



PUBLIC DISCLOSURE

July 1, 2024

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

The First National Bank of Sparta
Charter Number 7015

101 West Broadway
Sparta, IL 62286

Office of the Comptroller of the Currency

500 North Broadway, Suite 1700
St. Louis, MO 63102

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

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Overall CRA Rating

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

The Lending Test is rated: Outstanding.

The Lending Test rating is based on The First National Bank of Sparta's (FNB Sparta or bank) performance in the state of Illinois. The major factors that support this rating include:

- FNB Sparta's average loan-to-deposit (LTD) ratio is reasonable given the bank's size, financial condition, and level of local competition.
- A substantial majority of the bank's loans are inside its assessment area (AA).
- The distribution of loans to borrowers of different income levels is excellent.
- The bank received no CRA-related complaints during the evaluation period.

Loan-to-Deposit Ratio

Considering the bank's size, financial condition, and credit needs of the AA, the bank's LTD ratio is reasonable. FNB Sparta's quarterly LTD ratio averaged 53.2 percent over the 16-quarter period ending December 31, 2022. Over the same period, the LTD ratio ranged from a low of 43 percent to a high of 63.2 percent.

To assess the bank's performance, we compared the bank's average LTD ratio to local Federal Deposit Insurance Corporation (FDIC) insured financial institutions, which includes four banks with branches in the local area. The four banks had total assets ranging from \$62.3 million to \$266.4 million with a combined average LTD ratio of 56.9 percent over the same evaluation period. The lowest individual average was 47.6 percent, while the highest individual average was 71.9 percent. FNB Sparta ranked third out of five when comparing the average LTD ratios. The table below lists similarly situated institutions, including FNB Sparta, with the corresponding average LTD ratios.

Institution	Average Quarterly LTD Ratio	Total Assets (\$000s) as of 12/31/2022
Chester National Bank	71.9%	\$62,270
Buena Vista National Bank	58.4%	\$266,369
The First National Bank of Sparta	53.2%	\$97,222
First National Bank of Steeleville	49.8%	\$238,076
North County Savings Bank	47.6%	\$65,541

Source: Quarterly FFIEC Call Reports 01/01/2020 – 12/31/2022

Lending in Assessment Area

A substantial majority of the bank's loans are inside its AA. The bank originated 75 percent of its total loans inside the bank's AA during the evaluation period. This analysis is performed at the bank, rather than the AA, level.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Consumer	15	75.0	5	25.0	20	169	74.9	57	25.1	226
Total	15	75.0	5	25.0	20	169	74.9	57	25.1	226

Source: Bank Data

Description of Institution

FNB Sparta is an intrastate financial institution headquartered in Sparta, a small rural town in southern Illinois. The bank is wholly owned by First Bancorp of Sparta, Ltd, a one-bank holding company. FNB Sparta has two cash-dispensing automated teller machines (ATM): one at the main office and a standalone ATM at a separate location in Sparta. Neither ATM has deposit-taking capabilities. There were no affiliate or subsidiary activities considered in this evaluation. FNB Sparta has not opened or closed any branches since the prior performance evaluation and there have been no major changes in the bank's corporate structure, including merger or acquisition activities.

As of December 31, 2022, the bank had total assets of \$97.2 million, total deposits of \$88.8 million, and tier 1 capital of \$11.6 million representing 26.14 percent of total risk-weighted assets. The bank's total loans were \$40.5 million representing 41.7 percent of total assets. The portfolio includes \$19.2 million in residential loans (47.4 percent), \$10.9 million in commercial loans (27.1 percent), \$8.4 million in consumer loans (20.8 percent), \$1.6 million in agricultural loans (4 percent), and less than 1 percent in other loans.

The bank is primarily a consumer lender and offers traditional loan products for agricultural, commercial, consumer, and residential purposes in the bank's AA. Retail loan products include conventional home mortgages, personal loans, and automobile loans. Business/agricultural loan products include term loans, lines of credit, and machinery/equipment loans. Deposit products consist of checking, savings, money market accounts, and safe deposit boxes.

