



PUBLIC DISCLOSURE

July 29, 2024

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

First National Bank in Tigerton
Charter Number 14150

140 Cedar Street
Tigerton, WI 54486

Office of the Comptroller of the Currency
1200 N Mayfair Rd., Suite 200
Wauwatosa, WI 53226

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

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Overall CRA Rating

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

The lending test is rated: Satisfactory.

The major factors that support this rating include:

- The bank's loan-to-deposit (LTD) ratio is reasonable given the bank's size, financial condition, and the credit needs of its assessment area (AA).
- A substantial majority of the bank's loans are inside its AA.
- The borrower distribution of home mortgage loans within the AA reflects reasonable distribution among borrowers of different incomes.
- The geographic distribution of home mortgages reflects reasonable distribution among borrowers of different geographies.

Loan-to-Deposit Ratio

Considering the bank's size, financial condition, and credit needs of the AA, the bank's LTD ratio is reasonable.

The bank's quarterly LTD ratio averaged 43.20 percent over the last 13 quarters from December 31, 2020, to December 31, 2023. The bank ranks third in a peer group that includes three other similarly situated banks with peer banks' average LTD ratios ranging from 67.95 percent to 34.27 percent in the specified period. The other banks in this peer group have total assets ranging from \$509 million to \$29 million.

Lending in Assessment Area

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

2020-2021

The bank originated and purchased 89.5 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. This percentage does not include extensions of credit by affiliates that may be considered under the other performance criteria.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage	32	88.9	4	11.1	36	2,695	90.6	279	9.4	2,973
Consumer	36	90.0	4	10.0	40	4067	83.7	79	16.3	486
Total	68	89.5	8	10.5	76	3,101	89.7	358	10.3	3,459

2022

The bank originated and purchased 88.0 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. This percentage does not include extensions of credit by affiliates that may be considered under the other performance criteria.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage	21	95.4	1	4.6	22	1,682	98.5	26	1.5	1,708
Consumer	16	80.0	4	20.0	20	209	71.9	81	28.1	290
Total	37	88.1	5	11.9	42	1,891	94.6	107	5.4	1,998

Description of Institution

The First National Bank in Tigerton (FNB Tigerton) is a \$30 million community bank, headquartered in Tigerton, WI with one ATM and a branch in Bowler, WI. FNB Tigerton was chartered in 1934 and serves rural communities in Shawano County. Tigerton Bancorporation, Inc. is the single-bank holding company over FNB Tigerton. There are no census tracts (CTs) listed as distressed or underserved. FNB Tigerton's main branch is located in a middle-income CT, and the Bowler branch is in a moderate-income CT.

The bank operates in a traditional manner, with non-complex products and services. The primary product is one-to four-family residential real estate mortgages. The composition of loan portfolio by dollar volume consists of residential real estate loans (64.18 percent), commercial loans (15.63 percent), agricultural loans (10.93 percent), and consumer loans (9.26 percent).

FNB Tigerton has one AA and one rating area. The AA is contiguous and does not lie within a metropolitan statistical area (MSA). The AA is a non-MSA, covering four CTs located in Wisconsin. Our assessment was solely based on lending within the state of Wisconsin given the bank does not have any branches in any other states. There are no legal or financial impediments limiting the bank's ability to meet the credit needs of its AA. FNB Tigerton's last CRA evaluation was dated July 6, 2020, using Small Bank procedures. The bank received a Satisfactory rating.

Scope of the Evaluation

Evaluation Period/Products Evaluated

We evaluated FNB Tigerton's performance using the Small Bank procedures. The lending test assesses the bank's record of meeting the credit needs of its AA through lending activities during the evaluation period of January 1, 2020, through December 31, 2022. We reviewed the data for the bank's primary loan products, including home mortgage loans and consumer loans, to evaluate the bank's lending performance.

To assess lending, we used data from the bank reports and a random sample of loans for the primary loan products in the bank's AA. Our lending analysis used the most recent available demographic and aggregate peer lending data.

To provide more current and accurate demographic data, the federal banking agencies are now updating census data every five years instead of 10, beginning with the Census Bureau's 2015 American Community Survey (ACS). The most recent update was in 2020. FNB Tigerton's AAs were affected by this change, and the 2020 through 2021 lending data received a separate analysis from the 2022 lending data. As a result, performance tables have been separated and include 2020 through 2021 combined and 2022 separately. Data is discussed in the applicable narrative section of the evaluation.

Selection of Areas for Full-Scope Review

Given the bank has one AA, we reviewed this non-MSA using full-scope procedures.

Ratings

The bank's overall rating is based entirely on its performance in this single AA.

Discriminatory or Other Illegal Credit Practices Review

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

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

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

State Rating

State of Wisconsin

CRA rating for the State of Wisconsin: Satisfactory

The Lending Test is rated: Satisfactory.

