



## **PUBLIC DISCLOSURE**

March 28, 2022

### **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

Gilmer National Bank  
Charter Number: 5741

713 US Highway 271 North  
Gilmer, TX 75644

Office of the Comptroller of the Currency

1800 West Loop 281 Suite 306  
Longview, TX 75604

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

## Table of Contents

Overall CRA Rating.....	1
Description of Institution.....	1
Scope of the Evaluation.....	2
Discriminatory or Other Illegal Credit Practices Review.....	3
State Rating.....	4
Appendix A: Scope of Examination.....	A-1
Appendix B: Summary of MMSA and State Ratings.....	B-1
Appendix C: Definitions and Common Abbreviations.....	C-1
Appendix D: Tables of Performance Data.....	D-1

## Overall Community Reinvestment Act (CRA) Rating

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

**The lending test is rated: Outstanding.**

The major factors that support this rating include:

- The lending test rating is based on an excellent distribution of lending to low- to moderate-income (LMI) borrowers and farms of different sizes, a substantial majority of loans purchased or originated in the assessment area (AA) and a more than reasonable loan-to-deposit (LTD) ratio.

### Loan-to-Deposit Ratio

Considering the institution's size, financial condition, and credit needs of the AA, the institution's LTD ratio is more than reasonable. As of December 31, 2021, the institution's quarterly LTD ratio since the previous CRA evaluation averaged 80.5 percent, with a high ratio of 84.1 percent in the fourth quarter of 2018. This compares favorably to similarly situated financial institutions (peer group) with total asset sizes ranging from \$142 million to \$489 million. The peer group's average LTD was 71.6 percent with a high average of 80.7 percent and a low average of 57.2 percent.

### Lending in Assessment Area

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

The institution originated and purchased 88.3 percent of its total loans inside the institution's AAs during the evaluation period. This analysis is performed at the institution 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	19	95.0	1	5.0	20	2,369	99.3	17	0.7	2,386
Small Farm	19	95.0	1	5.0	20	2,119	98.4	34	1.6	2,153
Consumer	15	75.0	5	25.0	20	57	77.0	17	23.0	74
Total	53	88.3	7	11.6	60	4,545	98.5	68	1.5	4,613

### Description of Institution

Gilmer National Bank (GNB or institution) is a single-state community financial institution headquartered in Gilmer, Texas. GNB is wholly owned by Gilmer National Bancshares, Incorporated, a single bank holding company. GNB serves Upshur County, Texas and operates from one location at 713 US Highway 271 North, Gilmer, Texas. GNB maintains a drive-through facility and automated teller machine at the location.

As of December 31, 2021, GNB had total assets of \$251 million and tier 1 capital of \$32.5 million. GNB offers traditional loan products and financial services along with online and mobile banking. GNB's lending program includes residential real estate, small business, consumer, and agricultural loans. As of December 31, 2021, loans totaled \$177 million, representing 71 percent of total assets.

There were no other legal impediments or other factors which inhibited the institution's ability to meet the credit needs in its AA during the evaluation period. GNB was rated "Satisfactory" at the prior CRA examination dated January 22, 2018.

## **Scope of the Evaluation**

### **Evaluation Period/Products Evaluated**

The Office of the Comptroller of the Currency (OCC) evaluated the CRA performance of GNB using Small Bank performance criteria, which includes the lending test. The evaluation covered the period from January 1, 2019, through December 31, 2021. In evaluating the institution's lending performance, examiners reviewed small farm, home mortgage, and consumer lending, consistent with the institution's lending focus.

### **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, institution delineated AAs located within the same metropolitan statistical area (MSA), multistate metropolitan statistical area (MMSA), or combined statistical area are combined and evaluated as a single AA. Similarly, institution-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**

The institution's overall rating is a blend of the state ratings and, where applicable, multistate ratings. The MMSA rating and state ratings are based on performance in all AAs. Refer to the "Scope" section under each state and MMSA Rating section for details regarding how the areas were weighted in arriving at the respective ratings.

## **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, financial institution) CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the financial institution, or in any AA by an affiliate whose loans have been considered as part of the financial institution'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) 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 Texas

**CRA rating for the State of Texas<sup>1</sup>:** Outstanding

**The lending test is rated:** Outstanding

The major factors that support this rating include:

- A substantial majority of the institution's lending is within the AA.
- The borrower distribution of loans to LMI borrowers is excellent.
- The institution's LTD ratio is more than reasonable.

