164	6.4%	22.4%	23.1%
Middle	10	58.8%	67.5%	\$2,128	82.8%	60.6%	66.0%
Upper	3	17.6%	13.5%	\$278	10.8%	12.2%	9.9%
Unknown	0	0.0%	0.3%	\$0	0.0%	0.0%	0.0%
TOTAL	17	100.0%	100.0%	\$2,570	100.0%	100.0%	100.0%

TEXAS

Partial Dallas-Fort Worth MSA Combined Area

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	18	9.7%	2.1%	\$3,458	5.9%	0.9%	22.2%
Moderate	80	43.2%	12.4%	\$19,074	32.4%	7.6%	17.4%
Middle	35	18.9%	21.3%	\$9,935	16.9%	17.5%	19.1%
Upper	34	18.4%	44.8%	\$18,517	31.5%	56.1%	41.3%
Unknown	18	9.7%	19.4%	\$7,892	13.4%	17.8%	0.0%
TOTAL	185	100.0%	100.0%	\$58,876	100.0%	100.0%	100.0%
Refinance							
hmdaLow	4	11.4%	7.7%	\$408	3.1%	3.7%	22.2%
Moderate	8	22.9%	16.6%	\$1,150	8.8%	10.6%	17.4%
Middle	6	17.1%	21.0%	\$1,635	12.5%	16.7%	19.1%
Upper	13	37.1%	41.4%	\$8,528	65.1%	54.4%	41.3%
Unknown	4	11.4%	13.3%	\$1,374	10.5%	14.5%	0.0%
TOTAL	35	100.0%	100.0%	\$13,095	100.0%	100.0%	100.0%
Home Improvement							
Low	1	2.9%	4.7%	\$50	1.0%	2.9%	22.2%
Moderate	6	17.6%	9.1%	\$429	8.4%	5.6%	17.4%
Middle	3	8.8%	16.3%	\$478	9.4%	11.2%	19.1%
Upper	22	64.7%	67.2%	\$3,901	76.7%	76.7%	41.3%
Unknown	2	5.9%	2.8%	\$227	4.5%	3.7%	0.0%
TOTAL	34	100.0%	100.0%	\$5,085	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	4.1%	\$0	0.0%	2.6%	22.2%
Moderate	0	0.0%	7.8%	\$0	0.0%	4.5%	17.4%
Middle	1	33.3%	16.7%	\$40	7.5%	10.2%	19.1%
Upper	2	66.7%	66.5%	\$495	92.5%	78.2%	41.3%
Unknown	0	0.0%	4.9%	\$0	0.0%	4.6%	0.0%
TOTAL	3	100.0%	100.0%	\$535	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	7.5%	\$0	0.0%	3.4%	22.2%
Moderate	3	42.9%	13.9%	\$328	31.1%	6.5%	17.4%
Middle	1	14.3%	17.8%	\$140	13.3%	9.0%	19.1%
Upper	3	42.9%	54.7%	\$588	55.7%	68.9%	41.3%
Unknown	0	0.0%	6.3%	\$0	0.0%	12.3%	0.0%
TOTAL	7	100.0%	100.0%	\$1,056	100.0%	100.0%	100.0%

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	0.8%	\$0	0.0%	0.4%	22.2%
Moderate	0	0.0%	0.4%	\$0	0.0%	0.3%	17.4%
Middle	0	0.0%	0.2%	\$0	0.0%	0.2%	19.1%
Upper	0	0.0%	0.3%	\$0	0.0%	0.9%	41.3%
Unknown	0	0.0%	98.3%	\$0	0.0%	98.2%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.1%	\$0	0.0%	0.0%	N/A
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Middle	0	0.0%	0.1%	\$0	0.0%	0.0%	N/A
Upper	0	0.0%	1.4%	\$0	0.0%	0.1%	N/A
Unknown	15	100.0%	98.3%	\$216,236	100.0%	99.9%	N/A
TOTAL	15	100.0%	100.0%	\$216,236	100.0%	100.0%	N/A
Total Home Mortgage Loans							Families by Family Income %
Low	23	8.2%	3.8%	\$3,916	1.3%	1.4%	22.2%
Moderate	97	34.8%	13.1%	\$20,981	7.1%	7.1%	17.4%
Middle	46	16.5%	20.6%	\$12,228	4.1%	14.7%	19.1%
Upper	74	26.5%	44.5%	\$32,029	10.9%	48.6%	41.3%
Unknown	39	14.0%	18.0%	\$225,729	76.5%	28.2%	0.0%
TOTAL	279	100.0%	100.0%	\$294,883	100.0%	100.0%	100.0%

Appendix C (Continued)

Distribution of 2023 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	11	7.7%	1.7%	\$1,732	3.8%	0.8%	22.2%
Moderate	70	49.0%	11.8%	\$17,018	37.3%	7.3%	17.4%
Middle	30	21.0%	19.9%	\$8,521	18.7%	16.1%	19.1%
Upper	21	14.7%	40.4%	\$16,104	35.3%	51.3%	41.3%
Unknown	11	7.7%	26.3%	\$2,259	5.0%	24.5%	0.0%
TOTAL	143	100.0%	100.0%	\$45,634	100.0%	100.0%	100.0%
Refinance							
Low	1	7.1%	8.3%	\$45	0.8%	4.0%	22.2%
Moderate	4	28.6%	16.8%	\$497	9.0%	9.9%	17.4%
Middle	1	7.1%	19.8%	\$210	3.8%	14.8%	19.1%
Upper	5	35.7%	39.8%	\$1,683	30.6%	51.7%	41.3%
Unknown	3	21.4%	15.3%	\$3,061	55.7%	19.6%	0.0%
TOTAL	14	100.0%	100.0%	\$5,496	100.0%	100.0%	100.0%
Home Improvement							
Low	1	2.8%	4.8%	\$100	1.7%	2.8%	22.2%
Moderate	6	16.7%	10.1%	\$426	7.1%	6.0%	17.4%
Middle	6	16.7%	18.9%	\$652	10.8%	12.7%	19.1%
Upper	20	55.6%	62.9%	\$4,183	69.3%	72.8%	41.3%
Unknown	3	8.3%	3.3%	\$678	11.2%	5.7%	0.0%
TOTAL	36	100.0%	100.0%	\$6,039	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	5.7%	\$0	0.0%	3.7%	22.2%
Moderate	1	11.1%	10.6%	\$89	4.1%	5.9%	17.4%
Middle	4	44.4%	20.1%	\$212	9.8%	12.0%	19.1%
Upper	4	44.4%	61.6%	\$1,855	86.0%	74.4%	41.3%
Unknown	0	0.0%	1.9%	\$0	0.0%	3.9%	0.0%
TOTAL	9	100.0%	100.0%	\$2,156	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	6.0%	\$0	0.0%	2.9%	22.2%
Moderate	1	33.3%	15.4%	\$185	41.7%	8.9%	17.4%
Middle	0	0.0%	20.0%	\$0	0.0%	11.9%	19.1%
Upper	2	66.7%	49.4%	\$259	58.3%	60.6%	41.3%
Unknown	0	0.0%	9.1%	\$0	0.0%	15.8%	0.0%
TOTAL	3	100.0%	100.0%	\$444	100.0%	100.0%	100.0%

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	1.0%	\$0	0.0%	0.5%	22.2%
Moderate	0	0.0%	0.7%	\$0	0.0%	0.6%	17.4%
Middle	0	0.0%	0.3%	\$0	0.0%	0.5%	19.1%
Upper	0	0.0%	0.1%	\$0	0.0%	0.5%	41.3%
Unknown	0	0.0%	97.9%	\$0	0.0%	97.8%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Moderate	0	0.0%	0.3%	\$0	0.0%	0.0%	N/A
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Upper	0	0.0%	1.4%	\$0	0.0%	0.1%	N/A
Unknown	0	0.0%	98.3%	\$0	0.0%	99.9%	N/A
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	N/A
Total Home Mortgage Loans							Families By Family Income %
Low	13	6.3%	2.8%	\$1,877	3.1%	1.0%	22.2%
Moderate	82	40.0%	12.3%	\$18,215	30.5%	6.8%	17.4%
Middle	41	20.0%	19.7%	\$9,595	16.1%	14.3%	19.1%
Upper	52	25.4%	41.5%	\$24,084	40.3%	46.9%	41.3%
Unknown	17	8.3%	23.8%	\$5,998	10.0%	31.0%	0.0%
TOTAL	205	100.0%	100.0%	\$59,769	100.0%	100.0%	100.0%

Appendix C (Continued)

Distribution of 2022 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner-Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	22	11.9%	3.7%	\$5,060	8.6%	1.9%	4.3%
Moderate	70	37.8%	15.0%	\$17,229	29.3%	10.4%	20.3%
Middle	54	29.2%	36.1%	\$17,137	29.1%	31.1%	32.9%
Upper	38	20.5%	44.8%	\$19,171	32.6%	56.1%	42.2%
Unknown	1	0.5%	0.4%	\$279	0.5%	0.5%	0.4%
TOTAL	185	100.0%	100.0%	\$58,876	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	2.6%	\$0	0.0%	1.4%	4.3%
Moderate	9	25.7%	14.8%	\$1,871	14.3%	9.5%	20.3%
Middle	12	34.3%	34.6%	\$2,506	19.1%	27.3%	32.9%
Upper	14	40.0%	47.6%	\$8,718	66.6%	61.3%	42.2%
Unknown	0	0.0%	0.4%	\$0	0.0%	0.5%	0.4%
TOTAL	35	100.0%	100.0%	\$13,095	100.0%	100.0%	100.0%
Home Improvement							
Low	3	8.8%	1.8%	\$319	6.3%	1.1%	4.3%
Moderate	3	8.8%	10.1%	\$397	7.8%	7.3%	20.3%
Middle	7	20.6%	25.4%	\$671	13.2%	19.8%	32.9%
Upper	21	61.8%	62.3%	\$3,698	72.7%	71.3%	42.2%
Unknown	0	0.0%	0.4%	\$0	0.0%	0.4%	0.4%
TOTAL	34	100.0%	100.0%	\$5,085	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0.7%	\$0	0.0%	0.3%	4.3%
Moderate	3	100.0%	6.9%	\$535	100.0%	4.4%	20.3%
Middle	0	0.0%	24.3%	\$0	0.0%	16.2%	32.9%
Upper	0	0.0%	67.6%	\$0	0.0%	78.6%	42.2%
Unknown	0	0.0%	0.6%	\$0	0.0%	0.5%	0.4%
TOTAL	3	100.0%	100.0%	\$535	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	2.9%	\$0	0.0%	1.2%	4.3%
Moderate	0	0.0%	12.6%	\$0	0.0%	6.8%	20.3%
Middle	2	28.6%	29.7%	\$179	17.0%	17.0%	32.9%
Upper	5	71.4%	54.4%	\$877	83.0%	74.3%	42.2%
Unknown	0	0.0%	0.5%	\$0	0.0%	0.7%	0.4%
TOTAL	7	100.0%	100.0%	\$1,056	100.0%	100.0%	100.0%

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	11.0%	\$0	0.0%	9.7%	4.3%
Moderate	0	0.0%	31.3%	\$0	0.0%	16.8%	20.3%
Middle	0	0.0%	37.5%	\$0	0.0%	45.7%	32.9%
Upper	0	0.0%	19.1%	\$0	0.0%	21.0%	42.2%
Unknown	0	0.0%	1.0%	\$0	0.0%	6.7%	0.4%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	2	13.3%	16.1%	\$13,310	6.2%	10.0%	17.3%
Moderate	5	33.3%	35.6%	\$37,466	17.3%	26.7%	29.5%
Middle	2	13.3%	24.3%	\$9,440	4.4%	31.5%	28.1%
Upper	6	40.0%	22.1%	\$156,020	72.2%	29.9%	23.0%
Unknown	0	0.0%	1.8%	\$0	0.0%	1.9%	2.1%
TOTAL	15	100.0%	100.0%	\$216,236	100.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	27	9.7%	3.4%	\$18,689	6.3%	2.9%	4.3%
Moderate	90	32.3%	14.9%	\$57,498	19.5%	12.4%	20.3%
Middle	77	27.6%	35.0%	\$29,933	10.2%	30.1%	32.9%
Upper	84	30.1%	46.3%	\$188,484	63.9%	54.0%	42.2%
Unknown	1	0.4%	0.4%	\$279	0.1%	0.7%	0.4%
TOTAL	279	100.0%	100.0%	\$294,883	100.0%	100.0%	100.0%

Distribution of 2023 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner-Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	20	14.0%	3.5%	\$4,752	10.4%	2.1%	4.3%
Moderate	62	43.4%	15.4%	\$14,128	31.0%	11.2%	20.3%
Middle	37	25.9%	37.5%	\$11,718	25.7%	32.6%	32.9%
Upper	23	16.1%	43.2%	\$14,477	31.7%	53.8%	42.2%
Unknown	1	0.7%	0.3%	\$559	1.2%	0.4%	0.4%
TOTAL	143	100.0%	100.0%	\$45,634	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	3.7%	\$0	0.0%	2.1%	4.3%
Moderate	1	7.1%	18.0%	\$90	1.6%	12.4%	20.3%
Middle	7	50.0%	35.0%	\$1,247	22.7%	28.4%	32.9%
Upper	6	42.9%	43.0%	\$4,159	75.7%	56.8%	42.2%
Unknown	0	0.0%	0.3%	\$0	0.0%	0.3%	0.4%
TOTAL	14	100.0%	100.0%	\$5,496	100.0%	100.0%	100.0%
Home Improvement							
Low	1	2.8%	1.9%	\$270	4.5%	1.6%	4.3%
Moderate	6	16.7%	11.3%	\$626	10.4%	8.2%	20.3%
Middle	8	22.2%	28.1%	\$1,368	22.7%	21.4%	32.9%
Upper	21	58.3%	58.0%	\$3,775	62.5%	68.2%	42.2%
Unknown	0	0.0%	0.6%	\$0	0.0%	0.7%	0.4%
TOTAL	36	100.0%	100.0%	\$6,039	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	1.2%	\$0	0.0%	0.6%	4.3%
Moderate	1	11.1%	9.3%	\$36	1.7%	5.8%	20.3%
Middle	1	11.1%	26.6%	\$69	3.2%	18.0%	32.9%
Upper	7	77.8%	62.5%	\$2,051	95.1%	75.0%	42.2%
Unknown	0	0.0%	0.4%	\$0	0.0%	0.5%	0.4%
TOTAL	9	100.0%	100.0%	\$2,156	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	2.5%	\$0	0.0%	1.6%	4.3%
Moderate	0	0.0%	15.7%	\$0	0.0%	10.9%	20.3%
Middle	1	33.3%	32.5%	\$100	22.5%	22.6%	32.9%
Upper	2	66.7%	48.9%	\$344	77.5%	64.4%	42.2%
Unknown	0	0.0%	0.4%	\$0	0.0%	0.5%	0.4%
TOTAL	3	100.0%	100.0%	\$444	100.0%	100.0%	100.0%

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	6.5%	\$0	0.0%	5.0%	4.3%
Moderate	0	0.0%	31.0%	\$0	0.0%	23.0%	20.3%
Middle	0	0.0%	40.4%	\$0	0.0%	39.2%	32.9%
Upper	0	0.0%	22.0%	\$0	0.0%	32.6%	42.2%
Unknown	0	0.0%	0.1%	\$0	0.0%	0.2%	0.4%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	22.0%	\$0	0.0%	13.1%	17.3%
Moderate	0	0.0%	29.4%	\$0	0.0%	17.9%	29.5%
Middle	0	0.0%	26.3%	\$0	0.0%	32.0%	28.1%
Upper	0	0.0%	20.3%	\$0	0.0%	30.2%	23.0%
Unknown	0	0.0%	2.0%	\$0	0.0%	6.8%	2.1%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	21	10.2%	3.4%	\$5,022	8.4%	3.1%	4.3%
Moderate	70	34.1%	15.6%	\$14,880	24.9%	11.8%	20.3%
Middle	54	26.3%	36.5%	\$14,502	24.3%	31.9%	32.9%
Upper	59	28.8%	44.1%	\$24,806	41.5%	52.2%	42.2%
Unknown	1	0.5%	0.3%	\$559	0.9%	1.0%	0.4%
TOTAL	205	100.0%	100.0%	\$59,769	100.0%	100.0%	100.0%

Distribution of 2022 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2022						
		Count			Dollars			Total
		Bank		Aggregate	Bank		Aggregate	Businesses
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	161	40.5%	49.2%	\$39,308	38.6%	33.1%	92.6%
	Over \$1 Million/ Unknown	237	59.5%	50.8%	\$62,505	61.4%	66.9%	7.4%
	TOTAL	398	100.0%	100.0%	\$101,813	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	184	46.2%	94.3%	\$9,619	9.4%	40.9%	
	\$100,001–\$250,000	81	20.4%	3.1%	\$14,922	14.7%	15.3%	
	\$250,001–\$1 Million	133	33.4%	2.7%	\$77,272	75.9%	43.8%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	398	100.0%	100.0%	\$101,813	100.0%	100.0%	
Loan Size	Revenue \$1 Million or Less	70	43.5%		\$3,380	8.6%		
	\$100,001–\$250,000	39	24.2%		\$6,712	17.1%		
	\$250,001–\$1 Million	52	32.3%		\$29,216	74.3%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	161	100.0%		\$39,308	100.0%		

Distribution of 2023 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2023						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	
Business Revenue	\$1 Million or Less	160	50.0%	52.6%	\$29,013	40.8%	33.2%	92.5%
	Over \$1 Million/ Unknown	160	50.0%	47.4%	\$42,124	59.2%	66.8%	7.5%
	TOTAL	320	100.0%	100.0%	\$71,137	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	161	50.3%	94.6%	\$7,201	10.1%	43.0%	
	\$100,001–\$250,000	73	22.8%	2.9%	\$12,841	18.1%	15.5%	
	\$250,001–\$1 Million	86	26.9%	2.5%	\$51,095	71.8%	41.5%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	320	100.0%	100.0%	\$71,137	100.0%	100.0%	
Loan Size	Revenue \$1 Million or Less	91	56.9%		\$3,344	11.5%		
	\$100,001–\$250,000	30	18.8%		\$5,537	19.1%		
	\$250,001–\$1 Million	39	24.4%		\$20,132	69.4%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	160	100.0%		\$29,013	100.0%		

Appendix C (Continued)

Distribution of 2022 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	35	8.8%	4.3%	\$9,574	9.4%	4.6%	5.2%
Moderate	74	18.6%	18.6%	\$19,452	19.1%	19.3%	20.0%
Middle	115	28.9%	29.5%	\$25,994	25.5%	28.5%	30.9%
Upper	172	43.2%	46.3%	\$46,716	45.9%	46.4%	43.0%
Unknown	2	0.5%	1.2%	\$77	0.1%	1.1%	0.9%
TOTAL	398	100.0%	100.0%	\$101,813	100.0%	100.0%	100.0%

Distribution of 2023 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	9	2.8%	4.2%	\$2,283	3.2%	4.2%	5.3%
Moderate	65	20.3%	18.0%	\$17,543	24.7%	19.0%	20.1%
Middle	98	30.6%	29.1%	\$19,026	26.7%	28.8%	31.0%
Upper	148	46.3%	47.4%	\$32,285	45.4%	46.8%	42.8%
Unknown	0	0.0%	1.2%	\$0	0.0%	1.2%	0.8%
TOTAL	320	100.0%	100.0%	\$71,137	100.0%	100.0%	100.0%

Distribution of 2022 Small Farm Lending By Borrower Income Level								
Farm Revenue and Loan Size		2022						
		Count			Dollars			Farms
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Farm Revenue	\$1 Million or Less	46	93.9%	64.0%	\$3,826	91.9%	63.7%	98.7%
	Over \$1 Million/ Unknown	3	6.1%	36.0%	\$337	8.1%	36.3%	1.3%
	TOTAL	49	100.0%	100.0%	\$4,163	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	37	75.5%	90.1%	\$1,307	31.4%	43.2%	
	\$100,001–\$250,000	10	20.4%	7.1%	\$1,861	44.7%	30.8%	
	\$250,001–\$500,000	2	4.1%	2.8%	\$995	23.9%	26.0%	
	Over \$500,000	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	49	100.0%	100.0%	\$4,163	100.0%	100.0%	
Loan Size	Revenue \$1 Million or Less	\$100,000 or Less	36	78.3%		\$1,304	34.1%	
		\$100,001–\$250,000	8	17.4%		\$1,527	39.9%	
		\$250,001–\$1 Million	2	4.3%		\$995	26.0%	
		Over \$1 Million	0	0.0%		\$0	0.0%	
		TOTAL	46	100.0%		\$3,826	100.0%	

Distribution of 2023 Small Farm Lending By Borrower Income Level								
Farm Revenue and Loan Size		2023						
		Count			Dollars			Farms
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Farm Revenue	\$1 Million or Less	56	98.2%	66.6%	\$2,706	98.2%	59.4%	98.6%
	Over \$1 Million/ Unknown	1	1.8%	33.4%	\$50	1.8%	40.6%	1.4%
	TOTAL	57	100.0%	100.0%	\$2,756	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	53	93.0%	90.1%	\$1,669	60.6%	41.5%	
	\$100,001–\$250,000	2	3.5%	5.9%	\$255	9.3%	23.2%	
	\$250,001–\$500,000	2	3.5%	4.0%	\$832	30.2%	35.3%	
	Over \$500,000	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	57	100.0%	100.0%	\$2,756	100.0%	100.0%	
Loan Size	Revenue \$1 Million or Less	\$100,000 or Less	52	92.9%		\$1,619	59.8%	
		\$100,001–\$250,000	2	3.6%		\$255	9.4%	
		\$250,001–\$1 Million	2	3.6%		\$832	30.7%	
		Over \$1 Million	0	0.0%		\$0	0.0%	
		TOTAL	56	100.0%		\$2,706	100.0%	

Appendix C (Continued)

Distribution of 2022 Small Farm Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Farm Loans		Aggregate of Peer Data	Bank Small Farm Loans		Aggregate of Peer Data	% of Farms
	#	# %	# %	\$ (000s)	\$ %	\$ %	
Low	0	0.0%	1.6%	\$0	0.0%	2.9%	2.0%
Moderate	6	12.2%	12.0%	\$707	17.0%	15.3%	12.9%
Middle	24	49.0%	44.8%	\$1,552	37.3%	44.2%	35.5%
Upper	18	36.7%	40.6%	\$1,799	43.2%	37.2%	49.1%
Unknown	1	2.0%	1.0%	\$105	2.5%	0.4%	0.5%
TOTAL	49	100.0%	100.0%	\$4,163	100.0%	100.0%	100.0%

Distribution of 2023 Small Farm Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Farm Loans		Aggregate of Peer Data	Bank Small Farm Loans		Aggregate of Peer Data	% of Farms
	#	# %	# %	\$ (000s)	\$ %	\$ %	
Low	0	0.0%	1.2%	\$0	0.0%	0.7%	1.9%
Moderate	16	28.1%	14.0%	\$623	22.6%	13.6%	12.8%
Middle	26	45.6%	41.7%	\$893	32.4%	45.6%	36.1%
Upper	15	26.3%	42.0%	\$1,240	45.0%	39.9%	48.7%
Unknown	0	0.0%	1.1%	\$0	0.0%	0.2%	0.5%
TOTAL	57	100.0%	100.0%	\$2,756	100.0%	100.0%	100.0%

Partial Houston MSA

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	5	6.7%	2.7%	\$1,119	4.0%	1.2%	24.2%
Moderate	17	22.7%	14.9%	\$3,323	11.8%	9.6%	16.8%
Middle	5	6.7%	21.2%	\$1,119	4.0%	17.2%	17.8%
Upper	20	26.7%	42.1%	\$11,402	40.3%	53.7%	41.2%
Unknown	28	37.3%	19.0%	\$11,317	40.0%	18.2%	0.0%
TOTAL	75	100.0%	100.0%	\$28,280	100.0%	100.0%	100.0%
Refinance							
Low	1	20.0%	7.3%	\$93	6.6%	3.6%	24.2%
Moderate	0	0.0%	17.1%	\$0	0.0%	10.9%	16.8%
Middle	0	0.0%	21.1%	\$0	0.0%	16.3%	17.8%
Upper	3	60.0%	41.3%	\$1,098	78.3%	54.8%	41.2%
Unknown	1	20.0%	13.2%	\$212	15.1%	14.4%	0.0%
TOTAL	5	100.0%	100.0%	\$1,403	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	5.2%	\$0	0.0%	3.0%	24.2%
Moderate	0	0.0%	11.2%	\$0	0.0%	7.4%	16.8%
Middle	2	20.0%	16.5%	\$64	3.6%	11.8%	17.8%
Upper	6	60.0%	64.8%	\$1,109	62.3%	74.7%	41.2%
Unknown	2	20.0%	2.3%	\$606	34.1%	3.1%	0.0%
TOTAL	10	100.0%	100.0%	\$1,779	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	5.7%	\$0	0.0%	3.6%	24.2%
Moderate	0	0.0%	11.2%	\$0	0.0%	6.3%	16.8%
Middle	0	0.0%	14.8%	\$0	0.0%	10.3%	17.8%
Upper	1	100.0%	64.0%	\$125	100.0%	75.8%	41.2%
Unknown	0	0.0%	4.3%	\$0	0.0%	4.0%	0.0%
TOTAL	1	100.0%	100.0%	\$125	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	7.6%	\$0	0.0%	4.3%	24.2%
Moderate	0	0.0%	16.4%	\$0	0.0%	8.7%	16.8%
Middle	0	0.0%	18.5%	\$0	0.0%	10.1%	17.8%
Upper	1	100.0%	50.8%	\$788	100.0%	64.5%	41.2%
Unknown	0	0.0%	6.7%	\$0	0.0%	12.5%	0.0%
TOTAL	1	100.0%	100.0%	\$788	100.0%	100.0%	100.0%

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	1.4%	\$0	0.0%	0.8%	24.2%
Moderate	0	0.0%	1.3%	\$0	0.0%	1.2%	16.8%
Middle	0	0.0%	0.4%	\$0	0.0%	0.4%	17.8%
Upper	0	0.0%	0.2%	\$0	0.0%	0.4%	41.2%
Unknown	0	0.0%	96.7%	\$0	0.0%	97.3%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Middle	0	0.0%	0.4%	\$0	0.0%	0.0%	N/A
Upper	0	0.0%	0.4%	\$0	0.0%	0.0%	N/A
Unknown	8	100.0%	99.3%	\$127,831	100.0%	100.0%	N/A
TOTAL	8	100.0%	100.0%	\$127,831	100.0%	100.0%	N/A
Total Home Mortgage Loans							Families by Family Income %
Low	6	6.0%	3.9%	\$1,212	0.8%	1.5%	24.2%
Moderate	17	17.0%	15.1%	\$3,323	2.1%	8.3%	16.8%
Middle	7	7.0%	20.6%	\$1,183	0.7%	14.3%	17.8%
Upper	31	31.0%	42.3%	\$14,522	9.1%	46.3%	41.2%
Unknown	39	39.0%	18.1%	\$139,966	87.4%	29.6%	0.0%
TOTAL	100	100.0%	100.0%	\$160,206	100.0%	100.0%	100.0%

Distribution of 2023 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	0	0.0%	1.9%	\$0	0.0%	0.9%	24.2%
Moderate	16	40.0%	12.9%	\$3,143	15.6%	8.3%	16.8%
Middle	3	7.5%	19.5%	\$951	4.7%	15.9%	17.8%
Upper	14	35.0%	39.6%	\$14,305	71.0%	50.9%	41.2%
Unknown	7	17.5%	26.1%	\$1,760	8.7%	24.1%	0.0%
TOTAL	40	100.0%	100.0%	\$20,159	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	7.3%	\$0	0.0%	3.9%	24.2%
Moderate	0	0.0%	16.0%	\$0	0.0%	10.1%	16.8%
Middle	0	0.0%	19.7%	\$0	0.0%	14.9%	17.8%
Upper	3	75.0%	41.4%	\$538	58.6%	53.7%	41.2%
Unknown	1	25.0%	15.6%	\$380	41.4%	17.3%	0.0%
TOTAL	4	100.0%	100.0%	\$918	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	4.7%	\$0	0.0%	2.9%	24.2%
Moderate	1	7.7%	11.4%	\$39	1.5%	7.3%	16.8%
Middle	3	23.1%	17.8%	\$138	5.4%	12.9%	17.8%
Upper	8	61.5%	64.0%	\$2,081	81.4%	72.6%	41.2%
Unknown	1	7.7%	2.2%	\$300	11.7%	4.3%	0.0%
TOTAL	13	100.0%	100.0%	\$2,558	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	6.4%	\$0	0.0%	3.8%	24.2%
Moderate	0	0.0%	9.0%	\$0	0.0%	5.6%	16.8%
Middle	1	20.0%	15.4%	\$35	10.5%	9.2%	17.8%
Upper	3	60.0%	67.1%	\$270	81.1%	79.5%	41.2%
Unknown	1	20.0%	2.1%	\$28	8.4%	2.0%	0.0%
TOTAL	5	100.0%	100.0%	\$333	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	5.7%	\$0	0.0%	3.6%	24.2%
Moderate	0	0.0%	15.0%	\$0	0.0%	10.3%	16.8%
Middle	0	0.0%	21.4%	\$0	0.0%	14.7%	17.8%
Upper	0	0.0%	51.3%	\$0	0.0%	60.0%	41.2%
Unknown	0	0.0%	6.6%	\$0	0.0%	11.3%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	1.8%	\$0	0.0%	0.9%	24.2%
Moderate	0	0.0%	2.1%	\$0	0.0%	1.4%	16.8%
Middle	0	0.0%	0.5%	\$0	0.0%	0.4%	17.8%
Upper	0	0.0%	0.1%	\$0	0.0%	0.0%	41.2%
Unknown	0	0.0%	95.5%	\$0	0.0%	97.3%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Moderate	0	0.0%	0.4%	\$0	0.0%	0.0%	N/A
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Upper	0	0.0%	0.9%	\$0	0.0%	0.1%	N/A
Unknown	0	0.0%	98.7%	\$0	0.0%	99.9%	N/A
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	N/A
Total Home Mortgage Loans							Families By Family Income %
Low	0	0.0%	2.7%	\$0	0.0%	1.1%	24.2%
Moderate	17	27.4%	13.0%	\$3,182	13.3%	7.8%	16.8%
Middle	7	11.3%	19.3%	\$1,124	4.7%	14.6%	17.8%
Upper	28	45.2%	40.9%	\$17,194	71.7%	48.3%	41.2%
Unknown	10	16.1%	24.1%	\$2,468	10.3%	28.1%	0.0%
TOTAL	62	100.0%	100.0%	\$23,968	100.0%	100.0%	100.0%

Distribution of 2022 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner- Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	7	9.3%	4.0%	\$1,891	6.7%	2.8%	5.6%
Moderate	11	14.7%	15.7%	\$3,273	11.6%	11.3%	20.5%
Middle	25	33.3%	30.2%	\$6,945	24.6%	25.6%	29.4%
Upper	31	41.3%	49.0%	\$15,971	56.5%	59.4%	43.6%
Unknown	1	1.3%	1.1%	\$200	0.7%	0.9%	0.9%
TOTAL	75	100.0%	100.0%	\$28,280	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	3.4%	\$0	0.0%	2.2%	5.6%
Moderate	1	20.0%	15.7%	\$93	6.6%	10.2%	20.5%
Middle	1	20.0%	30.5%	\$459	32.7%	23.7%	29.4%
Upper	3	60.0%	49.5%	\$851	60.7%	63.1%	43.6%
Unknown	0	0.0%	0.9%	\$0	0.0%	0.7%	0.9%
TOTAL	5	100.0%	100.0%	\$1,403	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	3.3%	\$0	0.0%	2.4%	5.6%
Moderate	2	20.0%	11.5%	\$236	13.3%	8.2%	20.5%
Middle	2	20.0%	22.4%	\$64	3.6%	17.5%	29.4%
Upper	6	60.0%	62.1%	\$1,479	83.1%	71.2%	43.6%
Unknown	0	0.0%	0.7%	\$0	0.0%	0.7%	0.9%
TOTAL	10	100.0%	100.0%	\$1,779	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	2.1%	\$0	0.0%	1.6%	5.6%
Moderate	0	0.0%	7.9%	\$0	0.0%	5.3%	20.5%
Middle	0	0.0%	21.9%	\$0	0.0%	16.7%	29.4%
Upper	1	100.0%	67.3%	\$125	100.0%	75.8%	43.6%
Unknown	0	0.0%	0.8%	\$0	0.0%	0.6%	0.9%
TOTAL	1	100.0%	100.0%	\$125	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	3.3%	\$0	0.0%	2.0%	5.6%
Moderate	0	0.0%	15.6%	\$0	0.0%	8.1%	20.5%
Middle	0	0.0%	27.8%	\$0	0.0%	16.7%	29.4%
Upper	1	100.0%	52.7%	\$788	100.0%	72.0%	43.6%
Unknown	0	0.0%	0.6%	\$0	0.0%	1.2%	0.9%
TOTAL	1	100.0%	100.0%	\$788	100.0%	100.0%	100.0%

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	4.4%	\$0	0.0%	7.6%	5.6%
Moderate	0	0.0%	27.7%	\$0	0.0%	19.5%	20.5%
Middle	0	0.0%	40.4%	\$0	0.0%	36.1%	29.4%
Upper	0	0.0%	26.5%	\$0	0.0%	35.8%	43.6%
Unknown	0	0.0%	1.0%	\$0	0.0%	0.9%	0.9%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	21.3%	\$0	0.0%	13.1%	24.3%
Moderate	1	12.5%	28.0%	\$2,438	1.9%	20.1%	26.6%
Middle	1	12.5%	19.8%	\$52,237	40.9%	27.6%	20.4%
Upper	6	75.0%	27.5%	\$73,156	57.2%	33.9%	24.6%
Unknown	0	0.0%	3.5%	\$0	0.0%	5.3%	4.1%
TOTAL	8	100.0%	100.0%	\$127,831	100.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	7	7.0%	3.9%	\$1,891	1.2%	4.2%	5.6%
Moderate	15	15.0%	15.7%	\$6,040	3.8%	12.3%	20.5%
Middle	29	29.0%	30.0%	\$59,705	37.3%	25.4%	29.4%
Upper	48	48.0%	49.4%	\$92,370	57.7%	56.5%	43.6%
Unknown	1	1.0%	1.0%	\$200	0.1%	1.5%	0.9%
TOTAL	100	100.0%	100.0%	\$160,206	100.0%	100.0%	100.0%

Distribution of 2023 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner- Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	0	0.0%	3.8%	\$0	0.0%	2.8%	5.6%
Moderate	9	22.5%	15.8%	\$1,731	8.6%	11.7%	20.5%
Middle	10	25.0%	32.7%	\$2,155	10.7%	28.0%	29.4%
Upper	21	52.5%	46.6%	\$16,273	80.7%	56.4%	43.6%
Unknown	0	0.0%	1.1%	\$0	0.0%	1.0%	0.9%
TOTAL	40	100.0%	100.0%	\$20,159	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	5.0%	\$0	0.0%	3.8%	5.6%
Moderate	1	25.0%	19.6%	\$380	41.4%	14.0%	20.5%
Middle	0	0.0%	31.7%	\$0	0.0%	25.7%	29.4%
Upper	2	50.0%	42.8%	\$395	43.0%	55.9%	43.6%
Unknown	1	25.0%	0.8%	\$143	15.6%	0.6%	0.9%
TOTAL	4	100.0%	100.0%	\$918	100.0%	100.0%	100.0%
Home Improvement							
Low	1	7.7%	2.7%	\$264	10.3%	2.5%	5.6%
Moderate	1	7.7%	12.0%	\$300	11.7%	9.8%	20.5%
Middle	2	15.4%	25.6%	\$98	3.8%	21.1%	29.4%
Upper	9	69.2%	59.1%	\$1,896	74.1%	66.0%	43.6%
Unknown	0	0.0%	0.7%	\$0	0.0%	0.6%	0.9%
TOTAL	13	100.0%	100.0%	\$2,558	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	2.1%	\$0	0.0%	1.2%	5.6%
Moderate	0	0.0%	7.2%	\$0	0.0%	4.4%	20.5%
Middle	1	20.0%	24.1%	\$35	10.5%	18.2%	29.4%
Upper	4	80.0%	65.7%	\$298	89.5%	75.5%	43.6%
Unknown	0	0.0%	1.0%	\$0	0.0%	0.8%	0.9%
TOTAL	5	100.0%	100.0%	\$333	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	3.9%	\$0	0.0%	3.9%	5.6%
Moderate	0	0.0%	15.6%	\$0	0.0%	12.9%	20.5%
Middle	0	0.0%	29.4%	\$0	0.0%	23.2%	29.4%
Upper	0	0.0%	50.3%	\$0	0.0%	58.3%	43.6%
Unknown	0	0.0%	0.9%	\$0	0.0%	1.7%	0.9%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	3.8%	\$0	0.0%	2.0%	5.6%
Moderate	0	0.0%	24.9%	\$0	0.0%	13.7%	20.5%
Middle	0	0.0%	39.8%	\$0	0.0%	28.3%	29.4%
Upper	0	0.0%	30.3%	\$0	0.0%	35.2%	43.6%
Unknown	0	0.0%	1.1%	\$0	0.0%	20.8%	0.9%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	20.0%	\$0	0.0%	15.2%	24.3%
Moderate	0	0.0%	28.9%	\$0	0.0%	25.2%	26.6%
Middle	0	0.0%	17.8%	\$0	0.0%	19.0%	20.4%
Upper	0	0.0%	30.7%	\$0	0.0%	36.6%	24.6%
Unknown	0	0.0%	2.7%	\$0	0.0%	4.0%	4.1%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	1	1.6%	3.9%	\$264	1.1%	3.7%	5.6%
Moderate	11	17.7%	16.0%	\$2,411	10.1%	12.7%	20.5%
Middle	13	21.0%	32.2%	\$2,288	9.5%	27.1%	29.4%
Upper	36	58.1%	46.8%	\$18,862	78.7%	55.3%	43.6%
Unknown	1	1.6%	1.0%	\$143	0.6%	1.2%	0.9%
TOTAL	62	100.0%	100.0%	\$23,968	100.0%	100.0%	100.0%

Distribution of 2022 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2022						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	
Business Revenue	\$1 Million or Less	95	35.4%	50.0%	\$27,300	39.4%	34.4%	92.0%
	Over \$1 Million/ Unknown	173	64.6%	50.0%	\$42,033	60.6%	65.6%	8.0%
	TOTAL	268	100.0%	100.0%	\$69,333	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	129	48.1%	94.5%	\$7,484	10.8%	40.8%	
	\$100,001–\$250,000	52	19.4%	2.9%	\$9,073	13.1%	15.0%	
	\$250,001–\$1 Million	87	32.5%	2.6%	\$52,776	76.1%	44.2%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	268	100.0%	100.0%	\$69,333	100.0%	100.0%	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	37	38.9%		\$1,963	7.2%		
	\$100,001–\$250,000	23	24.2%		\$4,262	15.6%		
	\$250,001–\$1 Million	35	36.8%		\$21,075	77.2%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	95	100.0%		\$27,300	100.0%		