The major factors that support this rating include:

- The borrower distribution of home mortgage loans and consumer loans within the AA reflects reasonable distribution among borrowers of different incomes.
- The geographic distribution of home mortgages and consumer loans reflects reasonable distribution among borrowers of different geographies.
- A substantial majority of loan originations are made within the institution's AA.
- There were no CRA-related complaints during the evaluation period.

Description of Institution's Operations in Wisconsin

FNB Tigerton has one AA and one rating area. The AA is contiguous and does lie within an MSA. The AA is a non-MSA, covering four CTs located in Wisconsin. There are no CTs listed as distressed or underserved. FNB Tigerton's main branch is in a middle-income CT, and the Bowler branch is in a moderate-income CT.

There is a strong competition in the area from several other financial institutions. The bank ranks eighth for deposit market share when compared to eight financial institutions in the AA. The bank's deposit market share was 4.10 percent. Other competing financial institutions had deposit market shares ranging from 26.46 percent (Associated Bank, National Association) to 5.79 percent (Bank First, N.A.).

The bank's business strategy is to serve the credit and depository needs of their local community. The bank offers a variety of traditional products and services including commercial, real estate and consumer loans and various deposit and financial products.

Employment and Economic Factors

Major employers in the AA include industries focused on manufacturing, personal care, and service occupations. Some of the major employers in the area are Tigerton Lumber Company and the Tigerton School District. The unemployment rate in Shawano County was 2.3 percent and the state of Wisconsin was 2.3 percent as of December 2022. Overall, the local and state economies are characterized as stable.

Table A – Demographic Information of the Assessment Area						
Assessment Area: Tigerton Non MSA 2020- 2021						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	4	0.0	25.0	75.0	0.0	0.0
Population by Geography	16,390	0.0	26.2	73.8	0.0	0.0
Housing Units by Geography	8,161	0.0	27.0	73.0	0.0	0.0
Owner-Occupied Units by Geography	5,206	0.0	25.1	74.9	0.0	0.0
Occupied Rental Units by Geography	1,245	0.0	29.4	70.6	0.0	0.0
Vacant Units by Geography	1,710	0.0	31.0	69.0	0.0	0.0
Businesses by Geography	688	0.0	22.5	77.5	0.0	0.0
Farms by Geography	115	0.0	16.5	83.5	0.0	0.0
Family Distribution by Income Level	4,418	22.0	21.4	23.4	33.3	0.0
Household Distribution by Income Level	6,451	25.1	17.5	19.4	38.0	0.0
Median Family Income Non-MSAs - WI		\$60,742	Median Housing Value			\$119,547
			Median Gross Rent			\$565
			Families Below Poverty Level			9.6%
<i>Source: 2015 ACS and 2021 D&B Data</i> <i>Due to rounding, totals may not equal 100.0%</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

Table A – Demographic Information of the Assessment Area						
Assessment Area: Tigerton Non MSA 2022						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	4	0.0	0.0	100.0	0.0	0.0
Population by Geography	15,535	0.0	0.0	100.0	0.0	0.0
Housing Units by Geography	8,034	0.0	0.0	100.0	0.0	0.0
Owner-Occupied Units by Geography	5,187	0.0	0.0	100.0	0.0	0.0
Occupied Rental Units by Geography	1,255	0.0	0.0	100.0	0.0	0.0
Vacant Units by Geography	1,592	0.0	0.0	100.0	0.0	0.0
Businesses by Geography	919	0.0	0.0	100.0	0.0	0.0
Farms by Geography	134	0.0	0.0	100.0	0.0	0.0
Family Distribution by Income Level	4,365	22.2	20.7	22.3	34.8	0.0
Household Distribution by Income Level	6,442	24.5	16.8	19.1	39.6	0.0
Median Family Income Non-MSAs - WI		\$71,740	Median Housing Value			\$136,255
			Median Gross Rent			\$632
			Families Below Poverty Level			9.3%
<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>						

Scope of Evaluation in Wisconsin

The Wisconsin state rating is based on the results of the full-scope review of the non-MSA AA.

LENDING TEST

The bank's performance under the Lending Test in Wisconsin is rated Satisfactory.

Conclusions for Area Receiving a Full-scope Review

Based on a full-scope review, the bank's performance in the Wisconsin non-MSA AA is reasonable.

Distribution of Loans by Income Level of the Geography

The bank exhibits reasonable geographic distribution of loans in the state of Wisconsin.

2020-2021

Home Mortgage Loans

Refer to table O in appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

The geographic distribution of home mortgage loans reflects poor distribution among borrowers of different geographies. There are no low-income CTs located in the AA. The bank did not originate any home mortgage loans in moderate-income geographies. The demographic data shows 25.1 percent of owner-occupied housing units are in moderate income geographies, and the aggregate peer lending data is 19.3 percent.