For CRA purposes, the bank identifies one AA in the state of Illinois, completely within an Illinois non-metropolitan statistical area (Non-MSA). The AA consists of three census tracts (CT) located within Randolph County, Illinois. There are no low- or moderate-income (LMI) CTs within the bank's AA. All three CTs are classified as middle-income during both evaluation periods [2020-2021 utilizing 2015 American Community Survey (ACS) data and 2022 utilizing 2020 U.S. Census data]. Although FNB Sparta's AA represents only a portion of Randolph County, it is reasonable due to the bank's size and only office located in Sparta, Illinois. A majority of Randolph County is generally rural. The AA conforms to regulatory requirements and does not arbitrarily exclude any LMI geographies.

FNB Sparta's last CRA performance evaluation was dated May 13, 2019. Utilizing Small Bank CRA examination procedures, the OCC concluded that FNB Sparta's performance was rated "Outstanding." There are no known legal, financial, or other factors impeding the bank's ability to meet the credit needs of the AA.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The scope of this evaluation includes an assessment of FNB Sparta under the Small Bank performance criteria, which consists of the Lending Test. The Lending Test evaluates the bank's record of meeting the credit needs of its AA through lending activities. The evaluation period for this evaluation covers January 1, 2020 to December 31, 2022. Examiners determined FNB Sparta's primary loan product by reviewing the number and dollar volume of loan originations during the evaluation period. Consumer loans was the primary product. The bank originated 1,949 consumer loans totaling \$17.8 million (78.8 percent by number of loans and 31.2 percent by dollar volume of the total portfolio) between January 1, 2020 and December 31, 2022. Examiners selected initial samples of 20 consumer loans. Additional loans were selected as needed to have sufficient information to analyze borrower distributions within the AA.

To evaluate lending performance, we used demographic information from the 2015 ACS to analyze performance during the 2020-2021 evaluation period and demographic information from the 2020 U.S. Census to analyze performance for the 2022 evaluation period.

Selection of Areas for Full-Scope Review

In each state where the bank has an office, one or more of AAs within that state was selected for a full-scope review. For purposes of this evaluation, bank delineated assessment areas located within the same metropolitan statistical area (MSA), multistate metropolitan statistical area (MMSA), or combined statistical area (CSA) are combined and evaluated as a single AA. Similarly, bank delineated non-MSA AAs within the same state are combined and evaluated as a single area. These combined AAs may be evaluated as full- or limited-scope. Refer to the "Scope" section under each State Rating for details regarding how full-scope AAs were selected. Refer to appendix A, Scope of Examination, for a list of full- and limited-scope AAs.

Ratings

FNB Sparta's overall rating is based solely on performance in the state of Illinois. The state of Illinois rating is derived from the bank's observed performance under the CRA small bank Lending Test, as well as related performance context information from the bank's AA. With the exception of the LTD ratio (based on the bank's entire lending portfolio), all weight for performance under the CRA small bank Lending Test was based on the bank's lending performance in relation to its primary product of consumer loans.

Discriminatory or Other Illegal Credit Practices Review

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

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

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

State Rating

State of Illinois

CRA rating for the State of Illinois: Outstanding.

The Lending Test is rated: Outstanding.

The major factors that support this rating include:

- The average LTD ratio is reasonable given the bank's size, financial condition, and level of local competition.
- A substantial majority of the bank's loans are inside its AA.
- The distribution of loans to borrowers of different income levels is excellent.
- The bank received no CRA-related complaints during the evaluation period.