Distribution of 2023 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2023						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	
Business Revenue	\$1 Million or Less	99	42.9%	53.0%	\$26,260	44.9%	34.1%	91.9%
	Over \$1 Million/ Unknown	132	57.1%	47.0%	\$32,225	55.1%	65.9%	8.1%
	TOTAL	231	100.0%	100.0%	\$58,485	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	109	47.2%	94.6%	\$5,846	10.0%	41.9%	
	\$100,001–\$250,000	41	17.7%	2.9%	\$7,406	12.7%	15.3%	
	\$250,001–\$1 Million	81	35.1%	2.5%	\$45,233	77.3%	42.8%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	231	100.0%	100.0%	\$58,485	100.0%	100.0%	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	41	41.4%		\$1,875	7.1%		
	\$100,001–\$250,000	18	18.2%		\$3,021	11.5%		
	\$250,001–\$1 Million	40	40.4%		\$21,364	81.4%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	99	100.0%		\$26,260	100.0%		

Appendix C (Continued)

Distribution of 2022 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	28	10.4%	8.5%	\$8,608	12.4%	10.0%	9.5%
Moderate	38	14.2%	19.0%	\$9,334	13.5%	21.2%	20.3%
Middle	78	29.1%	24.9%	\$17,904	25.8%	23.5%	24.7%
Upper	120	44.8%	45.5%	\$32,337	46.6%	43.7%	43.8%
Unknown	4	1.5%	1.9%	\$1,150	1.7%	1.7%	1.7%
TOTAL	268	100.0%	100.0%	\$69,333	100.0%	100.0%	100.0%

Distribution of 2023 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	25	10.8%	8.0%	\$7,017	12.0%	9.3%	9.4%
Moderate	18	7.8%	18.4%	\$2,403	4.1%	21.0%	20.3%
Middle	74	32.0%	24.8%	\$18,115	31.0%	23.0%	25.1%
Upper	109	47.2%	47.0%	\$29,790	50.9%	44.8%	43.6%
Unknown	5	2.2%	1.8%	\$1,160	2.0%	1.9%	1.6%
TOTAL	231	100.0%	100.0%	\$58,485	100.0%	100.0%	100.0%

Sherman MSA

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	2	10.0%	2.1%	\$494	7.2%	1.0%	18.6%
Moderate	1	5.0%	10.9%	\$185	2.7%	6.2%	18.3%
Middle	1	5.0%	18.3%	\$219	3.2%	14.4%	20.0%
Upper	12	60.0%	46.7%	\$4,333	63.1%	58.4%	43.1%
Unknown	4	20.0%	22.0%	\$1,640	23.9%	20.0%	0.0%
TOTAL	20	100.0%	100.0%	\$6,871	100.0%	100.0%	100.0%
Refinance							
Low	1	8.3%	4.9%	\$46	1.5%	2.4%	18.6%
Moderate	1	8.3%	12.2%	\$60	1.9%	7.2%	18.3%
Middle	4	33.3%	20.6%	\$605	19.4%	16.1%	20.0%
Upper	5	41.7%	46.5%	\$2,246	72.1%	57.6%	43.1%
Unknown	1	8.3%	15.8%	\$157	5.0%	16.7%	0.0%
TOTAL	12	100.0%	100.0%	\$3,114	100.0%	100.0%	100.0%
Home Improvement							
Low	2	16.7%	7.1%	\$70	9.0%	3.3%	18.6%
Moderate	1	8.3%	9.0%	\$69	8.8%	4.2%	18.3%
Middle	2	16.7%	13.5%	\$142	18.2%	8.5%	20.0%
Upper	5	41.7%	61.5%	\$399	51.2%	74.6%	43.1%
Unknown	2	16.7%	9.0%	\$100	12.8%	9.5%	0.0%
TOTAL	12	100.0%	100.0%	\$780	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	8.8%	\$0	0.0%	4.0%	18.6%
Moderate	0	0.0%	6.6%	\$0	0.0%	6.1%	18.3%
Middle	2	100.0%	16.5%	\$106	100.0%	12.7%	20.0%
Upper	0	0.0%	60.4%	\$0	0.0%	70.9%	43.1%
Unknown	0	0.0%	7.7%	\$0	0.0%	6.3%	0.0%
TOTAL	2	100.0%	100.0%	\$106	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	4.2%	\$0	0.0%	2.3%	18.6%
Moderate	0	0.0%	16.8%	\$0	0.0%	10.5%	18.3%
Middle	0	0.0%	12.6%	\$0	0.0%	8.6%	20.0%
Upper	1	100.0%	61.1%	\$57	100.0%	75.4%	43.1%
Unknown	0	0.0%	5.3%	\$0	0.0%	3.1%	0.0%
TOTAL	1	100.0%	100.0%	\$57	100.0%	100.0%	100.0%

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	18.6%
Moderate	0	0.0%	2.0%	\$0	0.0%	3.0%	18.3%
Middle	0	0.0%	2.0%	\$0	0.0%	2.5%	20.0%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	43.1%
Unknown	0	0.0%	95.9%	\$0	0.0%	94.4%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Upper	0	0.0%	8.6%	\$0	0.0%	2.6%	N/A
Unknown	0	0.0%	91.4%	\$0	0.0%	97.4%	N/A
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	N/A
Total Home Mortgage Loans							Families by Family Income %
Low	5	10.6%	3.0%	\$610	5.6%	1.2%	18.6%
Moderate	3	6.4%	11.1%	\$314	2.9%	6.1%	18.3%
Middle	9	19.1%	18.4%	\$1,072	9.8%	13.8%	20.0%
Upper	23	48.9%	46.9%	\$7,035	64.4%	55.6%	43.1%
Unknown	7	14.9%	20.7%	\$1,897	17.4%	23.3%	0.0%
TOTAL	47	100.0%	100.0%	\$10,928	100.0%	100.0%	100.0%

Distribution of 2023 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	0	0.0%	1.6%	\$0	0.0%	0.7%	18.6%
Moderate	0	0.0%	8.6%	\$0	0.0%	5.2%	18.3%
Middle	1	16.7%	17.6%	\$160	7.0%	13.8%	20.0%
Upper	2	33.3%	47.3%	\$1,160	50.8%	58.3%	43.1%
Unknown	3	50.0%	24.8%	\$962	42.2%	22.1%	0.0%
TOTAL	6	100.0%	100.0%	\$2,282	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	5.7%	\$0	0.0%	2.3%	18.6%
Moderate	0	0.0%	10.5%	\$0	0.0%	5.6%	18.3%
Middle	1	50.0%	15.4%	\$140	40.6%	10.4%	20.0%
Upper	0	0.0%	46.6%	\$0	0.0%	56.8%	43.1%
Unknown	1	50.0%	21.8%	\$205	59.4%	25.0%	0.0%
TOTAL	2	100.0%	100.0%	\$345	100.0%	100.0%	100.0%
Home Improvement							
Low	1	25.0%	3.9%	\$70	16.0%	1.9%	18.6%
Moderate	0	0.0%	9.4%	\$0	0.0%	5.7%	18.3%
Middle	0	0.0%	12.6%	\$0	0.0%	8.2%	20.0%
Upper	3	75.0%	65.4%	\$368	84.0%	68.4%	43.1%
Unknown	0	0.0%	8.7%	\$0	0.0%	15.8%	0.0%
TOTAL	4	100.0%	100.0%	\$438	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	12.6%	\$0	0.0%	11.9%	18.6%
Moderate	1	50.0%	10.8%	\$37	12.9%	7.0%	18.3%
Middle	1	50.0%	18.9%	\$250	87.1%	15.0%	20.0%
Upper	0	0.0%	54.1%	\$0	0.0%	63.7%	43.1%
Unknown	0	0.0%	3.6%	\$0	0.0%	2.4%	0.0%
TOTAL	2	100.0%	100.0%	\$287	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	1	25.0%	7.1%	\$25	5.4%	2.9%	18.6%
Moderate	0	0.0%	10.2%	\$0	0.0%	5.9%	18.3%
Middle	2	50.0%	23.6%	\$242	52.5%	17.6%	20.0%
Upper	1	25.0%	51.2%	\$194	42.1%	66.8%	43.1%
Unknown	0	0.0%	7.9%	\$0	0.0%	6.8%	0.0%
TOTAL	4	100.0%	100.0%	\$461	100.0%	100.0%	100.0%

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	4.8%	\$0	0.0%	2.8%	18.6%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	18.3%
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	20.0%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	43.1%
Unknown	0	0.0%	95.2%	\$0	0.0%	97.2%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Unknown	0	0.0%	100.0%	\$0	0.0%	100.0%	N/A
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	N/A
Total Home Mortgage Loans							Families By Family Income %
Low	2	11.1%	2.6%	\$95	2.5%	1.0%	18.6%
Moderate	1	5.6%	8.9%	\$37	1.0%	5.0%	18.3%
Middle	5	27.8%	17.2%	\$792	20.8%	12.8%	20.0%
Upper	6	33.3%	47.6%	\$1,722	45.2%	55.6%	43.1%
Unknown	4	22.2%	23.6%	\$1,167	30.6%	25.6%	0.0%
TOTAL	18	100.0%	100.0%	\$3,813	100.0%	100.0%	100.0%

Appendix C (Continued)

Distribution of 2022 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner- Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	1	5.0%	1.0%	\$350	5.1%	0.7%	1.6%
Moderate	3	15.0%	19.2%	\$559	8.1%	13.5%	17.5%
Middle	12	60.0%	39.6%	\$4,646	67.6%	35.7%	45.2%
Upper	4	20.0%	40.2%	\$1,316	19.2%	50.1%	35.7%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	20	100.0%	100.0%	\$6,871	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	0.7%	\$0	0.0%	0.4%	1.6%
Moderate	0	0.0%	14.0%	\$0	0.0%	10.1%	17.5%
Middle	7	58.3%	43.5%	\$1,888	60.6%	41.6%	45.2%
Upper	5	41.7%	41.7%	\$1,226	39.4%	47.9%	35.7%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	12	100.0%	100.0%	\$3,114	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	1.9%	\$0	0.0%	4.6%	1.6%
Moderate	3	25.0%	13.5%	\$142	18.2%	8.5%	17.5%
Middle	4	33.3%	35.3%	\$168	21.5%	25.6%	45.2%
Upper	5	41.7%	49.4%	\$470	60.3%	61.3%	35.7%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	12	100.0%	100.0%	\$780	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	1.6%
Moderate	0	0.0%	12.1%	\$0	0.0%	5.9%	17.5%
Middle	1	50.0%	36.3%	\$50	47.2%	32.9%	45.2%
Upper	1	50.0%	51.6%	\$56	52.8%	61.3%	35.7%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	2	100.0%	100.0%	\$106	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	1.6%
Moderate	0	0.0%	15.8%	\$0	0.0%	10.5%	17.5%
Middle	0	0.0%	38.9%	\$0	0.0%	36.8%	45.2%
Upper	1	100.0%	45.3%	\$57	100.0%	52.7%	35.7%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	1	100.0%	100.0%	\$57	100.0%	100.0%	100.0%

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	1.6%
Moderate	0	0.0%	34.7%	\$0	0.0%	14.5%	17.5%
Middle	0	0.0%	42.9%	\$0	0.0%	57.9%	45.2%
Upper	0	0.0%	22.4%	\$0	0.0%	27.6%	35.7%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	2.9%	\$0	0.0%	0.5%	2.3%
Moderate	0	0.0%	34.3%	\$0	0.0%	31.0%	40.8%
Middle	0	0.0%	40.0%	\$0	0.0%	32.8%	45.9%
Upper	0	0.0%	22.9%	\$0	0.0%	35.7%	11.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	1	2.1%	1.0%	\$350	3.2%	0.6%	1.6%
Moderate	6	12.8%	17.9%	\$701	6.4%	13.6%	17.5%
Middle	24	51.1%	40.4%	\$6,752	61.8%	36.6%	45.2%
Upper	16	34.0%	40.8%	\$3,125	28.6%	49.1%	35.7%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	47	100.0%	100.0%	\$10,928	100.0%	100.0%	100.0%

Distribution of 2023 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner- Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	0	0.0%	0.7%	\$0	0.0%	0.4%	1.6%
Moderate	0	0.0%	20.4%	\$0	0.0%	15.6%	17.5%
Middle	4	66.7%	40.6%	\$1,616	70.8%	36.1%	45.2%
Upper	2	33.3%	38.3%	\$666	29.2%	47.8%	35.7%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	6	100.0%	100.0%	\$2,282	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	0.7%	\$0	0.0%	0.3%	1.6%
Moderate	0	0.0%	15.9%	\$0	0.0%	11.0%	17.5%
Middle	2	100.0%	43.7%	\$345	100.0%	42.1%	45.2%
Upper	0	0.0%	39.7%	\$0	0.0%	46.6%	35.7%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	2	100.0%	100.0%	\$345	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	1.6%	\$0	0.0%	6.9%	1.6%
Moderate	1	25.0%	20.5%	\$65	14.8%	18.9%	17.5%
Middle	1	25.0%	31.5%	\$225	51.4%	25.1%	45.2%
Upper	2	50.0%	46.5%	\$148	33.8%	49.1%	35.7%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	4	100.0%	100.0%	\$438	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0.9%	\$0	0.0%	0.2%	1.6%
Moderate	1	50.0%	10.8%	\$250	87.1%	8.0%	17.5%
Middle	1	50.0%	42.3%	\$37	12.9%	39.2%	45.2%
Upper	0	0.0%	45.9%	\$0	0.0%	52.6%	35.7%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	2	100.0%	100.0%	\$287	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	0.8%	\$0	0.0%	0.4%	1.6%
Moderate	1	25.0%	15.7%	\$25	5.4%	10.6%	17.5%
Middle	1	25.0%	41.7%	\$135	29.3%	37.7%	45.2%
Upper	2	50.0%	41.7%	\$301	65.3%	51.4%	35.7%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	4	100.0%	100.0%	\$461	100.0%	100.0%	100.0%

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	4.8%	\$0	0.0%	4.5%	1.6%
Moderate	0	0.0%	23.8%	\$0	0.0%	15.7%	17.5%
Middle	0	0.0%	28.6%	\$0	0.0%	31.2%	45.2%
Upper	0	0.0%	42.9%	\$0	0.0%	48.6%	35.7%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	13.3%	\$0	0.0%	1.8%	2.3%
Moderate	0	0.0%	33.3%	\$0	0.0%	27.2%	40.8%
Middle	0	0.0%	40.0%	\$0	0.0%	68.8%	45.9%
Upper	0	0.0%	13.3%	\$0	0.0%	2.2%	11.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	0	0.0%	0.8%	\$0	0.0%	0.5%	1.6%
Moderate	3	16.7%	19.5%	\$340	8.9%	15.5%	17.5%
Middle	9	50.0%	40.8%	\$2,358	61.8%	38.3%	45.2%
Upper	6	33.3%	38.9%	\$1,115	29.2%	45.7%	35.7%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	18	100.0%	100.0%	\$3,813	100.0%	100.0%	100.0%

Distribution of 2022 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2022						
		Count			Dollars			Total
		Bank		Aggregate	Bank		Aggregate	Businesses
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	33	50.0%	49.7%	\$4,112	42.8%	46.4%	92.0%
	Over \$1 Million/ Unknown	33	50.0%	50.3%	\$5,500	57.2%	53.6%	8.0%
	TOTAL	66	100.0%	100.0%	\$9,612	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	38	57.6%	92.6%	\$1,567	16.3%	36.8%	
	\$100,001–\$250,000	15	22.7%	3.7%	\$2,397	24.9%	14.8%	
	\$250,001–\$1 Million	13	19.7%	3.7%	\$5,648	58.8%	48.4%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	66	100.0%	100.0%	\$9,612	100.0%	100.0%	
Loan Size	Revenue \$1 Million or Less	\$100,000 or Less	21	63.6%		\$869	21.1%	
		\$100,001–\$250,000	6	18.2%		\$1,018	24.8%	
		\$250,001–\$1 Million	6	18.2%		\$2,225	54.1%	
		Over \$1 Million	0	0.0%		\$0	0.0%	
		TOTAL	33	100.0%		\$4,112	100.0%	

Distribution of 2023 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2023						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	
Business Revenue	\$1 Million or Less	31	53.4%	53.6%	\$3,844	38.6%	43.3%	92.0%
	Over \$1 Million/ Unknown	27	46.6%	46.4%	\$6,114	61.4%	56.7%	8.0%
	TOTAL	58	100.0%	100.0%	\$9,958	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	34	58.6%	92.9%	\$1,323	13.3%	38.6%	
	\$100,001–\$250,000	11	19.0%	3.9%	\$1,936	19.4%	16.4%	
	\$250,001–\$1 Million	13	22.4%	3.2%	\$6,699	67.3%	45.0%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	58	100.0%	100.0%	\$9,958	100.0%	100.0%	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	19	61.3%		\$624	16.2%		
	\$100,001–\$250,000	6	19.4%		\$1,012	26.3%		
	\$250,001–\$1 Million	6	19.4%		\$2,208	57.4%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	31	100.0%		\$3,844	100.0%		

Appendix C (Continued)

Distribution of 2022 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	10	15.2%	3.6%	\$1,894	19.7%	4.5%	5.4%
Moderate	12	18.2%	18.2%	\$1,981	20.6%	19.3%	23.5%
Middle	16	24.2%	36.7%	\$2,334	24.3%	36.4%	38.3%
Upper	28	42.4%	39.8%	\$3,403	35.4%	39.4%	32.8%
Unknown	0	0.0%	1.6%	\$0	0.0%	0.5%	0.0%
TOTAL	66	100.0%	100.0%	\$9,612	100.0%	100.0%	100.0%

Distribution of 2023 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	0	0.0%	3.5%	\$0	0.0%	3.1%	5.5%
Moderate	16	27.6%	16.8%	\$3,616	36.3%	18.1%	23.0%
Middle	15	25.9%	37.9%	\$2,676	26.9%	37.4%	38.2%
Upper	27	46.6%	40.6%	\$3,666	36.8%	41.2%	33.3%
Unknown	0	0.0%	1.2%	\$0	0.0%	0.2%	0.0%
TOTAL	58	100.0%	100.0%	\$9,958	100.0%	100.0%	100.0%

NonMSA Texas Combined Area

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	0	0.0%	4.6%	\$0	0.0%	2.1%	22.0%
Moderate	0	0.0%	16.9%	\$0	0.0%	11.1%	17.0%
Middle	0	0.0%	20.9%	\$0	0.0%	17.0%	19.6%
Upper	1	33.3%	42.6%	\$88	40.0%	54.5%	41.3%
Unknown	2	66.7%	15.1%	\$132	60.0%	15.3%	0.0%
TOTAL	3	100.0%	100.0%	\$220	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	4.9%	\$0	0.0%	2.4%	22.0%
Moderate	0	0.0%	13.8%	\$0	0.0%	9.3%	17.0%
Middle	0	0.0%	17.5%	\$0	0.0%	14.9%	19.6%
Upper	1	100.0%	53.4%	\$325	100.0%	63.1%	41.3%
Unknown	0	0.0%	10.4%	\$0	0.0%	10.4%	0.0%
TOTAL	1	100.0%	100.0%	\$325	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	4.3%	\$0	0.0%	2.1%	22.0%
Moderate	0	0.0%	30.4%	\$0	0.0%	19.4%	17.0%
Middle	0	0.0%	17.4%	\$0	0.0%	16.2%	19.6%
Upper	0	0.0%	39.1%	\$0	0.0%	60.0%	41.3%
Unknown	0	0.0%	8.7%	\$0	0.0%	2.3%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	22.0%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	17.0%
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	19.6%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	41.3%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	0.0%	\$0	0.0%	0.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	13.5%	\$0	0.0%	7.1%	22.0%
Moderate	0	0.0%	8.1%	\$0	0.0%	6.3%	17.0%
Middle	0	0.0%	27.0%	\$0	0.0%	20.6%	19.6%
Upper	0	0.0%	43.2%	\$0	0.0%	46.6%	41.3%
Unknown	0	0.0%	8.1%	\$0	0.0%	19.4%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	22.0%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	17.0%
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	19.6%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	41.3%
Unknown	0	0.0%	100.0%	\$0	0.0%	100.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Upper	0	0.0%	16.7%	\$0	0.0%	5.3%	N/A
Unknown	0	0.0%	83.3%	\$0	0.0%	94.7%	N/A
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	N/A
Total Home Mortgage Loans							Families by Family Income %
Low	0	0.0%	4.8%	\$0	0.0%	2.2%	22.0%
Moderate	0	0.0%	15.8%	\$0	0.0%	10.3%	17.0%
Middle	0	0.0%	19.9%	\$0	0.0%	16.0%	19.6%
Upper	2	50.0%	44.6%	\$413	75.8%	54.5%	41.3%
Unknown	2	50.0%	14.9%	\$132	24.2%	17.0%	0.0%
TOTAL	4	100.0%	100.0%	\$545	100.0%	100.0%	100.0%

Distribution of 2023 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	0	0.0%	3.7%	\$0	0.0%	1.8%	22.0%
Moderate	2	50.0%	12.5%	\$138	44.7%	7.8%	17.0%
Middle	2	50.0%	20.5%	\$171	55.3%	14.8%	19.6%
Upper	0	0.0%	42.9%	\$0	0.0%	53.5%	41.3%
Unknown	0	0.0%	20.5%	\$0	0.0%	22.1%	0.0%
TOTAL	4	100.0%	100.0%	\$309	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	4.8%	\$0	0.0%	2.2%	22.0%
Moderate	0	0.0%	12.9%	\$0	0.0%	8.0%	17.0%
Middle	0	0.0%	17.7%	\$0	0.0%	12.4%	19.6%
Upper	1	100.0%	51.0%	\$92	100.0%	64.2%	41.3%
Unknown	0	0.0%	13.6%	\$0	0.0%	13.3%	0.0%
TOTAL	1	100.0%	100.0%	\$92	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	6.7%	\$0	0.0%	3.7%	22.0%
Moderate	0	0.0%	13.3%	\$0	0.0%	11.0%	17.0%
Middle	0	0.0%	23.3%	\$0	0.0%	27.8%	19.6%
Upper	1	100.0%	50.0%	\$40	100.0%	51.0%	41.3%
Unknown	0	0.0%	6.7%	\$0	0.0%	6.5%	0.0%
TOTAL	1	100.0%	100.0%	\$40	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	12.5%	\$0	0.0%	5.1%	22.0%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	17.0%
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	19.6%
Upper	2	100.0%	87.5%	\$59	100.0%	94.9%	41.3%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	2	100.0%	100.0%	\$59	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	8.0%	\$0	0.0%	3.9%	22.0%
Moderate	0	0.0%	24.0%	\$0	0.0%	16.0%	17.0%
Middle	0	0.0%	16.0%	\$0	0.0%	12.0%	19.6%
Upper	0	0.0%	52.0%	\$0	0.0%	68.1%	41.3%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	22.0%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	17.0%
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	19.6%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	41.3%
Unknown	0	0.0%	100.0%	\$0	0.0%	100.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Unknown	0	0.0%	100.0%	\$0	0.0%	100.0%	N/A
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	N/A
Total Home Mortgage Loans							Families By Family Income %
Low	0	0.0%	4.1%	\$0	0.0%	1.9%	22.0%
Moderate	2	25.0%	12.6%	\$138	27.6%	7.9%	17.0%
Middle	2	25.0%	19.7%	\$171	34.2%	14.5%	19.6%
Upper	4	50.0%	44.4%	\$191	38.2%	55.0%	41.3%
Unknown	0	0.0%	19.2%	\$0	0.0%	20.8%	0.0%
TOTAL	8	100.0%	100.0%	\$500	100.0%	100.0%	100.0%

Appendix C (Continued)

Distribution of 2022 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner- Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	19.7%	\$0	0.0%	16.0%	16.8%
Middle	3	100.0%	44.6%	\$220	100.0%	42.0%	48.4%
Upper	0	0.0%	35.7%	\$0	0.0%	42.0%	34.8%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	3	100.0%	100.0%	\$220	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	13.8%	\$0	0.0%	9.0%	16.8%
Middle	1	100.0%	46.3%	\$325	100.0%	44.6%	48.4%
Upper	0	0.0%	39.9%	\$0	0.0%	46.4%	34.8%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	1	100.0%	100.0%	\$325	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	8.7%	\$0	0.0%	6.0%	16.8%
Middle	0	0.0%	47.8%	\$0	0.0%	36.8%	48.4%
Upper	0	0.0%	43.5%	\$0	0.0%	57.2%	34.8%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	16.8%
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	48.4%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	34.8%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	0.0%	\$0	0.0%	0.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	13.5%	\$0	0.0%	8.0%	16.8%
Middle	0	0.0%	54.1%	\$0	0.0%	48.9%	48.4%
Upper	0	0.0%	32.4%	\$0	0.0%	43.1%	34.8%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	33.3%	\$0	0.0%	27.5%	16.8%
Middle	0	0.0%	16.7%	\$0	0.0%	13.0%	48.4%
Upper	0	0.0%	50.0%	\$0	0.0%	59.5%	34.8%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	33.3%	\$0	0.0%	33.4%	44.9%
Middle	0	0.0%	16.7%	\$0	0.0%	1.2%	25.8%
Upper	0	0.0%	50.0%	\$0	0.0%	65.4%	29.3%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	18.0%	\$0	0.0%	14.7%	16.8%
Middle	4	100.0%	44.9%	\$545	100.0%	41.3%	48.4%
Upper	0	0.0%	37.1%	\$0	0.0%	44.0%	34.8%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	4	100.0%	100.0%	\$545	100.0%	100.0%	100.0%

Distribution of 2023 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner- Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	18.8%	\$0	0.0%	14.2%	16.8%
Middle	4	100.0%	45.4%	\$309	100.0%	44.6%	48.4%
Upper	0	0.0%	35.8%	\$0	0.0%	41.2%	34.8%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	4	100.0%	100.0%	\$309	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	17.0%	\$0	0.0%	11.0%	16.8%
Middle	0	0.0%	47.6%	\$0	0.0%	53.8%	48.4%
Upper	1	100.0%	35.4%	\$92	100.0%	35.2%	34.8%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	1	100.0%	100.0%	\$92	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	13.3%	\$0	0.0%	7.0%	16.8%
Middle	0	0.0%	56.7%	\$0	0.0%	53.2%	48.4%
Upper	1	100.0%	30.0%	\$40	100.0%	39.8%	34.8%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	1	100.0%	100.0%	\$40	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	2	100.0%	25.0%	\$59	100.0%	8.5%	16.8%
Middle	0	0.0%	25.0%	\$0	0.0%	10.8%	48.4%
Upper	0	0.0%	50.0%	\$0	0.0%	80.7%	34.8%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	2	100.0%	100.0%	\$59	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	20.0%	\$0	0.0%	14.8%	16.8%
Middle	0	0.0%	44.0%	\$0	0.0%	51.6%	48.4%
Upper	0	0.0%	36.0%	\$0	0.0%	33.7%	34.8%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	33.3%	\$0	0.0%	19.2%	16.8%
Middle	0	0.0%	44.4%	\$0	0.0%	37.5%	48.4%
Upper	0	0.0%	22.2%	\$0	0.0%	43.3%	34.8%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	44.9%
Middle	0	0.0%	100.0%	\$0	0.0%	100.0%	25.8%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	29.3%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	2	25.0%	18.6%	\$59	11.8%	13.6%	16.8%
Middle	4	50.0%	45.9%	\$309	61.8%	46.2%	48.4%
Upper	2	25.0%	35.5%	\$132	26.4%	40.2%	34.8%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	8	100.0%	100.0%	\$500	100.0%	100.0%	100.0%

Distribution of 2022 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2022						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	
Business Revenue	\$1 Million or Less	12	34.3%	44.0%	\$1,388	22.0%	36.1%	90.3%
	Over \$1 Million/ Unknown	23	65.7%	56.0%	\$4,928	78.0%	63.9%	9.7%
	TOTAL	35	100.0%	100.0%	\$6,316	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	18	51.4%	93.9%	\$553	8.8%	40.4%	
	\$100,001–\$250,000	9	25.7%	3.8%	\$1,840	29.1%	19.7%	
	\$250,001–\$1 Million	8	22.9%	2.3%	\$3,923	62.1%	39.9%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	35	100.0%	100.0%	\$6,316	100.0%	100.0%	
Loan Size	Revenue \$1 Million or Less	\$100,000 or Less	10	83.3%		\$288	20.7%	
		\$100,001–\$250,000	1	8.3%		\$200	14.4%	
		\$250,001–\$1 Million	1	8.3%		\$900	64.8%	
		Over \$1 Million	0	0.0%		\$0	0.0%	
		TOTAL	12	100.0%		\$1,388	100.0%	

Distribution of 2023 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2023						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	
Business Revenue	\$1 Million or Less	12	36.4%	47.2%	\$1,075	16.5%	34.7%	90.3%
	Over \$1 Million/ Unknown	21	63.6%	52.8%	\$5,442	83.5%	65.3%	9.7%
	TOTAL	33	100.0%	100.0%	\$6,517	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	15	45.5%	92.5%	\$340	5.2%	37.7%	
	\$100,001–\$250,000	11	33.3%	4.8%	\$1,933	29.7%	20.6%	
	\$250,001–\$1 Million	7	21.2%	2.8%	\$4,244	65.1%	41.7%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	33	100.0%	100.0%	\$6,517	100.0%	100.0%	
Loan Size	Revenue \$1 Million or Less	\$100,000 or Less	9	75.0%		\$265	24.7%	
		\$100,001–\$250,000	2	16.7%		\$310	28.8%	
		\$250,001–\$1 Million	1	8.3%		\$500	46.5%	
		Over \$1 Million	0	0.0%		\$0	0.0%	
		TOTAL	12	100.0%		\$1,075	100.0%	

Appendix C (Continued)

Distribution of 2022 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	10	28.6%	17.2%	\$2,246	35.6%	12.4%	19.0%
Middle	15	42.9%	46.5%	\$2,366	37.5%	48.4%	47.1%
Upper	10	28.6%	32.5%	\$1,704	27.0%	35.9%	33.9%
Unknown	0	0.0%	3.8%	\$0	0.0%	3.3%	0.0%
TOTAL	35	100.0%	100.0%	\$6,316	100.0%	100.0%	100.0%

Distribution of 2023 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	7	21.2%	16.2%	\$2,643	40.6%	18.7%	19.2%
Middle	12	36.4%	44.5%	\$665	10.2%	41.9%	47.3%
Upper	14	42.4%	37.2%	\$3,209	49.2%	39.0%	33.4%
Unknown	0	0.0%	2.1%	\$0	0.0%	0.4%	0.0%
TOTAL	33	100.0%	100.0%	\$6,517	100.0%	100.0%	100.0%

Tyler MSA

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	1	16.7%	5.4%	\$52	4.7%	2.5%	21.0%
Moderate	0	0.0%	14.8%	\$0	0.0%	9.5%	17.5%
Middle	0	0.0%	21.4%	\$0	0.0%	19.1%	21.2%
Upper	1	16.7%	38.1%	\$277	25.2%	52.1%	40.3%
Unknown	4	66.7%	20.3%	\$770	70.1%	16.9%	0.0%
TOTAL	6	100.0%	100.0%	\$1,099	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	7.5%	\$0	0.0%	3.5%	21.0%
Moderate	0	0.0%	16.4%	\$0	0.0%	10.1%	17.5%
Middle	0	0.0%	22.1%	\$0	0.0%	18.6%	21.2%
Upper	1	33.3%	39.3%	\$960	15.7%	51.6%	40.3%
Unknown	2	66.7%	14.8%	\$5,139	84.3%	16.3%	0.0%
TOTAL	3	100.0%	100.0%	\$6,099	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	8.5%	\$0	0.0%	3.3%	21.0%
Moderate	0	0.0%	15.3%	\$0	0.0%	9.9%	17.5%
Middle	0	0.0%	18.1%	\$0	0.0%	11.9%	21.2%
Upper	1	100.0%	52.5%	\$60	100.0%	66.9%	40.3%
Unknown	0	0.0%	5.6%	\$0	0.0%	8.0%	0.0%
TOTAL	1	100.0%	100.0%	\$60	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	10.8%	\$0	0.0%	4.1%	21.0%
Moderate	0	0.0%	18.9%	\$0	0.0%	12.9%	17.5%
Middle	0	0.0%	18.9%	\$0	0.0%	20.0%	21.2%
Upper	0	0.0%	45.9%	\$0	0.0%	58.8%	40.3%
Unknown	0	0.0%	5.4%	\$0	0.0%	4.2%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	13.3%	\$0	0.0%	6.6%	21.0%
Moderate	0	0.0%	21.1%	\$0	0.0%	16.6%	17.5%
Middle	0	0.0%	18.0%	\$0	0.0%	17.1%	21.2%
Upper	0	0.0%	43.0%	\$0	0.0%	54.3%	40.3%
Unknown	0	0.0%	4.7%	\$0	0.0%	5.4%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	1.1%	\$0	0.0%	1.3%	21.0%
Moderate	0	0.0%	1.1%	\$0	0.0%	0.5%	17.5%
Middle	0	0.0%	1.1%	\$0	0.0%	1.8%	21.2%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	40.3%
Unknown	0	0.0%	96.7%	\$0	0.0%	96.4%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Upper	0	0.0%	2.9%	\$0	0.0%	0.3%	N/A
Unknown	1	100.0%	97.1%	\$2,330	100.0%	99.7%	N/A
TOTAL	1	100.0%	100.0%	\$2,330	100.0%	100.0%	N/A
Total Home Mortgage Loans							Families by Family Income %
Low	1	9.1%	6.1%	\$52	0.5%	2.5%	21.0%
Moderate	0	0.0%	15.0%	\$0	0.0%	8.7%	17.5%
Middle	0	0.0%	20.9%	\$0	0.0%	16.9%	21.2%
Upper	3	27.3%	38.0%	\$1,297	13.5%	46.7%	40.3%
Unknown	7	63.6%	20.0%	\$8,239	85.9%	25.3%	0.0%
TOTAL	11	100.0%	100.0%	\$9,588	100.0%	100.0%	100.0%

Appendix C (Continued)

Distribution of 2023 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	0	0.0%	3.1%	\$0	0.0%	1.2%	21.0%
Moderate	0	0.0%	14.7%	\$0	0.0%	8.9%	17.5%
Middle	1	50.0%	21.1%	\$204	32.9%	17.0%	21.2%
Upper	0	0.0%	39.3%	\$0	0.0%	53.2%	40.3%
Unknown	1	50.0%	21.8%	\$417	67.1%	19.7%	0.0%
TOTAL	2	100.0%	100.0%	\$621	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	4.9%	\$0	0.0%	2.2%	21.0%
Moderate	0	0.0%	17.1%	\$0	0.0%	10.6%	17.5%
Middle	0	0.0%	22.5%	\$0	0.0%	18.1%	21.2%
Upper	0	0.0%	37.6%	\$0	0.0%	49.6%	40.3%
Unknown	0	0.0%	17.9%	\$0	0.0%	19.4%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	7.0%	\$0	0.0%	3.4%	21.0%
Moderate	0	0.0%	17.3%	\$0	0.0%	12.0%	17.5%
Middle	0	0.0%	20.1%	\$0	0.0%	13.8%	21.2%
Upper	1	100.0%	49.1%	\$79	100.0%	62.4%	40.3%
Unknown	0	0.0%	6.5%	\$0	0.0%	8.3%	0.0%
TOTAL	1	100.0%	100.0%	\$79	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	8.5%	\$0	0.0%	4.5%	21.0%
Moderate	0	0.0%	12.8%	\$0	0.0%	5.2%	17.5%
Middle	0	0.0%	12.8%	\$0	0.0%	10.2%	21.2%
Upper	0	0.0%	59.6%	\$0	0.0%	72.4%	40.3%
Unknown	0	0.0%	6.4%	\$0	0.0%	7.7%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	6.9%	\$0	0.0%	4.1%	21.0%
Moderate	0	0.0%	16.7%	\$0	0.0%	11.8%	17.5%
Middle	0	0.0%	25.7%	\$0	0.0%	19.5%	21.2%
Upper	0	0.0%	47.2%	\$0	0.0%	60.4%	40.3%
Unknown	0	0.0%	3.5%	\$0	0.0%	4.2%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	21.0%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	17.5%
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	21.2%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	40.3%
Unknown	0	0.0%	100.0%	\$0	0.0%	100.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	3.8%	\$0	0.0%	0.1%	N/A
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Upper	0	0.0%	7.7%	\$0	0.0%	1.8%	N/A
Unknown	0	0.0%	88.5%	\$0	0.0%	98.1%	N/A
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	N/A
Total Home Mortgage Loans							Families By Family Income %
Low	0	0.0%	3.8%	\$0	0.0%	1.4%	21.0%
Moderate	0	0.0%	15.1%	\$0	0.0%	8.6%	17.5%
Middle	1	33.3%	21.1%	\$204	29.1%	16.0%	21.2%
Upper	1	33.3%	39.6%	\$79	11.3%	49.8%	40.3%
Unknown	1	33.3%	20.4%	\$417	59.6%	24.3%	0.0%
TOTAL	3	100.0%	100.0%	\$700	100.0%	100.0%	100.0%

Appendix C (Continued)