The geographic distribution of home mortgage loans in the middle-income CTs was 100.0 percent in our random sample, which was above the aggregate of peer lending data which showed 80.7 percent. This would support that the AA is comprised of mainly middle income CTs.

2022

Home Mortgage Loans

Refer to table O in appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

The geographic distribution of home mortgage loans reflects poor distribution among borrowers of different geographies. There are no low-income CTs located in the AA. The bank did not originate any home mortgage loans in moderate-income geographies. The demographic data shows 0.0 percent of owner-occupied housing units are in moderate income geographies, and the aggregate peer lending data is 0.0 percent. This would support all lending occurring in the middle-income CTs.

The geographic distribution of home mortgage loans in the middle-income CTs was 100.0 percent in our random sample, which was equal to the aggregate of peer lending data which showed 100.0 percent. This would support that the AA is comprised of mainly middle-income CTs.

2020-2021

Consumer Loans

Refer to table U in appendix D for the facts and data used to evaluate the geographic distribution of the bank's consumer loan originations and purchases.

The geographic distribution of consumer loans reflects reasonable distribution among geographies. There are no low-income CTs in the bank's AA. Based on our random sample, the bank originated 2.8 percent of loans in moderate-income geographies. The percentage of the bank's originated loans is less than the percentage of households in the moderate-income geographies of 26.0 percent.

The geographic distribution of consumer loans reflects reasonable distribution among geographies. There are no low-income CTs in the bank's AA. Based on our random sample, the bank originated 97.2 percent of loans in middle-income geographies. The percentage of the bank's originated loans exceeds the percentage of households in the moderate-income geographies of 74.0 percent. This would support all the lending in the middle-income CTs.

2022

Consumer Loans

Refer to table U in appendix D for the facts and data used to evaluate the geographic distribution of the bank's consumer loan originations and purchases.

The geographic distribution of consumer loans reflects poor distribution among geographies. There are no low-income CTs in the bank's AA. Based on our random sample, the bank did not originate any loans in the moderate-income CT.

The geographic distribution of consumer loans reflects reasonable distribution among geographies. Based on our random sample, the bank originated 100.0 percent of loans in middle-income geographies. This would support all the lending in the middle-income CTs.

Distribution of Loans by Income Level of the Borrower

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

2020-2021

Home Mortgage Loans

Refer to table P in appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

The borrower distribution of home mortgages within the AA reflects reasonable distribution among borrowers of different incomes. The bank originated 18.8 percent of its home mortgages to low-income families, which exceeds the aggregate of 7.8 percent. There are 22.0 percent of families in the low-income CTs. The bank originated 15.6 percent of loans to moderate-income families, which is below the aggregate of 26.5 percent. There are 21.4 percent of families in the moderate-income CTs.

2022

Home Mortgage Loans

Refer to table P in appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

The borrower distribution of home mortgages within the AA reflects reasonable distribution among borrowers of different incomes. The bank originated 33.3 percent of its home mortgages to low-income families, which exceeds the aggregate of 17.2 percent. There are 22.2 percent of families in the low-income CTs. The bank originated 14.3 percent of loans to moderate-income families, which is below the aggregate of 28.2 percent. There are 20.7 families in the moderate-income CTs.

2020-2021

Consumer Loans

Refer to table V in appendix D for the facts and data used to evaluate the borrower distribution of the bank's consumer loan originations and purchases.

The borrower distribution of consumer loans within the AA reflects reasonable distribution among borrowers of different incomes. Based on our random sample, the bank originated 47.2 percent of loans in the AA to low-income borrowers, which exceeds the 25.1 percent of households in the AA that are low-income. The bank originated 30.6 percent of loans in the AA to moderate-income borrowers, which is above the 17.5 percent of households in the AA that are moderate-income.

20222

Consumer Loans

Refer to table V in appendix D for the facts and data used to evaluate the borrower distribution of the bank's consumer loan originations and purchases.

The borrower distribution of consumer loans within the AA reflects reasonable distribution among borrowers of different incomes. Based on our random sample, the bank originated 37.5 percent of loans in the AA to low-income borrowers, which exceeds the 24.5 percent of households in the AA that are low-income. The bank originated 31.2 percent of loans in the AA to moderate-income borrowers, which exceeds the 16.8 percent of households in the AA that are moderate-income.

Responses to Complaints

There were no consumer complaints regarding the bank's CRA performance, nor any indicating illegal or discriminatory lending practice within this 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:	January 1, 2020 through December 31, 2022	
Bank Products Reviewed:	Home Mortgage and consumer loans	
Affiliate(s)	Affiliate Relationship	Products Reviewed
Tigerton Bancorporation, Inc.	Holding Company	None
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
MMSA(s)		
Wisconsin Non-MSA	Full-Scope	Includes the western half of Shawano County.