Description of Institution's Operations in Illinois

FNB Sparta has one AA that consists of three CTs (9505, 9506, and 9507) in the northeastern portion of Randolph County, Illinois within the IL Non-MSA. There are no LMI CTs in the AA as all three CTs are designated middle-income for both the 2020-2021 and 2022 evaluation periods. The bank operates one full-service location in Sparta, Illinois with an onsite ATM and a standalone ATM at a separate location in Sparta; neither ATM is deposit-taking.

Competition

Competition for deposits is moderate amongst financial institutions within the area. According to the June 30, 2022, FDIC Deposit Market Share Report, the bank's deposits in the AA totaled \$92.7 million, representing 100 percent of the bank's total deposits. Randolph County has a total of eight deposit-taking institutions operating 21 branches. FNB Sparta ranked fourth in the AA with a deposit market share of 8.9 percent. Dieterich Bank, First National Bank of Steeleville, and Buena Vista National Bank lead with deposit market shares of 29.5 percent, 20.2 percent, and 19.5 percent, respectively. While FNB Sparta is fourth in the list by deposit market share, unlike its major competitors, it is the only institution of the four listed operating with only one location in Randolph County, and its market share is significantly behind the top three. Additionally, FNB Sparta's primary product offering of consumer loans places the bank in direct competition with local payday lenders.

Employment and Economic Factors

According to the Bureau of Labor Statistics report, the unemployment rate for Randolph County continues to improve since the 2020 coronavirus pandemic. The state of Illinois and national averages noted similar trends.

Annual Unemployment Rates			
Area	2020	2021	2022
Randolph County	7.1%	4.5%	3.8%
State of Illinois	9.3%	6.1%	4.6%
National	8.1%	5.4%	3.7%

Source: U.S. Department of Labor: Bureau of Labor Statistics

Based on information in the table below, low-income families in the AA earned less than \$32,900 (2020) and up to \$38,050 (2022), and moderate-income families earned from \$32,900 (2020) to \$60,880 (2022).

Table B – Median Family Income Ranges				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
IL Non-MSA Median Family Income (99999)				
2020 (\$65,800)	<\$32,900	\$32,900 to <\$52,640	\$52,640 to <\$78,960	≥\$78,960
2021 (\$66,700)	<\$33,350	\$33,350 to <\$53,360	\$53,360 to <\$80,040	≥\$80,040
2022 (\$76,100)	<\$38,050	\$38,050 to <\$60,880	\$60,880 to <\$91,320	≥\$91,320

Source: FFIEC

The AA economy is diverse and not heavily dependent on one major industry. Based on 2020 U.S. Census business demographic data, the primary industries in the area are health care and social assistance (17.3 percent), manufacturing (16.3 percent), and retail trade (11.5 percent). Major employers in the area include the local school districts, Sparta Community Hospital, Menard State Correctional Facility, and Gilster-Mary Lee Corporation.

Community Contacts

We reviewed two community contacts within the AA. The contacts identified a lack of creditworthiness and collateral as primary barriers to lending in the area, and first-time homebuyer assistance with down payments and closing costs as the primary need of the community.

Demographics

The following tables provide a summary of the demographics, including housing and business information for the AA for both evaluation periods.

2020-2021

Table A – Demographic Information of the Assessment Area						
Assessment Area: FNB Sparta Non-MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	3	0.0	0.0	100.0	0.0	0.0
Population by Geography	8,870	0.0	0.0	100.0	0.0	0.0
Housing Units by Geography	4,275	0.0	0.0	100.0	0.0	0.0
Owner-Occupied Units by Geography	2,713	0.0	0.0	100.0	0.0	0.0
Occupied Rental Units by Geography	965	0.0	0.0	100.0	0.0	0.0
Vacant Units by Geography	597	0.0	0.0	100.0	0.0	0.0
Businesses by Geography	573	0.0	0.0	100.0	0.0	0.0
Farms by Geography	58	0.0	0.0	100.0	0.0	0.0
Family Distribution by Income Level	2,315	21.9	21.9	18.9	37.2	0.0
Household Distribution by Income Level	3,678	26.5	17.1	17.9	38.5	0.0
Median Family Income Non-MSAs - IL		\$59,323	Median Housing Value			\$81,504
			Median Gross Rent			\$638
			Families Below Poverty Level			11.7%