Distribution of 2022 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner-Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	0	0.0%	0.9%	\$0	0.0%	0.6%	1.0%
Moderate	0	0.0%	16.5%	\$0	0.0%	11.2%	18.8%
Middle	5	83.3%	47.4%	\$682	62.1%	46.2%	44.6%
Upper	1	16.7%	34.3%	\$417	37.9%	40.3%	34.5%
Unknown	0	0.0%	0.9%	\$0	0.0%	1.7%	1.1%
TOTAL	6	100.0%	100.0%	\$1,099	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	1.1%	\$0	0.0%	0.5%	1.0%
Moderate	0	0.0%	11.9%	\$0	0.0%	9.5%	18.8%
Middle	2	66.7%	47.2%	\$5,810	95.3%	47.1%	44.6%
Upper	1	33.3%	38.9%	\$289	4.7%	42.0%	34.5%
Unknown	0	0.0%	0.8%	\$0	0.0%	0.8%	1.1%
TOTAL	3	100.0%	100.0%	\$6,099	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	2.3%	\$0	0.0%	1.0%	1.0%
Moderate	1	100.0%	15.3%	\$60	100.0%	13.3%	18.8%
Middle	0	0.0%	45.2%	\$0	0.0%	49.9%	44.6%
Upper	0	0.0%	36.2%	\$0	0.0%	35.1%	34.5%
Unknown	0	0.0%	1.1%	\$0	0.0%	0.8%	1.1%
TOTAL	1	100.0%	100.0%	\$60	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	1.0%
Moderate	0	0.0%	10.8%	\$0	0.0%	3.9%	18.8%
Middle	0	0.0%	51.4%	\$0	0.0%	39.6%	44.6%
Upper	0	0.0%	37.8%	\$0	0.0%	56.5%	34.5%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	1.1%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	1.6%	\$0	0.0%	0.7%	1.0%
Moderate	0	0.0%	17.2%	\$0	0.0%	13.9%	18.8%
Middle	0	0.0%	37.5%	\$0	0.0%	37.6%	44.6%
Upper	0	0.0%	41.4%	\$0	0.0%	44.1%	34.5%
Unknown	0	0.0%	2.3%	\$0	0.0%	3.7%	1.1%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	1.0%
Moderate	0	0.0%	37.4%	\$0	0.0%	23.2%	18.8%
Middle	0	0.0%	46.2%	\$0	0.0%	44.7%	44.6%
Upper	0	0.0%	16.5%	\$0	0.0%	32.2%	34.5%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	1.1%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	4.5%
Moderate	0	0.0%	26.5%	\$0	0.0%	38.0%	43.2%
Middle	1	100.0%	42.6%	\$2,330	100.0%	25.7%	33.4%
Upper	0	0.0%	30.9%	\$0	0.0%	36.4%	19.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	1	100.0%	100.0%	\$2,330	100.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	0	0.0%	1.0%	\$0	0.0%	0.5%	1.0%
Moderate	1	9.1%	15.7%	\$60	0.6%	13.7%	18.8%
Middle	8	72.7%	47.0%	\$8,822	92.0%	44.2%	44.6%
Upper	2	18.2%	35.4%	\$706	7.4%	40.3%	34.5%
Unknown	0	0.0%	0.9%	\$0	0.0%	1.3%	1.1%
TOTAL	11	100.0%	100.0%	\$9,588	100.0%	100.0%	100.0%

Appendix C (Continued)

Distribution of 2023 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner- Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	0	0.0%	1.3%	\$0	0.0%	0.8%	1.0%
Moderate	0	0.0%	15.6%	\$0	0.0%	11.9%	18.8%
Middle	1	50.0%	45.7%	\$204	32.9%	44.8%	44.6%
Upper	1	50.0%	36.6%	\$417	67.1%	42.0%	34.5%
Unknown	0	0.0%	0.8%	\$0	0.0%	0.5%	1.1%
TOTAL	2	100.0%	100.0%	\$621	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	0.6%	\$0	0.0%	0.3%	1.0%
Moderate	0	0.0%	15.4%	\$0	0.0%	11.9%	18.8%
Middle	0	0.0%	42.9%	\$0	0.0%	41.2%	44.6%
Upper	0	0.0%	39.9%	\$0	0.0%	45.2%	34.5%
Unknown	0	0.0%	1.2%	\$0	0.0%	1.3%	1.1%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	1.4%	\$0	0.0%	0.6%	1.0%
Moderate	0	0.0%	11.2%	\$0	0.0%	11.1%	18.8%
Middle	1	100.0%	47.2%	\$79	100.0%	41.8%	44.6%
Upper	0	0.0%	38.3%	\$0	0.0%	45.1%	34.5%
Unknown	0	0.0%	1.9%	\$0	0.0%	1.4%	1.1%
TOTAL	1	100.0%	100.0%	\$79	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	2.1%	\$0	0.0%	0.8%	1.0%
Moderate	0	0.0%	4.3%	\$0	0.0%	1.1%	18.8%
Middle	0	0.0%	46.8%	\$0	0.0%	39.6%	44.6%
Upper	0	0.0%	44.7%	\$0	0.0%	57.0%	34.5%
Unknown	0	0.0%	2.1%	\$0	0.0%	1.5%	1.1%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	0.7%	\$0	0.0%	0.4%	1.0%
Moderate	0	0.0%	12.5%	\$0	0.0%	13.7%	18.8%
Middle	0	0.0%	43.8%	\$0	0.0%	39.2%	44.6%
Upper	0	0.0%	43.1%	\$0	0.0%	46.7%	34.5%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	1.1%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	1.0%
Moderate	0	0.0%	20.0%	\$0	0.0%	11.9%	18.8%
Middle	0	0.0%	40.0%	\$0	0.0%	39.3%	44.6%
Upper	0	0.0%	40.0%	\$0	0.0%	48.8%	34.5%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	1.1%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	4.5%
Moderate	0	0.0%	23.1%	\$0	0.0%	22.4%	43.2%
Middle	0	0.0%	46.2%	\$0	0.0%	61.7%	33.4%
Upper	0	0.0%	30.8%	\$0	0.0%	16.0%	19.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	0	0.0%	1.2%	\$0	0.0%	0.7%	1.0%
Moderate	0	0.0%	15.2%	\$0	0.0%	12.6%	18.8%
Middle	2	66.7%	45.3%	\$283	40.4%	45.3%	44.6%
Upper	1	33.3%	37.5%	\$417	59.6%	40.9%	34.5%
Unknown	0	0.0%	0.9%	\$0	0.0%	0.6%	1.1%
TOTAL	3	100.0%	100.0%	\$700	100.0%	100.0%	100.0%

Distribution of 2022 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2022						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	
Business Revenue	\$1 Million or Less	6	33.3%	51.9%	\$1,041	24.8%	40.7%	92.4%
	Over \$1 Million/ Unknown	12	66.7%	48.1%	\$3,149	75.2%	59.3%	7.6%
	TOTAL	18	100.0%	100.0%	\$4,190	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	6	33.3%	89.7%	\$412	9.8%	32.1%	
	\$100,001–\$250,000	8	44.4%	5.5%	\$1,347	32.1%	18.3%	
	\$250,001–\$1 Million	4	22.2%	4.8%	\$2,431	58.0%	49.6%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	18	100.0%	100.0%	\$4,190	100.0%	100.0%	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	3	50.0%		\$214	20.6%		
	\$100,001–\$250,000	2	33.3%		\$446	42.8%		
	\$250,001–\$1 Million	1	16.7%		\$381	36.6%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	6	100.0%		\$1,041	100.0%		

Distribution of 2023 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2023						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	
Business Revenue	\$1 Million or Less	7	33.3%	53.8%	\$1,512	24.5%	35.9%	92.3%
	Over \$1 Million/ Unknown	14	66.7%	46.2%	\$4,668	75.5%	64.1%	7.7%
	TOTAL	21	100.0%	100.0%	\$6,180	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	6	28.6%	89.2%	\$288	4.7%	31.3%	
	\$100,001–\$250,000	8	38.1%	5.4%	\$1,536	24.9%	17.1%	
	\$250,001–\$1 Million	7	33.3%	5.5%	\$4,356	70.5%	51.6%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	21	100.0%	100.0%	\$6,180	100.0%	100.0%	
Loan Size	Revenue \$1 Million or Less	2	28.6%		\$110	7.3%		
	\$100,001–\$250,000	3	42.9%		\$624	41.3%		
	\$250,001–\$1 Million	2	28.6%		\$778	51.5%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	7	100.0%		\$1,512	100.0%		

Appendix C (Continued)

Distribution of 2022 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	0	0.0%	1.8%	\$0	0.0%	2.7%	2.1%
Moderate	8	44.4%	19.2%	\$1,888	45.1%	17.4%	24.2%
Middle	3	16.7%	43.0%	\$1,452	34.7%	44.4%	42.2%
Upper	7	38.9%	34.3%	\$850	20.3%	33.6%	31.0%
Unknown	0	0.0%	1.6%	\$0	0.0%	2.0%	0.5%
TOTAL	18	100.0%	100.0%	\$4,190	100.0%	100.0%	100.0%

Distribution of 2023 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	0	0.0%	2.2%	\$0	0.0%	2.4%	2.0%
Moderate	5	23.8%	18.1%	\$1,570	25.4%	16.6%	24.4%
Middle	12	57.1%	43.6%	\$4,075	65.9%	42.6%	42.3%
Upper	4	19.0%	33.4%	\$535	8.7%	30.0%	30.7%
Unknown	0	0.0%	2.7%	\$0	0.0%	8.4%	0.6%
TOTAL	21	100.0%	100.0%	\$6,180	100.0%	100.0%	100.0%

Nueces County

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	0	0.0%	2.5%	\$0	0.0%	1.0%	23.2%
Moderate	0	0.0%	13.5%	\$0	0.0%	8.2%	16.4%
Middle	1	5.6%	21.2%	\$100	2.0%	17.1%	18.5%
Upper	0	0.0%	43.2%	\$0	0.0%	55.2%	41.9%
Unknown	17	94.4%	19.6%	\$4,972	98.0%	18.5%	0.0%
TOTAL	18	100.0%	100.0%	\$5,072	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	6.6%	\$0	0.0%	3.2%	23.2%
Moderate	0	0.0%	15.8%	\$0	0.0%	10.4%	16.4%
Middle	0	0.0%	22.4%	\$0	0.0%	17.9%	18.5%
Upper	6	15.8%	38.5%	\$973	11.5%	48.7%	41.9%
Unknown	32	84.2%	16.6%	\$7,475	88.5%	19.8%	0.0%
TOTAL	38	100.0%	100.0%	\$8,448	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	5.0%	\$0	0.0%	2.6%	23.2%
Moderate	0	0.0%	22.5%	\$0	0.0%	14.9%	16.4%
Middle	0	0.0%	13.1%	\$0	0.0%	10.0%	18.5%
Upper	0	0.0%	51.9%	\$0	0.0%	66.1%	41.9%
Unknown	0	0.0%	7.5%	\$0	0.0%	6.5%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Other Purpose LOC							
Low	1	100.0%	8.6%	\$35	100.0%	3.9%	23.2%
Moderate	0	0.0%	5.7%	\$0	0.0%	2.4%	16.4%
Middle	0	0.0%	8.6%	\$0	0.0%	13.4%	18.5%
Upper	0	0.0%	71.4%	\$0	0.0%	77.9%	41.9%
Unknown	0	0.0%	5.7%	\$0	0.0%	2.4%	0.0%
TOTAL	1	100.0%	100.0%	\$35	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	11.6%	\$0	0.0%	6.1%	23.2%
Moderate	0	0.0%	21.1%	\$0	0.0%	14.5%	16.4%
Middle	0	0.0%	22.6%	\$0	0.0%	17.0%	18.5%
Upper	0	0.0%	36.8%	\$0	0.0%	49.5%	41.9%
Unknown	0	0.0%	7.9%	\$0	0.0%	13.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	1.3%	\$0	0.0%	0.3%	23.2%
Moderate	0	0.0%	1.3%	\$0	0.0%	1.3%	16.4%
Middle	0	0.0%	0.6%	\$0	0.0%	2.2%	18.5%
Upper	0	0.0%	0.6%	\$0	0.0%	1.9%	41.9%
Unknown	0	0.0%	96.1%	\$0	0.0%	94.3%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Moderate	0	0.0%	2.6%	\$0	0.0%	0.1%	N/A
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Unknown	2	100.0%	97.4%	\$35,768	100.0%	99.9%	N/A
TOTAL	2	100.0%	100.0%	\$35,768	100.0%	100.0%	N/A
Total Home Mortgage Loans							Families by Family Income %
Low	1	1.7%	3.7%	\$35	0.1%	1.3%	23.2%
Moderate	0	0.0%	14.1%	\$0	0.0%	7.3%	16.4%
Middle	1	1.7%	20.8%	\$100	0.2%	14.5%	18.5%
Upper	6	10.2%	41.3%	\$973	2.0%	45.5%	41.9%
Unknown	51	86.4%	20.1%	\$48,215	97.8%	31.5%	0.0%
TOTAL	59	100.0%	100.0%	\$49,323	100.0%	100.0%	100.0%

Distribution of 2023 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	0	0.0%	1.0%	\$0	0.0%	0.3%	23.2%
Moderate	0	0.0%	9.6%	\$0	0.0%	5.3%	16.4%
Middle	0	0.0%	17.9%	\$0	0.0%	13.3%	18.5%
Upper	5	35.7%	44.8%	\$1,474	50.3%	56.9%	41.9%
Unknown	9	64.3%	26.8%	\$1,458	49.7%	24.0%	0.0%
TOTAL	14	100.0%	100.0%	\$2,932	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	5.1%	\$0	0.0%	2.1%	23.2%
Moderate	0	0.0%	10.7%	\$0	0.0%	5.8%	16.4%
Middle	0	0.0%	18.5%	\$0	0.0%	11.7%	18.5%
Upper	2	7.7%	43.1%	\$204	2.9%	51.7%	41.9%
Unknown	24	92.3%	22.6%	\$6,821	97.1%	28.7%	0.0%
TOTAL	26	100.0%	100.0%	\$7,025	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	6.9%	\$0	0.0%	6.4%	23.2%
Moderate	0	0.0%	14.3%	\$0	0.0%	10.9%	16.4%
Middle	0	0.0%	17.1%	\$0	0.0%	13.7%	18.5%
Upper	1	50.0%	54.3%	\$148	27.0%	58.5%	41.9%
Unknown	1	50.0%	7.4%	\$400	73.0%	10.5%	0.0%
TOTAL	2	100.0%	100.0%	\$548	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	11.4%	\$0	0.0%	8.0%	23.2%
Moderate	0	0.0%	6.8%	\$0	0.0%	3.8%	16.4%
Middle	0	0.0%	13.6%	\$0	0.0%	10.3%	18.5%
Upper	0	0.0%	68.2%	\$0	0.0%	77.9%	41.9%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	10.0%	\$0	0.0%	6.2%	23.2%
Moderate	0	0.0%	18.1%	\$0	0.0%	10.0%	16.4%
Middle	0	0.0%	21.7%	\$0	0.0%	18.7%	18.5%
Upper	1	100.0%	45.8%	\$43	100.0%	57.9%	41.9%
Unknown	0	0.0%	4.4%	\$0	0.0%	7.1%	0.0%
TOTAL	1	100.0%	100.0%	\$43	100.0%	100.0%	100.0%

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	23.2%
Moderate	0	0.0%	1.2%	\$0	0.0%	1.5%	16.4%
Middle	0	0.0%	1.2%	\$0	0.0%	0.9%	18.5%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	41.9%
Unknown	0	0.0%	97.6%	\$0	0.0%	97.7%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Unknown	1	100.0%	100.0%	\$2,850	100.0%	100.0%	N/A
TOTAL	1	100.0%	100.0%	\$2,850	100.0%	100.0%	N/A
Total Home Mortgage Loans							Families By Family Income %
Low	0	0.0%	2.1%	\$0	0.0%	0.7%	23.2%
Moderate	0	0.0%	10.0%	\$0	0.0%	5.0%	16.4%
Middle	0	0.0%	17.8%	\$0	0.0%	12.1%	18.5%
Upper	9	20.5%	44.3%	\$1,869	13.9%	51.6%	41.9%
Unknown	35	79.5%	25.9%	\$11,529	86.1%	30.6%	0.0%
TOTAL	44	100.0%	100.0%	\$13,398	100.0%	100.0%	100.0%

Distribution of 2022 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner- Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	3	16.7%	1.1%	\$1,098	21.6%	0.5%	3.3%
Moderate	2	11.1%	10.1%	\$171	3.4%	5.0%	23.6%
Middle	8	44.4%	28.7%	\$1,435	28.3%	22.9%	35.6%
Upper	5	27.8%	60.1%	\$2,368	46.7%	71.6%	37.6%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	18	100.0%	100.0%	\$5,072	100.0%	100.0%	100.0%
Refinance							
Low	3	7.9%	1.2%	\$374	4.4%	0.6%	3.3%
Moderate	16	42.1%	12.5%	\$2,844	33.7%	7.4%	23.6%
Middle	14	36.8%	34.5%	\$3,802	45.0%	30.5%	35.6%
Upper	5	13.2%	51.7%	\$1,428	16.9%	61.5%	37.6%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	38	100.0%	100.0%	\$8,448	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	3.3%
Moderate	0	0.0%	13.8%	\$0	0.0%	8.4%	23.6%
Middle	0	0.0%	36.3%	\$0	0.0%	42.6%	35.6%
Upper	0	0.0%	50.0%	\$0	0.0%	49.0%	37.6%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	3.3%
Moderate	0	0.0%	5.7%	\$0	0.0%	3.4%	23.6%
Middle	0	0.0%	31.4%	\$0	0.0%	21.0%	35.6%
Upper	1	100.0%	62.9%	\$35	100.0%	75.6%	37.6%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	1	100.0%	100.0%	\$35	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	2.1%	\$0	0.0%	1.5%	3.3%
Moderate	0	0.0%	19.5%	\$0	0.0%	12.3%	23.6%
Middle	0	0.0%	32.6%	\$0	0.0%	24.7%	35.6%
Upper	0	0.0%	45.8%	\$0	0.0%	61.5%	37.6%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	3.9%	\$0	0.0%	3.4%	3.3%
Moderate	0	0.0%	25.2%	\$0	0.0%	13.8%	23.6%
Middle	0	0.0%	41.3%	\$0	0.0%	35.9%	35.6%
Upper	0	0.0%	29.7%	\$0	0.0%	46.9%	37.6%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	7.7%	\$0	0.0%	2.4%	5.8%
Moderate	0	0.0%	15.4%	\$0	0.0%	3.9%	10.1%
Middle	1	50.0%	25.6%	\$21,500	60.1%	46.5%	48.6%
Upper	1	50.0%	51.3%	\$14,268	39.9%	47.3%	35.5%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	2	100.0%	100.0%	\$35,768	100.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	6	10.2%	1.2%	\$1,472	3.0%	0.9%	3.3%
Moderate	18	30.5%	11.2%	\$3,015	6.1%	5.4%	23.6%
Middle	23	39.0%	30.5%	\$26,737	54.2%	27.9%	35.6%
Upper	12	20.3%	57.1%	\$18,099	36.7%	65.9%	37.6%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	59	100.0%	100.0%	\$49,323	100.0%	100.0%	100.0%

Distribution of 2023 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner- Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	0	0.0%	1.4%	\$0	0.0%	0.6%	3.3%
Moderate	4	28.6%	11.2%	\$465	15.9%	5.6%	23.6%
Middle	4	28.6%	29.7%	\$542	18.5%	24.0%	35.6%
Upper	6	42.9%	57.7%	\$1,925	65.7%	69.8%	37.6%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	14	100.0%	100.0%	\$2,932	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	1.1%	\$0	0.0%	0.5%	3.3%
Moderate	6	23.1%	16.9%	\$932	13.3%	8.2%	23.6%
Middle	11	42.3%	36.9%	\$2,818	40.1%	30.4%	35.6%
Upper	9	34.6%	45.1%	\$3,275	46.6%	60.9%	37.6%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	26	100.0%	100.0%	\$7,025	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	1.7%	\$0	0.0%	1.1%	3.3%
Moderate	0	0.0%	14.9%	\$0	0.0%	12.6%	23.6%
Middle	0	0.0%	34.3%	\$0	0.0%	30.6%	35.6%
Upper	2	100.0%	49.1%	\$548	100.0%	55.7%	37.6%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	2	100.0%	100.0%	\$548	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	3.3%
Moderate	0	0.0%	4.5%	\$0	0.0%	3.1%	23.6%
Middle	0	0.0%	29.5%	\$0	0.0%	21.5%	35.6%
Upper	0	0.0%	65.9%	\$0	0.0%	75.4%	37.6%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	2.8%	\$0	0.0%	1.6%	3.3%
Moderate	0	0.0%	15.3%	\$0	0.0%	10.3%	23.6%
Middle	0	0.0%	30.5%	\$0	0.0%	25.1%	35.6%
Upper	1	100.0%	51.4%	\$43	100.0%	63.0%	37.6%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	1	100.0%	100.0%	\$43	100.0%	100.0%	100.0%

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	9.8%	\$0	0.0%	7.0%	3.3%
Moderate	0	0.0%	24.4%	\$0	0.0%	11.9%	23.6%
Middle	0	0.0%	40.2%	\$0	0.0%	35.0%	35.6%
Upper	0	0.0%	25.6%	\$0	0.0%	46.1%	37.6%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	4.2%	\$0	0.0%	1.1%	5.8%
Moderate	0	0.0%	25.0%	\$0	0.0%	4.7%	10.1%
Middle	1	100.0%	37.5%	\$2,850	100.0%	54.6%	48.6%
Upper	0	0.0%	33.3%	\$0	0.0%	39.6%	35.5%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	1	100.0%	100.0%	\$2,850	100.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	0	0.0%	1.5%	\$0	0.0%	0.7%	3.3%
Moderate	10	22.7%	12.4%	\$1,397	10.4%	5.9%	23.6%
Middle	16	36.4%	30.9%	\$6,210	46.4%	27.3%	35.6%
Upper	18	40.9%	55.2%	\$5,791	43.2%	66.2%	37.6%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	44	100.0%	100.0%	\$13,398	100.0%	100.0%	100.0%

Distribution of 2022 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2022						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	
Business Revenue	\$1 Million or Less	9	42.9%	46.1%	\$1,505	38.5%	33.1%	92.2%
	Over \$1 Million/ Unknown	12	57.1%	53.9%	\$2,401	61.5%	66.9%	7.8%
	TOTAL	21	100.0%	100.0%	\$3,906	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	11	52.4%	91.8%	\$612	15.7%	32.4%	
	\$100,001–\$250,000	4	19.0%	4.4%	\$734	18.8%	18.0%	
	\$250,001–\$1 Million	6	28.6%	3.8%	\$2,560	65.5%	49.6%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	21	100.0%	100.0%	\$3,906	100.0%	100.0%	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	5	55.6%		\$246	16.3%		
	\$100,001–\$250,000	2	22.2%		\$459	30.5%		
	\$250,001–\$1 Million	2	22.2%		\$800	53.2%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	9	100.0%		\$1,505	100.0%		

Distribution of 2023 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2023						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	
Business Revenue	\$1 Million or Less	9	40.9%	48.9%	\$3,189	60.2%	34.1%	92.1%
	Over \$1 Million/ Unknown	13	59.1%	51.1%	\$2,108	39.8%	65.9%	7.9%
	TOTAL	22	100.0%	100.0%	\$5,297	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	9	40.9%	91.3%	\$445	8.4%	34.0%	
	\$100,001–\$250,000	6	27.3%	5.0%	\$908	17.1%	19.8%	
	\$250,001–\$1 Million	7	31.8%	3.7%	\$3,944	74.5%	46.2%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	22	100.0%	100.0%	\$5,297	100.0%	100.0%	
Loan Size	Revenue \$1 Million or Less	3	33.3%		\$155	4.9%		
	\$100,001–\$250,000	2	22.2%		\$370	11.6%		
	\$250,001–\$1 Million	4	44.4%		\$2,664	83.5%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	9	100.0%		\$3,189	100.0%		

Appendix C (Continued)

Distribution of 2022 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	0	0.0%	3.1%	\$0	0.0%	2.8%	4.0%
Moderate	6	28.6%	18.5%	\$1,519	38.9%	24.6%	19.5%
Middle	6	28.6%	33.5%	\$619	15.8%	32.4%	37.6%
Upper	9	42.9%	43.7%	\$1,768	45.3%	39.9%	38.6%
Unknown	0	0.0%	1.2%	\$0	0.0%	0.3%	0.3%
TOTAL	21	100.0%	100.0%	\$3,906	100.0%	100.0%	100.0%

Distribution of 2023 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	0	0.0%	3.1%	\$0	0.0%	3.5%	4.1%
Moderate	4	18.2%	17.5%	\$1,320	24.9%	22.6%	19.8%
Middle	5	22.7%	32.8%	\$431	8.1%	32.5%	37.4%
Upper	13	59.1%	45.8%	\$3,546	66.9%	41.0%	38.5%
Unknown	0	0.0%	0.9%	\$0	0.0%	0.4%	0.3%
TOTAL	22	100.0%	100.0%	\$5,297	100.0%	100.0%	100.0%

Brazos County

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	1	7.7%	2.0%	\$172	2.8%	1.1%	23.6%
Moderate	1	7.7%	11.4%	\$259	4.2%	7.8%	16.6%
Middle	1	7.7%	18.7%	\$184	3.0%	15.7%	17.3%
Upper	3	23.1%	50.0%	\$1,044	16.8%	57.1%	42.5%
Unknown	7	53.8%	17.9%	\$4,572	73.4%	18.2%	0.0%
TOTAL	13	100.0%	100.0%	\$6,231	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	6.5%	\$0	0.0%	4.4%	23.6%
Moderate	0	0.0%	10.1%	\$0	0.0%	6.1%	16.6%
Middle	0	0.0%	19.5%	\$0	0.0%	15.4%	17.3%
Upper	0	0.0%	47.8%	\$0	0.0%	57.7%	42.5%
Unknown	0	0.0%	16.1%	\$0	0.0%	16.3%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	1.8%	\$0	0.0%	1.3%	23.6%
Moderate	0	0.0%	13.6%	\$0	0.0%	8.4%	16.6%
Middle	0	0.0%	14.5%	\$0	0.0%	8.2%	17.3%
Upper	0	0.0%	58.2%	\$0	0.0%	66.2%	42.5%
Unknown	0	0.0%	11.8%	\$0	0.0%	15.9%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	23.6%
Moderate	0	0.0%	10.0%	\$0	0.0%	8.0%	16.6%
Middle	0	0.0%	22.5%	\$0	0.0%	18.1%	17.3%
Upper	0	0.0%	65.0%	\$0	0.0%	72.9%	42.5%
Unknown	0	0.0%	2.5%	\$0	0.0%	1.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	5.7%	\$0	0.0%	3.2%	23.6%
Moderate	0	0.0%	14.8%	\$0	0.0%	6.7%	16.6%
Middle	0	0.0%	17.0%	\$0	0.0%	14.8%	17.3%
Upper	0	0.0%	58.0%	\$0	0.0%	73.2%	42.5%
Unknown	0	0.0%	4.5%	\$0	0.0%	2.2%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	4.0%	\$0	0.0%	1.0%	23.6%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	16.6%
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	17.3%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	42.5%
Unknown	0	0.0%	96.0%	\$0	0.0%	99.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Upper	0	0.0%	10.9%	\$0	0.0%	2.0%	N/A
Unknown	1	100.0%	89.1%	\$679	100.0%	98.0%	N/A
TOTAL	1	100.0%	100.0%	\$679	100.0%	100.0%	N/A
Total Home Mortgage Loans							Families by Family Income %
Low	1	7.1%	2.7%	\$172	2.5%	1.3%	23.6%
Moderate	1	7.1%	11.1%	\$259	3.7%	6.2%	16.6%
Middle	1	7.1%	18.5%	\$184	2.7%	12.7%	17.3%
Upper	3	21.4%	49.4%	\$1,044	15.1%	47.2%	42.5%
Unknown	8	57.1%	18.3%	\$5,251	76.0%	32.6%	0.0%
TOTAL	14	100.0%	100.0%	\$6,910	100.0%	100.0%	100.0%

Distribution of 2023 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	0	0.0%	0.9%	\$0	0.0%	0.3%	23.6%
Moderate	0	0.0%	7.5%	\$0	0.0%	4.6%	16.6%
Middle	1	33.3%	16.9%	\$300	23.3%	13.5%	17.3%
Upper	1	33.3%	49.6%	\$548	42.5%	58.1%	42.5%
Unknown	1	33.3%	25.1%	\$440	34.2%	23.4%	0.0%
TOTAL	3	100.0%	100.0%	\$1,288	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	4.3%	\$0	0.0%	2.0%	23.6%
Moderate	0	0.0%	7.3%	\$0	0.0%	4.5%	16.6%
Middle	0	0.0%	17.9%	\$0	0.0%	11.8%	17.3%
Upper	0	0.0%	49.0%	\$0	0.0%	56.4%	42.5%
Unknown	2	100.0%	21.5%	\$163	100.0%	25.3%	0.0%
TOTAL	2	100.0%	100.0%	\$163	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	1.7%	\$0	0.0%	2.0%	23.6%
Moderate	0	0.0%	8.5%	\$0	0.0%	4.5%	16.6%
Middle	0	0.0%	17.9%	\$0	0.0%	10.7%	17.3%
Upper	0	0.0%	64.1%	\$0	0.0%	73.2%	42.5%
Unknown	0	0.0%	7.7%	\$0	0.0%	9.6%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	2.6%	\$0	0.0%	0.7%	23.6%
Moderate	0	0.0%	5.1%	\$0	0.0%	1.8%	16.6%
Middle	0	0.0%	38.5%	\$0	0.0%	28.8%	17.3%
Upper	0	0.0%	51.3%	\$0	0.0%	66.9%	42.5%
Unknown	0	0.0%	2.6%	\$0	0.0%	1.8%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	4.8%	\$0	0.0%	1.5%	23.6%
Moderate	0	0.0%	13.1%	\$0	0.0%	5.8%	16.6%
Middle	0	0.0%	16.7%	\$0	0.0%	7.3%	17.3%
Upper	0	0.0%	57.1%	\$0	0.0%	81.7%	42.5%
Unknown	0	0.0%	8.3%	\$0	0.0%	3.7%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	23.6%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	16.6%
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	17.3%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	42.5%
Unknown	0	0.0%	100.0%	\$0	0.0%	100.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Upper	0	0.0%	10.0%	\$0	0.0%	1.1%	N/A
Unknown	1	100.0%	90.0%	\$672	100.0%	98.9%	N/A
TOTAL	1	100.0%	100.0%	\$672	100.0%	100.0%	N/A
Total Home Mortgage Loans							Families By Family Income %
Low	0	0.0%	1.3%	\$0	0.0%	0.4%	23.6%
Moderate	0	0.0%	7.5%	\$0	0.0%	4.2%	16.6%
Middle	1	16.7%	17.1%	\$300	14.1%	12.1%	17.3%
Upper	1	16.7%	49.8%	\$548	25.8%	53.4%	42.5%
Unknown	4	66.7%	24.4%	\$1,275	60.1%	29.8%	0.0%
TOTAL	6	100.0%	100.0%	\$2,123	100.0%	100.0%	100.0%

Appendix C (Continued)

Distribution of 2022 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner-Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	4	30.8%	4.5%	\$2,999	48.1%	3.5%	4.2%
Moderate	4	30.8%	13.6%	\$1,684	27.0%	9.5%	15.7%
Middle	2	15.4%	26.2%	\$455	7.3%	23.4%	29.4%
Upper	3	23.1%	54.3%	\$1,093	17.5%	62.7%	50.4%
Unknown	0	0.0%	1.3%	\$0	0.0%	0.8%	0.3%
TOTAL	13	100.0%	100.0%	\$6,231	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	2.6%	\$0	0.0%	1.8%	4.2%
Moderate	0	0.0%	12.4%	\$0	0.0%	9.3%	15.7%
Middle	0	0.0%	28.0%	\$0	0.0%	23.1%	29.4%
Upper	0	0.0%	55.8%	\$0	0.0%	65.0%	50.4%
Unknown	0	0.0%	1.1%	\$0	0.0%	0.8%	0.3%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	2.7%	\$0	0.0%	4.5%	4.2%
Moderate	0	0.0%	10.0%	\$0	0.0%	13.0%	15.7%
Middle	0	0.0%	21.8%	\$0	0.0%	19.5%	29.4%
Upper	0	0.0%	62.7%	\$0	0.0%	59.7%	50.4%
Unknown	0	0.0%	2.7%	\$0	0.0%	3.3%	0.3%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	4.2%
Moderate	0	0.0%	2.5%	\$0	0.0%	1.6%	15.7%
Middle	0	0.0%	32.5%	\$0	0.0%	23.7%	29.4%
Upper	0	0.0%	65.0%	\$0	0.0%	74.7%	50.4%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.3%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	3.4%	\$0	0.0%	3.7%	4.2%
Moderate	0	0.0%	9.1%	\$0	0.0%	5.0%	15.7%
Middle	0	0.0%	31.8%	\$0	0.0%	34.1%	29.4%
Upper	0	0.0%	54.5%	\$0	0.0%	56.4%	50.4%
Unknown	0	0.0%	1.1%	\$0	0.0%	0.8%	0.3%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	4.0%	\$0	0.0%	2.0%	4.2%
Moderate	0	0.0%	24.0%	\$0	0.0%	10.3%	15.7%
Middle	0	0.0%	28.0%	\$0	0.0%	35.1%	29.4%
Upper	0	0.0%	44.0%	\$0	0.0%	52.6%	50.4%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.3%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	1	100.0%	21.8%	\$679	100.0%	24.7%	14.7%
Moderate	0	0.0%	40.0%	\$0	0.0%	37.8%	38.3%
Middle	0	0.0%	21.8%	\$0	0.0%	23.9%	14.7%
Upper	0	0.0%	10.9%	\$0	0.0%	11.8%	17.8%
Unknown	0	0.0%	5.5%	\$0	0.0%	1.8%	14.5%
TOTAL	1	100.0%	100.0%	\$679	100.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	5	35.7%	4.3%	\$3,678	53.2%	7.2%	4.2%
Moderate	4	28.6%	13.5%	\$1,684	24.4%	14.7%	15.7%
Middle	2	14.3%	26.5%	\$455	6.6%	23.5%	29.4%
Upper	3	21.4%	54.3%	\$1,093	15.8%	53.5%	50.4%
Unknown	0	0.0%	1.3%	\$0	0.0%	1.0%	0.3%
TOTAL	14	100.0%	100.0%	\$6,910	100.0%	100.0%	100.0%

Distribution of 2023 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner-Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	0	0.0%	4.7%	\$0	0.0%	3.2%	4.2%
Moderate	0	0.0%	12.1%	\$0	0.0%	8.8%	15.7%
Middle	1	33.3%	24.4%	\$440	34.2%	21.5%	29.4%
Upper	2	66.7%	58.0%	\$848	65.8%	66.0%	50.4%
Unknown	0	0.0%	0.7%	\$0	0.0%	0.5%	0.3%
TOTAL	3	100.0%	100.0%	\$1,288	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	3.3%	\$0	0.0%	2.1%	4.2%
Moderate	1	50.0%	15.2%	\$137	84.0%	12.1%	15.7%
Middle	1	50.0%	26.8%	\$26	16.0%	23.6%	29.4%
Upper	0	0.0%	54.3%	\$0	0.0%	62.0%	50.4%
Unknown	0	0.0%	0.3%	\$0	0.0%	0.3%	0.3%
TOTAL	2	100.0%	100.0%	\$163	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	0.9%	\$0	0.0%	0.6%	4.2%
Moderate	0	0.0%	8.5%	\$0	0.0%	6.2%	15.7%
Middle	0	0.0%	27.4%	\$0	0.0%	24.3%	29.4%
Upper	0	0.0%	63.2%	\$0	0.0%	69.0%	50.4%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.3%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	2.6%	\$0	0.0%	0.7%	4.2%
Moderate	0	0.0%	12.8%	\$0	0.0%	7.2%	15.7%
Middle	0	0.0%	12.8%	\$0	0.0%	15.2%	29.4%
Upper	0	0.0%	71.8%	\$0	0.0%	76.9%	50.4%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.3%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	2.4%	\$0	0.0%	1.5%	4.2%
Moderate	0	0.0%	10.7%	\$0	0.0%	5.0%	15.7%
Middle	0	0.0%	23.8%	\$0	0.0%	36.3%	29.4%
Upper	0	0.0%	63.1%	\$0	0.0%	57.2%	50.4%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.3%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	4.2%
Moderate	0	0.0%	22.2%	\$0	0.0%	18.3%	15.7%
Middle	0	0.0%	33.3%	\$0	0.0%	21.0%	29.4%
Upper	0	0.0%	44.4%	\$0	0.0%	60.7%	50.4%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.3%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	25.0%	\$0	0.0%	6.7%	14.7%
Moderate	1	100.0%	45.0%	\$672	100.0%	62.6%	38.3%
Middle	0	0.0%	30.0%	\$0	0.0%	30.7%	14.7%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	17.8%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	14.5%
TOTAL	1	100.0%	100.0%	\$672	100.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	0	0.0%	4.5%	\$0	0.0%	3.4%	4.2%
Moderate	2	33.3%	12.5%	\$809	38.1%	13.7%	15.7%
Middle	2	33.3%	24.7%	\$466	22.0%	22.7%	29.4%
Upper	2	33.3%	57.7%	\$848	39.9%	59.8%	50.4%
Unknown	0	0.0%	0.6%	\$0	0.0%	0.4%	0.3%
TOTAL	6	100.0%	100.0%	\$2,123	100.0%	100.0%	100.0%

Distribution of 2022 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2022						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	
Business Revenue	\$1 Million or Less	9	47.4%	51.5%	\$1,403	30.8%	40.9%	92.3%
	Over \$1 Million/ Unknown	10	52.6%	48.5%	\$3,149	69.2%	59.1%	7.7%
	TOTAL	19	100.0%	100.0%	\$4,552	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	8	42.1%	92.5%	\$386	8.5%	34.9%	
	\$100,001–\$250,000	5	26.3%	4.0%	\$799	17.6%	17.3%	
	\$250,001–\$1 Million	6	31.6%	3.5%	\$3,367	74.0%	47.8%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	19	100.0%	100.0%	\$4,552	100.0%	100.0%	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	7	77.8%		\$321	22.9%		
	\$100,001–\$250,000	0	0.0%		\$0	0.0%		
	\$250,001–\$1 Million	2	22.2%		\$1,082	77.1%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	9	100.0%		\$1,403	100.0%		

Distribution of 2023 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2023						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	5	20.0%	51.8%	\$1,874	21.2%	33.7%	92.1%
	Over \$1 Million/ Unknown	20	80.0%	48.2%	\$6,952	78.8%	66.3%	7.9%
	TOTAL	25	100.0%	100.0%	\$8,826	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	6	24.0%	92.5%	\$300	3.4%	36.6%	
	\$100,001–\$250,000	3	12.0%	4.1%	\$740	8.4%	18.2%	
	\$250,001–\$1 Million	16	64.0%	3.4%	\$7,786	88.2%	45.2%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	25	100.0%	100.0%	\$8,826	100.0%	100.0%	
Loan Size	Revenue \$1 Million or Less	\$100,000 or Less	2	40.0%		\$150	8.0%	
		\$100,001–\$250,000	1	20.0%		\$250	13.3%	
		\$250,001–\$1 Million	2	40.0%		\$1,474	78.7%	
		Over \$1 Million	0	0.0%		\$0	0.0%	
		TOTAL	5	100.0%		\$1,874	100.0%	

Appendix C (Continued)

Distribution of 2022 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	1	5.3%	6.3%	\$188	4.1%	8.5%	8.9%
Moderate	6	31.6%	18.5%	\$1,302	28.6%	18.8%	20.6%
Middle	7	36.8%	26.4%	\$1,679	36.9%	22.1%	26.8%
Upper	5	26.3%	47.2%	\$1,383	30.4%	48.8%	42.8%
Unknown	0	0.0%	1.6%	\$0	0.0%	1.8%	0.9%
TOTAL	19	100.0%	100.0%	\$4,552	100.0%	100.0%	100.0%