Appendix B: Summary of MMSA and State Ratings

RATINGS First National Bank in Tigerton	
Overall Bank:	Lending Test Rating
Satisfactory	Satisfactory

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

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 S. Assessment Area Distribution of Loans to Farms by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$500,000) to farms originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of farms (regardless of revenue size) throughout those geographies. The table also presents aggregate peer data for the years the data is available. Because aggregate small farm data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank's assessment area.
- Table T. Assessment Area Distribution of Loans to Farms by Gross Annual Revenues** - Compares the percentage distribution of the number of small loans (loans less than or equal to \$500 thousand) originated and purchased by the bank to farms with revenues of \$1 million or less to: 1) the percentage distribution of farms with revenues of greater than \$1 million; and, 2) the percentage distribution of farms for which revenues are not available. The table also presents aggregate peer small farm data for the years the data is available.
- Table U. Assessment Area Distribution of Consumer Loans by Income Category of the Geography** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of households in those geographies.
- Table V. Assessment Area Distribution of Consumer Loans by Income Category of the Borrower** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of households by income level in each 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 O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																				2020-21
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	
Tigerton Non MSA 2021	36	2,973,346	100.0	657	0.0	0.00	0.0	25.1	0.00	19.3	74.9	100.0	80.7	0.0	0.00	50.0	0.0	0	0.0	
Total	36	2,973,346	100.0	657	0.0	0.00	0.0	25.1	0.00	19.3	74.9	100.0	80.7	0.0	0.00	0.0	0.0	0	0.0	

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

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																				2022
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	
Tigerton Non MSA 2022	22	1,708,110	100.0	443	0.0	0.0	0.0	0.0	0.0	0.0	100.0	100.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	
Total	22	1,708,110	100.0	443	0.0	0.0	0.0	0.0	0.0	0.0	100.0	100.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	

*Source: 2020 U.S. Census; 01/01/2022 - 12/31/2022 Bank Data, 2022 HMDA Aggregate Data, "--" data not available.
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.

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																			2020-21	
Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers			
	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	
Tigerton Non MSA 2021	36	2,973,346	100.0	657	22.0	18.8	7.8	21.4	15.6	26.5	23.4	15.6	22.7	33.3	50.0	34.9	0.0	0.0	8.2	
Total	36	2,973,346	100.0	657	22.0	18.8	7.8	21.4	15.6	26.5	23.4	15.6	22.7	33.3	50.0	34.9	0.0	0.0	8.2	

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

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																			2022	
Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers			
	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	
Tigerton Non MSA 2022	22	1,708,110	100.0	443	22.2	33.3	17.2	20.7	14.3	28.2	22.3	28.6	22.1	34.8	23.8	24.4	0.0	0.0	8.1	
Total	22	1,708,110	100.0	443	22.2	33.3	17.2	20.7	14.3	28.2	22.3	28.6	22.1	34.8	23.8	24.4	0.0	0.0	8.1	

*Source: 2020 U.S. Census ; 01/01/2022 - 12/31/2022 Bank Data, 2022 HMDA Aggregate Data, "--" data not available.
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.

Table U: Assessment Area Distribution of Consumer Loans by Income Category of the Geography													2020-21	
Assessment Area:	Total Consumer Loans			Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Not Available-Income Tracts		
	#	\$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	
Tigerton Non MSA 2021	40	485,923	100.0	0.0	0.0	26.0	2.8	74.0	97.2	0.0	0.0	0.0	0.0	
<i>Source: 2015 ACS; 01/01/2020 - 12/31/2021 Bank Data. Due to rounding, totals may not equal 100.0%</i>														

Table U: Assessment Area Distribution of Consumer Loans by Income Category of the Geography													2022	
Assessment Area:	Total Consumer Loans			Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Not Available-Income Tracts		
	#	\$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	
Tigerton Non MSA 2022	20	290,243	100.0	0.0	0.0	0.0	0.0	100.0	100.0	0.0	0.0	0.0	0.0	
<i>Source: 2020 U.S. Census; 01/01/2022 - 12/31/2022 Bank Data. Due to rounding, totals may not equal 100.0%</i>														

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	
Tigerton Non MSA 2021	40	485,923	100.0	25.1	47.2	17.5	30.6	19.4	13.9	38.0	8.3	0.0	0.0	
Total	40	485,923	100.0	25.1	47.2	17.5	30.6	19.4	13.9	38.0	8.3	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	
Tigerton Non MSA 2022	20	290,243	100.0	24.5	37.5	16.8	31.2	19.1	25.0	39.6	6.3	0.0	0.0	
Total	20	290,243	100.0	24.5	37.5	16.8	31.2	19.1	25.0	39.6	6.3	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.