*Source: 2015 ACS and 2021 D&B Data
Due to rounding, totals may not equal 100.0%
(* The NA category consists of geographies that have not been assigned an income classification.*

Geographic Distribution of the Population

According to the 2025 ACS U.S. Census data, the population in the bank's AA was 8,870 with 100 percent of the population residing in middle-income CTs. Randolph County did not have any LMI CTs during this evaluation period.

Household Distribution by Income Level

According to the same data, there were 3,678 households in the bank's AA. Approximately 975 (26.5 percent) of those households were low income, 630 (17.1 percent) were moderate income, 658 (17.9 percent) were middle income, and 1,415 (38.5 percent) were upper income. The percentage of households in the AA living below the poverty level was 16.7 percent.

2022

Table A – Demographic Information of the Assessment Area						
Assessment Area: FNB Sparta Non-MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	3	0.0	0.0	100.0	0.0	0.0
Population by Geography	8,668	0.0	0.0	100.0	0.0	0.0
Housing Units by Geography	4,521	0.0	0.0	100.0	0.0	0.0
Owner-Occupied Units by Geography	2,682	0.0	0.0	100.0	0.0	0.0
Occupied Rental Units by Geography	1,141	0.0	0.0	100.0	0.0	0.0
Vacant Units by Geography	698	0.0	0.0	100.0	0.0	0.0
Businesses by Geography	614	0.0	0.0	100.0	0.0	0.0
Farms by Geography	63	0.0	0.0	100.0	0.0	0.0
Family Distribution by Income Level	2,611	22.9	19.5	19.2	38.4	0.0
Household Distribution by Income Level	3,823	25.9	16.1	17.0	41.0	0.0
Median Family Income Non-MSAs - IL		\$68,958	Median Housing Value			\$97,225
			Median Gross Rent			\$677
			Families Below Poverty Level			9.0%
<i>Source: 2020 U.S. Census and 2022 D&B Data</i> <i>Due to rounding, totals may not equal 100.0%</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

Geographic Distribution of the Population

According to the 2020 U.S. Census data, the population in the bank's AA was 8,668 with 100 percent of the population residing in middle-income CTs.

Household Distribution by Income Level

According to the same data, there were 3,823 households in the AA. Approximately 990 (25.9 percent) of those households were low income, 615 (16.1 percent) were moderate income, 650 (17 percent) were middle income, and 1,568 (41 percent) were upper income. The percentage of households in the AA living below the poverty level was 12.2 percent, totaling approximately 467 households.

Scope of Evaluation in Illinois

We performed a full-scope review of the bank's only AA. Refer to Appendix A for more information.

LENDING TEST

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

Based on a full-scope review, the bank's lending performance in the state of Illinois is excellent.

Distribution of Loans by Income Level of the Geography

The geographic distribution of loans analysis is not meaningful as FNB Sparta's entire AA consists of middle-income census tracts.

Lending Gap Analysis

We performed a lending gap analysis that included a review of sampled loans and compared to AA maps and location of branches. We did not identify any unexplained, conspicuous gaps in lending.

Distribution of Loans by Income Level of the Borrower

The bank exhibits an excellent distribution of loans to individuals of different income levels, given the product lines offered by the bank.

Consumer Loans

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

2020-2021

FNB Sparta's borrower distribution of consumer loans in 2020-2021 is excellent. The percentage of loans to low-income borrowers significantly exceeds the percentage of low-income households in the AA. The percentage of loans to moderate-income borrowers exceeds the percentage of moderate-income households in the AA.

2022

FNB Sparta's borrower distribution of consumer loans in 2022 is excellent. The percentage of loans to low-income borrowers exceeds the percentage of low-income households in the AA. The percentage of loans to moderate-income borrowers significantly exceeds the percentage of moderate-income households in the AA.