Distribution of 2023 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	3	12.0%	5.9%	\$717	8.1%	7.7%	9.0%
Moderate	7	28.0%	17.3%	\$2,103	23.8%	14.4%	20.8%
Middle	1	4.0%	25.2%	\$100	1.1%	23.0%	26.6%
Upper	14	56.0%	50.1%	\$5,906	66.9%	54.0%	42.7%
Unknown	0	0.0%	1.4%	\$0	0.0%	0.9%	0.8%
TOTAL	25	100.0%	100.0%	\$8,826	100.0%	100.0%	100.0%

Guadalupe County

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	0	0.0%	1.5%	\$0	0.0%	0.7%	14.6%
Moderate	0	0.0%	11.6%	\$0	0.0%	8.5%	16.2%
Middle	0	0.0%	23.2%	\$0	0.0%	21.8%	21.1%
Upper	0	0.0%	40.1%	\$0	0.0%	45.7%	48.1%
Unknown	0	0.0%	23.6%	\$0	0.0%	23.3%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	5.8%	\$0	0.0%	3.0%	14.6%
Moderate	0	0.0%	16.5%	\$0	0.0%	12.5%	16.2%
Middle	0	0.0%	23.2%	\$0	0.0%	20.6%	21.1%
Upper	0	0.0%	38.5%	\$0	0.0%	46.5%	48.1%
Unknown	0	0.0%	16.0%	\$0	0.0%	17.5%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	4.6%	\$0	0.0%	2.5%	14.6%
Moderate	0	0.0%	12.7%	\$0	0.0%	11.0%	16.2%
Middle	0	0.0%	19.3%	\$0	0.0%	15.7%	21.1%
Upper	0	0.0%	59.5%	\$0	0.0%	67.1%	48.1%
Unknown	0	0.0%	3.9%	\$0	0.0%	3.7%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	3.9%	\$0	0.0%	5.5%	14.6%
Moderate	0	0.0%	19.6%	\$0	0.0%	21.2%	16.2%
Middle	0	0.0%	27.5%	\$0	0.0%	16.8%	21.1%
Upper	0	0.0%	45.1%	\$0	0.0%	54.5%	48.1%
Unknown	0	0.0%	3.9%	\$0	0.0%	2.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	5.0%	\$0	0.0%	3.5%	14.6%
Moderate	0	0.0%	12.5%	\$0	0.0%	11.6%	16.2%
Middle	0	0.0%	26.3%	\$0	0.0%	18.3%	21.1%
Upper	0	0.0%	50.0%	\$0	0.0%	60.7%	48.1%
Unknown	0	0.0%	6.3%	\$0	0.0%	5.8%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	1.0%	\$0	0.0%	0.7%	14.6%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	16.2%
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	21.1%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	48.1%
Unknown	0	0.0%	99.0%	\$0	0.0%	99.3%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Upper	0	0.0%	20.0%	\$0	0.0%	1.7%	N/A
Unknown	0	0.0%	80.0%	\$0	0.0%	98.3%	N/A
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	N/A
Total Home Mortgage Loans							Families by Family Income %
Low	0	0.0%	2.5%	\$0	0.0%	1.1%	14.6%
Moderate	0	0.0%	12.6%	\$0	0.0%	9.1%	16.2%
Middle	0	0.0%	22.8%	\$0	0.0%	21.1%	21.1%
Upper	0	0.0%	40.0%	\$0	0.0%	45.3%	48.1%
Unknown	0	0.0%	22.1%	\$0	0.0%	23.4%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%

Appendix C (Continued)

Distribution of 2023 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	0	0.0%	1.1%	\$0	0.0%	0.5%	14.6%
Moderate	0	0.0%	10.9%	\$0	0.0%	8.1%	16.2%
Middle	0	0.0%	22.7%	\$0	0.0%	21.1%	21.1%
Upper	1	50.0%	33.5%	\$275	57.9%	38.8%	48.1%
Unknown	1	50.0%	31.8%	\$200	42.1%	31.4%	0.0%
TOTAL	2	100.0%	100.0%	\$475	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	6.0%	\$0	0.0%	3.4%	14.6%
Moderate	0	0.0%	14.7%	\$0	0.0%	8.2%	16.2%
Middle	0	0.0%	25.3%	\$0	0.0%	20.3%	21.1%
Upper	0	0.0%	43.7%	\$0	0.0%	47.4%	48.1%
Unknown	0	0.0%	10.3%	\$0	0.0%	20.6%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	1.0%	\$0	0.0%	0.4%	14.6%
Moderate	0	0.0%	9.6%	\$0	0.0%	7.9%	16.2%
Middle	0	0.0%	17.3%	\$0	0.0%	11.1%	21.1%
Upper	1	100.0%	70.2%	\$250	100.0%	77.9%	48.1%
Unknown	0	0.0%	1.9%	\$0	0.0%	2.7%	0.0%
TOTAL	1	100.0%	100.0%	\$250	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	5.1%	\$0	0.0%	2.2%	14.6%
Moderate	0	0.0%	15.3%	\$0	0.0%	13.3%	16.2%
Middle	0	0.0%	15.3%	\$0	0.0%	23.9%	21.1%
Upper	0	0.0%	64.4%	\$0	0.0%	60.6%	48.1%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	4.4%	\$0	0.0%	1.5%	14.6%
Moderate	0	0.0%	8.9%	\$0	0.0%	6.6%	16.2%
Middle	0	0.0%	27.8%	\$0	0.0%	22.4%	21.1%
Upper	0	0.0%	50.0%	\$0	0.0%	59.4%	48.1%
Unknown	0	0.0%	8.9%	\$0	0.0%	10.1%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	14.6%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	16.2%
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	21.1%
Upper	0	0.0%	3.0%	\$0	0.0%	1.7%	48.1%
Unknown	0	0.0%	97.0%	\$0	0.0%	98.3%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Unknown	0	0.0%	100.0%	\$0	0.0%	100.0%	N/A
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	N/A
Total Home Mortgage Loans							Families By Family Income %
Low	0	0.0%	1.8%	\$0	0.0%	0.7%	14.6%
Moderate	0	0.0%	11.3%	\$0	0.0%	8.1%	16.2%
Middle	0	0.0%	22.8%	\$0	0.0%	21.0%	21.1%
Upper	2	66.7%	35.6%	\$525	72.4%	39.7%	48.1%
Unknown	1	33.3%	28.6%	\$200	27.6%	30.5%	0.0%
TOTAL	3	100.0%	100.0%	\$725	100.0%	100.0%	100.0%

Appendix C (Continued)

Distribution of 2022 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner-Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	0	0.0%	1.2%	\$0	0.0%	0.8%	1.9%
Moderate	0	0.0%	2.3%	\$0	0.0%	1.9%	5.2%
Middle	0	0.0%	57.1%	\$0	0.0%	54.9%	48.3%
Upper	0	0.0%	35.5%	\$0	0.0%	38.3%	42.7%
Unknown	0	0.0%	3.9%	\$0	0.0%	4.0%	2.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	0.7%	\$0	0.0%	0.4%	1.9%
Moderate	0	0.0%	2.7%	\$0	0.0%	2.5%	5.2%
Middle	0	0.0%	48.5%	\$0	0.0%	48.8%	48.3%
Upper	0	0.0%	45.7%	\$0	0.0%	45.6%	42.7%
Unknown	0	0.0%	2.4%	\$0	0.0%	2.6%	2.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	2.3%	\$0	0.0%	2.0%	1.9%
Moderate	0	0.0%	0.8%	\$0	0.0%	0.3%	5.2%
Middle	0	0.0%	40.9%	\$0	0.0%	39.0%	48.3%
Upper	0	0.0%	55.2%	\$0	0.0%	57.5%	42.7%
Unknown	0	0.0%	0.8%	\$0	0.0%	1.2%	2.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	1.9%
Moderate	0	0.0%	3.9%	\$0	0.0%	4.9%	5.2%
Middle	0	0.0%	52.9%	\$0	0.0%	56.0%	48.3%
Upper	0	0.0%	39.2%	\$0	0.0%	31.5%	42.7%
Unknown	0	0.0%	3.9%	\$0	0.0%	7.6%	2.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	1.9%
Moderate	0	0.0%	3.8%	\$0	0.0%	2.3%	5.2%
Middle	0	0.0%	50.0%	\$0	0.0%	53.5%	48.3%
Upper	0	0.0%	40.0%	\$0	0.0%	38.3%	42.7%
Unknown	0	0.0%	6.3%	\$0	0.0%	6.0%	2.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	3.1%	\$0	0.0%	2.3%	1.9%
Moderate	0	0.0%	4.1%	\$0	0.0%	17.6%	5.2%
Middle	0	0.0%	72.4%	\$0	0.0%	55.7%	48.3%
Upper	0	0.0%	19.4%	\$0	0.0%	23.7%	42.7%
Unknown	0	0.0%	1.0%	\$0	0.0%	0.6%	2.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	5.4%
Moderate	0	0.0%	40.0%	\$0	0.0%	7.4%	12.0%
Middle	0	0.0%	60.0%	\$0	0.0%	92.6%	55.5%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	27.1%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	0	0.0%	1.1%	\$0	0.0%	0.7%	1.9%
Moderate	0	0.0%	2.4%	\$0	0.0%	2.2%	5.2%
Middle	0	0.0%	55.0%	\$0	0.0%	54.3%	48.3%
Upper	0	0.0%	38.0%	\$0	0.0%	39.1%	42.7%
Unknown	0	0.0%	3.5%	\$0	0.0%	3.7%	2.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%

Distribution of 2023 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner-Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	0	0.0%	0.8%	\$0	0.0%	0.4%	1.9%
Moderate	0	0.0%	2.2%	\$0	0.0%	1.6%	5.2%
Middle	1	50.0%	60.4%	\$275	57.9%	59.5%	48.3%
Upper	1	50.0%	32.9%	\$200	42.1%	34.7%	42.7%
Unknown	0	0.0%	3.8%	\$0	0.0%	3.7%	2.0%
TOTAL	2	100.0%	100.0%	\$475	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	2.0%	\$0	0.0%	1.1%	1.9%
Moderate	0	0.0%	3.6%	\$0	0.0%	2.9%	5.2%
Middle	0	0.0%	50.4%	\$0	0.0%	53.3%	48.3%
Upper	0	0.0%	41.6%	\$0	0.0%	39.9%	42.7%
Unknown	0	0.0%	2.4%	\$0	0.0%	2.7%	2.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	1.9%
Moderate	0	0.0%	1.0%	\$0	0.0%	0.3%	5.2%
Middle	0	0.0%	35.6%	\$0	0.0%	35.0%	48.3%
Upper	1	100.0%	60.6%	\$250	100.0%	60.9%	42.7%
Unknown	0	0.0%	2.9%	\$0	0.0%	3.8%	2.0%
TOTAL	1	100.0%	100.0%	\$250	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	1.9%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	5.2%
Middle	0	0.0%	55.9%	\$0	0.0%	57.2%	48.3%
Upper	0	0.0%	44.1%	\$0	0.0%	42.8%	42.7%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	2.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	1.9%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	5.2%
Middle	0	0.0%	48.9%	\$0	0.0%	58.4%	48.3%
Upper	0	0.0%	50.0%	\$0	0.0%	41.3%	42.7%
Unknown	0	0.0%	1.1%	\$0	0.0%	0.3%	2.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	1.9%
Moderate	0	0.0%	3.0%	\$0	0.0%	1.2%	5.2%
Middle	0	0.0%	57.6%	\$0	0.0%	50.6%	48.3%
Upper	0	0.0%	36.4%	\$0	0.0%	34.3%	42.7%
Unknown	0	0.0%	3.0%	\$0	0.0%	13.9%	2.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	5.4%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	12.0%
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	55.5%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	27.1%
Unknown	0	0.0%	100.0%	\$0	0.0%	100.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	0	0.0%	0.9%	\$0	0.0%	0.5%	1.9%
Moderate	0	0.0%	2.3%	\$0	0.0%	1.7%	5.2%
Middle	1	33.3%	58.7%	\$275	37.9%	58.9%	48.3%
Upper	2	66.7%	34.6%	\$450	62.1%	35.3%	42.7%
Unknown	0	0.0%	3.6%	\$0	0.0%	3.7%	2.0%
TOTAL	3	100.0%	100.0%	\$725	100.0%	100.0%	100.0%

Distribution of 2022 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2022						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	
Business Revenue	\$1 Million or Less	6	40.0%	47.2%	\$2,572	56.8%	32.0%	93.9%
	Over \$1 Million/ Unknown	9	60.0%	52.8%	\$1,954	43.2%	68.0%	6.1%
	TOTAL	15	100.0%	100.0%	\$4,526	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	5	33.3%	93.3%	\$190	4.2%	35.3%	
	\$100,001–\$250,000	3	20.0%	3.6%	\$584	12.9%	16.7%	
	\$250,001–\$1 Million	7	46.7%	3.1%	\$3,752	82.9%	48.1%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	15	100.0%	100.0%	\$4,526	100.0%	100.0%	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	0	0.0%		\$0	0.0%		
	\$100,001–\$250,000	1	16.7%		\$200	7.8%		
	\$250,001–\$1 Million	5	83.3%		\$2,372	92.2%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	6	100.0%		\$2,572	100.0%		

Distribution of 2023 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2023						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	
Business Revenue	\$1 Million or Less	6	54.5%	50.3%	\$1,565	54.0%	34.0%	93.7%
	Over \$1 Million/ Unknown	5	45.5%	49.7%	\$1,335	46.0%	66.0%	6.3%
	TOTAL	11	100.0%	100.0%	\$2,900	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	4	36.4%	94.1%	\$260	9.0%	39.9%	
	\$100,001–\$250,000	3	27.3%	3.0%	\$490	16.9%	15.4%	
	\$250,001–\$1 Million	4	36.4%	2.9%	\$2,150	74.1%	44.7%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	11	100.0%	100.0%	\$2,900	100.0%	100.0%	
Loan Size	Revenue \$1 Million or Less	3	50.0%		\$210	13.4%		
	\$100,001–\$250,000	2	33.3%		\$355	22.7%		
	\$250,001–\$1 Million	1	16.7%		\$1,000	63.9%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	6	100.0%		\$1,565	100.0%		

Appendix C (Continued)

Distribution of 2022 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	1	6.7%	1.3%	\$500	11.0%	2.2%	2.1%
Moderate	2	13.3%	5.0%	\$282	6.2%	6.3%	6.3%
Middle	7	46.7%	48.4%	\$2,622	57.9%	50.8%	48.8%
Upper	4	26.7%	41.6%	\$962	21.3%	37.7%	40.5%
Unknown	1	6.7%	3.7%	\$160	3.5%	3.0%	2.3%
TOTAL	15	100.0%	100.0%	\$4,526	100.0%	100.0%	100.0%

Distribution of 2023 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	2	18.2%	1.6%	\$600	20.7%	2.1%	2.3%
Moderate	2	18.2%	5.1%	\$265	9.1%	4.9%	6.5%
Middle	6	54.5%	48.3%	\$1,900	65.5%	45.3%	49.4%
Upper	0	0.0%	41.6%	\$0	0.0%	44.2%	39.6%
Unknown	1	9.1%	3.4%	\$135	4.7%	3.5%	2.3%
TOTAL	11	100.0%	100.0%	\$2,900	100.0%	100.0%	100.0%

MISSOURI

NonMSA Missouri Combined Area

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	12	6.3%	5.5%	\$866	2.2%	2.5%	22.1%
Moderate	24	12.6%	16.8%	\$2,582	6.5%	11.1%	20.4%
Middle	15	7.9%	19.9%	\$2,546	6.4%	17.4%	21.7%
Upper	128	67.0%	34.3%	\$29,752	75.1%	45.5%	35.9%
Unknown	12	6.3%	23.4%	\$3,850	9.7%	23.5%	0.0%
TOTAL	191	100.0%	100.0%	\$39,596	100.0%	100.0%	100.0%
Refinance							
Low	13	11.8%	8.3%	\$1,031	9.4%	4.2%	22.1%
Moderate	18	16.4%	19.0%	\$1,106	10.1%	12.9%	20.4%
Middle	24	21.8%	23.4%	\$1,902	17.4%	19.6%	21.7%
Upper	52	47.3%	35.0%	\$6,615	60.3%	44.3%	35.9%
Unknown	3	2.7%	14.3%	\$308	2.8%	19.0%	0.0%
TOTAL	110	100.0%	100.0%	\$10,962	100.0%	100.0%	100.0%
Home Improvement							
Low	7	14.3%	10.0%	\$212	6.1%	4.9%	22.1%
Moderate	8	16.3%	16.4%	\$338	9.7%	11.2%	20.4%
Middle	13	26.5%	24.2%	\$625	17.9%	20.4%	21.7%
Upper	19	38.8%	40.6%	\$2,150	61.5%	51.5%	35.9%
Unknown	2	4.1%	8.8%	\$173	4.9%	12.1%	0.0%
TOTAL	49	100.0%	100.0%	\$3,498	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	1	7.1%	7.1%	\$17	1.8%	3.9%	22.1%
Moderate	2	14.3%	13.2%	\$75	8.0%	9.3%	20.4%
Middle	5	35.7%	21.4%	\$266	28.5%	13.9%	21.7%
Upper	5	35.7%	53.4%	\$533	57.1%	69.4%	35.9%
Unknown	1	7.1%	4.9%	\$42	4.5%	3.4%	0.0%
TOTAL	14	100.0%	100.0%	\$933	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	10.3%	\$0	0.0%	11.6%	22.1%
Moderate	0	0.0%	16.9%	\$0	0.0%	8.4%	20.4%
Middle	2	66.7%	21.6%	\$55	22.4%	14.6%	21.7%
Upper	1	33.3%	39.0%	\$190	77.6%	51.9%	35.9%
Unknown	0	0.0%	12.2%	\$0	0.0%	13.5%	0.0%
TOTAL	3	100.0%	100.0%	\$245	100.0%	100.0%	100.0%

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	2.6%	\$0	0.0%	2.4%	22.1%
Moderate	0	0.0%	2.6%	\$0	0.0%	2.0%	20.4%
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	21.7%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	35.9%
Unknown	0	0.0%	94.9%	\$0	0.0%	95.6%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Middle	0	0.0%	2.2%	\$0	0.0%	0.6%	N/A
Upper	0	0.0%	28.1%	\$0	0.0%	4.0%	N/A
Unknown	6	100.0%	69.7%	\$5,511	100.0%	95.4%	N/A
TOTAL	6	100.0%	100.0%	\$5,511	100.0%	100.0%	N/A
Total Home Mortgage Loans							Families by Family Income %
Low	33	8.8%	6.6%	\$2,126	3.5%	3.0%	22.1%
Moderate	52	13.9%	17.1%	\$4,101	6.8%	11.1%	20.4%
Middle	59	15.8%	21.0%	\$5,394	8.9%	17.2%	21.7%
Upper	205	55.0%	35.2%	\$39,240	64.6%	43.8%	35.9%
Unknown	24	6.4%	20.0%	\$9,884	16.3%	24.9%	0.0%
TOTAL	373	100.0%	100.0%	\$60,745	100.0%	100.0%	100.0%

Distribution of 2023 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	11	10.4%	5.8%	\$912	4.4%	2.6%	22.1%
Moderate	16	15.1%	17.0%	\$1,808	8.7%	11.4%	20.4%
Middle	14	13.2%	20.8%	\$2,202	10.6%	18.3%	21.7%
Upper	58	54.7%	32.6%	\$14,115	68.0%	44.2%	35.9%
Unknown	7	6.6%	23.8%	\$1,708	8.2%	23.4%	0.0%
TOTAL	106	100.0%	100.0%	\$20,745	100.0%	100.0%	100.0%
Refinance							
Low	10	19.2%	10.1%	\$318	5.9%	4.5%	22.1%
Moderate	13	25.0%	18.7%	\$632	11.8%	11.7%	20.4%
Middle	12	23.1%	22.0%	\$963	18.0%	17.1%	21.7%
Upper	16	30.8%	35.9%	\$3,408	63.7%	50.4%	35.9%
Unknown	1	1.9%	13.4%	\$25	0.5%	16.4%	0.0%
TOTAL	52	100.0%	100.0%	\$5,346	100.0%	100.0%	100.0%
Home Improvement							
Low	3	8.3%	9.4%	\$75	3.1%	6.0%	22.1%
Moderate	5	13.9%	18.2%	\$144	6.0%	12.5%	20.4%
Middle	13	36.1%	24.9%	\$705	29.2%	21.6%	21.7%
Upper	11	30.6%	41.0%	\$1,309	54.2%	51.8%	35.9%
Unknown	4	11.1%	6.5%	\$184	7.6%	8.2%	0.0%
TOTAL	36	100.0%	100.0%	\$2,417	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	1	8.3%	9.1%	\$10	1.6%	5.1%	22.1%
Moderate	6	50.0%	20.3%	\$133	21.9%	14.5%	20.4%
Middle	2	16.7%	23.5%	\$74	12.2%	19.3%	21.7%
Upper	3	25.0%	39.6%	\$391	64.3%	49.6%	35.9%
Unknown	0	0.0%	7.5%	\$0	0.0%	11.5%	0.0%
TOTAL	12	100.0%	100.0%	\$608	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	2	40.0%	13.9%	\$36	8.6%	9.1%	22.1%
Moderate	1	20.0%	12.7%	\$53	12.6%	9.2%	20.4%
Middle	2	40.0%	27.4%	\$330	78.8%	24.1%	21.7%
Upper	0	0.0%	41.8%	\$0	0.0%	52.6%	35.9%
Unknown	0	0.0%	4.2%	\$0	0.0%	5.1%	0.0%
TOTAL	5	100.0%	100.0%	\$419	100.0%	100.0%	100.0%

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	4.3%	\$0	0.0%	1.3%	22.1%
Moderate	0	0.0%	4.3%	\$0	0.0%	3.3%	20.4%
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	21.7%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	35.9%
Unknown	0	0.0%	91.3%	\$0	0.0%	95.4%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	2.1%	\$0	0.0%	0.6%	N/A
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Middle	0	0.0%	4.2%	\$0	0.0%	0.5%	N/A
Upper	0	0.0%	14.6%	\$0	0.0%	3.0%	N/A
Unknown	1	100.0%	79.2%	\$220	100.0%	95.9%	N/A
TOTAL	1	100.0%	100.0%	\$220	100.0%	100.0%	N/A
Total Home Mortgage Loans							Families By Family Income %
Low	27	12.7%	7.3%	\$1,351	4.5%	3.1%	22.1%
Moderate	41	19.3%	17.2%	\$2,770	9.3%	11.0%	20.4%
Middle	43	20.3%	21.4%	\$4,274	14.4%	17.4%	21.7%
Upper	88	41.5%	34.1%	\$19,223	64.6%	43.9%	35.9%
Unknown	13	6.1%	20.0%	\$2,137	7.2%	24.6%	0.0%
TOTAL	212	100.0%	100.0%	\$29,755	100.0%	100.0%	100.0%

Distribution of 2022 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner- Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	32	16.8%	24.7%	\$4,799	12.1%	20.4%	23.7%
Middle	148	77.5%	68.2%	\$31,129	78.6%	69.4%	69.8%
Upper	11	5.8%	7.1%	\$3,668	9.3%	10.2%	6.6%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	191	100.0%	100.0%	\$39,596	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	20	18.2%	18.1%	\$1,727	15.8%	16.2%	23.7%
Middle	85	77.3%	72.9%	\$8,798	80.3%	73.1%	69.8%
Upper	5	4.5%	9.0%	\$437	4.0%	10.7%	6.6%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	110	100.0%	100.0%	\$10,962	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	8	16.3%	17.4%	\$297	8.5%	11.2%	23.7%
Middle	39	79.6%	74.6%	\$2,631	75.2%	79.4%	69.8%
Upper	2	4.1%	8.0%	\$570	16.3%	9.3%	6.6%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	49	100.0%	100.0%	\$3,498	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	1	7.1%	15.8%	\$55	5.9%	11.1%	23.7%
Middle	12	85.7%	71.1%	\$748	80.2%	71.1%	69.8%
Upper	1	7.1%	13.2%	\$130	13.9%	17.8%	6.6%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	14	100.0%	100.0%	\$933	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	1	33.3%	14.6%	\$25	10.2%	12.7%	23.7%
Middle	2	66.7%	75.1%	\$220	89.8%	74.6%	69.8%
Upper	0	0.0%	10.3%	\$0	0.0%	12.7%	6.6%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	3	100.0%	100.0%	\$245	100.0%	100.0%	100.0%

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	23.1%	\$0	0.0%	17.3%	23.7%
Middle	0	0.0%	71.8%	\$0	0.0%	75.2%	69.8%
Upper	0	0.0%	5.1%	\$0	0.0%	7.5%	6.6%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	23.6%	\$0	0.0%	39.5%	22.9%
Middle	6	100.0%	73.0%	\$5,511	100.0%	59.6%	70.3%
Upper	0	0.0%	3.4%	\$0	0.0%	0.9%	6.8%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	6	100.0%	100.0%	\$5,511	100.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	62	16.6%	21.9%	\$6,903	11.4%	19.6%	23.7%
Middle	292	78.3%	70.2%	\$49,037	80.7%	70.3%	69.8%
Upper	19	5.1%	7.9%	\$4,805	7.9%	10.1%	6.6%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	373	100.0%	100.0%	\$60,745	100.0%	100.0%	100.0%

Appendix C (Continued)

Distribution of 2023 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner-Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	23	21.7%	24.4%	\$3,624	17.5%	20.4%	23.7%
Middle	75	70.8%	67.7%	\$14,786	71.3%	69.4%	69.8%
Upper	8	7.5%	7.9%	\$2,335	11.3%	10.1%	6.6%
Unknown	0	0.0%	0.1%	\$0	0.0%	0.1%	0.0%
TOTAL	106	100.0%	100.0%	\$20,745	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	13	25.0%	19.0%	\$487	9.1%	14.9%	23.7%
Middle	36	69.2%	71.1%	\$4,743	88.7%	74.6%	69.8%
Upper	3	5.8%	9.9%	\$116	2.2%	10.5%	6.6%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	52	100.0%	100.0%	\$5,346	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	10	27.8%	17.7%	\$553	22.9%	14.6%	23.7%
Middle	22	61.1%	71.5%	\$1,558	64.5%	74.2%	69.8%
Upper	4	11.1%	10.8%	\$306	12.7%	11.1%	6.6%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	36	100.0%	100.0%	\$2,417	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	4	33.3%	11.2%	\$127	20.9%	9.2%	23.7%
Middle	8	66.7%	77.5%	\$481	79.1%	74.6%	69.8%
Upper	0	0.0%	11.2%	\$0	0.0%	16.3%	6.6%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	12	100.0%	100.0%	\$608	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	2	40.0%	18.1%	\$208	49.6%	15.3%	23.7%
Middle	3	60.0%	72.6%	\$211	50.4%	75.4%	69.8%
Upper	0	0.0%	9.3%	\$0	0.0%	9.3%	6.6%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	5	100.0%	100.0%	\$419	100.0%	100.0%	100.0%

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	21.7%	\$0	0.0%	15.8%	23.7%
Middle	0	0.0%	65.2%	\$0	0.0%	75.9%	69.8%
Upper	0	0.0%	13.0%	\$0	0.0%	8.4%	6.6%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	22.9%	\$0	0.0%	24.6%	22.9%
Middle	1	100.0%	75.0%	\$220	100.0%	72.5%	70.3%
Upper	0	0.0%	2.1%	\$0	0.0%	3.0%	6.8%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	1	100.0%	100.0%	\$220	100.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	52	24.5%	22.3%	\$4,999	16.8%	19.2%	23.7%
Middle	145	68.4%	69.1%	\$21,999	73.9%	70.8%	69.8%
Upper	15	7.1%	8.6%	\$2,757	9.3%	10.0%	6.6%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	212	100.0%	100.0%	\$29,755	100.0%	100.0%	100.0%

Distribution of 2022 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2022						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	
Business Revenue	\$1 Million or Less	331	82.1%	58.3%	\$22,406	63.1%	48.1%	91.8%
	Over \$1 Million/ Unknown	72	17.9%	41.7%	\$13,104	36.9%	51.9%	8.2%
	TOTAL	403	100.0%	100.0%	\$35,510	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	314	77.9%	92.4%	\$9,308	26.2%	36.7%	
	\$100,001–\$250,000	53	13.2%	4.3%	\$8,116	22.9%	17.9%	
	\$250,001–\$1 Million	36	8.9%	3.3%	\$18,086	50.9%	45.5%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	403	100.0%	100.0%	\$35,510	100.0%	100.0%	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	269	81.3%		\$7,405	33.0%		
	\$100,001–\$250,000	43	13.0%		\$6,816	30.4%		
	\$250,001–\$1 Million	19	5.7%		\$8,185	36.5%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	331	100.0%		\$22,406	100.0%		

Distribution of 2023 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2023						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	
Business Revenue	\$1 Million or Less	307	82.1%	58.1%	\$22,232	70.2%	49.9%	92.0%
	Over \$1 Million/ Unknown	67	17.9%	41.9%	\$9,416	29.8%	50.1%	8.0%
	TOTAL	374	100.0%	100.0%	\$31,648	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	295	78.9%	92.3%	\$7,942	25.1%	36.3%	
	\$100,001–\$250,000	48	12.8%	4.3%	\$8,135	25.7%	18.0%	
	\$250,001–\$1 Million	31	8.3%	3.4%	\$15,571	49.2%	45.7%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	374	100.0%	100.0%	\$31,648	100.0%	100.0%	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	252	82.1%		\$5,966	26.8%		
	\$100,001–\$250,000	36	11.7%		\$5,835	26.2%		
	\$250,001–\$1 Million	19	6.2%		\$10,431	46.9%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	307	100.0%		\$22,232	100.0%		

Appendix C (Continued)

Distribution of 2022 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	118	29.3%	22.1%	\$10,989	30.9%	23.3%	25.1%
Middle	269	66.7%	68.4%	\$23,537	66.3%	68.9%	67.7%
Upper	16	4.0%	7.9%	\$984	2.8%	7.3%	7.3%
Unknown	0	0.0%	1.6%	\$0	0.0%	0.5%	0.0%
TOTAL	403	100.0%	100.0%	\$35,510	100.0%	100.0%	100.0%

Distribution of 2023 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	99	26.5%	21.8%	\$6,242	19.7%	23.6%	25.0%
Middle	261	69.8%	68.8%	\$24,007	75.9%	69.1%	67.8%
Upper	14	3.7%	7.7%	\$1,399	4.4%	6.9%	7.2%
Unknown	0	0.0%	1.7%	\$0	0.0%	0.4%	0.0%
TOTAL	374	100.0%	100.0%	\$31,648	100.0%	100.0%	100.0%

Distribution of 2022 Small Farm Lending By Borrower Income Level								
Farm Revenue and Loan Size		2022						
		Count			Dollars			Farms
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	
Farm Revenue	\$1 Million or Less	388	93.7%	76.8%	\$29,245	85.7%	80.8%	99.1%
	Over \$1 Million/ Unknown	26	6.3%	23.2%	\$4,875	14.3%	19.2%	0.9%
	TOTAL	414	100.0%	100.0%	\$34,120	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	318	76.8%	80.9%	\$11,489	33.7%	35.8%	
	\$100,001–\$250,000	63	15.2%	12.8%	\$10,399	30.5%	31.3%	
	\$250,001–\$500,000	33	8.0%	6.3%	\$12,232	35.8%	32.9%	
	Over \$500,000	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	414	100.0%	100.0%	\$34,120	100.0%	100.0%	
Loan Size	Revenue \$1 Million or Less	306	78.9%		\$10,807	37.0%		
	\$100,001–\$250,000	57	14.7%		\$9,225	31.5%		
	\$250,001–\$1 Million	25	6.4%		\$9,213	31.5%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	388	100.0%		\$29,245	100.0%		

Distribution of 2023 Small Farm Lending By Borrower Income Level								
Farm Revenue and Loan Size		2023						
		Count			Dollars			Farms
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Farm Revenue	\$1 Million or Less	356	94.2%	75.6%	\$22,856	91.0%	80.1%	99.0%
	Over \$1 Million/ Unknown	22	5.8%	24.4%	\$2,257	9.0%	19.9%	1.0%
	TOTAL	378	100.0%	100.0%	\$25,113	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	314	83.1%	81.3%	\$10,679	42.5%	36.5%	
	\$100,001–\$250,000	44	11.6%	12.9%	\$7,051	28.1%	32.1%	
	\$250,001–\$500,000	20	5.3%	5.8%	\$7,383	29.4%	31.4%	
	Over \$500,000	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	378	100.0%	100.0%	\$25,113	100.0%	100.0%	
Loan Size	Revenue \$1 Million or Less	\$100,000 or Less	298	83.7%		\$9,875	43.2%	
		\$100,001–\$250,000	41	11.5%		\$6,497	28.4%	
		\$250,001–\$1 Million	17	4.8%		\$6,484	28.4%	
		Over \$1 Million	0	0.0%		\$0	0.0%	
		TOTAL	356	100.0%		\$22,856	100.0%	

Appendix C (Continued)

Distribution of 2022 Small Farm Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Farm Loans		Aggregate of Peer Data	Bank Small Farm Loans		Aggregate of Peer Data	% of Farms
	#	# %	# %	\$ (000s)	\$ %	\$ %	
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	98	23.7%	21.2%	\$6,636	19.4%	17.4%	21.4%
Middle	314	75.8%	74.9%	\$27,296	80.0%	79.2%	72.5%
Upper	2	0.5%	3.5%	\$188	0.6%	3.4%	6.1%
Unknown	0	0.0%	0.5%	\$0	0.0%	0.1%	0.0%
TOTAL	414	100.0%	100.0%	\$34,120	100.0%	100.0%	100.0%

Distribution of 2023 Small Farm Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Farm Loans		Aggregate of Peer Data	Bank Small Farm Loans		Aggregate of Peer Data	% of Farms
	#	# %	# %	\$ (000s)	\$ %	\$ %	
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	101	26.7%	19.4%	\$5,558	22.1%	18.3%	21.6%
Middle	275	72.8%	76.4%	\$19,105	76.1%	77.5%	72.6%
Upper	2	0.5%	4.0%	\$450	1.8%	4.2%	5.8%
Unknown	0	0.0%	0.2%	\$0	0.0%	0.0%	0.0%
TOTAL	378	100.0%	100.0%	\$25,113	100.0%	100.0%	100.0%

Partial St. Louis MSA

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	21	30.4%	9.8%	\$2,545	9.6%	4.8%	19.6%
Moderate	16	23.2%	18.8%	\$2,742	10.3%	13.2%	17.0%
Middle	5	7.2%	17.9%	\$1,076	4.0%	16.5%	20.0%
Upper	11	15.9%	30.3%	\$3,867	14.5%	44.1%	43.4%
Unknown	16	23.2%	23.3%	\$16,389	61.6%	21.4%	0.0%
TOTAL	69	100.0%	100.0%	\$26,619	100.0%	100.0%	100.0%
Refinance							
Low	5	12.5%	11.8%	\$442	6.8%	6.2%	19.6%
Moderate	8	20.0%	20.6%	\$729	11.2%	14.5%	17.0%
Middle	10	25.0%	20.2%	\$1,375	21.1%	17.9%	20.0%
Upper	16	40.0%	29.7%	\$3,889	59.7%	43.7%	43.4%
Unknown	1	2.5%	17.7%	\$74	1.1%	17.6%	0.0%
TOTAL	40	100.0%	100.0%	\$6,509	100.0%	100.0%	100.0%
Home Improvement							
Low	8	16.0%	7.8%	\$346	7.5%	4.9%	19.6%
Moderate	10	20.0%	15.3%	\$492	10.6%	10.6%	17.0%
Middle	11	22.0%	21.9%	\$773	16.7%	17.5%	20.0%
Upper	20	40.0%	51.7%	\$2,935	63.4%	62.5%	43.4%
Unknown	1	2.0%	3.3%	\$80	1.7%	4.5%	0.0%
TOTAL	50	100.0%	100.0%	\$4,626	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	8.2%	\$0	0.0%	4.9%	19.6%
Moderate	2	33.3%	15.5%	\$169	39.0%	9.7%	17.0%
Middle	3	50.0%	21.6%	\$211	48.7%	15.4%	20.0%
Upper	0	0.0%	50.6%	\$0	0.0%	65.8%	43.4%
Unknown	1	16.7%	4.1%	\$53	12.2%	4.3%	0.0%
TOTAL	6	100.0%	100.0%	\$433	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	11.0%	\$0	0.0%	5.4%	19.6%
Moderate	0	0.0%	17.0%	\$0	0.0%	8.4%	17.0%
Middle	0	0.0%	22.3%	\$0	0.0%	13.2%	20.0%
Upper	2	100.0%	44.6%	\$109	100.0%	65.9%	43.4%
Unknown	0	0.0%	5.1%	\$0	0.0%	7.1%	0.0%
TOTAL	2	100.0%	100.0%	\$109	100.0%	100.0%	100.0%

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	4.2%	\$0	0.0%	3.7%	19.6%
Moderate	0	0.0%	0.7%	\$0	0.0%	1.8%	17.0%
Middle	0	0.0%	0.2%	\$0	0.0%	0.6%	20.0%
Upper	0	0.0%	0.2%	\$0	0.0%	0.1%	43.4%
Unknown	0	0.0%	94.5%	\$0	0.0%	93.8%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Upper	0	0.0%	0.3%	\$0	0.0%	0.1%	N/A
Unknown	2	100.0%	99.7%	\$43,692	100.0%	99.9%	N/A
TOTAL	2	100.0%	100.0%	\$43,692	100.0%	100.0%	N/A
Total Home Mortgage Loans							Families by Family Income %
Low	34	20.1%	10.0%	\$3,333	4.1%	4.6%	19.6%
Moderate	36	21.3%	18.5%	\$4,132	5.0%	11.9%	17.0%
Middle	29	17.2%	18.8%	\$3,435	4.2%	15.0%	20.0%
Upper	49	29.0%	32.6%	\$10,800	13.2%	40.3%	43.4%
Unknown	21	12.4%	20.0%	\$60,288	73.5%	28.2%	0.0%
TOTAL	169	100.0%	100.0%	\$81,988	100.0%	100.0%	100.0%

Appendix C (Continued)

Distribution of 2023 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	16	31.4%	9.1%	\$2,022	16.9%	4.1%	19.6%
Moderate	16	31.4%	19.5%	\$2,924	24.4%	13.1%	17.0%
Middle	4	7.8%	18.3%	\$1,055	8.8%	16.4%	20.0%
Upper	8	15.7%	32.1%	\$3,112	26.0%	46.3%	43.4%
Unknown	7	13.7%	21.0%	\$2,851	23.8%	20.1%	0.0%
TOTAL	51	100.0%	100.0%	\$11,964	100.0%	100.0%	100.0%
Refinance							
Low	4	20.0%	11.4%	\$237	7.3%	6.0%	19.6%
Moderate	3	15.0%	19.9%	\$258	8.0%	14.2%	17.0%
Middle	7	35.0%	19.3%	\$1,107	34.3%	16.5%	20.0%
Upper	6	30.0%	29.5%	\$1,629	50.4%	39.9%	43.4%
Unknown	0	0.0%	19.9%	\$0	0.0%	23.5%	0.0%
TOTAL	20	100.0%	100.0%	\$3,231	100.0%	100.0%	100.0%
Home Improvement							
Low	5	16.7%	6.5%	\$160	5.0%	3.3%	19.6%
Moderate	4	13.3%	16.3%	\$265	8.2%	10.2%	17.0%
Middle	6	20.0%	20.0%	\$485	15.1%	15.2%	20.0%
Upper	14	46.7%	52.4%	\$2,210	68.6%	63.0%	43.4%
Unknown	1	3.3%	4.9%	\$100	3.1%	8.4%	0.0%
TOTAL	30	100.0%	100.0%	\$3,220	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	2	12.5%	6.0%	\$82	4.5%	3.6%	19.6%
Moderate	3	18.8%	15.6%	\$95	5.2%	10.1%	17.0%
Middle	3	18.8%	20.6%	\$348	19.0%	15.1%	20.0%
Upper	8	50.0%	53.0%	\$1,308	71.4%	67.5%	43.4%
Unknown	0	0.0%	4.7%	\$0	0.0%	3.7%	0.0%
TOTAL	16	100.0%	100.0%	\$1,833	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	10.1%	\$0	0.0%	6.0%	19.6%
Moderate	0	0.0%	19.3%	\$0	0.0%	11.6%	17.0%
Middle	0	0.0%	24.0%	\$0	0.0%	17.7%	20.0%
Upper	0	0.0%	42.6%	\$0	0.0%	54.8%	43.4%
Unknown	0	0.0%	4.0%	\$0	0.0%	9.8%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	2.3%	\$0	0.0%	1.0%	19.6%
Moderate	0	0.0%	0.9%	\$0	0.0%	0.5%	17.0%
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	20.0%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	43.4%
Unknown	0	0.0%	96.8%	\$0	0.0%	98.5%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Middle	0	0.0%	0.4%	\$0	0.0%	0.1%	N/A
Upper	0	0.0%	1.9%	\$0	0.0%	0.3%	N/A
Unknown	1	100.0%	97.8%	\$8,634	100.0%	99.7%	N/A
TOTAL	1	100.0%	100.0%	\$8,634	100.0%	100.0%	N/A
Total Home Mortgage Loans							Families By Family Income %
Low	27	22.9%	9.0%	\$2,501	8.7%	4.0%	19.6%
Moderate	26	22.0%	18.9%	\$3,542	12.3%	11.9%	17.0%
Middle	20	16.9%	18.7%	\$2,995	10.4%	14.9%	20.0%
Upper	36	30.5%	34.5%	\$8,259	28.6%	42.4%	43.4%
Unknown	9	7.6%	18.9%	\$11,585	40.1%	26.8%	0.0%
TOTAL	118	100.0%	100.0%	\$28,882	100.0%	100.0%	100.0%

Appendix C (Continued)

Distribution of 2022 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner- Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	10	14.5%	4.4%	\$15,818	59.4%	2.3%	5.2%
Moderate	27	39.1%	15.3%	\$3,301	12.4%	8.3%	14.3%
Middle	22	31.9%	36.0%	\$4,230	15.9%	30.4%	33.2%
Upper	10	14.5%	44.0%	\$3,270	12.3%	58.7%	47.0%
Unknown	0	0.0%	0.3%	\$0	0.0%	0.3%	0.3%
TOTAL	69	100.0%	100.0%	\$26,619	100.0%	100.0%	100.0%
Refinance							
Low	2	5.0%	3.3%	\$75	1.2%	1.8%	5.2%
Moderate	5	12.5%	12.4%	\$331	5.1%	6.7%	14.3%
Middle	11	27.5%	34.5%	\$1,299	20.0%	27.2%	33.2%
Upper	22	55.0%	49.6%	\$4,804	73.8%	64.1%	47.0%
Unknown	0	0.0%	0.2%	\$0	0.0%	0.2%	0.3%
TOTAL	40	100.0%	100.0%	\$6,509	100.0%	100.0%	100.0%
Home Improvement							
Low	1	2.0%	1.7%	\$20	0.4%	0.9%	5.2%
Moderate	8	16.0%	7.2%	\$468	10.1%	4.7%	14.3%
Middle	12	24.0%	29.3%	\$1,061	22.9%	23.1%	33.2%
Upper	29	58.0%	61.7%	\$3,077	66.5%	71.2%	47.0%
Unknown	0	0.0%	0.1%	\$0	0.0%	0.1%	0.3%
TOTAL	50	100.0%	100.0%	\$4,626	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	1.3%	\$0	0.0%	0.8%	5.2%
Moderate	0	0.0%	5.6%	\$0	0.0%	2.9%	14.3%
Middle	1	16.7%	28.4%	\$127	29.3%	21.5%	33.2%
Upper	5	83.3%	64.6%	\$306	70.7%	74.8%	47.0%
Unknown	0	0.0%	0.1%	\$0	0.0%	0.1%	0.3%
TOTAL	6	100.0%	100.0%	\$433	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	3.2%	\$0	0.0%	1.6%	5.2%
Moderate	0	0.0%	9.0%	\$0	0.0%	4.2%	14.3%
Middle	0	0.0%	32.8%	\$0	0.0%	20.4%	33.2%
Upper	2	100.0%	55.0%	\$109	100.0%	73.8%	47.0%
Unknown	0	0.0%	0.1%	\$0	0.0%	0.0%	0.3%
TOTAL	2	100.0%	100.0%	\$109	100.0%	100.0%	100.0%

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	9.9%	\$0	0.0%	5.8%	5.2%
Moderate	0	0.0%	34.0%	\$0	0.0%	26.1%	14.3%
Middle	0	0.0%	36.0%	\$0	0.0%	38.3%	33.2%
Upper	0	0.0%	20.1%	\$0	0.0%	29.9%	47.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.3%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	14.1%	\$0	0.0%	10.4%	10.6%
Moderate	0	0.0%	27.7%	\$0	0.0%	10.4%	17.6%
Middle	1	50.0%	33.4%	\$9,000	20.6%	44.6%	38.2%
Upper	1	50.0%	23.0%	\$34,692	79.4%	33.3%	31.6%
Unknown	0	0.0%	1.8%	\$0	0.0%	1.3%	2.1%
TOTAL	2	100.0%	100.0%	\$43,692	100.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	13	7.7%	3.9%	\$15,913	19.4%	3.0%	5.2%
Moderate	40	23.7%	13.6%	\$4,100	5.0%	8.0%	14.3%
Middle	47	27.8%	34.6%	\$15,717	19.2%	30.7%	33.2%
Upper	69	40.8%	47.7%	\$46,258	56.4%	57.9%	47.0%
Unknown	0	0.0%	0.2%	\$0	0.0%	0.3%	0.3%
TOTAL	169	100.0%	100.0%	\$81,988	100.0%	100.0%	100.0%

Distribution of 2023 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner- Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	3	5.9%	5.0%	\$314	2.6%	2.4%	5.2%
Moderate	19	37.3%	15.7%	\$2,502	20.9%	8.5%	14.3%
Middle	15	29.4%	35.9%	\$2,728	22.8%	30.8%	33.2%
Upper	13	25.5%	43.1%	\$6,368	53.2%	58.0%	47.0%
Unknown	1	2.0%	0.3%	\$52	0.4%	0.3%	0.3%
TOTAL	51	100.0%	100.0%	\$11,964	100.0%	100.0%	100.0%
Refinance							
Low	1	5.0%	4.3%	\$55	1.7%	2.4%	5.2%
Moderate	0	0.0%	15.4%	\$0	0.0%	9.4%	14.3%
Middle	6	30.0%	34.9%	\$921	28.5%	28.5%	33.2%
Upper	13	65.0%	45.2%	\$2,255	69.8%	59.4%	47.0%
Unknown	0	0.0%	0.2%	\$0	0.0%	0.2%	0.3%
TOTAL	20	100.0%	100.0%	\$3,231	100.0%	100.0%	100.0%
Home Improvement							
Low	3	10.0%	2.2%	\$161	5.0%	1.4%	5.2%
Moderate	3	10.0%	8.3%	\$111	3.4%	5.9%	14.3%
Middle	10	33.3%	30.2%	\$1,023	31.8%	25.1%	33.2%
Upper	13	43.3%	59.0%	\$1,910	59.3%	67.4%	47.0%
Unknown	1	3.3%	0.3%	\$15	0.5%	0.2%	0.3%
TOTAL	30	100.0%	100.0%	\$3,220	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	1.2%	\$0	0.0%	0.6%	5.2%
Moderate	1	6.3%	5.3%	\$108	5.9%	2.9%	14.3%
Middle	6	37.5%	29.9%	\$615	33.6%	24.0%	33.2%
Upper	9	56.3%	63.5%	\$1,110	60.6%	72.4%	47.0%
Unknown	0	0.0%	0.1%	\$0	0.0%	0.0%	0.3%
TOTAL	16	100.0%	100.0%	\$1,833	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	3.1%	\$0	0.0%	1.8%	5.2%
Moderate	0	0.0%	10.0%	\$0	0.0%	5.8%	14.3%
Middle	0	0.0%	33.5%	\$0	0.0%	21.7%	33.2%
Upper	0	0.0%	53.3%	\$0	0.0%	70.6%	47.0%
Unknown	0	0.0%	0.1%	\$0	0.0%	0.0%	0.3%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	5.5%	\$0	0.0%	2.7%	5.2%
Moderate	0	0.0%	27.5%	\$0	0.0%	13.2%	14.3%
Middle	0	0.0%	32.6%	\$0	0.0%	19.9%	33.2%
Upper	0	0.0%	33.9%	\$0	0.0%	64.2%	47.0%
Unknown	0	0.0%	0.5%	\$0	0.0%	0.0%	0.3%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	16.4%	\$0	0.0%	7.3%	10.6%
Moderate	0	0.0%	28.0%	\$0	0.0%	17.2%	17.6%
Middle	1	100.0%	34.0%	\$8,634	100.0%	40.9%	38.2%
Upper	0	0.0%	21.3%	\$0	0.0%	34.6%	31.6%
Unknown	0	0.0%	0.4%	\$0	0.0%	0.1%	2.1%
TOTAL	1	100.0%	100.0%	\$8,634	100.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	7	5.9%	4.4%	\$530	1.8%	2.8%	5.2%
Moderate	23	19.5%	14.5%	\$2,721	9.4%	9.1%	14.3%
Middle	38	32.2%	34.8%	\$13,921	48.2%	30.9%	33.2%
Upper	48	40.7%	46.0%	\$11,643	40.3%	56.9%	47.0%
Unknown	2	1.7%	0.3%	\$67	0.2%	0.3%	0.3%
TOTAL	118	100.0%	100.0%	\$28,882	100.0%	100.0%	100.0%

Distribution of 2022 Small Business Lending By Borrower Income Level									
Business Revenue and Loan Size			2022						
			Count			Dollars			Total Businesses
			Bank		Aggregate	Bank		Aggregate	
			#	%	%	\$ (000s)	\$ %	\$ %	
Business Revenue	\$1 Million or Less		78	47.3%	52.6%	\$12,449	32.3%	28.6%	90.1%
	Over \$1 Million/ Unknown		87	52.7%	47.4%	\$26,066	67.7%	71.4%	9.9%
	TOTAL		165	100.0%	100.0%	\$38,515	100.0%	100.0%	100.0%
Loan Size		\$100,000 or Less	76	46.1%	92.1%	\$3,311	8.6%	30.2%	
		\$100,001–\$250,000	38	23.0%	3.7%	\$6,797	17.6%	15.1%	
		\$250,001–\$1 Million	51	30.9%	4.2%	\$28,407	73.8%	54.8%	
		Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
		TOTAL	165	100.0%	100.0%	\$38,515	100.0%	100.0%	
Loan Size	Revenue \$1 Million or Less	\$100,000 or Less	44	56.4%		\$1,584	12.7%		
		\$100,001–\$250,000	18	23.1%		\$3,077	24.7%		
		\$250,001–\$1 Million	16	20.5%		\$7,788	62.6%		
		Over \$1 Million	0	0.0%		\$0	0.0%		
		TOTAL	78	100.0%		\$12,449	100.0%		

Distribution of 2023 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2023						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	
Business Revenue	\$1 Million or Less	67	42.1%	55.4%	\$13,952	38.3%	29.3%	90.4%
	Over \$1 Million/ Unknown	92	57.9%	44.6%	\$22,514	61.7%	70.7%	9.6%
	TOTAL	159	100.0%	100.0%	\$36,466	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	79	49.7%	91.9%	\$3,314	9.1%	29.6%	
	\$100,001–\$250,000	34	21.4%	3.7%	\$6,370	17.5%	15.1%	
	\$250,001–\$1 Million	46	28.9%	4.4%	\$26,782	73.4%	55.4%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	159	100.0%	100.0%	\$36,466	100.0%	100.0%	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	37	55.2%		\$1,448	10.4%		
	\$100,001–\$250,000	14	20.9%		\$2,745	19.7%		
	\$250,001–\$1 Million	16	23.9%		\$9,759	69.9%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	67	100.0%		\$13,952	100.0%		

Appendix C (Continued)

Distribution of 2022 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	17	10.3%	6.8%	\$5,338	13.9%	7.8%	7.7%
Moderate	23	13.9%	12.5%	\$4,630	12.0%	10.8%	14.1%
Middle	47	28.5%	31.5%	\$8,175	21.2%	30.0%	31.3%
Upper	73	44.2%	48.0%	\$18,307	47.5%	48.8%	45.8%
Unknown	5	3.0%	1.2%	\$2,065	5.4%	2.5%	1.1%
TOTAL	165	100.0%	100.0%	\$38,515	100.0%	100.0%	100.0%

Distribution of 2023 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	11	6.9%	6.3%	\$2,434	6.7%	8.0%	7.7%
Moderate	23	14.5%	11.9%	\$6,520	17.9%	9.3%	14.2%
Middle	47	29.6%	30.3%	\$8,250	22.6%	30.0%	31.4%
Upper	78	49.1%	50.2%	\$19,262	52.8%	50.6%	45.5%
Unknown	0	0.0%	1.2%	\$0	0.0%	2.0%	1.2%
TOTAL	159	100.0%	100.0%	\$36,466	100.0%	100.0%	100.0%

Partial Springfield MSA

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	8	13.3%	4.4%	\$1,040	5.8%	2.2%	18.6%
Moderate	15	25.0%	16.7%	\$2,460	13.7%	11.8%	18.4%
Middle	10	16.7%	19.5%	\$1,861	10.3%	17.6%	21.6%
Upper	15	25.0%	34.0%	\$4,973	27.6%	44.2%	41.4%
Unknown	12	20.0%	25.3%	\$7,654	42.6%	24.3%	0.0%
TOTAL	60	100.0%	100.0%	\$17,988	100.0%	100.0%	100.0%
Refinance							
Low	6	17.6%	7.6%	\$406	8.6%	4.0%	18.6%
Moderate	5	14.7%	17.5%	\$274	5.8%	12.1%	18.4%
Middle	6	17.6%	20.9%	\$954	20.1%	17.9%	21.6%
Upper	10	29.4%	34.8%	\$1,431	30.2%	44.0%	41.4%
Unknown	7	20.6%	19.2%	\$1,680	35.4%	22.0%	0.0%
TOTAL	34	100.0%	100.0%	\$4,745	100.0%	100.0%	100.0%
Home Improvement							
Low	1	5.0%	6.3%	\$20	1.0%	3.8%	18.6%
Moderate	0	0.0%	14.2%	\$0	0.0%	10.4%	18.4%
Middle	5	25.0%	19.5%	\$265	13.6%	15.8%	21.6%
Upper	9	45.0%	51.6%	\$851	43.7%	58.6%	41.4%
Unknown	5	25.0%	8.5%	\$811	41.7%	11.4%	0.0%
TOTAL	20	100.0%	100.0%	\$1,947	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	1	4.8%	3.6%	\$30	1.5%	1.3%	18.6%
Moderate	2	9.5%	12.3%	\$65	3.3%	6.1%	18.4%
Middle	6	28.6%	16.5%	\$252	12.8%	10.4%	21.6%
Upper	10	47.6%	57.9%	\$1,556	78.8%	74.4%	41.4%
Unknown	2	9.5%	9.8%	\$71	3.6%	7.8%	0.0%
TOTAL	21	100.0%	100.0%	\$1,974	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	8.6%	\$0	0.0%	7.0%	18.6%
Moderate	1	25.0%	20.3%	\$77	41.6%	13.8%	18.4%
Middle	1	25.0%	17.2%	\$37	20.0%	12.6%	21.6%
Upper	0	0.0%	41.6%	\$0	0.0%	47.4%	41.4%
Unknown	2	50.0%	12.4%	\$71	38.4%	19.2%	0.0%
TOTAL	4	100.0%	100.0%	\$185	100.0%	100.0%	100.0%

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	18.6%
Moderate	0	0.0%	6.0%	\$0	0.0%	5.1%	18.4%
Middle	0	0.0%	1.5%	\$0	0.0%	2.1%	21.6%
Upper	0	0.0%	1.5%	\$0	0.0%	2.8%	41.4%
Unknown	0	0.0%	91.0%	\$0	0.0%	90.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Middle	0	0.0%	2.1%	\$0	0.0%	0.3%	N/A
Upper	0	0.0%	3.2%	\$0	0.0%	1.0%	N/A
Unknown	1	100.0%	94.7%	\$900	100.0%	98.7%	N/A
TOTAL	1	100.0%	100.0%	\$900	100.0%	100.0%	N/A
Total Home Mortgage Loans							Families by Family Income %
Low	16	11.4%	5.4%	\$1,496	5.4%	2.4%	18.6%
Moderate	23	16.4%	16.5%	\$2,876	10.4%	10.3%	18.4%
Middle	28	20.0%	19.5%	\$3,369	12.1%	15.3%	21.6%
Upper	44	31.4%	35.7%	\$8,811	31.8%	39.4%	41.4%
Unknown	29	20.7%	22.9%	\$11,187	40.3%	32.7%	0.0%
TOTAL	140	100.0%	100.0%	\$27,739	100.0%	100.0%	100.0%

Distribution of 2023 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	11	34.4%	8.0%	\$1,275	21.7%	4.3%	18.6%
Moderate	8	25.0%	18.8%	\$1,533	26.1%	14.0%	18.4%
Middle	5	15.6%	20.1%	\$994	16.9%	18.9%	21.6%
Upper	5	15.6%	26.6%	\$1,532	26.0%	37.2%	41.4%
Unknown	3	9.4%	26.5%	\$547	9.3%	25.6%	0.0%
TOTAL	32	100.0%	100.0%	\$5,881	100.0%	100.0%	100.0%
Refinance							
Low	3	16.7%	10.9%	\$243	11.2%	5.5%	18.6%
Moderate	5	27.8%	19.2%	\$375	17.3%	14.5%	18.4%
Middle	1	5.6%	21.8%	\$30	1.4%	19.0%	21.6%
Upper	8	44.4%	27.8%	\$1,430	66.0%	36.9%	41.4%
Unknown	1	5.6%	20.2%	\$90	4.2%	24.1%	0.0%
TOTAL	18	100.0%	100.0%	\$2,168	100.0%	100.0%	100.0%
Home Improvement							
Low	1	5.6%	8.4%	\$10	0.5%	4.2%	18.6%
Moderate	5	27.8%	19.1%	\$293	13.5%	12.3%	18.4%
Middle	2	11.1%	24.4%	\$70	3.2%	20.6%	21.6%
Upper	8	44.4%	39.3%	\$1,178	54.2%	53.4%	41.4%
Unknown	2	11.1%	8.8%	\$623	28.7%	9.5%	0.0%
TOTAL	18	100.0%	100.0%	\$2,174	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	7.4%	\$0	0.0%	3.7%	18.6%
Moderate	1	16.7%	16.9%	\$50	9.1%	10.7%	18.4%
Middle	1	16.7%	17.6%	\$33	6.0%	12.2%	21.6%
Upper	3	50.0%	48.1%	\$260	47.3%	64.4%	41.4%
Unknown	1	16.7%	9.9%	\$207	37.6%	9.0%	0.0%
TOTAL	6	100.0%	100.0%	\$550	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	13.4%	\$0	0.0%	9.6%	18.6%
Moderate	1	50.0%	21.9%	\$60	54.5%	18.9%	18.4%
Middle	0	0.0%	23.4%	\$0	0.0%	19.3%	21.6%
Upper	1	50.0%	34.8%	\$50	45.5%	42.7%	41.4%
Unknown	0	0.0%	6.6%	\$0	0.0%	9.5%	0.0%
TOTAL	2	100.0%	100.0%	\$110	100.0%	100.0%	100.0%

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	6.4%	\$0	0.0%	2.0%	18.6%
Moderate	0	0.0%	2.1%	\$0	0.0%	1.3%	18.4%
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	21.6%
Upper	0	0.0%	6.4%	\$0	0.0%	6.7%	41.4%
Unknown	0	0.0%	85.1%	\$0	0.0%	90.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Moderate	0	0.0%	1.2%	\$0	0.0%	0.1%	N/A
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Upper	0	0.0%	2.3%	\$0	0.0%	0.5%	N/A
Unknown	0	0.0%	96.5%	\$0	0.0%	99.4%	N/A
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	N/A
Total Home Mortgage Loans							Families By Family Income %
Low	15	19.7%	8.7%	\$1,528	14.0%	4.2%	18.6%
Moderate	20	26.3%	18.8%	\$2,311	21.2%	13.1%	18.4%
Middle	9	11.8%	20.4%	\$1,127	10.4%	17.5%	21.6%
Upper	25	32.9%	28.5%	\$4,450	40.9%	35.4%	41.4%
Unknown	7	9.2%	23.6%	\$1,467	13.5%	29.8%	0.0%
TOTAL	76	100.0%	100.0%	\$10,883	100.0%	100.0%	100.0%

Distribution of 2022 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner- Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	1	1.7%	2.1%	\$140	0.8%	1.2%	1.4%
Moderate	15	25.0%	18.0%	\$2,242	12.5%	11.8%	13.6%
Middle	25	41.7%	48.9%	\$10,283	57.2%	49.0%	49.7%
Upper	19	31.7%	31.0%	\$5,323	29.6%	37.8%	35.2%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.1%	0.0%
TOTAL	60	100.0%	100.0%	\$17,988	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	1.1%	\$0	0.0%	0.8%	1.4%
Moderate	5	14.7%	14.4%	\$1,307	27.5%	9.2%	13.6%
Middle	13	38.2%	49.8%	\$1,314	27.7%	47.3%	49.7%
Upper	16	47.1%	34.7%	\$2,124	44.8%	42.6%	35.2%
Unknown	0	0.0%	0.1%	\$0	0.0%	0.1%	0.0%
TOTAL	34	100.0%	100.0%	\$4,745	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	0.7%	\$0	0.0%	0.8%	1.4%
Moderate	3	15.0%	11.5%	\$120	6.2%	8.1%	13.6%
Middle	9	45.0%	47.4%	\$1,263	64.9%	45.8%	49.7%
Upper	8	40.0%	40.1%	\$564	29.0%	44.9%	35.2%
Unknown	0	0.0%	0.2%	\$0	0.0%	0.4%	0.0%
TOTAL	20	100.0%	100.0%	\$1,947	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	1.2%	\$0	0.0%	0.6%	1.4%
Moderate	3	14.3%	9.1%	\$206	10.4%	5.8%	13.6%
Middle	10	47.6%	47.1%	\$1,301	65.9%	43.9%	49.7%
Upper	8	38.1%	42.6%	\$467	23.7%	49.7%	35.2%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	21	100.0%	100.0%	\$1,974	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	2.4%	\$0	0.0%	1.5%	1.4%
Moderate	0	0.0%	10.3%	\$0	0.0%	7.8%	13.6%
Middle	3	75.0%	50.9%	\$108	58.4%	45.5%	49.7%
Upper	1	25.0%	36.4%	\$77	41.6%	45.2%	35.2%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	4	100.0%	100.0%	\$185	100.0%	100.0%	100.0%

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	3.0%	\$0	0.0%	2.3%	1.4%
Moderate	0	0.0%	17.9%	\$0	0.0%	11.6%	13.6%
Middle	0	0.0%	56.7%	\$0	0.0%	60.2%	49.7%
Upper	0	0.0%	22.4%	\$0	0.0%	25.9%	35.2%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	1	100.0%	16.4%	\$900	100.0%	6.8%	14.5%
Moderate	0	0.0%	30.2%	\$0	0.0%	28.1%	27.2%
Middle	0	0.0%	39.2%	\$0	0.0%	43.7%	44.9%
Upper	0	0.0%	12.2%	\$0	0.0%	17.4%	9.4%
Unknown	0	0.0%	2.1%	\$0	0.0%	4.0%	4.1%
TOTAL	1	100.0%	100.0%	\$900	100.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	2	1.4%	1.9%	\$1,040	3.7%	1.8%	1.4%
Moderate	26	18.6%	16.2%	\$3,875	14.0%	13.0%	13.6%
Middle	60	42.9%	49.0%	\$14,269	51.4%	47.8%	49.7%
Upper	52	37.1%	32.8%	\$8,555	30.8%	36.8%	35.2%
Unknown	0	0.0%	0.1%	\$0	0.0%	0.6%	0.0%
TOTAL	140	100.0%	100.0%	\$27,739	100.0%	100.0%	100.0%

Distribution of 2023 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner-Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	0	0.0%	2.1%	\$0	0.0%	1.2%	1.4%
Moderate	9	28.1%	19.4%	\$1,266	21.5%	13.3%	13.6%
Middle	17	53.1%	48.1%	\$2,996	50.9%	47.4%	49.7%
Upper	6	18.8%	30.3%	\$1,619	27.5%	38.0%	35.2%
Unknown	0	0.0%	0.1%	\$0	0.0%	0.1%	0.0%
TOTAL	32	100.0%	100.0%	\$5,881	100.0%	100.0%	100.0%
Refinance							
Low	1	5.6%	1.3%	\$90	4.2%	0.9%	1.4%
Moderate	4	22.2%	15.0%	\$268	12.4%	10.0%	13.6%
Middle	8	44.4%	49.4%	\$629	29.0%	47.4%	49.7%
Upper	5	27.8%	34.2%	\$1,181	54.5%	41.8%	35.2%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	18	100.0%	100.0%	\$2,168	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	0.6%	\$0	0.0%	0.3%	1.4%
Moderate	2	11.1%	11.5%	\$85	3.9%	8.6%	13.6%
Middle	5	27.8%	51.9%	\$577	26.5%	49.8%	49.7%
Upper	10	55.6%	35.9%	\$949	43.7%	40.2%	35.2%
Unknown	1	5.6%	0.1%	\$563	25.9%	1.1%	0.0%
TOTAL	18	100.0%	100.0%	\$2,174	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0.8%	\$0	0.0%	0.3%	1.4%
Moderate	1	16.7%	7.2%	\$50	9.1%	4.7%	13.6%
Middle	2	33.3%	52.9%	\$240	43.6%	48.5%	49.7%
Upper	3	50.0%	39.0%	\$260	47.3%	46.5%	35.2%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	6	100.0%	100.0%	\$550	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	1.4%	\$0	0.0%	1.4%	1.4%
Moderate	1	50.0%	13.4%	\$50	45.5%	10.5%	13.6%
Middle	1	50.0%	49.6%	\$60	54.5%	47.0%	49.7%
Upper	0	0.0%	35.6%	\$0	0.0%	41.1%	35.2%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	2	100.0%	100.0%	\$110	100.0%	100.0%	100.0%

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	1.4%
Moderate	0	0.0%	19.1%	\$0	0.0%	7.7%	13.6%
Middle	0	0.0%	40.4%	\$0	0.0%	42.7%	49.7%
Upper	0	0.0%	40.4%	\$0	0.0%	49.6%	35.2%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	19.8%	\$0	0.0%	20.5%	14.5%
Moderate	0	0.0%	31.4%	\$0	0.0%	21.4%	27.2%
Middle	0	0.0%	40.7%	\$0	0.0%	24.9%	44.9%
Upper	0	0.0%	5.8%	\$0	0.0%	30.4%	9.4%
Unknown	0	0.0%	2.3%	\$0	0.0%	2.8%	4.1%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	1	1.3%	1.9%	\$90	0.8%	2.4%	1.4%
Moderate	17	22.4%	17.5%	\$1,719	15.8%	13.0%	13.6%
Middle	33	43.4%	48.7%	\$4,502	41.4%	45.9%	49.7%
Upper	24	31.6%	31.8%	\$4,009	36.8%	38.3%	35.2%
Unknown	1	1.3%	0.1%	\$563	5.2%	0.3%	0.0%
TOTAL	76	100.0%	100.0%	\$10,883	100.0%	100.0%	100.0%

Distribution of 2022 Small Business Lending By Borrower Income Level									
Business Revenue and Loan Size			2022						
			Count			Dollars			Total Businesses
			Bank		Aggregate	Bank		Aggregate	
			#	%	%	\$ (000s)	\$ %	\$ %	
Business Revenue	\$1 Million or Less		56	43.4%	54.1%	\$6,093	25.9%	39.3%	91.4%
	Over \$1 Million/ Unknown		73	56.6%	45.9%	\$17,389	74.1%	60.7%	8.6%
	TOTAL		129	100.0%	100.0%	\$23,482	100.0%	100.0%	100.0%
Loan Size		\$100,000 or Less	73	56.6%	89.5%	\$2,757	11.7%	28.5%	
		\$100,001–\$250,000	20	15.5%	5.4%	\$3,168	13.5%	17.9%	
		\$250,001–\$1 Million	36	27.9%	5.1%	\$17,557	74.8%	53.6%	
		Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
		TOTAL	129	100.0%	100.0%	\$23,482	100.0%	100.0%	
Loan Size	Revenue \$1 Million or Less	\$100,000 or Less	44	78.6%		\$1,506	24.7%		
		\$100,001–\$250,000	2	3.6%		\$359	5.9%		
		\$250,001–\$1 Million	10	17.9%		\$4,228	69.4%		
		Over \$1 Million	0	0.0%		\$0	0.0%		
		TOTAL	56	100.0%		\$6,093	100.0%		

Distribution of 2023 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2023						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	
Business Revenue	\$1 Million or Less	55	55.6%	54.9%	\$5,521	48.8%	37.5%	91.6%
	Over \$1 Million/ Unknown	44	44.4%	45.1%	\$5,786	51.2%	62.5%	8.4%
	TOTAL	99	100.0%	100.0%	\$11,307	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	72	72.7%	90.6%	\$2,419	21.4%	30.9%	
	\$100,001–\$250,000	12	12.1%	5.0%	\$2,025	17.9%	18.0%	
	\$250,001–\$1 Million	15	15.2%	4.5%	\$6,863	60.7%	51.1%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	99	100.0%	100.0%	\$11,307	100.0%	100.0%	
Loan Size	Revenue \$1 Million or Less	\$100,000 or Less	45	81.8%		\$1,490	27.0%	
		\$100,001–\$250,000	3	5.5%		\$503	9.1%	
		\$250,001–\$1 Million	7	12.7%		\$3,528	63.9%	
		Over \$1 Million	0	0.0%		\$0	0.0%	
		TOTAL	55	100.0%		\$5,521	100.0%	

Appendix C (Continued)

Distribution of 2022 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	2	1.6%	1.3%	\$205	0.9%	1.8%	1.8%
Moderate	24	18.6%	19.9%	\$5,445	23.2%	27.3%	21.9%
Middle	63	48.8%	47.4%	\$9,899	42.2%	43.8%	48.2%
Upper	38	29.5%	29.4%	\$7,473	31.8%	25.1%	25.8%
Unknown	2	1.6%	2.0%	\$460	2.0%	1.9%	2.2%
TOTAL	129	100.0%	100.0%	\$23,482	100.0%	100.0%	100.0%

Distribution of 2023 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	3	3.0%	1.6%	\$210	1.9%	2.7%	1.8%
Moderate	14	14.1%	18.8%	\$3,644	32.2%	27.2%	21.9%
Middle	47	47.5%	47.4%	\$3,180	28.1%	43.7%	48.2%
Upper	35	35.4%	30.4%	\$4,273	37.8%	24.5%	26.0%
Unknown	0	0.0%	1.8%	\$0	0.0%	1.8%	2.1%
TOTAL	99	100.0%	100.0%	\$11,307	100.0%	100.0%	100.0%

Boone County

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	1	3.2%	6.5%	\$274	3.3%	3.7%	18.2%
Moderate	7	22.6%	17.0%	\$875	10.7%	12.6%	18.9%
Middle	1	3.2%	19.1%	\$232	2.8%	18.1%	20.9%
Upper	14	45.2%	31.5%	\$5,429	66.3%	42.7%	42.0%
Unknown	8	25.8%	25.8%	\$1,384	16.9%	22.8%	0.0%
TOTAL	31	100.0%	100.0%	\$8,194	100.0%	100.0%	100.0%
Refinance							
Low	13	15.3%	9.4%	\$945	8.9%	4.9%	18.2%
Moderate	15	17.6%	18.0%	\$1,537	14.4%	12.8%	18.9%
Middle	18	21.2%	20.5%	\$1,998	18.8%	17.6%	20.9%
Upper	31	36.5%	36.3%	\$4,763	44.8%	50.1%	42.0%
Unknown	8	9.4%	15.7%	\$1,397	13.1%	14.5%	0.0%
TOTAL	85	100.0%	100.0%	\$10,640	100.0%	100.0%	100.0%
Home Improvement							
Low	2	10.0%	8.4%	\$45	2.2%	5.1%	18.2%
Moderate	1	5.0%	11.4%	\$18	0.9%	8.5%	18.9%
Middle	3	15.0%	22.5%	\$411	19.8%	21.3%	20.9%
Upper	12	60.0%	51.5%	\$1,374	66.2%	59.8%	42.0%
Unknown	2	10.0%	6.3%	\$226	10.9%	5.2%	0.0%
TOTAL	20	100.0%	100.0%	\$2,074	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	1	7.7%	4.9%	\$10	0.7%	3.1%	18.2%
Moderate	2	15.4%	13.4%	\$95	6.7%	9.9%	18.9%
Middle	2	15.4%	20.8%	\$95	6.7%	14.1%	20.9%
Upper	8	61.5%	53.7%	\$1,228	86.0%	66.5%	42.0%
Unknown	0	0.0%	7.1%	\$0	0.0%	6.4%	0.0%
TOTAL	13	100.0%	100.0%	\$1,428	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	9.2%	\$0	0.0%	4.5%	18.2%
Moderate	1	33.3%	14.5%	\$40	12.0%	9.6%	18.9%
Middle	1	33.3%	21.1%	\$180	54.1%	13.5%	20.9%
Upper	1	33.3%	51.3%	\$113	33.9%	68.7%	42.0%
Unknown	0	0.0%	3.9%	\$0	0.0%	3.7%	0.0%
TOTAL	3	100.0%	100.0%	\$333	100.0%	100.0%	100.0%

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	18.2%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	18.9%
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	20.9%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	42.0%
Unknown	0	0.0%	100.0%	\$0	0.0%	100.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.9%	\$0	0.0%	0.0%	N/A
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Middle	0	0.0%	0.9%	\$0	0.0%	0.2%	N/A
Upper	0	0.0%	3.8%	\$0	0.0%	0.7%	N/A
Unknown	0	0.0%	94.3%	\$0	0.0%	99.1%	N/A
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	N/A
Total Home Mortgage Loans							Families by Family Income %
Low	17	11.2%	7.1%	\$1,274	5.6%	3.1%	18.2%
Moderate	26	17.1%	16.3%	\$2,565	11.3%	9.8%	18.9%
Middle	25	16.4%	19.3%	\$2,916	12.9%	14.1%	20.9%
Upper	66	43.4%	34.6%	\$12,907	56.9%	35.6%	42.0%
Unknown	18	11.8%	22.7%	\$3,007	13.3%	37.4%	0.0%
TOTAL	152	100.0%	100.0%	\$22,669	100.0%	100.0%	100.0%

Appendix C (Continued)

Distribution of 2023 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	1	3.6%	7.6%	\$125	1.4%	4.1%	18.2%
Moderate	7	25.0%	19.4%	\$1,152	12.6%	14.9%	18.9%
Middle	2	7.1%	19.4%	\$543	6.0%	18.9%	20.9%
Upper	12	42.9%	27.8%	\$5,707	62.7%	39.3%	42.0%
Unknown	6	21.4%	25.8%	\$1,582	17.4%	22.7%	0.0%
TOTAL	28	100.0%	100.0%	\$9,109	100.0%	100.0%	100.0%
Refinance							
Low	7	10.8%	12.4%	\$280	4.8%	6.9%	18.2%
Moderate	10	15.4%	17.5%	\$463	8.0%	12.6%	18.9%
Middle	18	27.7%	24.5%	\$1,553	26.8%	22.2%	20.9%
Upper	25	38.5%	28.2%	\$2,764	47.7%	37.1%	42.0%
Unknown	5	7.7%	17.3%	\$739	12.7%	21.2%	0.0%
TOTAL	65	100.0%	100.0%	\$5,799	100.0%	100.0%	100.0%
Home Improvement							
Low	3	16.7%	9.5%	\$75	4.3%	3.6%	18.2%
Moderate	4	22.2%	18.0%	\$220	12.5%	12.5%	18.9%
Middle	3	16.7%	25.7%	\$214	12.2%	20.1%	20.9%
Upper	8	44.4%	41.2%	\$1,247	71.0%	58.7%	42.0%
Unknown	0	0.0%	5.6%	\$0	0.0%	5.1%	0.0%
TOTAL	18	100.0%	100.0%	\$1,756	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	1	6.7%	10.8%	\$18	1.1%	6.9%	18.2%
Moderate	2	13.3%	12.8%	\$35	2.1%	6.9%	18.9%
Middle	6	40.0%	26.7%	\$303	17.8%	21.3%	20.9%
Upper	5	33.3%	41.5%	\$1,150	67.4%	57.2%	42.0%
Unknown	1	6.7%	8.2%	\$200	11.7%	7.7%	0.0%
TOTAL	15	100.0%	100.0%	\$1,706	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	8.7%	\$0	0.0%	4.8%	18.2%
Moderate	0	0.0%	18.1%	\$0	0.0%	14.9%	18.9%
Middle	0	0.0%	31.9%	\$0	0.0%	28.3%	20.9%
Upper	0	0.0%	39.9%	\$0	0.0%	50.8%	42.0%
Unknown	0	0.0%	1.4%	\$0	0.0%	1.2%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	18.2%
Moderate	0	0.0%	14.3%	\$0	0.0%	7.8%	18.9%
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	20.9%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	42.0%
Unknown	0	0.0%	85.7%	\$0	0.0%	92.2%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	2.6%	\$0	0.0%	1.3%	N/A
Moderate	0	0.0%	2.6%	\$0	0.0%	0.3%	N/A
Middle	0	0.0%	2.6%	\$0	0.0%	0.6%	N/A
Upper	0	0.0%	2.6%	\$0	0.0%	0.4%	N/A
Unknown	0	0.0%	89.7%	\$0	0.0%	97.3%	N/A
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	N/A
Total Home Mortgage Loans							Families By Family Income %
Low	12	9.5%	8.5%	\$498	2.7%	4.3%	18.2%
Moderate	23	18.3%	18.5%	\$1,870	10.2%	13.5%	18.9%
Middle	29	23.0%	21.1%	\$2,613	14.2%	18.2%	20.9%
Upper	50	39.7%	29.6%	\$10,868	59.2%	37.3%	42.0%
Unknown	12	9.5%	22.3%	\$2,521	13.7%	26.8%	0.0%
TOTAL	126	100.0%	100.0%	\$18,370	100.0%	100.0%	100.0%