Responses to Complaints

The bank did not receive any CRA-related complaints during the evaluation period.

Appendix A: Scope of Examination

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

Time Period Reviewed:	01/01/2020 to 12/31/2022	
Bank Products Reviewed:	Consumer Loans	
Affiliate(s)	Affiliate Relationship	Products Reviewed
Not Applicable	Not Applicable	Not Applicable
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
State of Illinois		
Illinois Non-MSA	Full-Scope	AA consists of the northeastern portion of Randolph County – CTs 9505, 9506, and 9507

Appendix B: Summary of MMSA and State Ratings

RATINGS: The First National Bank of Sparta	
Overall Bank:	Lending Test Rating
The First National Bank of Sparta	Outstanding
State:	
Illinois	Outstanding

Appendix C: Definitions and Common Abbreviations

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

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

Aggregate Lending (Aggt.): The number of loans originated and purchased by all reporting lenders (HMDA or CRA) in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/assessment area.

Census Tract (CT): A small, relatively permanent statistical subdivision of a county delineated by a local committee of census data users for the purpose of presenting data. Census tracts nest within counties, and their boundaries normally follow visible features, but may follow legal geography boundaries and other non-visible features in some instances, Census tracts ideally contain about 4,000 people and 1,600 housing units.

Combined Statistical Area (CSA): A geographic entity consisting of two or more adjacent Core Based Statistical Areas with employment interchange measures of at least 15. An employment interchange measure is a measure of ties between two adjacent entities. The employment interchange measure is the sum of the percentage of workers living in the smaller entity who work in the larger entity and the percentage of employment in the smaller entity that is accounted for by workers who reside in the larger entity.

Community Development (CD): Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet Small Business Administration Development Company or Small Business Investment Company programs size eligibility standards or have gross annual revenues of \$1 million or less; or activities that revitalize or stabilize low- or moderate-income geographies, distressed or underserved nonmetropolitan middle-income geographies, or designated disaster areas.

Community Reinvestment Act (CRA): The statute that requires the OCC to evaluate a bank's record of meeting the credit needs of its entire community, including LMI areas, consistent with the safe and sound operation of the bank, and to take this record into account when evaluating certain corporate applications filed by the bank.

Consumer Loan(s): A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, other secured consumer loans, and other unsecured consumer loans.

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family, which is further classified into ‘male householder’ (a family with a male householder’ and no wife present) or ‘female householder’ (a family with a female householder and no husband present).

Full-Scope Review: Performance under the Lending, Investment, and Service Tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (e.g., innovativeness, complexity, and responsiveness).

Geography: A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that conduct business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants, the amount of loan requested, the disposition of the application (e.g., approved, denied, and withdrawn), the lien status of the collateral, any requests for preapproval, and loans for manufactured housing.

Home Mortgage Loans: A closed-end mortgage loan or an open-end line of credit as these terms are defined under 12 CFR 1003.2, and that is not an excluded transaction under 12 CFR 1003.3(c)(1) through (c)(10) and (c)(13).

Household: Includes all persons occupying a housing unit. Persons not living in households are classified as living in group quarters. In 100 percent tabulations, the count of households always equals the count of occupied housing units.

Limited-Scope Review: Performance under the Lending, Investment, and Service Tests is analyzed using only quantitative factors (e.g., geographic distribution, borrower distribution, total number and dollar amount of investments, and branch distribution).

Low-Income Individual: Individual income that is less than 50 percent of the area median income.

Low Income Geography: A census tract with a median family income that is less than 50 percent.

Market Share: The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/assessment area.

Median Family Income (MFI): The median income determined by the U.S. Census Bureau every five years and used to determine the income level category of geographies. The median is the point at which half of the families have income above, and half below, a range of incomes. Also, the median income determined by the Federal Financial Institutions Examination Council (FFIEC) annually that is used to determine the income level category of individuals. For any given area, the median is the point at which half of the families have income above, and half below, a range of incomes.