Appendix C (Continued)

Distribution of 2022 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner- Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	0	0.0%	1.4%	\$0	0.0%	1.1%	1.1%
Moderate	11	35.5%	23.9%	\$2,229	27.2%	18.4%	19.5%
Middle	8	25.8%	40.0%	\$2,012	24.6%	36.5%	43.6%
Upper	12	38.7%	33.9%	\$3,953	48.2%	43.5%	35.3%
Unknown	0	0.0%	0.8%	\$0	0.0%	0.6%	0.5%
TOTAL	31	100.0%	100.0%	\$8,194	100.0%	100.0%	100.0%
Refinance							
Low	3	3.5%	1.3%	\$489	4.6%	1.0%	1.1%
Moderate	14	16.5%	19.4%	\$832	7.8%	16.0%	19.5%
Middle	27	31.8%	42.9%	\$2,953	27.8%	37.4%	43.6%
Upper	41	48.2%	36.3%	\$6,366	59.8%	45.7%	35.3%
Unknown	0	0.0%	0.1%	\$0	0.0%	0.1%	0.5%
TOTAL	85	100.0%	100.0%	\$10,640	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	0.9%	\$0	0.0%	1.0%	1.1%
Moderate	1	5.0%	13.2%	\$10	0.5%	11.8%	19.5%
Middle	11	55.0%	37.4%	\$1,008	48.6%	31.8%	43.6%
Upper	8	40.0%	48.2%	\$1,056	50.9%	55.0%	35.3%
Unknown	0	0.0%	0.3%	\$0	0.0%	0.4%	0.5%
TOTAL	20	100.0%	100.0%	\$2,074	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0.7%	\$0	0.0%	0.6%	1.1%
Moderate	3	23.1%	20.5%	\$295	20.7%	17.6%	19.5%
Middle	2	15.4%	36.0%	\$65	4.6%	31.8%	43.6%
Upper	8	61.5%	42.4%	\$1,068	74.8%	49.9%	35.3%
Unknown	0	0.0%	0.4%	\$0	0.0%	0.1%	0.5%
TOTAL	13	100.0%	100.0%	\$1,428	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	1.1%
Moderate	0	0.0%	14.5%	\$0	0.0%	9.5%	19.5%
Middle	2	66.7%	43.4%	\$153	45.9%	26.0%	43.6%
Upper	1	33.3%	42.1%	\$180	54.1%	64.4%	35.3%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.5%
TOTAL	3	100.0%	100.0%	\$333	100.0%	100.0%	100.0%

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	1.1%
Moderate	0	0.0%	11.1%	\$0	0.0%	11.6%	19.5%
Middle	0	0.0%	66.7%	\$0	0.0%	63.1%	43.6%
Upper	0	0.0%	22.2%	\$0	0.0%	25.3%	35.3%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.5%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	12.3%	\$0	0.0%	26.7%	22.1%
Moderate	0	0.0%	45.3%	\$0	0.0%	38.2%	37.5%
Middle	0	0.0%	21.7%	\$0	0.0%	12.5%	20.1%
Upper	0	0.0%	17.9%	\$0	0.0%	6.6%	11.4%
Unknown	0	0.0%	2.8%	\$0	0.0%	16.0%	8.9%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	3	2.0%	1.5%	\$489	2.2%	6.6%	1.1%
Moderate	29	19.1%	22.3%	\$3,366	14.8%	22.1%	19.5%
Middle	50	32.9%	40.0%	\$6,191	27.3%	31.2%	43.6%
Upper	70	46.1%	35.5%	\$12,623	55.7%	36.3%	35.3%
Unknown	0	0.0%	0.6%	\$0	0.0%	3.8%	0.5%
TOTAL	152	100.0%	100.0%	\$22,669	100.0%	100.0%	100.0%

Distribution of 2023 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner- Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	0	0.0%	1.1%	\$0	0.0%	0.8%	1.1%
Moderate	5	17.9%	23.7%	\$1,165	12.8%	18.1%	19.5%
Middle	12	42.9%	43.7%	\$3,246	35.6%	39.6%	43.6%
Upper	11	39.3%	31.2%	\$4,698	51.6%	41.2%	35.3%
Unknown	0	0.0%	0.4%	\$0	0.0%	0.3%	0.5%
TOTAL	28	100.0%	100.0%	\$9,109	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	0.9%	\$0	0.0%	1.1%	1.1%
Moderate	13	20.0%	19.0%	\$996	17.2%	13.9%	19.5%
Middle	27	41.5%	44.1%	\$2,592	44.7%	41.7%	43.6%
Upper	24	36.9%	35.8%	\$2,136	36.8%	43.3%	35.3%
Unknown	1	1.5%	0.2%	\$75	1.3%	0.1%	0.5%
TOTAL	65	100.0%	100.0%	\$5,799	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	1.8%	\$0	0.0%	1.3%	1.1%
Moderate	4	22.2%	16.9%	\$194	11.0%	17.1%	19.5%
Middle	8	44.4%	43.7%	\$784	44.6%	37.8%	43.6%
Upper	6	33.3%	37.7%	\$778	44.3%	43.8%	35.3%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.5%
TOTAL	18	100.0%	100.0%	\$1,756	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0.5%	\$0	0.0%	0.1%	1.1%
Moderate	4	26.7%	11.8%	\$318	18.6%	8.9%	19.5%
Middle	5	33.3%	40.0%	\$1,095	64.2%	44.1%	43.6%
Upper	6	40.0%	47.7%	\$293	17.2%	46.9%	35.3%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.5%
TOTAL	15	100.0%	100.0%	\$1,706	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	0.7%	\$0	0.0%	2.0%	1.1%
Moderate	0	0.0%	17.4%	\$0	0.0%	19.6%	19.5%
Middle	0	0.0%	43.5%	\$0	0.0%	39.4%	43.6%
Upper	0	0.0%	38.4%	\$0	0.0%	39.0%	35.3%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.5%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	1.1%
Moderate	0	0.0%	28.6%	\$0	0.0%	32.4%	19.5%
Middle	0	0.0%	57.1%	\$0	0.0%	54.3%	43.6%
Upper	0	0.0%	14.3%	\$0	0.0%	13.3%	35.3%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.5%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	10.3%	\$0	0.0%	2.3%	22.1%
Moderate	0	0.0%	38.5%	\$0	0.0%	38.3%	37.5%
Middle	0	0.0%	33.3%	\$0	0.0%	33.0%	20.1%
Upper	0	0.0%	15.4%	\$0	0.0%	25.5%	11.4%
Unknown	0	0.0%	2.6%	\$0	0.0%	0.9%	8.9%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	0	0.0%	1.2%	\$0	0.0%	0.9%	1.1%
Moderate	26	20.6%	21.9%	\$2,673	14.6%	18.9%	19.5%
Middle	52	41.3%	43.5%	\$7,717	42.0%	39.4%	43.6%
Upper	47	37.3%	33.1%	\$7,905	43.0%	40.5%	35.3%
Unknown	1	0.8%	0.3%	\$75	0.4%	0.3%	0.5%
TOTAL	126	100.0%	100.0%	\$18,370	100.0%	100.0%	100.0%

Distribution of 2022 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2022						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	
Business Revenue	\$1 Million or Less	55	47.0%	50.8%	\$11,267	45.7%	43.7%	92.1%
	Over \$1 Million/ Unknown	62	53.0%	49.2%	\$13,387	54.3%	56.3%	7.9%
	TOTAL	117	100.0%	100.0%	\$24,654	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	59	50.4%	88.2%	\$2,975	12.1%	26.2%	
	\$100,001–\$250,000	29	24.8%	5.6%	\$5,336	21.6%	17.1%	
	\$250,001–\$1 Million	29	24.8%	6.2%	\$16,343	66.3%	56.8%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	117	100.0%	100.0%	\$24,654	100.0%	100.0%	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	28	50.9%		\$1,269	11.3%		
	\$100,001–\$250,000	16	29.1%		\$2,824	25.1%		
	\$250,001–\$1 Million	11	20.0%		\$7,174	63.7%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	55	100.0%		\$11,267	100.0%		

Distribution of 2023 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2023						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	
Business Revenue	\$1 Million or Less	38	42.2%	53.1%	\$3,937	26.2%	39.0%	92.1%
	Over \$1 Million/ Unknown	52	57.8%	46.9%	\$11,068	73.8%	61.0%	7.9%
	TOTAL	90	100.0%	100.0%	\$15,005	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	55	61.1%	90.4%	\$2,859	19.1%	33.7%	
	\$100,001–\$250,000	18	20.0%	5.2%	\$3,250	21.7%	19.1%	
	\$250,001–\$1 Million	17	18.9%	4.4%	\$8,896	59.3%	47.3%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	90	100.0%	100.0%	\$15,005	100.0%	100.0%	
Loan Size	Revenue \$1 Million or Less	29	76.3%		\$1,538	39.1%		
	\$100,001–\$250,000	7	18.4%		\$1,204	30.6%		
	\$250,001–\$1 Million	2	5.3%		\$1,195	30.4%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	38	100.0%		\$3,937	100.0%		

Appendix C (Continued)

Distribution of 2022 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	12	10.3%	8.0%	\$3,114	12.6%	12.6%	11.9%
Moderate	28	23.9%	24.7%	\$5,185	21.0%	24.6%	26.3%
Middle	43	36.8%	34.8%	\$9,704	39.4%	35.4%	34.8%
Upper	33	28.2%	29.4%	\$6,158	25.0%	25.1%	24.2%
Unknown	1	0.9%	3.0%	\$493	2.0%	2.3%	2.9%
TOTAL	117	100.0%	100.0%	\$24,654	100.0%	100.0%	100.0%

Distribution of 2023 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	7	7.8%	6.5%	\$2,220	14.8%	9.4%	12.0%
Moderate	27	30.0%	25.9%	\$4,792	31.9%	28.2%	25.9%
Middle	35	38.9%	32.6%	\$5,014	33.4%	31.4%	34.8%
Upper	21	23.3%	32.1%	\$2,979	19.9%	29.2%	24.6%
Unknown	0	0.0%	2.9%	\$0	0.0%	1.8%	2.6%
TOTAL	90	100.0%	100.0%	\$15,005	100.0%	100.0%	100.0%

Partial Joplin MSA

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	3	21.4%	5.7%	\$296	12.8%	3.1%	18.9%
Moderate	2	14.3%	16.6%	\$300	12.9%	12.2%	19.7%
Middle	2	14.3%	20.5%	\$423	18.2%	19.3%	21.7%
Upper	1	7.1%	29.6%	\$172	7.4%	39.6%	39.8%
Unknown	6	42.9%	27.6%	\$1,128	48.6%	25.8%	0.0%
TOTAL	14	100.0%	100.0%	\$2,319	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	7.1%	\$0	0.0%	3.7%	18.9%
Moderate	1	16.7%	17.5%	\$39	4.3%	13.0%	19.7%
Middle	3	50.0%	22.4%	\$397	43.5%	20.0%	21.7%
Upper	2	33.3%	38.0%	\$476	52.2%	47.6%	39.8%
Unknown	0	0.0%	15.1%	\$0	0.0%	15.7%	0.0%
TOTAL	6	100.0%	100.0%	\$912	100.0%	100.0%	100.0%
Home Improvement							
Low	1	12.5%	3.7%	\$39	3.4%	2.4%	18.9%
Moderate	1	12.5%	10.7%	\$106	9.1%	4.7%	19.7%
Middle	1	12.5%	17.8%	\$50	4.3%	13.5%	21.7%
Upper	4	50.0%	54.7%	\$914	78.9%	63.9%	39.8%
Unknown	1	12.5%	13.1%	\$50	4.3%	15.5%	0.0%
TOTAL	8	100.0%	100.0%	\$1,159	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	6.4%	\$0	0.0%	3.0%	18.9%
Moderate	0	0.0%	11.8%	\$0	0.0%	7.9%	19.7%
Middle	0	0.0%	22.5%	\$0	0.0%	15.8%	21.7%
Upper	0	0.0%	52.0%	\$0	0.0%	61.2%	39.8%
Unknown	0	0.0%	7.4%	\$0	0.0%	12.2%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	7.7%	\$0	0.0%	5.0%	18.9%
Moderate	0	0.0%	18.9%	\$0	0.0%	16.9%	19.7%
Middle	0	0.0%	28.0%	\$0	0.0%	25.2%	21.7%
Upper	0	0.0%	39.2%	\$0	0.0%	46.1%	39.8%
Unknown	0	0.0%	6.3%	\$0	0.0%	6.8%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	3.9%	\$0	0.0%	5.3%	18.9%
Moderate	0	0.0%	2.0%	\$0	0.0%	2.2%	19.7%
Middle	0	0.0%	2.0%	\$0	0.0%	2.8%	21.7%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	39.8%
Unknown	0	0.0%	92.2%	\$0	0.0%	89.7%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Moderate	0	0.0%	1.1%	\$0	0.0%	0.3%	N/A
Middle	0	0.0%	1.1%	\$0	0.0%	1.0%	N/A
Upper	0	0.0%	17.2%	\$0	0.0%	7.4%	N/A
Unknown	0	0.0%	80.5%	\$0	0.0%	91.2%	N/A
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	N/A
Total Home Mortgage Loans							Families by Family Income %
Low	4	14.3%	5.9%	\$335	7.6%	3.1%	18.9%
Moderate	4	14.3%	16.1%	\$445	10.1%	11.6%	19.7%
Middle	6	21.4%	20.6%	\$870	19.8%	18.3%	21.7%
Upper	7	25.0%	33.3%	\$1,562	35.6%	40.5%	39.8%
Unknown	7	25.0%	24.1%	\$1,178	26.8%	26.5%	0.0%
TOTAL	28	100.0%	100.0%	\$4,390	100.0%	100.0%	100.0%

Appendix C (Continued)

Distribution of 2023 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	0	0.0%	5.7%	\$0	0.0%	3.2%	18.9%
Moderate	0	0.0%	19.6%	\$0	0.0%	14.7%	19.7%
Middle	1	33.3%	21.8%	\$71	20.9%	20.5%	21.7%
Upper	1	33.3%	26.7%	\$105	31.0%	36.1%	39.8%
Unknown	1	33.3%	26.2%	\$163	48.1%	25.5%	0.0%
TOTAL	3	100.0%	100.0%	\$339	100.0%	100.0%	100.0%
Refinance							
Low	2	66.7%	8.3%	\$117	60.9%	4.1%	18.9%
Moderate	0	0.0%	17.8%	\$0	0.0%	12.4%	19.7%
Middle	0	0.0%	23.2%	\$0	0.0%	22.2%	21.7%
Upper	1	33.3%	32.0%	\$75	39.1%	40.3%	39.8%
Unknown	0	0.0%	18.8%	\$0	0.0%	21.0%	0.0%
TOTAL	3	100.0%	100.0%	\$192	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	8.2%	\$0	0.0%	4.1%	18.9%
Moderate	1	33.3%	16.1%	\$30	17.8%	12.8%	19.7%
Middle	0	0.0%	21.3%	\$0	0.0%	17.2%	21.7%
Upper	2	66.7%	44.9%	\$139	82.2%	53.2%	39.8%
Unknown	0	0.0%	9.5%	\$0	0.0%	12.7%	0.0%
TOTAL	3	100.0%	100.0%	\$169	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	8.1%	\$0	0.0%	5.1%	18.9%
Moderate	0	0.0%	20.4%	\$0	0.0%	17.5%	19.7%
Middle	0	0.0%	20.9%	\$0	0.0%	17.3%	21.7%
Upper	0	0.0%	45.0%	\$0	0.0%	53.1%	39.8%
Unknown	0	0.0%	5.7%	\$0	0.0%	7.1%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	8.6%	\$0	0.0%	8.3%	18.9%
Moderate	0	0.0%	22.7%	\$0	0.0%	19.3%	19.7%
Middle	1	100.0%	26.6%	\$50	100.0%	25.8%	21.7%
Upper	0	0.0%	36.7%	\$0	0.0%	41.2%	39.8%
Unknown	0	0.0%	5.5%	\$0	0.0%	5.4%	0.0%
TOTAL	1	100.0%	100.0%	\$50	100.0%	100.0%	100.0%

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	18.9%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	19.7%
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	21.7%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	39.8%
Unknown	0	0.0%	100.0%	\$0	0.0%	100.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Moderate	0	0.0%	2.3%	\$0	0.0%	0.2%	N/A
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Upper	0	0.0%	7.0%	\$0	0.0%	2.8%	N/A
Unknown	0	0.0%	90.7%	\$0	0.0%	97.0%	N/A
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	N/A
Total Home Mortgage Loans							Families By Family Income %
Low	2	20.0%	6.4%	\$117	15.6%	3.3%	18.9%
Moderate	1	10.0%	18.9%	\$30	4.0%	13.6%	19.7%
Middle	2	20.0%	21.8%	\$121	16.1%	19.6%	21.7%
Upper	4	40.0%	29.6%	\$319	42.5%	35.8%	39.8%
Unknown	1	10.0%	23.3%	\$163	21.7%	27.7%	0.0%
TOTAL	10	100.0%	100.0%	\$750	100.0%	100.0%	100.0%

Distribution of 2022 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner- Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	1	7.1%	16.4%	\$86	3.7%	12.8%	12.8%
Middle	13	92.9%	68.9%	\$2,233	96.3%	70.0%	69.2%
Upper	0	0.0%	14.7%	\$0	0.0%	17.2%	18.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	14	100.0%	100.0%	\$2,319	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	3	50.0%	12.0%	\$419	45.9%	8.9%	12.8%
Middle	3	50.0%	69.2%	\$493	54.1%	71.2%	69.2%
Upper	0	0.0%	18.8%	\$0	0.0%	20.0%	18.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	6	100.0%	100.0%	\$912	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	11.7%	\$0	0.0%	9.5%	12.8%
Middle	5	62.5%	66.4%	\$435	37.5%	65.1%	69.2%
Upper	3	37.5%	21.8%	\$724	62.5%	25.4%	18.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	8	100.0%	100.0%	\$1,159	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	10.3%	\$0	0.0%	8.6%	12.8%
Middle	0	0.0%	72.5%	\$0	0.0%	68.6%	69.2%
Upper	0	0.0%	17.2%	\$0	0.0%	22.8%	18.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	14.0%	\$0	0.0%	10.0%	12.8%
Middle	0	0.0%	65.7%	\$0	0.0%	66.8%	69.2%
Upper	0	0.0%	20.3%	\$0	0.0%	23.2%	18.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	39.2%	\$0	0.0%	25.4%	12.8%
Middle	0	0.0%	47.1%	\$0	0.0%	57.4%	69.2%
Upper	0	0.0%	13.7%	\$0	0.0%	17.2%	18.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	39.1%	\$0	0.0%	26.6%	32.8%
Middle	0	0.0%	57.5%	\$0	0.0%	71.4%	60.4%
Upper	0	0.0%	3.4%	\$0	0.0%	2.0%	6.7%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	4	14.3%	15.4%	\$505	11.5%	12.5%	12.8%
Middle	21	75.0%	68.5%	\$3,161	72.0%	70.1%	69.2%
Upper	3	10.7%	16.1%	\$724	16.5%	17.3%	18.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	28	100.0%	100.0%	\$4,390	100.0%	100.0%	100.0%

Distribution of 2023 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner- Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	17.1%	\$0	0.0%	13.2%	12.8%
Middle	2	66.7%	67.6%	\$268	79.1%	68.4%	69.2%
Upper	1	33.3%	15.3%	\$71	20.9%	18.4%	18.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	3	100.0%	100.0%	\$339	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	1	33.3%	15.0%	\$90	46.9%	11.1%	12.8%
Middle	1	33.3%	66.8%	\$75	39.1%	70.0%	69.2%
Upper	1	33.3%	18.3%	\$27	14.1%	18.9%	18.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	3	100.0%	100.0%	\$192	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	15.1%	\$0	0.0%	16.9%	12.8%
Middle	3	100.0%	70.2%	\$169	100.0%	64.9%	69.2%
Upper	0	0.0%	14.8%	\$0	0.0%	18.2%	18.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	3	100.0%	100.0%	\$169	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	15.2%	\$0	0.0%	12.2%	12.8%
Middle	0	0.0%	66.8%	\$0	0.0%	67.2%	69.2%
Upper	0	0.0%	18.0%	\$0	0.0%	20.6%	18.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	10.2%	\$0	0.0%	14.4%	12.8%
Middle	0	0.0%	72.7%	\$0	0.0%	64.5%	69.2%
Upper	1	100.0%	17.2%	\$50	100.0%	21.1%	18.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	1	100.0%	100.0%	\$50	100.0%	100.0%	100.0%

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	15.8%	\$0	0.0%	9.8%	12.8%
Middle	0	0.0%	47.4%	\$0	0.0%	37.8%	69.2%
Upper	0	0.0%	36.8%	\$0	0.0%	52.4%	18.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	30.2%	\$0	0.0%	19.8%	32.8%
Middle	0	0.0%	55.8%	\$0	0.0%	74.4%	60.4%
Upper	0	0.0%	14.0%	\$0	0.0%	5.8%	6.7%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	1	10.0%	16.4%	\$90	12.0%	13.3%	12.8%
Middle	6	60.0%	67.6%	\$512	68.3%	68.7%	69.2%
Upper	3	30.0%	16.0%	\$148	19.7%	18.0%	18.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	10	100.0%	100.0%	\$750	100.0%	100.0%	100.0%

Distribution of 2022 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2022						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	19	86.4%	50.4%	\$3,236	79.2%	39.3%	91.2%
	Over \$1 Million/ Unknown	3	13.6%	49.6%	\$852	20.8%	60.7%	8.8%
	TOTAL	22	100.0%	100.0%	\$4,088	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	8	36.4%	90.4%	\$281	6.9%	30.6%	
	\$100,001–\$250,000	8	36.4%	5.1%	\$1,277	31.2%	18.4%	
	\$250,001–\$1 Million	6	27.3%	4.6%	\$2,530	61.9%	51.0%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	22	100.0%	100.0%	\$4,088	100.0%	100.0%	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	8	42.1%		\$281	8.7%		
	\$100,001–\$250,000	6	31.6%		\$892	27.6%		
	\$250,001–\$1 Million	5	26.3%		\$2,063	63.8%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	19	100.0%		\$3,236	100.0%		

Distribution of 2023 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2023						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	
Business Revenue	\$1 Million or Less	8	66.7%	51.2%	\$1,872	40.2%	36.1%	91.2%
	Over \$1 Million/ Unknown	4	33.3%	48.8%	\$2,789	59.8%	63.9%	8.8%
	TOTAL	12	100.0%	100.0%	\$4,661	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	2	16.7%	91.8%	\$31	0.7%	34.0%	
	\$100,001–\$250,000	2	16.7%	4.5%	\$360	7.7%	18.8%	
	\$250,001–\$1 Million	8	66.7%	3.7%	\$4,270	91.6%	47.2%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	12	100.0%	100.0%	\$4,661	100.0%	100.0%	
Loan Size	Revenue \$1 Million or Less	\$100,000 or Less	2	25.0%		\$31	1.7%	
		\$100,001–\$250,000	1	12.5%		\$180	9.6%	
		\$250,001–\$1 Million	5	62.5%		\$1,661	88.7%	
		Over \$1 Million	0	0.0%		\$0	0.0%	
		TOTAL	8	100.0%		\$1,872	100.0%	

Appendix C (Continued)

Distribution of 2022 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	2	9.1%	16.6%	\$399	9.8%	17.8%	20.9%
Middle	14	63.6%	65.2%	\$3,060	74.9%	62.7%	64.8%
Upper	6	27.3%	17.7%	\$629	15.4%	19.4%	14.4%
Unknown	0	0.0%	0.5%	\$0	0.0%	0.1%	0.0%
TOTAL	22	100.0%	100.0%	\$4,088	100.0%	100.0%	100.0%

Distribution of 2023 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	5	41.7%	16.4%	\$2,334	50.1%	16.0%	20.9%
Middle	2	16.7%	64.6%	\$1,018	21.8%	60.9%	64.7%
Upper	5	41.7%	18.4%	\$1,309	28.1%	23.1%	14.4%
Unknown	0	0.0%	0.6%	\$0	0.0%	0.1%	0.0%
TOTAL	12	100.0%	100.0%	\$4,661	100.0%	100.0%	100.0%

OKLAHOMA

NonMSA Oklahoma Combined Area

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	2	2.2%	3.1%	\$142	0.6%	1.5%	19.9%
Moderate	6	6.6%	12.3%	\$893	3.5%	7.9%	17.2%
Middle	16	17.6%	18.2%	\$3,294	13.0%	15.7%	19.9%
Upper	56	61.5%	43.4%	\$13,961	54.9%	52.0%	43.1%
Unknown	11	12.1%	22.9%	\$7,120	28.0%	22.8%	0.0%
TOTAL	91	100.0%	100.0%	\$25,410	100.0%	100.0%	100.0%
Refinance							
Low	4	10.0%	4.9%	\$252	5.5%	2.2%	19.9%
Moderate	2	5.0%	13.6%	\$57	1.3%	9.1%	17.2%
Middle	8	20.0%	21.5%	\$750	16.5%	17.1%	19.9%
Upper	21	52.5%	44.3%	\$2,836	62.4%	53.8%	43.1%
Unknown	5	12.5%	15.7%	\$651	14.3%	17.9%	0.0%
TOTAL	40	100.0%	100.0%	\$4,546	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	6.0%	\$0	0.0%	3.9%	19.9%
Moderate	1	2.7%	11.3%	\$65	2.4%	9.8%	17.2%
Middle	7	18.9%	19.9%	\$251	9.4%	14.2%	19.9%
Upper	24	64.9%	52.4%	\$1,816	67.7%	60.2%	43.1%
Unknown	5	13.5%	10.4%	\$551	20.5%	11.9%	0.0%
TOTAL	37	100.0%	100.0%	\$2,683	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	3.3%	\$0	0.0%	2.7%	19.9%
Moderate	1	16.7%	7.3%	\$15	6.6%	4.7%	17.2%
Middle	4	66.7%	14.0%	\$162	71.4%	11.6%	19.9%
Upper	4	16.7%	63.3%	\$50	22.0%	70.1%	43.1%
Unknown	0	0.0%	12.0%	\$0	0.0%	10.9%	0.0%
TOTAL	6	100.0%	100.0%	\$227	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	11.2%	\$0	0.0%	6.4%	19.9%
Moderate	0	0.0%	17.8%	\$0	0.0%	17.9%	17.2%
Middle	0	0.0%	21.7%	\$0	0.0%	17.5%	19.9%
Upper	0	0.0%	42.8%	\$0	0.0%	50.3%	43.1%
Unknown	0	0.0%	6.6%	\$0	0.0%	8.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	5.1%	\$0	0.0%	4.1%	19.9%
Moderate	0	0.0%	5.1%	\$0	0.0%	3.6%	17.2%
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	19.9%
Upper	0	0.0%	2.6%	\$0	0.0%	6.7%	43.1%
Unknown	0	0.0%	87.2%	\$0	0.0%	85.6%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Middle	0	0.0%	2.0%	\$0	0.0%	0.4%	N/A
Upper	1	50.0%	7.8%	\$230	79.3%	3.9%	N/A
Unknown	1	50.0%	90.2%	\$60	20.7%	95.7%	N/A
TOTAL	2	100.0%	100.0%	\$290	100.0%	100.0%	N/A
Total Home Mortgage Loans							Families by Family Income %
Low	6	3.4%	3.9%	\$394	1.2%	1.7%	19.9%
Moderate	9	5.1%	12.4%	\$1,015	3.1%	7.9%	17.2%
Middle	32	18.2%	18.8%	\$4,310	13.0%	15.1%	19.9%
Upper	107	60.8%	44.0%	\$19,055	57.5%	50.2%	43.1%
Unknown	22	12.5%	20.8%	\$8,382	25.3%	25.0%	0.0%
TOTAL	176	100.0%	100.0%	\$33,156	100.0%	100.0%	100.0%

Distribution of 2023 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	4	4.8%	2.3%	\$386	2.0%	1.0%	19.9%
Moderate	5	6.0%	11.3%	\$735	3.7%	6.6%	17.2%
Middle	14	16.9%	19.4%	\$2,632	13.4%	16.2%	19.9%
Upper	52	62.7%	41.0%	\$14,997	76.1%	50.1%	43.1%
Unknown	8	9.6%	25.9%	\$955	4.8%	26.1%	0.0%
TOTAL	83	100.0%	100.0%	\$19,705	100.0%	100.0%	100.0%
Refinance							
Low	3	13.0%	3.9%	\$61	2.2%	1.3%	19.9%
Moderate	2	8.7%	14.0%	\$132	4.9%	8.3%	17.2%
Middle	2	8.7%	21.5%	\$173	6.4%	17.3%	19.9%
Upper	15	65.2%	43.8%	\$2,304	84.7%	51.6%	43.1%
Unknown	1	4.3%	16.8%	\$49	1.8%	21.4%	0.0%
TOTAL	23	100.0%	100.0%	\$2,719	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	6.9%	\$0	0.0%	4.5%	19.9%
Moderate	3	11.1%	11.5%	\$140	8.4%	8.0%	17.2%
Middle	8	29.6%	18.7%	\$337	20.3%	13.7%	19.9%
Upper	15	55.6%	52.6%	\$1,170	70.4%	63.0%	43.1%
Unknown	1	3.7%	10.3%	\$15	0.9%	10.7%	0.0%
TOTAL	27	100.0%	100.0%	\$1,662	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	1	16.7%	3.2%	\$15	5.1%	1.7%	19.9%
Moderate	1	16.7%	11.2%	\$20	6.8%	7.0%	17.2%
Middle	1	16.7%	18.1%	\$75	25.4%	12.9%	19.9%
Upper	3	50.0%	58.0%	\$185	62.7%	69.2%	43.1%
Unknown	0	0.0%	9.6%	\$0	0.0%	9.3%	0.0%
TOTAL	6	100.0%	100.0%	\$295	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	5.8%	\$0	0.0%	4.0%	19.9%
Moderate	0	0.0%	16.9%	\$0	0.0%	14.6%	17.2%
Middle	0	0.0%	20.6%	\$0	0.0%	18.8%	19.9%
Upper	1	100.0%	50.3%	\$60	100.0%	54.8%	43.1%
Unknown	0	0.0%	6.3%	\$0	0.0%	7.7%	0.0%
TOTAL	1	100.0%	100.0%	\$60	100.0%	100.0%	100.0%

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	19.9%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	17.2%
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	19.9%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	43.1%
Unknown	0	0.0%	100.0%	\$0	0.0%	100.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Upper	0	0.0%	18.2%	\$0	0.0%	15.7%	N/A
Unknown	1	100.0%	81.8%	\$151	100.0%	84.3%	N/A
TOTAL	1	100.0%	100.0%	\$151	100.0%	100.0%	N/A
Total Home Mortgage Loans							Families By Family Income %
Low	8	5.7%	3.0%	\$462	1.9%	1.2%	19.9%
Moderate	11	7.8%	11.9%	\$1,027	4.2%	6.8%	17.2%
Middle	25	17.7%	19.6%	\$3,217	13.1%	15.6%	19.9%
Upper	86	61.0%	43.0%	\$18,716	76.1%	49.5%	43.1%
Unknown	11	7.8%	22.5%	\$1,170	4.8%	27.0%	0.0%
TOTAL	141	100.0%	100.0%	\$24,592	100.0%	100.0%	100.0%

Appendix C (Continued)

Distribution of 2022 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner- Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	0	0.0%	0.3%	\$0	0.0%	0.2%	0.0%
Moderate	9	9.9%	13.6%	\$1,417	5.6%	10.4%	12.5%
Middle	44	48.4%	58.3%	\$12,433	48.9%	55.9%	59.2%
Upper	38	41.8%	27.4%	\$11,560	45.5%	33.0%	28.1%
Unknown	0	0.0%	0.5%	\$0	0.0%	0.4%	0.2%
TOTAL	91	100.0%	100.0%	\$25,410	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	0.3%	\$0	0.0%	0.2%	0.0%
Moderate	4	10.0%	10.6%	\$297	6.5%	7.5%	12.5%
Middle	19	47.5%	57.4%	\$1,917	42.2%	55.3%	59.2%
Upper	17	42.5%	31.4%	\$2,332	51.3%	36.6%	28.1%
Unknown	0	0.0%	0.3%	\$0	0.0%	0.4%	0.2%
TOTAL	40	100.0%	100.0%	\$4,546	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	5	13.5%	13.4%	\$181	6.7%	11.3%	12.5%
Middle	17	45.9%	54.8%	\$1,182	44.1%	52.6%	59.2%
Upper	15	40.5%	31.3%	\$1,320	49.2%	35.4%	28.1%
Unknown	0	0.0%	0.6%	\$0	0.0%	0.6%	0.2%
TOTAL	37	100.0%	100.0%	\$2,683	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	1	16.7%	5.3%	\$15	6.6%	6.7%	12.5%
Middle	4	66.7%	68.0%	\$162	71.4%	72.0%	59.2%
Upper	1	16.7%	26.7%	\$50	22.0%	21.3%	28.1%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.2%
TOTAL	6	100.0%	100.0%	\$227	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	12.5%	\$0	0.0%	8.2%	12.5%
Middle	0	0.0%	59.2%	\$0	0.0%	63.2%	59.2%
Upper	0	0.0%	27.6%	\$0	0.0%	28.1%	28.1%
Unknown	0	0.0%	0.7%	\$0	0.0%	0.4%	0.2%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	20.5%	\$0	0.0%	23.9%	12.5%
Middle	0	0.0%	56.4%	\$0	0.0%	53.6%	59.2%
Upper	0	0.0%	23.1%	\$0	0.0%	22.6%	28.1%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.2%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	7.8%
Moderate	0	0.0%	19.6%	\$0	0.0%	43.2%	32.3%
Middle	2	100.0%	64.7%	\$290	100.0%	35.7%	32.4%
Upper	0	0.0%	11.8%	\$0	0.0%	11.4%	19.3%
Unknown	0	0.0%	3.9%	\$0	0.0%	9.6%	8.1%
TOTAL	2	100.0%	100.0%	\$290	100.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	0	0.0%	0.2%	\$0	0.0%	0.1%	0.0%
Moderate	19	10.8%	12.7%	\$1,910	5.8%	11.4%	12.5%
Middle	86	48.9%	58.2%	\$15,984	48.2%	55.0%	59.2%
Upper	71	40.3%	28.4%	\$15,262	46.0%	32.6%	28.1%
Unknown	0	0.0%	0.5%	\$0	0.0%	0.8%	0.2%
TOTAL	176	100.0%	100.0%	\$33,156	100.0%	100.0%	100.0%

Distribution of 2023 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner- Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	0	0.0%	0.2%	\$0	0.0%	0.2%	0.0%
Moderate	12	14.5%	13.6%	\$1,576	8.0%	10.7%	12.5%
Middle	34	41.0%	60.1%	\$5,906	30.0%	56.7%	59.2%
Upper	36	43.4%	25.5%	\$11,959	60.7%	32.0%	28.1%
Unknown	1	1.2%	0.6%	\$264	1.3%	0.4%	0.2%
TOTAL	83	100.0%	100.0%	\$19,705	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	0.4%	\$0	0.0%	0.2%	0.0%
Moderate	0	0.0%	11.6%	\$0	0.0%	9.6%	12.5%
Middle	12	52.2%	61.0%	\$1,091	40.1%	58.8%	59.2%
Upper	11	47.8%	26.9%	\$1,628	59.9%	31.3%	28.1%
Unknown	0	0.0%	0.1%	\$0	0.0%	0.1%	0.2%
TOTAL	23	100.0%	100.0%	\$2,719	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	0.6%	\$0	0.0%	0.2%	0.0%
Moderate	1	3.7%	10.9%	\$145	8.7%	11.1%	12.5%
Middle	18	66.7%	59.5%	\$1,121	67.4%	59.8%	59.2%
Upper	8	29.6%	28.7%	\$396	23.8%	28.7%	28.1%
Unknown	0	0.0%	0.3%	\$0	0.0%	0.3%	0.2%
TOTAL	27	100.0%	100.0%	\$1,662	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	10.6%	\$0	0.0%	9.3%	12.5%
Middle	4	66.7%	68.6%	\$190	64.4%	76.8%	59.2%
Upper	2	33.3%	20.7%	\$105	35.6%	14.0%	28.1%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.2%
TOTAL	6	100.0%	100.0%	\$295	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	1	100.0%	12.2%	\$60	100.0%	9.4%	12.5%
Middle	0	0.0%	56.1%	\$0	0.0%	57.1%	59.2%
Upper	0	0.0%	31.7%	\$0	0.0%	33.5%	28.1%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.2%
TOTAL	1	100.0%	100.0%	\$60	100.0%	100.0%	100.0%

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	12.5%
Middle	0	0.0%	70.6%	\$0	0.0%	70.1%	59.2%
Upper	0	0.0%	29.4%	\$0	0.0%	29.9%	28.1%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.2%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	7.8%
Moderate	1	100.0%	31.8%	\$151	100.0%	80.7%	32.3%
Middle	0	0.0%	45.5%	\$0	0.0%	16.6%	32.4%
Upper	0	0.0%	22.7%	\$0	0.0%	2.7%	19.3%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	8.1%
TOTAL	1	100.0%	100.0%	\$151	100.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	0	0.0%	0.2%	\$0	0.0%	0.2%	0.0%
Moderate	15	10.6%	13.0%	\$1,932	7.9%	13.4%	12.5%
Middle	68	48.2%	60.3%	\$8,308	33.8%	55.7%	59.2%
Upper	57	40.4%	26.0%	\$14,088	57.3%	30.3%	28.1%
Unknown	1	0.7%	0.5%	\$264	1.1%	0.4%	0.2%
TOTAL	141	100.0%	100.0%	\$24,592	100.0%	100.0%	100.0%

Distribution of 2022 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2022						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	
Business Revenue	\$1 Million or Less	125	60.4%	57.2%	\$10,612	37.0%	47.1%	90.1%
	Over \$1 Million/ Unknown	82	39.6%	42.8%	\$18,053	63.0%	52.9%	9.9%
	TOTAL	207	100.0%	100.0%	\$28,665	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	136	65.7%	91.6%	\$4,598	16.0%	39.7%	
	\$100,001–\$250,000	40	19.3%	5.1%	\$7,176	25.0%	20.4%	
	\$250,001–\$1 Million	31	15.0%	3.3%	\$16,891	58.9%	40.0%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	207	100.0%	100.0%	\$28,665	100.0%	100.0%	
Loan Size	Revenue \$1 Million or Less	99	79.2%		\$2,899	27.3%		
	\$100,001–\$250,000	17	13.6%		\$3,272	30.8%		
	\$250,001–\$1 Million	9	7.2%		\$4,441	41.8%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	125	100.0%		\$10,612	100.0%		

Distribution of 2023 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2023						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	
Business Revenue	\$1 Million or Less	110	73.3%	58.6%	\$7,809	51.3%	46.3%	89.8%
	Over \$1 Million/ Unknown	40	26.7%	41.4%	\$7,414	48.7%	53.7%	10.2%
	TOTAL	150	100.0%	100.0%	\$15,223	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	113	75.3%	91.7%	\$3,608	23.7%	39.7%	
	\$100,001–\$250,000	20	13.3%	5.2%	\$3,684	24.2%	20.4%	
	\$250,001–\$1 Million	17	11.3%	3.2%	\$7,931	52.1%	39.9%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	150	100.0%	100.0%	\$15,223	100.0%	100.0%	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	91	82.7%		\$2,524	32.3%		
	\$100,001–\$250,000	12	10.9%		\$2,077	26.6%		
	\$250,001–\$1 Million	7	6.4%		\$3,208	41.1%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	110	100.0%		\$7,809	100.0%		

Appendix C (Continued)

Distribution of 2022 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	4	1.9%	1.4%	\$962	3.4%	1.4%	2.1%
Moderate	27	13.0%	13.8%	\$2,778	9.7%	11.0%	18.7%
Middle	135	65.2%	54.9%	\$18,550	64.7%	61.0%	54.4%
Upper	37	17.9%	27.7%	\$4,976	17.4%	25.0%	24.2%
Unknown	4	1.9%	2.1%	\$1,399	4.9%	1.5%	0.7%
TOTAL	207	100.0%	100.0%	\$28,665	100.0%	100.0%	100.0%

Distribution of 2023 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	2	1.3%	1.0%	\$155	1.0%	1.4%	1.9%
Moderate	23	15.3%	14.0%	\$3,056	20.1%	13.2%	18.8%
Middle	84	56.0%	55.5%	\$7,246	47.6%	56.2%	54.7%
Upper	37	24.7%	27.6%	\$4,196	27.6%	28.3%	23.8%
Unknown	4	2.7%	1.9%	\$570	3.7%	0.9%	0.7%
TOTAL	150	100.0%	100.0%	\$15,223	100.0%	100.0%	100.0%

Distribution of 2022 Small Farm Lending By Borrower Income Level								
Farm Revenue and Loan Size		2022						
		Count			Dollars			Farms
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Farm Revenue	\$1 Million or Less	86	91.5%	84.5%	\$5,892	83.5%	83.5%	98.4%
	Over \$1 Million/ Unknown	8	8.5%	15.5%	\$1,166	16.5%	16.5%	1.6%
	TOTAL	94	100.0%	100.0%	\$7,058	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	77	81.9%	86.0%	\$3,128	44.3%	42.2%	
	\$100,001–\$250,000	12	12.8%	9.2%	\$2,149	30.4%	26.1%	
	\$250,001–\$500,000	5	5.3%	4.9%	\$1,781	25.2%	31.7%	
	Over \$500,000	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	94	100.0%	100.0%	\$7,058	100.0%	100.0%	
Loan Size	Revenue \$1 Million or Less	73	84.9%		\$2,952	50.1%		
	\$100,001–\$250,000	10	11.6%		\$1,839	31.2%		
	\$250,001–\$1 Million	3	3.5%		\$1,101	18.7%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	86	100.0%		\$5,892	100.0%		

Distribution of 2023 Small Farm Lending By Borrower Income Level								
Farm Revenue and Loan Size		2023						
		Count			Dollars			Farms
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Farm Revenue	\$1 Million or Less	56	91.8%	83.6%	\$3,623	91.9%	88.2%	98.2%
	Over \$1 Million/ Unknown	5	8.2%	16.4%	\$319	8.1%	11.8%	1.8%
	TOTAL	61	100.0%	100.0%	\$3,942	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	50	82.0%	89.2%	\$1,964	49.8%	52.2%	
	\$100,001–\$250,000	8	13.1%	8.5%	\$1,183	30.0%	29.5%	
	\$250,001–\$500,000	3	4.9%	2.4%	\$795	20.2%	18.3%	
	Over \$500,000	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	61	100.0%	100.0%	\$3,942	100.0%	100.0%	
Loan Size	Revenue \$1 Million or Less	46	82.1%		\$1,805	49.8%		
	\$100,001–\$250,000	7	12.5%		\$1,023	28.2%		
	\$250,001–\$1 Million	3	5.4%		\$795	21.9%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	56	100.0%		\$3,623	100.0%		

Appendix C (Continued)

Distribution of 2022 Small Farm Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Farm Loans		Aggregate of Peer Data	Bank Small Farm Loans		Aggregate of Peer Data	% of Farms
	#	# %	# %	\$ (000s)	\$ %	\$ %	
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.2%
Moderate	9	9.6%	4.3%	\$1,206	17.1%	4.8%	8.2%
Middle	77	81.9%	69.7%	\$5,297	75.0%	69.0%	64.3%
Upper	8	8.5%	25.7%	\$555	7.9%	26.1%	27.1%
Unknown	0	0.0%	0.3%	\$0	0.0%	0.0%	0.2%
TOTAL	94	100.0%	100.0%	\$7,058	100.0%	100.0%	100.0%

Distribution of 2023 Small Farm Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Farm Loans		Aggregate of Peer Data	Bank Small Farm Loans		Aggregate of Peer Data	% of Farms
	#	# %	# %	\$ (000s)	\$ %	\$ %	
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.3%
Moderate	6	9.8%	4.9%	\$537	13.6%	4.5%	8.3%
Middle	52	85.2%	67.7%	\$3,309	83.9%	62.9%	64.9%
Upper	3	4.9%	26.8%	\$96	2.4%	32.5%	26.3%
Unknown	0	0.0%	0.6%	\$0	0.0%	0.1%	0.3%
TOTAL	61	100.0%	100.0%	\$3,942	100.0%	100.0%	100.0%

Partial Oklahoma City MSA

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	1	1.6%	6.3%	\$90	0.5%	3.4%	21.1%
Moderate	10	15.9%	16.5%	\$1,855	9.6%	12.6%	17.8%
Middle	7	11.1%	18.0%	\$1,809	9.3%	17.5%	20.4%
Upper	41	65.1%	29.2%	\$15,107	78.1%	39.7%	40.7%
Unknown	4	6.3%	29.9%	\$492	2.5%	26.7%	0.0%
TOTAL	63	100.0%	100.0%	\$19,353	100.0%	100.0%	100.0%
Refinance							
Low	3	15.8%	8.1%	\$118	2.9%	4.1%	21.1%
Moderate	2	10.5%	17.7%	\$210	5.2%	12.4%	17.8%
Middle	2	10.5%	20.5%	\$402	9.9%	18.1%	20.4%
Upper	4	21.1%	29.9%	\$2,318	57.2%	40.6%	40.7%
Unknown	8	42.1%	23.7%	\$1,004	24.8%	24.8%	0.0%
TOTAL	19	100.0%	100.0%	\$4,052	100.0%	100.0%	100.0%
Home Improvement							
Low	1	7.1%	7.2%	\$73	6.0%	4.1%	21.1%
Moderate	5	35.7%	15.0%	\$247	20.3%	9.3%	17.8%
Middle	1	7.1%	19.8%	\$20	1.6%	15.8%	20.4%
Upper	7	50.0%	49.4%	\$878	72.1%	56.2%	40.7%
Unknown	0	0.0%	8.6%	\$0	0.0%	14.6%	0.0%
TOTAL	14	100.0%	100.0%	\$1,218	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	5.6%	\$0	0.0%	4.3%	21.1%
Moderate	0	0.0%	10.8%	\$0	0.0%	6.4%	17.8%
Middle	0	0.0%	22.6%	\$0	0.0%	14.0%	20.4%
Upper	1	100.0%	50.4%	\$40	100.0%	59.5%	40.7%
Unknown	0	0.0%	10.5%	\$0	0.0%	15.7%	0.0%
TOTAL	1	100.0%	100.0%	\$40	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	10.7%	\$0	0.0%	6.9%	21.1%
Moderate	0	0.0%	16.5%	\$0	0.0%	11.9%	17.8%
Middle	0	0.0%	19.5%	\$0	0.0%	13.5%	20.4%
Upper	0	0.0%	47.1%	\$0	0.0%	59.4%	40.7%
Unknown	0	0.0%	6.3%	\$0	0.0%	8.3%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	1.2%	\$0	0.0%	0.8%	21.1%
Moderate	0	0.0%	1.5%	\$0	0.0%	1.6%	17.8%
Middle	0	0.0%	0.2%	\$0	0.0%	0.6%	20.4%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	40.7%
Unknown	0	0.0%	97.0%	\$0	0.0%	97.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Moderate	0	0.0%	0.3%	\$0	0.0%	0.0%	N/A
Middle	0	0.0%	0.9%	\$0	0.0%	0.0%	N/A
Upper	0	0.0%	1.5%	\$0	0.0%	0.2%	N/A
Unknown	5	100.0%	97.3%	\$57,955	100.0%	99.7%	N/A
TOTAL	5	100.0%	100.0%	\$57,955	100.0%	100.0%	N/A
Total Home Mortgage Loans							Families by Family Income %
Low	5	4.9%	6.7%	\$281	0.3%	3.2%	21.1%
Moderate	17	16.7%	16.3%	\$2,312	2.8%	11.1%	17.8%
Middle	10	9.8%	18.5%	\$2,231	2.7%	15.6%	20.4%
Upper	53	52.0%	30.6%	\$18,343	22.2%	36.0%	40.7%
Unknown	17	16.7%	27.9%	\$59,451	72.0%	34.0%	0.0%
TOTAL	102	100.0%	100.0%	\$82,618	100.0%	100.0%	100.0%

Appendix C (Continued)

Distribution of 2023 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	13	18.6%	4.8%	\$1,739	9.5%	2.5%	21.1%
Moderate	15	21.4%	16.4%	\$2,210	12.1%	11.6%	17.8%
Middle	7	10.0%	18.7%	\$1,276	7.0%	17.1%	20.4%
Upper	19	27.1%	30.4%	\$10,086	55.2%	40.9%	40.7%
Unknown	16	22.9%	29.7%	\$2,949	16.2%	28.0%	0.0%
TOTAL	70	100.0%	100.0%	\$18,260	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	7.0%	\$0	0.0%	3.6%	21.1%
Moderate	0	0.0%	15.7%	\$0	0.0%	10.3%	17.8%
Middle	2	22.2%	18.3%	\$164	10.2%	15.3%	20.4%
Upper	6	66.7%	32.0%	\$1,333	82.9%	41.2%	40.7%
Unknown	1	11.1%	27.1%	\$110	6.8%	29.5%	0.0%
TOTAL	9	100.0%	100.0%	\$1,607	100.0%	100.0%	100.0%
Home Improvement							
Low	1	20.0%	6.8%	\$10	2.1%	4.1%	21.1%
Moderate	1	20.0%	17.6%	\$100	21.4%	12.1%	17.8%
Middle	1	20.0%	21.2%	\$113	24.1%	16.5%	20.4%
Upper	2	40.0%	46.2%	\$245	52.4%	55.1%	40.7%
Unknown	0	0.0%	8.1%	\$0	0.0%	12.3%	0.0%
TOTAL	5	100.0%	100.0%	\$468	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	5.3%	\$0	0.0%	3.8%	21.1%
Moderate	0	0.0%	15.9%	\$0	0.0%	12.0%	17.8%
Middle	1	100.0%	21.4%	\$57	100.0%	14.4%	20.4%
Upper	0	0.0%	49.8%	\$0	0.0%	63.3%	40.7%
Unknown	0	0.0%	7.7%	\$0	0.0%	6.4%	0.0%
TOTAL	1	100.0%	100.0%	\$57	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	6.2%	\$0	0.0%	4.0%	21.1%
Moderate	1	50.0%	18.1%	\$33	33.7%	14.4%	17.8%
Middle	0	0.0%	23.9%	\$0	0.0%	17.8%	20.4%
Upper	1	50.0%	45.6%	\$65	66.3%	55.9%	40.7%
Unknown	0	0.0%	6.3%	\$0	0.0%	7.9%	0.0%
TOTAL	2	100.0%	100.0%	\$98	100.0%	100.0%	100.0%

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	2.4%	\$0	0.0%	1.9%	21.1%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	17.8%
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	20.4%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	40.7%
Unknown	0	0.0%	97.6%	\$0	0.0%	98.1%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Moderate	0	0.0%	0.6%	\$0	0.0%	0.1%	N/A
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Upper	0	0.0%	2.2%	\$0	0.0%	0.5%	N/A
Unknown	0	0.0%	97.2%	\$0	0.0%	99.4%	N/A
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	N/A
Total Home Mortgage Loans							Families By Family Income %
Low	14	16.1%	5.2%	\$1,749	8.5%	2.5%	21.1%
Moderate	17	19.5%	16.3%	\$2,343	11.4%	10.7%	17.8%
Middle	11	12.6%	18.9%	\$1,610	7.9%	15.8%	20.4%
Upper	28	32.2%	32.4%	\$11,729	57.2%	39.1%	40.7%
Unknown	17	19.5%	27.2%	\$3,059	14.9%	31.9%	0.0%
TOTAL	87	100.0%	100.0%	\$20,490	100.0%	100.0%	100.0%

Appendix C (Continued)

Distribution of 2022 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner- Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	0	0.0%	2.6%	\$0	0.0%	1.7%	3.8%
Moderate	9	14.3%	16.1%	\$1,557	8.0%	10.7%	18.3%
Middle	22	34.9%	36.8%	\$5,920	30.6%	31.5%	39.2%
Upper	31	49.2%	43.9%	\$11,615	60.0%	55.6%	37.8%
Unknown	1	1.6%	0.6%	\$261	1.3%	0.5%	1.0%
TOTAL	63	100.0%	100.0%	\$19,353	100.0%	100.0%	100.0%
Refinance							
Low	4	21.1%	2.6%	\$366	9.0%	1.5%	3.8%
Moderate	3	15.8%	16.1%	\$643	15.9%	11.6%	18.3%
Middle	10	52.6%	37.8%	\$1,080	26.7%	31.7%	39.2%
Upper	2	10.5%	42.5%	\$1,963	48.4%	54.4%	37.8%
Unknown	0	0.0%	1.0%	\$0	0.0%	0.8%	1.0%
TOTAL	19	100.0%	100.0%	\$4,052	100.0%	100.0%	100.0%
Home Improvement							
Low	1	7.1%	2.8%	\$25	2.1%	2.0%	3.8%
Moderate	1	7.1%	12.5%	\$300	24.6%	10.7%	18.3%
Middle	7	50.0%	35.1%	\$451	37.0%	30.0%	39.2%
Upper	5	35.7%	48.8%	\$442	36.3%	56.7%	37.8%
Unknown	0	0.0%	0.8%	\$0	0.0%	0.6%	1.0%
TOTAL	14	100.0%	100.0%	\$1,218	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	1.0%	\$0	0.0%	0.9%	3.8%
Moderate	0	0.0%	9.1%	\$0	0.0%	4.5%	18.3%
Middle	0	0.0%	33.3%	\$0	0.0%	25.2%	39.2%
Upper	1	100.0%	56.2%	\$40	100.0%	69.0%	37.8%
Unknown	0	0.0%	0.4%	\$0	0.0%	0.3%	1.0%
TOTAL	1	100.0%	100.0%	\$40	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	2.3%	\$0	0.0%	1.5%	3.8%
Moderate	0	0.0%	12.3%	\$0	0.0%	9.8%	18.3%
Middle	0	0.0%	37.1%	\$0	0.0%	29.5%	39.2%
Upper	0	0.0%	47.5%	\$0	0.0%	58.4%	37.8%
Unknown	0	0.0%	0.7%	\$0	0.0%	0.8%	1.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	4.0%	\$0	0.0%	14.6%	3.8%
Moderate	0	0.0%	24.0%	\$0	0.0%	13.9%	18.3%
Middle	0	0.0%	43.1%	\$0	0.0%	37.7%	39.2%
Upper	0	0.0%	28.7%	\$0	0.0%	33.5%	37.8%
Unknown	0	0.0%	0.2%	\$0	0.0%	0.2%	1.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	14.7%	\$0	0.0%	12.8%	7.4%
Moderate	3	60.0%	32.4%	\$27,280	47.1%	37.6%	34.9%
Middle	2	40.0%	36.6%	\$30,675	52.9%	32.6%	37.1%
Upper	0	0.0%	13.6%	\$0	0.0%	15.6%	17.2%
Unknown	0	0.0%	2.7%	\$0	0.0%	1.4%	3.4%
TOTAL	5	100.0%	100.0%	\$57,955	100.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	5	4.9%	2.7%	\$391	0.5%	2.9%	3.8%
Moderate	16	15.7%	16.0%	\$29,780	36.0%	13.7%	18.3%
Middle	41	40.2%	36.9%	\$38,126	46.1%	31.6%	39.2%
Upper	39	38.2%	43.7%	\$14,060	17.0%	51.1%	37.8%
Unknown	1	1.0%	0.7%	\$261	0.3%	0.7%	1.0%
TOTAL	102	100.0%	100.0%	\$82,618	100.0%	100.0%	100.0%

Distribution of 2023 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner- Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	3	4.3%	3.7%	\$416	2.3%	2.4%	3.8%
Moderate	22	31.4%	16.1%	\$3,688	20.2%	11.1%	18.3%
Middle	20	28.6%	35.7%	\$3,910	21.4%	31.3%	39.2%
Upper	23	32.9%	43.8%	\$9,868	54.0%	54.7%	37.8%
Unknown	2	2.9%	0.7%	\$378	2.1%	0.5%	1.0%
TOTAL	70	100.0%	100.0%	\$18,260	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	3.4%	\$0	0.0%	1.9%	3.8%
Moderate	1	11.1%	18.2%	\$25	1.6%	12.6%	18.3%
Middle	2	22.2%	38.8%	\$254	15.8%	33.5%	39.2%
Upper	5	55.6%	39.0%	\$728	45.3%	51.6%	37.8%
Unknown	1	11.1%	0.6%	\$600	37.3%	0.5%	1.0%
TOTAL	9	100.0%	100.0%	\$1,607	100.0%	100.0%	100.0%
Home Improvement							
Low	1	20.0%	3.4%	\$100	21.4%	3.4%	3.8%
Moderate	1	20.0%	14.2%	\$10	2.1%	10.2%	18.3%
Middle	1	20.0%	37.5%	\$113	24.1%	33.1%	39.2%
Upper	2	40.0%	43.9%	\$245	52.4%	52.5%	37.8%
Unknown	0	0.0%	0.9%	\$0	0.0%	0.7%	1.0%
TOTAL	5	100.0%	100.0%	\$468	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	1.6%	\$0	0.0%	1.0%	3.8%
Moderate	0	0.0%	9.7%	\$0	0.0%	5.7%	18.3%
Middle	0	0.0%	35.2%	\$0	0.0%	25.9%	39.2%
Upper	1	100.0%	53.0%	\$57	100.0%	67.0%	37.8%
Unknown	0	0.0%	0.5%	\$0	0.0%	0.4%	1.0%
TOTAL	1	100.0%	100.0%	\$57	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	1.9%	\$0	0.0%	2.4%	3.8%
Moderate	1	50.0%	11.3%	\$33	33.7%	8.6%	18.3%
Middle	0	0.0%	40.3%	\$0	0.0%	32.1%	39.2%
Upper	1	50.0%	46.0%	\$65	66.3%	56.1%	37.8%
Unknown	0	0.0%	0.6%	\$0	0.0%	0.9%	1.0%
TOTAL	2	100.0%	100.0%	\$98	100.0%	100.0%	100.0%

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	7.3%	\$0	0.0%	3.5%	3.8%
Moderate	0	0.0%	28.5%	\$0	0.0%	21.4%	18.3%
Middle	0	0.0%	42.3%	\$0	0.0%	46.1%	39.2%
Upper	0	0.0%	22.0%	\$0	0.0%	29.0%	37.8%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	1.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	7.9%	\$0	0.0%	6.5%	7.4%
Moderate	0	0.0%	35.4%	\$0	0.0%	37.4%	34.9%
Middle	0	0.0%	29.8%	\$0	0.0%	26.6%	37.1%
Upper	0	0.0%	26.4%	\$0	0.0%	27.6%	17.2%
Unknown	0	0.0%	0.6%	\$0	0.0%	2.0%	3.4%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	4	4.6%	3.6%	\$516	2.5%	2.6%	3.8%
Moderate	25	28.7%	16.1%	\$3,756	18.3%	12.8%	18.3%
Middle	23	26.4%	36.4%	\$4,277	20.9%	31.3%	39.2%
Upper	32	36.8%	43.2%	\$10,963	53.5%	52.7%	37.8%
Unknown	3	3.4%	0.7%	\$978	4.8%	0.6%	1.0%
TOTAL	87	100.0%	100.0%	\$20,490	100.0%	100.0%	100.0%

Distribution of 2022 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2022						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	
Business Revenue	\$1 Million or Less	62	39.2%	52.2%	\$11,416	35.5%	37.8%	91.3%
	Over \$1 Million/ Unknown	96	60.8%	47.8%	\$20,720	64.5%	62.2%	8.7%
	TOTAL	158	100.0%	100.0%	\$32,136	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	91	57.6%	92.9%	\$4,713	14.7%	37.8%	
	\$100,001–\$250,000	31	19.6%	3.7%	\$5,791	18.0%	15.8%	
	\$250,001–\$1 Million	36	22.8%	3.4%	\$21,632	67.3%	46.5%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	158	100.0%	100.0%	\$32,136	100.0%	100.0%	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	35	56.5%		\$1,383	12.1%		
	\$100,001–\$250,000	14	22.6%		\$2,624	23.0%		
	\$250,001–\$1 Million	13	21.0%		\$7,409	64.9%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	62	100.0%		\$11,416	100.0%		

Distribution of 2023 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2023						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	
Business Revenue	\$1 Million or Less	44	32.4%	55.4%	\$8,455	36.1%	37.1%	91.0%
	Over \$1 Million/ Unknown	92	67.6%	44.6%	\$14,947	63.9%	62.9%	9.0%
	TOTAL	136	100.0%	100.0%	\$23,402	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	84	61.8%	93.1%	\$4,888	20.9%	37.9%	
	\$100,001–\$250,000	27	19.9%	3.8%	\$5,099	21.8%	16.5%	
	\$250,001–\$1 Million	25	18.4%	3.1%	\$13,415	57.3%	45.6%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	136	100.0%	100.0%	\$23,402	100.0%	100.0%	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	24	54.5%		\$1,114	13.2%		
	\$100,001–\$250,000	8	18.2%		\$1,524	18.0%		
	\$250,001–\$1 Million	12	27.3%		\$5,817	68.8%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	44	100.0%		\$8,455	100.0%		

Appendix C (Continued)

Distribution of 2022 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	1	0.6%	4.1%	\$300	0.9%	4.7%	4.8%
Moderate	51	32.3%	19.8%	\$6,523	20.3%	21.7%	21.8%
Middle	39	24.7%	32.1%	\$9,251	28.8%	30.0%	34.3%
Upper	62	39.2%	41.4%	\$15,232	47.4%	41.0%	36.0%
Unknown	5	3.2%	2.6%	\$830	2.6%	2.6%	3.1%
TOTAL	158	100.0%	100.0%	\$32,136	100.0%	100.0%	100.0%

Distribution of 2023 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	1	0.7%	4.2%	\$20	0.1%	5.3%	4.9%
Moderate	60	44.1%	19.3%	\$7,485	32.0%	23.0%	22.1%
Middle	32	23.5%	31.5%	\$6,394	27.3%	28.7%	34.2%
Upper	38	27.9%	42.7%	\$8,493	36.3%	40.8%	35.7%
Unknown	5	3.7%	2.3%	\$1,010	4.3%	2.2%	3.1%
TOTAL	136	100.0%	100.0%	\$23,402	100.0%	100.0%	100.0%

Tulsa County

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	0	0.0%	5.9%	\$0	0.0%	3.1%	21.5%
Moderate	1	9.1%	16.7%	\$261	5.8%	12.0%	17.3%
Middle	0	0.0%	18.3%	\$0	0.0%	16.7%	18.9%
Upper	7	63.6%	32.5%	\$1,870	41.2%	42.7%	42.4%
Unknown	3	27.3%	26.6%	\$2,405	53.0%	25.5%	0.0%
TOTAL	11	100.0%	100.0%	\$4,536	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	9.7%	\$0	0.0%	5.0%	21.5%
Moderate	0	0.0%	19.5%	\$0	0.0%	13.6%	17.3%
Middle	1	50.0%	19.5%	\$153	58.2%	16.6%	18.9%
Upper	1	50.0%	33.6%	\$110	41.8%	46.3%	42.4%
Unknown	0	0.0%	17.6%	\$0	0.0%	18.4%	0.0%
TOTAL	2	100.0%	100.0%	\$263	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	7.1%	\$0	0.0%	4.7%	21.5%
Moderate	0	0.0%	16.1%	\$0	0.0%	12.6%	17.3%
Middle	0	0.0%	20.5%	\$0	0.0%	16.7%	18.9%
Upper	2	100.0%	49.7%	\$200	100.0%	56.2%	42.4%
Unknown	0	0.0%	6.6%	\$0	0.0%	9.8%	0.0%
TOTAL	2	100.0%	100.0%	\$200	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	4.9%	\$0	0.0%	3.6%	21.5%
Moderate	0	0.0%	12.8%	\$0	0.0%	8.3%	17.3%
Middle	0	0.0%	18.9%	\$0	0.0%	14.9%	18.9%
Upper	0	0.0%	54.3%	\$0	0.0%	63.9%	42.4%
Unknown	0	0.0%	9.1%	\$0	0.0%	9.3%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	10.8%	\$0	0.0%	5.0%	21.5%
Moderate	0	0.0%	18.3%	\$0	0.0%	11.2%	17.3%
Middle	0	0.0%	18.6%	\$0	0.0%	12.2%	18.9%
Upper	0	0.0%	44.8%	\$0	0.0%	65.1%	42.4%
Unknown	0	0.0%	7.5%	\$0	0.0%	6.5%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	2.1%	\$0	0.0%	1.1%	21.5%
Moderate	0	0.0%	0.7%	\$0	0.0%	1.3%	17.3%
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	18.9%
Upper	0	0.0%	0.7%	\$0	0.0%	0.6%	42.4%
Unknown	0	0.0%	96.5%	\$0	0.0%	97.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Upper	0	0.0%	3.1%	\$0	0.0%	0.2%	N/A
Unknown	0	0.0%	96.9%	\$0	0.0%	99.8%	N/A
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	N/A
Total Home Mortgage Loans							Families by Family Income %
Low	0	0.0%	6.8%	\$0	0.0%	3.1%	21.5%
Moderate	1	6.7%	17.0%	\$261	5.2%	10.6%	17.3%
Middle	1	6.7%	18.5%	\$153	3.1%	14.2%	18.9%
Upper	10	66.7%	34.2%	\$2,180	43.6%	37.8%	42.4%
Unknown	3	20.0%	23.5%	\$2,405	48.1%	34.3%	0.0%
TOTAL	15	100.0%	100.0%	\$4,999	100.0%	100.0%	100.0%

Appendix C (Continued)

Distribution of 2023 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	1	20.0%	5.4%	\$128	13.1%	2.7%	21.5%
Moderate	0	0.0%	16.3%	\$0	0.0%	11.1%	17.3%
Middle	1	20.0%	19.3%	\$172	17.6%	17.3%	18.9%
Upper	3	60.0%	32.7%	\$675	69.2%	43.5%	42.4%
Unknown	0	0.0%	26.3%	\$0	0.0%	25.3%	0.0%
TOTAL	5	100.0%	100.0%	\$975	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	7.8%	\$0	0.0%	4.2%	21.5%
Moderate	0	0.0%	17.6%	\$0	0.0%	12.2%	17.3%
Middle	0	0.0%	19.3%	\$0	0.0%	16.8%	18.9%
Upper	1	33.3%	33.1%	\$30	4.4%	41.7%	42.4%
Unknown	2	66.7%	22.1%	\$651	95.6%	25.1%	0.0%
TOTAL	3	100.0%	100.0%	\$681	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	5.3%	\$0	0.0%	3.0%	21.5%
Moderate	0	0.0%	15.6%	\$0	0.0%	11.2%	17.3%
Middle	0	0.0%	21.9%	\$0	0.0%	17.0%	18.9%
Upper	2	100.0%	48.8%	\$324	100.0%	56.5%	42.4%
Unknown	0	0.0%	8.4%	\$0	0.0%	12.4%	0.0%
TOTAL	2	100.0%	100.0%	\$324	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	7.3%	\$0	0.0%	5.4%	21.5%
Moderate	0	0.0%	15.1%	\$0	0.0%	11.0%	17.3%
Middle	0	0.0%	21.6%	\$0	0.0%	15.4%	18.9%
Upper	0	0.0%	49.2%	\$0	0.0%	59.3%	42.4%
Unknown	0	0.0%	6.8%	\$0	0.0%	8.8%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	9.3%	\$0	0.0%	5.4%	21.5%
Moderate	0	0.0%	18.4%	\$0	0.0%	12.8%	17.3%
Middle	0	0.0%	19.7%	\$0	0.0%	14.0%	18.9%
Upper	0	0.0%	46.3%	\$0	0.0%	60.8%	42.4%
Unknown	0	0.0%	6.2%	\$0	0.0%	7.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	21.5%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	17.3%
Middle	0	0.0%	1.7%	\$0	0.0%	3.0%	18.9%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	42.4%
Unknown	0	0.0%	98.3%	\$0	0.0%	97.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Upper	0	0.0%	6.6%	\$0	0.0%	0.8%	N/A
Unknown	0	0.0%	93.4%	\$0	0.0%	99.2%	N/A
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	N/A
Total Home Mortgage Loans							Families By Family Income %
Low	1	10.0%	5.9%	\$128	6.5%	2.6%	21.5%
Moderate	0	0.0%	16.3%	\$0	0.0%	10.0%	17.3%
Middle	1	10.0%	19.4%	\$172	8.7%	15.3%	18.9%
Upper	6	60.0%	34.9%	\$1,029	52.0%	39.3%	42.4%
Unknown	2	20.0%	23.5%	\$651	32.9%	32.8%	0.0%
TOTAL	10	100.0%	100.0%	\$1,980	100.0%	100.0%	100.0%

Distribution of 2022 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner- Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	1	9.1%	2.1%	\$1,632	36.0%	1.1%	3.6%
Moderate	2	18.2%	18.4%	\$314	6.9%	11.8%	23.2%
Middle	5	45.5%	28.4%	\$1,300	28.7%	23.9%	27.7%
Upper	3	27.3%	51.1%	\$1,290	28.4%	63.1%	45.4%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.1%
TOTAL	11	100.0%	100.0%	\$4,536	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	1.2%	\$0	0.0%	0.6%	3.6%
Moderate	1	50.0%	19.4%	\$153	58.2%	11.7%	23.2%
Middle	0	0.0%	28.8%	\$0	0.0%	24.4%	27.7%
Upper	1	50.0%	50.5%	\$110	41.8%	63.3%	45.4%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.1%
TOTAL	2	100.0%	100.0%	\$263	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	1.6%	\$0	0.0%	1.3%	3.6%
Moderate	0	0.0%	16.2%	\$0	0.0%	12.6%	23.2%
Middle	0	0.0%	25.1%	\$0	0.0%	21.9%	27.7%
Upper	2	100.0%	57.0%	\$200	100.0%	64.2%	45.4%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.1%
TOTAL	2	100.0%	100.0%	\$200	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0.6%	\$0	0.0%	0.3%	3.6%
Moderate	0	0.0%	8.8%	\$0	0.0%	5.8%	23.2%
Middle	0	0.0%	20.7%	\$0	0.0%	16.0%	27.7%
Upper	0	0.0%	69.8%	\$0	0.0%	77.9%	45.4%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.1%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	1.3%	\$0	0.0%	0.6%	3.6%
Moderate	0	0.0%	18.6%	\$0	0.0%	9.8%	23.2%
Middle	0	0.0%	24.8%	\$0	0.0%	16.8%	27.7%
Upper	0	0.0%	55.2%	\$0	0.0%	72.8%	45.4%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.1%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	2.1%	\$0	0.0%	1.3%	3.6%
Moderate	0	0.0%	35.5%	\$0	0.0%	27.2%	23.2%
Middle	0	0.0%	32.6%	\$0	0.0%	31.5%	27.7%
Upper	0	0.0%	29.8%	\$0	0.0%	39.9%	45.4%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.1%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	11.6%	\$0	0.0%	9.1%	12.4%
Moderate	0	0.0%	41.1%	\$0	0.0%	28.4%	37.7%
Middle	0	0.0%	28.7%	\$0	0.0%	36.1%	26.4%
Upper	0	0.0%	16.3%	\$0	0.0%	25.7%	22.1%
Unknown	0	0.0%	2.3%	\$0	0.0%	0.6%	1.4%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	1	6.7%	1.9%	\$1,632	32.6%	2.2%	3.6%
Moderate	3	20.0%	18.5%	\$467	9.3%	14.1%	23.2%
Middle	5	33.3%	28.1%	\$1,300	26.0%	25.6%	27.7%
Upper	6	40.0%	51.4%	\$1,600	32.0%	58.0%	45.4%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.1%	0.1%
TOTAL	15	100.0%	100.0%	\$4,999	100.0%	100.0%	100.0%

Distribution of 2023 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner- Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	0	0.0%	2.4%	\$0	0.0%	1.3%	3.6%
Moderate	1	20.0%	22.6%	\$128	13.1%	15.2%	23.2%
Middle	1	20.0%	26.3%	\$181	18.6%	22.3%	27.7%
Upper	3	60.0%	48.6%	\$666	68.3%	61.2%	45.4%
Unknown	0	0.0%	0.1%	\$0	0.0%	0.1%	0.1%
TOTAL	5	100.0%	100.0%	\$975	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	1.9%	\$0	0.0%	1.3%	3.6%
Moderate	1	33.3%	22.2%	\$30	4.4%	15.6%	23.2%
Middle	2	66.7%	31.0%	\$651	95.6%	26.6%	27.7%
Upper	0	0.0%	44.9%	\$0	0.0%	56.5%	45.4%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.1%
TOTAL	3	100.0%	100.0%	\$681	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	1.9%	\$0	0.0%	1.6%	3.6%
Moderate	0	0.0%	18.6%	\$0	0.0%	16.1%	23.2%
Middle	0	0.0%	26.4%	\$0	0.0%	22.4%	27.7%
Upper	2	100.0%	53.1%	\$324	100.0%	59.9%	45.4%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.1%
TOTAL	2	100.0%	100.0%	\$324	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0.7%	\$0	0.0%	0.3%	3.6%
Moderate	0	0.0%	14.8%	\$0	0.0%	8.6%	23.2%
Middle	0	0.0%	24.5%	\$0	0.0%	23.4%	27.7%
Upper	0	0.0%	59.5%	\$0	0.0%	67.4%	45.4%
Unknown	0	0.0%	0.5%	\$0	0.0%	0.3%	0.1%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	1.8%	\$0	0.0%	1.0%	3.6%
Moderate	0	0.0%	16.2%	\$0	0.0%	12.1%	23.2%
Middle	0	0.0%	27.5%	\$0	0.0%	20.2%	27.7%
Upper	0	0.0%	54.5%	\$0	0.0%	66.8%	45.4%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.1%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	6.7%	\$0	0.0%	3.9%	3.6%
Moderate	0	0.0%	33.3%	\$0	0.0%	18.7%	23.2%
Middle	0	0.0%	33.3%	\$0	0.0%	34.5%	27.7%
Upper	0	0.0%	26.7%	\$0	0.0%	43.0%	45.4%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.1%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	11.0%	\$0	0.0%	14.6%	12.4%
Moderate	0	0.0%	35.2%	\$0	0.0%	22.0%	37.7%
Middle	0	0.0%	28.6%	\$0	0.0%	24.2%	26.4%
Upper	0	0.0%	25.3%	\$0	0.0%	39.3%	22.1%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	1.4%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	0	0.0%	2.3%	\$0	0.0%	2.7%	3.6%
Moderate	2	20.0%	21.8%	\$158	8.0%	15.9%	23.2%
Middle	3	30.0%	27.0%	\$832	42.0%	22.9%	27.7%
Upper	5	50.0%	48.8%	\$990	50.0%	58.3%	45.4%
Unknown	0	0.0%	0.1%	\$0	0.0%	0.0%	0.1%
TOTAL	10	100.0%	100.0%	\$1,980	100.0%	100.0%	100.0%

Distribution of 2022 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2022						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	
Business Revenue	\$1 Million or Less	12	41.4%	50.9%	\$1,353	18.2%	33.5%	90.8%
	Over \$1 Million/ Unknown	17	58.6%	49.1%	\$6,081	81.8%	66.5%	9.2%
	TOTAL	29	100.0%	100.0%	\$7,434	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	7	24.1%	91.8%	\$388	5.2%	31.6%	
	\$100,001–\$250,000	12	41.4%	4.0%	\$1,970	26.5%	15.9%	
	\$250,001–\$1 Million	10	34.5%	4.2%	\$5,076	68.3%	52.5%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	29	100.0%	100.0%	\$7,434	100.0%	100.0%	
Loan Size	Revenue \$1 Million or Less	\$100,000 or Less	6	50.0%		\$318	23.5%	
		\$100,001–\$250,000	5	41.7%		\$720	53.2%	
		\$250,001–\$1 Million	1	8.3%		\$315	23.3%	
		Over \$1 Million	0	0.0%		\$0	0.0%	
		TOTAL	12	100.0%		\$1,353	100.0%	

Distribution of 2023 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2023						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	
Business Revenue	\$1 Million or Less	18	46.2%	53.1%	\$2,495	25.4%	34.7%	90.7%
	Over \$1 Million/ Unknown	21	53.8%	46.9%	\$7,333	74.6%	65.3%	9.3%
	TOTAL	39	100.0%	100.0%	\$9,828	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	16	41.0%	92.2%	\$1,107	11.3%	32.2%	
	\$100,001–\$250,000	10	25.6%	3.7%	\$1,854	18.9%	14.6%	
	\$250,001–\$1 Million	13	33.3%	4.2%	\$6,867	69.9%	53.2%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	39	100.0%	100.0%	\$9,828	100.0%	100.0%	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	9	50.0%		\$582	23.3%		
	\$100,001–\$250,000	7	38.9%		\$1,299	52.1%		
	\$250,001–\$1 Million	2	11.1%		\$614	24.6%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	18	100.0%		\$2,495	100.0%		

Appendix C (Continued)