Metropolitan Division: As defined by Office of Management and Budget, a county or group of counties within a Core Based Statistical Area that contains an urbanized population of at least 2.5 million. A Metropolitan Division consists of one or more main/secondary counties that represent an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

Metropolitan Statistical Area: An area, defined by the Office of Management and Budget, as a core based statistical area associated with at least one urbanized area that has a population of at least 50,000. The Metropolitan Statistical Area comprises the central county or counties containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

Middle-Income: Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 percent and less than 120 percent, in the case of a geography

Moderate-Income: Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 percent and less than 80 percent, in the case of a geography.

Multifamily: Refers to a residential structure that contains five or more units.

Owner-Occupied Units: Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

Qualified Investment: A qualified investment is defined as any lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

Rating Area: A rated area is a state or multi-state metropolitan statistical area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multi-state metropolitan statistical area, the institution will receive a rating for the multi-state metropolitan statistical area.

Small Loan(s) to Business(es): A loan included in 'loans to small businesses' as defined in the Consolidated Report of Condition and Income (Call Report) instructions. These loans have original amounts of \$1 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans.

Small Loan(s) to Farm(s): A loan included in 'loans to small farms' as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$500,000 or less and are either secured by farmland, or are classified as loans to finance agricultural production and other loans to farmers.

Tier 1 Capital: The total of common shareholders' equity, perpetual preferred shareholders' equity with non-cumulative dividends, retained earnings and minority interests in the equity accounts of consolidated subsidiaries.

Upper-Income: Individual income that is at least 120 percent of the area median income, or a median family income that is at least 120 percent, in the case of a geography.

Appendix D: Tables of Performance Data

Content of Standardized Tables

A separate set of tables is provided for each state. All multistate metropolitan statistical areas, if applicable, are presented in one set of tables. References to the “bank” include activities of any affiliates that the bank provided for consideration (refer to appendix A: Scope of the Examination). For purposes of reviewing the Lending Test tables, the following are applicable: (1) purchased are treated as originations; and (2) “aggregate” is the percentage of the aggregate number of reportable loans originated and purchased by all HMDA or CRA-reporting lenders in the MMSA/assessment area. Deposit data are compiled by the FDIC and are available as of June 30th of each year. Tables without data are not included in this PE.

The following is a listing and brief description of the tables included in each set:

Table V. Assessment Area Distribution of Consumer Loans by Income Category of the Borrower - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of households by income level in each MMSA/assessment area.

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

Table V - Assessment Area Distribution of Consumer Loans by Income Category of the Borrower														2020-21
Assessment Area:	Total Consumer Loans			Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Not Available-Income Borrowers		
	#	\$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	
FNB Sparta Non-MSA	20	180	100	26.5	40.0	17.1	25.0	17.9	20.0	38.5	15.0	0.0	0.0	
Total	20	180	100	26.5	40.0	17.1	25.0	17.9	20.0	38.5	15.0	0.0	0.0	

*Source: 2015 ACS; 01/01/2020 - 12/31/2021 Bank Data.
Due to rounding, totals may not equal 100.0%*

Table V - Assessment Area Distribution of Consumer Loans by Income Category of the Borrower														2022
Assessment Area:	Total Consumer Loans			Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Not Available-Income Borrowers		
	#	\$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	
FNB Sparta Non-MSA	20	149	100	25.9	35.0	16.1	35.0	17.0	20.0	41.0	10.0	0.0	0.0	
Total	20	149	100	25.9	35.0	16.1	35.0	17.0	20.0	41.0	10.0	0.0	0.0	

*Source: 2020 U.S. Census; 01/01/2022 - 12/31/2022 Bank Data.
Due to rounding, totals may not equal 100.0%*

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.