Distribution of 2022 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	3	10.3%	4.0%	\$2,025	27.2%	6.2%	4.3%
Moderate	7	24.1%	23.3%	\$1,170	15.7%	27.4%	25.6%
Middle	6	20.7%	27.7%	\$1,369	18.4%	26.6%	29.9%
Upper	13	44.8%	44.1%	\$2,870	38.6%	39.5%	39.9%
Unknown	0	0.0%	0.8%	\$0	0.0%	0.3%	0.1%
TOTAL	29	100.0%	100.0%	\$7,434	100.0%	100.0%	100.0%

Distribution of 2023 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	1	2.6%	4.0%	\$1,000	10.2%	5.5%	4.4%
Moderate	13	33.3%	23.7%	\$3,942	40.1%	28.7%	25.7%
Middle	8	20.5%	26.4%	\$1,294	13.2%	26.0%	29.9%
Upper	17	43.6%	45.1%	\$3,592	36.5%	39.5%	39.8%
Unknown	0	0.0%	0.7%	\$0	0.0%	0.3%	0.1%
TOTAL	39	100.0%	100.0%	\$9,828	100.0%	100.0%	100.0%

KANSAS

Sedgwick County

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	7	17.9%	9.6%	\$799	7.1%	5.3%	20.3%
Moderate	13	33.3%	22.0%	\$2,451	21.7%	17.0%	18.6%
Middle	5	12.8%	19.4%	\$1,090	9.7%	19.6%	21.0%
Upper	11	28.2%	25.4%	\$6,114	54.2%	37.1%	40.1%
Unknown	3	7.7%	23.6%	\$825	7.3%	21.1%	0.0%
TOTAL	39	100.0%	100.0%	\$11,279	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	11.5%	\$0	0.0%	7.4%	20.3%
Moderate	0	0.0%	22.3%	\$0	0.0%	17.7%	18.6%
Middle	0	0.0%	20.2%	\$0	0.0%	19.7%	21.0%
Upper	10	55.6%	25.6%	\$3,152	49.8%	34.9%	40.1%
Unknown	8	44.4%	20.3%	\$3,180	50.2%	20.4%	0.0%
TOTAL	18	100.0%	100.0%	\$6,332	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	9.2%	\$0	0.0%	5.5%	20.3%
Moderate	0	0.0%	18.6%	\$0	0.0%	13.7%	18.6%
Middle	2	50.0%	22.2%	\$131	60.4%	18.7%	21.0%
Upper	2	50.0%	43.5%	\$86	39.6%	51.5%	40.1%
Unknown	0	0.0%	6.6%	\$0	0.0%	10.6%	0.0%
TOTAL	4	100.0%	100.0%	\$217	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	7.1%	\$0	0.0%	3.6%	20.3%
Moderate	0	0.0%	17.8%	\$0	0.0%	11.9%	18.6%
Middle	1	100.0%	24.5%	\$200	100.0%	17.9%	21.0%
Upper	0	0.0%	45.1%	\$0	0.0%	58.5%	40.1%
Unknown	0	0.0%	5.5%	\$0	0.0%	8.1%	0.0%
TOTAL	1	100.0%	100.0%	\$200	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	8.4%	\$0	0.0%	4.7%	20.3%
Moderate	0	0.0%	16.1%	\$0	0.0%	10.1%	18.6%
Middle	0	0.0%	20.4%	\$0	0.0%	15.7%	21.0%
Upper	0	0.0%	39.1%	\$0	0.0%	50.8%	40.1%
Unknown	0	0.0%	16.1%	\$0	0.0%	18.6%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	1.1%	\$0	0.0%	1.2%	20.3%
Moderate	0	0.0%	3.4%	\$0	0.0%	4.6%	18.6%
Middle	0	0.0%	0.6%	\$0	0.0%	0.8%	21.0%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	40.1%
Unknown	0	0.0%	94.9%	\$0	0.0%	93.3%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Moderate	0	0.0%	0.3%	\$0	0.0%	0.0%	N/A
Middle	0	0.0%	1.0%	\$0	0.0%	0.1%	N/A
Upper	0	0.0%	3.4%	\$0	0.0%	0.8%	N/A
Unknown	2	100.0%	95.3%	\$87,720	100.0%	99.1%	N/A
TOTAL	2	100.0%	100.0%	\$87,720	100.0%	100.0%	N/A
Total Home Mortgage Loans							Families by Family Income %
Low	7	10.9%	9.7%	\$799	0.8%	4.8%	20.3%
Moderate	13	20.3%	21.0%	\$2,451	2.3%	14.2%	18.6%
Middle	8	12.5%	19.4%	\$1,421	1.3%	16.3%	21.0%
Upper	23	35.9%	26.7%	\$9,352	8.8%	31.3%	40.1%
Unknown	13	20.3%	23.2%	\$91,725	86.7%	33.5%	0.0%
TOTAL	64	100.0%	100.0%	\$105,748	100.0%	100.0%	100.0%

Appendix C (Continued)

Distribution of 2023 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	4	11.8%	7.4%	\$441	5.7%	3.6%	20.3%
Moderate	15	44.1%	19.0%	\$2,160	28.2%	13.9%	18.6%
Middle	4	11.8%	19.7%	\$545	7.1%	18.8%	21.0%
Upper	11	32.4%	28.1%	\$4,524	59.0%	39.1%	40.1%
Unknown	0	0.0%	25.8%	\$0	0.0%	24.6%	0.0%
TOTAL	34	100.0%	100.0%	\$7,670	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	8.6%	\$0	0.0%	4.7%	20.3%
Moderate	0	0.0%	19.8%	\$0	0.0%	14.7%	18.6%
Middle	0	0.0%	19.1%	\$0	0.0%	17.0%	21.0%
Upper	5	83.3%	30.6%	\$699	90.3%	36.6%	40.1%
Unknown	1	16.7%	21.8%	\$75	9.7%	27.0%	0.0%
TOTAL	6	100.0%	100.0%	\$774	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	7.3%	\$0	0.0%	4.3%	20.3%
Moderate	0	0.0%	17.2%	\$0	0.0%	11.0%	18.6%
Middle	2	33.3%	23.0%	\$168	35.7%	17.8%	21.0%
Upper	4	66.7%	42.6%	\$303	64.3%	54.4%	40.1%
Unknown	0	0.0%	9.9%	\$0	0.0%	12.4%	0.0%
TOTAL	6	100.0%	100.0%	\$471	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	7.5%	\$0	0.0%	5.1%	20.3%
Moderate	0	0.0%	20.8%	\$0	0.0%	15.0%	18.6%
Middle	1	33.3%	23.1%	\$68	31.8%	20.1%	21.0%
Upper	2	66.7%	42.9%	\$146	68.2%	51.7%	40.1%
Unknown	0	0.0%	5.7%	\$0	0.0%	8.1%	0.0%
TOTAL	3	100.0%	100.0%	\$214	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	10.5%	\$0	0.0%	7.0%	20.3%
Moderate	0	0.0%	18.8%	\$0	0.0%	13.3%	18.6%
Middle	0	0.0%	33.7%	\$0	0.0%	32.3%	21.0%
Upper	0	0.0%	31.9%	\$0	0.0%	43.6%	40.1%
Unknown	0	0.0%	5.1%	\$0	0.0%	3.8%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	1.3%	\$0	0.0%	2.0%	20.3%
Moderate	0	0.0%	5.3%	\$0	0.0%	6.0%	18.6%
Middle	0	0.0%	1.3%	\$0	0.0%	1.4%	21.0%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	40.1%
Unknown	0	0.0%	92.1%	\$0	0.0%	90.6%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Moderate	0	0.0%	0.6%	\$0	0.0%	0.0%	N/A
Middle	0	0.0%	0.6%	\$0	0.0%	0.0%	N/A
Upper	0	0.0%	1.9%	\$0	0.0%	0.2%	N/A
Unknown	0	0.0%	96.8%	\$0	0.0%	99.8%	N/A
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	N/A
Total Home Mortgage Loans							Families By Family Income %
Low	4	8.2%	7.5%	\$441	4.8%	3.4%	20.3%
Moderate	15	30.6%	18.7%	\$2,160	23.7%	12.3%	18.6%
Middle	7	14.3%	19.9%	\$781	8.6%	16.6%	21.0%
Upper	22	44.9%	29.6%	\$5,672	62.1%	34.8%	40.1%
Unknown	1	2.0%	24.1%	\$75	0.8%	33.0%	0.0%
TOTAL	49	100.0%	100.0%	\$9,129	100.0%	100.0%	100.0%

Appendix C (Continued)

Distribution of 2022 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner-Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	0	0.0%	1.5%	\$0	0.0%	0.9%	2.1%
Moderate	9	23.1%	21.7%	\$2,162	19.2%	12.9%	21.6%
Middle	16	41.0%	38.8%	\$3,344	29.6%	34.2%	40.2%
Upper	14	35.9%	37.8%	\$5,773	51.2%	51.9%	36.0%
Unknown	0	0.0%	0.2%	\$0	0.0%	0.1%	0.2%
TOTAL	39	100.0%	100.0%	\$11,279	100.0%	100.0%	100.0%
Refinance							
Low	3	16.7%	1.3%	\$1,471	23.2%	0.9%	2.1%
Moderate	5	27.8%	19.9%	\$1,709	27.0%	13.2%	21.6%
Middle	0	0.0%	40.9%	\$0	0.0%	36.2%	40.2%
Upper	10	55.6%	37.6%	\$3,152	49.8%	49.5%	36.0%
Unknown	0	0.0%	0.2%	\$0	0.0%	0.2%	0.2%
TOTAL	18	100.0%	100.0%	\$6,332	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	0.9%	\$0	0.0%	0.7%	2.1%
Moderate	0	0.0%	13.9%	\$0	0.0%	9.3%	21.6%
Middle	3	75.0%	39.9%	\$157	72.4%	35.7%	40.2%
Upper	1	25.0%	45.2%	\$60	27.6%	54.3%	36.0%
Unknown	0	0.0%	0.1%	\$0	0.0%	0.1%	0.2%
TOTAL	4	100.0%	100.0%	\$217	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0.6%	\$0	0.0%	0.2%	2.1%
Moderate	0	0.0%	10.4%	\$0	0.0%	4.7%	21.6%
Middle	1	100.0%	34.0%	\$200	100.0%	21.9%	40.2%
Upper	0	0.0%	54.9%	\$0	0.0%	73.2%	36.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.2%
TOTAL	1	100.0%	100.0%	\$200	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	1.5%	\$0	0.0%	0.5%	2.1%
Moderate	0	0.0%	10.9%	\$0	0.0%	6.2%	21.6%
Middle	0	0.0%	38.7%	\$0	0.0%	32.5%	40.2%
Upper	0	0.0%	48.9%	\$0	0.0%	60.8%	36.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.2%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	2.3%	\$0	0.0%	2.1%	2.1%
Moderate	0	0.0%	38.1%	\$0	0.0%	27.0%	21.6%
Middle	0	0.0%	44.9%	\$0	0.0%	48.6%	40.2%
Upper	0	0.0%	14.8%	\$0	0.0%	22.3%	36.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.2%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	5.4%	\$0	0.0%	0.7%	4.1%
Moderate	0	0.0%	45.1%	\$0	0.0%	27.9%	35.7%
Middle	0	0.0%	31.2%	\$0	0.0%	30.3%	33.7%
Upper	2	100.0%	16.6%	\$87,720	100.0%	32.1%	21.5%
Unknown	0	0.0%	1.7%	\$0	0.0%	8.9%	5.0%
TOTAL	2	100.0%	100.0%	\$87,720	100.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	3	4.7%	1.5%	\$1,471	1.4%	0.8%	2.1%
Moderate	14	21.9%	20.9%	\$3,871	3.7%	15.2%	21.6%
Middle	20	31.3%	39.2%	\$3,701	3.5%	33.9%	40.2%
Upper	27	42.2%	38.2%	\$96,705	91.4%	48.5%	36.0%
Unknown	0	0.0%	0.2%	\$0	0.0%	1.5%	0.2%
TOTAL	64	100.0%	100.0%	\$105,748	100.0%	100.0%	100.0%

Distribution of 2023 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner- Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	4	11.8%	1.8%	\$438	5.7%	0.9%	2.1%
Moderate	16	47.1%	21.9%	\$2,210	28.8%	13.6%	21.6%
Middle	7	20.6%	39.5%	\$2,268	29.6%	35.5%	40.2%
Upper	7	20.6%	36.7%	\$2,754	35.9%	50.0%	36.0%
Unknown	0	0.0%	0.1%	\$0	0.0%	0.1%	0.2%
TOTAL	34	100.0%	100.0%	\$7,670	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	2.1%	\$0	0.0%	1.3%	2.1%
Moderate	1	16.7%	21.1%	\$100	12.9%	16.3%	21.6%
Middle	1	16.7%	42.8%	\$110	14.2%	38.1%	40.2%
Upper	4	66.7%	33.8%	\$564	72.9%	44.2%	36.0%
Unknown	0	0.0%	0.1%	\$0	0.0%	0.1%	0.2%
TOTAL	6	100.0%	100.0%	\$774	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	3.5%	\$0	0.0%	0.8%	2.1%
Moderate	0	0.0%	16.7%	\$0	0.0%	13.8%	21.6%
Middle	4	66.7%	38.2%	\$331	70.3%	33.1%	40.2%
Upper	2	33.3%	41.4%	\$140	29.7%	52.3%	36.0%
Unknown	0	0.0%	0.1%	\$0	0.0%	0.0%	0.2%
TOTAL	6	100.0%	100.0%	\$471	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0.5%	\$0	0.0%	0.5%	2.1%
Moderate	0	0.0%	13.4%	\$0	0.0%	8.1%	21.6%
Middle	2	66.7%	44.5%	\$188	87.9%	40.1%	40.2%
Upper	1	33.3%	41.4%	\$26	12.1%	51.0%	36.0%
Unknown	0	0.0%	0.3%	\$0	0.0%	0.3%	0.2%
TOTAL	3	100.0%	100.0%	\$214	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	2.9%	\$0	0.0%	1.9%	2.1%
Moderate	0	0.0%	16.7%	\$0	0.0%	11.3%	21.6%
Middle	0	0.0%	37.7%	\$0	0.0%	29.4%	40.2%
Upper	0	0.0%	42.4%	\$0	0.0%	57.2%	36.0%
Unknown	0	0.0%	0.4%	\$0	0.0%	0.2%	0.2%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	5.3%	\$0	0.0%	2.6%	2.1%
Moderate	0	0.0%	36.8%	\$0	0.0%	28.9%	21.6%
Middle	0	0.0%	40.8%	\$0	0.0%	44.7%	40.2%
Upper	0	0.0%	17.1%	\$0	0.0%	23.9%	36.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.2%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	3.2%	\$0	0.0%	6.9%	4.1%
Moderate	0	0.0%	45.6%	\$0	0.0%	27.7%	35.7%
Middle	0	0.0%	25.3%	\$0	0.0%	24.6%	33.7%
Upper	0	0.0%	22.8%	\$0	0.0%	31.8%	21.5%
Unknown	0	0.0%	3.2%	\$0	0.0%	9.0%	5.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	4	8.2%	2.0%	\$438	4.8%	1.6%	2.1%
Moderate	17	34.7%	21.4%	\$2,310	25.3%	15.5%	21.6%
Middle	14	28.6%	39.9%	\$2,897	31.7%	34.5%	40.2%
Upper	14	28.6%	36.6%	\$3,484	38.2%	47.4%	36.0%
Unknown	0	0.0%	0.2%	\$0	0.0%	1.1%	0.2%
TOTAL	49	100.0%	100.0%	\$9,129	100.0%	100.0%	100.0%

Distribution of 2022 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2022						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	
Business Revenue	\$1 Million or Less	26	47.3%	50.7%	\$5,856	32.2%	34.7%	89.2%
	Over \$1 Million/ Unknown	29	52.7%	49.3%	\$12,325	67.8%	65.3%	10.8%
	TOTAL	55	100.0%	100.0%	\$18,181	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	14	25.5%	91.1%	\$631	3.5%	28.5%	
	\$100,001–\$250,000	21	38.2%	4.2%	\$4,051	22.3%	15.4%	
	\$250,001–\$1 Million	20	36.4%	4.8%	\$13,499	74.2%	56.1%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	55	100.0%	100.0%	\$18,181	100.0%	100.0%	
Loan Size	Revenue \$1 Million or Less	\$100,000 or Less	8	30.8%		\$343	5.9%	
		\$100,001–\$250,000	10	38.5%		\$1,859	31.7%	
		\$250,001–\$1 Million	8	30.8%		\$3,654	62.4%	
		Over \$1 Million	0	0.0%		\$0	0.0%	
		TOTAL	26	100.0%		\$5,856	100.0%	

Distribution of 2023 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2023						
		Count			Dollars			Total
		Bank		Aggregate	Bank		Aggregate	Businesses
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	15	32.6%	54.0%	\$4,509	25.6%	33.1%	89.1%
	Over \$1 Million/ Unknown	31	67.4%	46.0%	\$13,106	74.4%	66.9%	10.9%
	TOTAL	46	100.0%	100.0%	\$17,615	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	7	15.2%	90.8%	\$434	2.5%	27.3%	
	\$100,001–\$250,000	14	30.4%	4.3%	\$2,796	15.9%	15.7%	
	\$250,001–\$1 Million	25	54.3%	4.9%	\$14,385	81.7%	57.0%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	46	100.0%	100.0%	\$17,615	100.0%	100.0%	
Loan Size	Revenue \$1 Million or Less	\$100,000 or Less	4	26.7%		\$259	5.7%	
		\$100,001–\$250,000	6	40.0%		\$1,200	26.6%	
		\$250,001–\$1 Million	5	33.3%		\$3,050	67.6%	
		Over \$1 Million	0	0.0%		\$0	0.0%	
		TOTAL	15	100.0%		\$4,509	100.0%	

Appendix C (Continued)

Distribution of 2022 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	4	7.3%	2.5%	\$2,902	16.0%	3.7%	2.9%
Moderate	13	23.6%	22.2%	\$5,323	29.3%	23.3%	24.3%
Middle	11	20.0%	32.7%	\$2,534	13.9%	29.2%	33.6%
Upper	27	49.1%	39.0%	\$7,422	40.8%	39.2%	35.5%
Unknown	0	0.0%	3.7%	\$0	0.0%	4.6%	3.8%
TOTAL	55	100.0%	100.0%	\$18,181	100.0%	100.0%	100.0%

Distribution of 2023 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	4	8.7%	2.8%	\$3,100	17.6%	3.3%	2.9%
Moderate	10	21.7%	22.5%	\$4,200	23.8%	21.2%	24.9%
Middle	5	10.9%	30.5%	\$1,158	6.6%	30.3%	33.6%
Upper	26	56.5%	41.0%	\$8,737	49.6%	40.9%	35.1%
Unknown	1	2.2%	3.3%	\$420	2.4%	4.4%	3.5%
TOTAL	46	100.0%	100.0%	\$17,615	100.0%	100.0%	100.0%

Reno County

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	1	33.3%	10.7%	\$18	8.1%	6.5%	17.8%
Moderate	1	33.3%	19.5%	\$63	28.5%	14.9%	20.4%
Middle	0	0.0%	19.1%	\$0	0.0%	20.7%	23.1%
Upper	1	33.3%	24.7%	\$140	63.3%	33.5%	38.7%
Unknown	0	0.0%	26.0%	\$0	0.0%	24.4%	0.0%
TOTAL	3	100.0%	100.0%	\$221	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	8.9%	\$0	0.0%	4.9%	17.8%
Moderate	1	100.0%	20.9%	\$77	100.0%	16.2%	20.4%
Middle	0	0.0%	18.8%	\$0	0.0%	18.2%	23.1%
Upper	0	0.0%	27.1%	\$0	0.0%	35.7%	38.7%
Unknown	0	0.0%	24.3%	\$0	0.0%	24.9%	0.0%
TOTAL	1	100.0%	100.0%	\$77	100.0%	100.0%	100.0%
Home Improvement							
Low	1	25.0%	7.4%	\$15	14.0%	3.4%	17.8%
Moderate	1	25.0%	14.8%	\$50	46.7%	11.1%	20.4%
Middle	1	25.0%	25.9%	\$17	15.9%	29.0%	23.1%
Upper	1	25.0%	48.1%	\$25	23.4%	52.5%	38.7%
Unknown	0	0.0%	3.7%	\$0	0.0%	3.9%	0.0%
TOTAL	4	100.0%	100.0%	\$107	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	2	100.0%	15.4%	\$110	100.0%	29.1%	17.8%
Moderate	0	0.0%	38.5%	\$0	0.0%	32.5%	20.4%
Middle	0	0.0%	23.1%	\$0	0.0%	21.7%	23.1%
Upper	0	0.0%	23.1%	\$0	0.0%	16.7%	38.7%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	2	100.0%	100.0%	\$110	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	6.5%	\$0	0.0%	2.8%	17.8%
Moderate	0	0.0%	25.8%	\$0	0.0%	15.0%	20.4%
Middle	0	0.0%	16.1%	\$0	0.0%	12.3%	23.1%
Upper	0	0.0%	19.4%	\$0	0.0%	30.1%	38.7%
Unknown	0	0.0%	32.3%	\$0	0.0%	39.8%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	17.8%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	20.4%
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	23.1%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	38.7%
Unknown	0	0.0%	100.0%	\$0	0.0%	100.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Middle	0	0.0%	7.1%	\$0	0.0%	3.1%	N/A
Upper	0	0.0%	21.4%	\$0	0.0%	4.6%	N/A
Unknown	0	0.0%	71.4%	\$0	0.0%	92.4%	N/A
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	N/A
Total Home Mortgage Loans							Families by Family Income %
Low	4	40.0%	9.8%	\$143	27.8%	5.8%	17.8%
Moderate	3	30.0%	19.5%	\$190	36.9%	14.4%	20.4%
Middle	1	10.0%	19.0%	\$17	3.3%	19.2%	23.1%
Upper	2	20.0%	25.8%	\$165	32.0%	32.7%	38.7%
Unknown	0	0.0%	25.9%	\$0	0.0%	27.9%	0.0%
TOTAL	10	100.0%	100.0%	\$515	100.0%	100.0%	100.0%

Distribution of 2023 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	0	0.0%	7.1%	\$0	0.0%	3.8%	17.8%
Moderate	0	0.0%	24.0%	\$0	0.0%	19.3%	20.4%
Middle	1	100.0%	18.1%	\$40	100.0%	18.4%	23.1%
Upper	0	0.0%	21.8%	\$0	0.0%	31.0%	38.7%
Unknown	0	0.0%	29.0%	\$0	0.0%	27.5%	0.0%
TOTAL	1	100.0%	100.0%	\$40	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	10.0%	\$0	0.0%	5.0%	17.8%
Moderate	0	0.0%	14.2%	\$0	0.0%	11.0%	20.4%
Middle	1	100.0%	21.3%	\$30	100.0%	17.5%	23.1%
Upper	0	0.0%	28.9%	\$0	0.0%	38.3%	38.7%
Unknown	0	0.0%	25.6%	\$0	0.0%	28.1%	0.0%
TOTAL	1	100.0%	100.0%	\$30	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	6.5%	\$0	0.0%	5.3%	17.8%
Moderate	1	50.0%	22.6%	\$45	81.8%	18.1%	20.4%
Middle	0	0.0%	22.6%	\$0	0.0%	17.8%	23.1%
Upper	1	50.0%	38.7%	\$10	18.2%	50.0%	38.7%
Unknown	0	0.0%	9.7%	\$0	0.0%	8.9%	0.0%
TOTAL	2	100.0%	100.0%	\$55	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	19.0%	\$0	0.0%	22.2%	17.8%
Moderate	0	0.0%	28.6%	\$0	0.0%	22.5%	20.4%
Middle	0	0.0%	9.5%	\$0	0.0%	5.5%	23.1%
Upper	0	0.0%	33.3%	\$0	0.0%	44.9%	38.7%
Unknown	0	0.0%	9.5%	\$0	0.0%	5.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	20.5%	\$0	0.0%	21.1%	17.8%
Moderate	0	0.0%	28.2%	\$0	0.0%	13.6%	20.4%
Middle	0	0.0%	20.5%	\$0	0.0%	19.4%	23.1%
Upper	0	0.0%	25.6%	\$0	0.0%	36.5%	38.7%
Unknown	0	0.0%	5.1%	\$0	0.0%	9.4%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	17.8%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	20.4%
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	23.1%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	38.7%
Unknown	0	0.0%	100.0%	\$0	0.0%	100.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Moderate	0	0.0%	14.3%	\$0	0.0%	22.3%	N/A
Middle	0	0.0%	3.6%	\$0	0.0%	0.8%	N/A
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Unknown	0	0.0%	82.1%	\$0	0.0%	76.9%	N/A
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	N/A
Total Home Mortgage Loans							Families By Family Income %
Low	0	0.0%	8.1%	\$0	0.0%	4.2%	17.8%
Moderate	1	25.0%	21.9%	\$45	36.0%	18.1%	20.4%
Middle	2	50.0%	18.4%	\$70	56.0%	17.3%	23.1%
Upper	1	25.0%	23.8%	\$10	8.0%	31.2%	38.7%
Unknown	0	0.0%	27.7%	\$0	0.0%	29.2%	0.0%
TOTAL	4	100.0%	100.0%	\$125	100.0%	100.0%	100.0%

Appendix C (Continued)

Distribution of 2022 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner-Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	0	0.0%	2.0%	\$0	0.0%	1.2%	1.6%
Moderate	2	66.7%	10.2%	\$81	36.7%	5.5%	9.9%
Middle	1	33.3%	77.9%	\$140	63.3%	79.3%	80.1%
Upper	0	0.0%	9.9%	\$0	0.0%	14.0%	8.4%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	3	100.0%	100.0%	\$221	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	3.1%	\$0	0.0%	2.3%	1.6%
Moderate	0	0.0%	9.6%	\$0	0.0%	4.3%	9.9%
Middle	1	100.0%	78.4%	\$77	100.0%	81.1%	80.1%
Upper	0	0.0%	8.9%	\$0	0.0%	12.3%	8.4%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	1	100.0%	100.0%	\$77	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	1.9%	\$0	0.0%	0.9%	1.6%
Moderate	0	0.0%	5.6%	\$0	0.0%	3.7%	9.9%
Middle	3	75.0%	79.6%	\$92	86.0%	78.8%	80.1%
Upper	1	25.0%	13.0%	\$15	14.0%	16.6%	8.4%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	4	100.0%	100.0%	\$107	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	1.6%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	9.9%
Middle	2	100.0%	76.9%	\$110	100.0%	79.4%	80.1%
Upper	0	0.0%	23.1%	\$0	0.0%	20.6%	8.4%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	2	100.0%	100.0%	\$110	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	1.6%
Moderate	0	0.0%	3.2%	\$0	0.0%	2.3%	9.9%
Middle	0	0.0%	74.2%	\$0	0.0%	63.6%	80.1%
Upper	0	0.0%	22.6%	\$0	0.0%	34.0%	8.4%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	6.7%	\$0	0.0%	3.3%	1.6%
Moderate	0	0.0%	13.3%	\$0	0.0%	8.3%	9.9%
Middle	0	0.0%	66.7%	\$0	0.0%	79.8%	80.1%
Upper	0	0.0%	13.3%	\$0	0.0%	8.7%	8.4%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	21.4%	\$0	0.0%	26.8%	24.4%
Moderate	0	0.0%	28.6%	\$0	0.0%	11.0%	12.0%
Middle	0	0.0%	42.9%	\$0	0.0%	59.1%	62.0%
Upper	0	0.0%	7.1%	\$0	0.0%	3.1%	1.6%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	0	0.0%	2.5%	\$0	0.0%	2.5%	1.6%
Moderate	2	20.0%	9.8%	\$81	15.7%	5.4%	9.9%
Middle	7	70.0%	77.5%	\$419	81.4%	78.5%	80.1%
Upper	1	10.0%	10.3%	\$15	2.9%	13.5%	8.4%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	10	100.0%	100.0%	\$515	100.0%	100.0%	100.0%

Distribution of 2023 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner- Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	0	0.0%	2.2%	\$0	0.0%	1.3%	1.6%
Moderate	1	100.0%	12.7%	\$40	100.0%	7.4%	9.9%
Middle	0	0.0%	77.1%	\$0	0.0%	78.3%	80.1%
Upper	0	0.0%	8.1%	\$0	0.0%	13.0%	8.4%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	1	100.0%	100.0%	\$40	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	3.3%	\$0	0.0%	1.1%	1.6%
Moderate	0	0.0%	10.4%	\$0	0.0%	4.1%	9.9%
Middle	1	100.0%	78.2%	\$30	100.0%	77.9%	80.1%
Upper	0	0.0%	8.1%	\$0	0.0%	16.9%	8.4%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	1	100.0%	100.0%	\$30	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	1.6%
Moderate	1	50.0%	12.9%	\$45	81.8%	10.6%	9.9%
Middle	1	50.0%	66.1%	\$10	18.2%	55.2%	80.1%
Upper	0	0.0%	21.0%	\$0	0.0%	34.2%	8.4%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	2	100.0%	100.0%	\$55	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	1.6%
Moderate	0	0.0%	9.5%	\$0	0.0%	6.9%	9.9%
Middle	0	0.0%	81.0%	\$0	0.0%	85.1%	80.1%
Upper	0	0.0%	9.5%	\$0	0.0%	7.9%	8.4%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	1.6%
Moderate	0	0.0%	15.4%	\$0	0.0%	6.1%	9.9%
Middle	0	0.0%	82.1%	\$0	0.0%	92.6%	80.1%
Upper	0	0.0%	2.6%	\$0	0.0%	1.4%	8.4%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	1.6%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	9.9%
Middle	0	0.0%	100.0%	\$0	0.0%	100.0%	80.1%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	8.4%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	17.9%	\$0	0.0%	13.2%	24.4%
Moderate	0	0.0%	25.0%	\$0	0.0%	30.0%	12.0%
Middle	0	0.0%	57.1%	\$0	0.0%	56.8%	62.0%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	1.6%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	0	0.0%	2.5%	\$0	0.0%	1.7%	1.6%
Moderate	2	50.0%	12.5%	\$85	68.0%	7.9%	9.9%
Middle	2	50.0%	76.5%	\$40	32.0%	77.2%	80.1%
Upper	0	0.0%	8.4%	\$0	0.0%	13.2%	8.4%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	4	100.0%	100.0%	\$125	100.0%	100.0%	100.0%

Distribution of 2022 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2022						
		Count			Dollars			Total
		Bank		Aggregate	Bank		Aggregate	Businesses
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	4	100.0%	56.1%	\$254	100.0%	36.8%	87.6%
	Over \$1 Million/ Unknown	0	0.0%	43.9%	\$0	0.0%	63.2%	12.4%
	TOTAL	4	100.0%	100.0%	\$254	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	3	75.0%	94.5%	\$29	11.4%	41.5%	
	\$100,001–\$250,000	1	25.0%	2.8%	\$225	88.6%	13.5%	
	\$250,001–\$1 Million	0	0.0%	2.8%	\$0	0.0%	45.0%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	4	100.0%	100.0%	\$254	100.0%	100.0%	
Loan Size	Revenue \$1 Million or Less	\$100,000 or Less	3	75.0%		\$29	11.4%	
		\$100,001–\$250,000	1	25.0%		\$225	88.6%	
		\$250,001–\$1 Million	0	0.0%		\$0	0.0%	
		Over \$1 Million	0	0.0%		\$0	0.0%	
		TOTAL	4	100.0%		\$254	100.0%	

Distribution of 2023 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2023						
		Count			Dollars			Total
		Bank		Aggregate	Bank		Aggregate	Businesses
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	2	25.0%	63.0%	\$33	1.6%	47.7%	87.4%
	Over \$1 Million/ Unknown	6	75.0%	37.0%	\$2,030	98.4%	52.3%	12.6%
	TOTAL	8	100.0%	100.0%	\$2,063	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	3	37.5%	94.6%	\$38	1.8%	42.5%	
	\$100,001–\$250,000	2	25.0%	2.3%	\$425	20.6%	11.2%	
	\$250,001–\$1 Million	3	37.5%	3.1%	\$1,600	77.6%	46.3%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	8	100.0%	100.0%	\$2,063	100.0%	100.0%	
Loan Size	Revenue \$1 Million or Less	\$100,000 or Less	2	100.0%		\$33	100.0%	
		\$100,001–\$250,000	0	0.0%		\$0	0.0%	
		\$250,001–\$1 Million	0	0.0%		\$0	0.0%	
		Over \$1 Million	0	0.0%		\$0	0.0%	
		TOTAL	2	100.0%		\$33	100.0%	

Appendix C (Continued)

Distribution of 2022 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	0	0.0%	8.8%	\$0	0.0%	10.3%	15.0%
Moderate	0	0.0%	7.7%	\$0	0.0%	16.7%	8.1%
Middle	3	75.0%	72.5%	\$29	11.4%	65.3%	68.0%
Upper	1	25.0%	8.8%	\$225	88.6%	7.2%	8.9%
Unknown	0	0.0%	2.2%	\$0	0.0%	0.6%	0.0%
TOTAL	4	100.0%	100.0%	\$254	100.0%	100.0%	100.0%

Distribution of 2023 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	0	0.0%	9.0%	\$0	0.0%	16.1%	14.9%
Moderate	1	12.5%	8.8%	\$28	1.4%	8.1%	8.1%
Middle	6	75.0%	69.4%	\$1,810	87.7%	57.5%	68.0%
Upper	1	12.5%	11.9%	\$225	10.9%	18.2%	8.9%
Unknown	0	0.0%	0.9%	\$0	0.0%	0.1%	0.0%
TOTAL	8	100.0%	100.0%	\$2,063	100.0%	100.0%	100.0%

GLOSSARY

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 metropolitan area/assessment area.

Assessment area: One or more of the geographic areas delineated by the bank and used by the regulatory agency to assess an institution's record of CRA performance.

Census tract: A small subdivision of metropolitan and nonmetropolitan counties. Census tract boundaries do not cross county lines; however, they may cross the boundaries of metropolitan statistical areas. Census tracts usually have between 2,500 and 8,000 persons, and their physical size varies widely, depending on 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 contact: Interviews conducted as part of the CRA examination to gather information that might assist examiners in understanding the bank's community, available opportunities for helping to meet local credit and community development needs, and perceptions on the performance of financial institutions in helping meet local credit needs. Communications and information gathered can help to provide a context to assist in the evaluation of an institution's CRA performance.

Community development: An activity associated with one of the following five descriptions: (1) affordable housing (including multifamily rental housing) for low- or moderate-income individuals; (2) community services targeted to low- or moderate-income individuals; (3) activities that promote economic development by financing businesses or farms that meet the size eligibility standards of the Small Business Administration's Development Company or Small Business Investment Company programs (13 CFR 121.301) or have gross annual revenues of \$1 million or less; (4) activities that revitalize or stabilize low- or moderate-income geographies, designated disaster areas, or distressed or underserved nonmetropolitan middle-income geographies; or (5) Neighborhood Stabilization Program (NSP) eligible activities in areas with HUD-approved NSP plans, which are conducted within two years after the date when NSP program funds are required to be spent and benefit low-, moderate-, and middle-income individuals and geographies.

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.

Demographics: The statistical characteristics of human populations (e.g., age, race, sex, and income) used especially to identify markets.

Distressed nonmetropolitan middle-income geography: A middle-income, nonmetropolitan geography will be designated as distressed if it is in a county that meets one or more of the following triggers: (1) an unemployment rate of at least 1.5 times the national average, (2) a poverty rate of 20 percent or more, or (3) a population loss of 10 percent or more between the previous and most recent decennial census or a net migration loss of 5 percent or more over the 5-year period preceding the most recent census.

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 nonrelatives 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 who do 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 income of applicants; the amount of loan requested; and the disposition of the application (e.g., approved, denied, and withdrawn).

Home mortgage loans: Includes home purchase and home improvement loans as defined in the HMDA regulation. This definition also includes multifamily (five or more families) dwelling loans, loans for the purchase of manufactured homes, and refinancing of home improvement and home purchase loans.

Household: One or more persons who occupy a housing unit. The occupants may be a single family, one person living alone, two or more families living together, or any other group of related or unrelated persons who share living arrangements.

Housing affordability ratio: Calculated by dividing the median household income by the median housing value. It represents the amount of single family, owner-occupied housing that a dollar of income can purchase for the median household in the census tract. Values closer to 100 percent indicate greater affordability.

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 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 metropolitan area/assessment area.

Median family income: The dollar amount that divides the family income distribution into two equal groups, half having incomes above the median, half having incomes below the median. The median family income is based on all families within the area being analyzed.

Metropolitan area (MA): A metropolitan statistical area (MSA) or a metropolitan division (MD) as defined by the Office of Management and Budget. An MSA is a core area containing at least one urbanized area of 50,000 or more inhabitants, together with adjacent communities having a high degree of economic and social integration with that core. An MD is a division of an MSA based on specific criteria including commuting patterns. Only an MSA that has a population of at least 2.5 million may be divided into MDs.

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.

Nonmetropolitan statistical area (nonMSA): Not part of a metropolitan area. (See metropolitan area.)

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.

Performance context: The performance context is a broad range of economic, demographic, and institution- and community-specific information that an examiner reviews to understand the context in which an institution's record of performance should be evaluated. The performance context is not a formal or written assessment of community credit needs.

Performance criteria: These are the different criteria against which a bank's performance in helping to meet the credit needs of its assessment area(s) is measured. The criteria relate to lending, investment, retail service, and community development activities performed by a bank. The performance criteria have both quantitative and qualitative aspects. There are different sets of criteria for large banks, intermediate small banks, small banks, wholesale/limited purpose banks, and strategic plan banks.

Performance evaluation (PE): A written evaluation of a financial institution's record of meeting the credit needs of its community, as prepared by the federal financial supervision agency responsible for supervising the institution.

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 multistate 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 multistate metropolitan area, the institution will receive a rating for the multistate metropolitan area.

Small businesses/small farms: A small business/farm is considered to be one in which gross annual revenues for the preceding calendar year were \$1 million or less.

Small loan(s) to business(es): That is, "small business loans" are included in "loans to small businesses" as defined in the Consolidated Reports of Condition and Income (Call Report) and the Thrift Financial Reporting (TFR) instructions. These loans have original amounts of \$1 million or less and typically are secured either by nonfarm or nonresidential real estate or are classified as commercial and industrial loans. However, thrift institutions may also exercise the option to report loans secured by nonfarm residential real estate as "small business loans" if the loans are reported on the TFR as nonmortgage, commercial loans.

Small loan(s) to farm(s): That is, "small farm loans" are included in "loans to small farms" as defined in the instructions for preparation of the Consolidated Reports 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.

Underserved middle-income geography: A middle-income, nonmetropolitan geography will be designated as underserved if it meets criteria for population size, density, and dispersion that indicate the area's population is sufficiently small, thin, and distant from a population center that the tract is likely to have difficulty financing the fixed costs of meeting essential community needs.

Upper-income: Individual income that is 120 percent or more of the area median income, or a median family income that is 120 percent or more, in the case of a geography.