### Description of Institution's Operations in Texas

GNB operates in one AA in the State of Texas as mentioned in the Description of Institution and the Scope of the Evaluation section. The AA is comprised of Upshur County. Upshur County is part of the Longview MSA and includes the following cities: Gilmer, Big Sandy, Ore City, East Mountain, and Union Grove.

The institution's primary lending focus is residential real estate, small farm, and consumer loans. Competitors include other state and federal community financial institutions. According to the Federal Deposit Insurance Corporation (FDIC) Market Share Report from June 30, 2021, GNB deposits total \$214 million.

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<sup>1</sup> This rating reflects performance within the state. The statewide evaluations do not reflect performance in the parts of those states contained within a MMSA.

## Upshur County

Table A – Demographic Information of the Assessment Area						
Assessment Area: Upshur County						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	7	0.0	0.0	100.0	0.0	0.0
Population by Geography	40,096	0.0	0.0	100.0	0.0	0.0
Housing Units by Geography	16,709	0.0	0.0	100.0	0.0	0.0
Owner-Occupied Units by Geography	10,916	0.0	0.0	100.0	0.0	0.0
Occupied Rental Units by Geography	2,928	0.0	0.0	100.0	0.0	0.0
Vacant Units by Geography	2,865	0.0	0.0	100.0	0.0	0.0
Businesses by Geography	2,096	0.0	0.0	100.0	0.0	0.0
Farms by Geography	102	0.0	0.0	100.0	0.0	0.0
Family Distribution by Income Level	10,104	17.8	20.6	20.5	41.1	0.0
Household Distribution by Income Level	13,844	22.3	16.8	18.1	42.8	0.0
Median Family Income MSA - 30980		\$56,456	Median Housing Value			\$96,725
			Median Gross Rent			\$776
			Families Below Poverty Level			9.5%
<i>Source: 2015 ACS Census and 2020 D&amp;B Data</i> <i>Due to rounding, totals may not equal 100.00%</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

The AA is comprised of Upshur County. Upshur County consists of the following cities: Gilmer, Big Sandy, Ore City, East Mountain, and Union Grove. There are seven census tracts located within the AA, including seven middle-income tracts, with no LMI or upper-income tracts.

Upshur County has a total population of 40,096 based on U.S. Census data. The distribution of families by income level, regardless of census tract location, consists of the following: 22.26 percent low-income families, 16.84 percent moderate-income families, 18.14 percent middle-income, and 42.76 percent upper-income families. The weighted average of median housing is \$96,725, and 13.77 percent of the number of households live below the poverty level. The unemployment rate increased from 4 percent to 4.58 percent since the last CRA examination.

Discussions with local community leaders noted the current economic condition is depressed. The city of Gilmer has been able to attract new businesses, but the businesses find it hard to maintain operations in the small community. The primary credit needs for the AA are start-up businesses in need of affordable loans on reasonable terms.

## **Scope of Evaluation in Texas**

As discussed earlier, GNB has one AA. Refer to the table in Appendix A for a list of all AAs under review. Consistent with the institution's primary lending focus, small farm, home mortgage, and consumer loans were analyzed for 2019, 2020, and 2021.

## **LENDING TEST**

The institution's performance under the lending test in Texas is rated Outstanding.

## **Conclusions for Area Receiving a Full-Scope Review**

Based on a full-scope review, the institution's performance in the Upshur County AA is excellent.

## **Distribution of Loans by Income Level of the Geography**

The institution does not have any LMI geographies; therefore, a geographic analysis would not be meaningful.

## **Distribution of Loans by Income Level of the Borrower**

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

### ***Home Mortgage Loans***

Refer to Table P in the state of Texas section of Appendix D for the facts and data used to evaluate the borrower distribution of the institution's home mortgage loan originations and purchases.

The borrower distribution of home mortgage lending to LMI borrowers in the AA is excellent. The institution's lending to low-income borrowers was lower than the percentage of families identified as low-income; however, it significantly exceeded the aggregate lending. The institution's lending to moderate-income borrowers is lower than the percentage of families identified as moderate-income; however, it exceeded the aggregate lending.

### ***Small Loans to Farms***

Refer to Table T in the state of Texas section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's originations and purchases of small loans to farms.

The borrower distribution of loans to farms of different sizes is excellent. The institution's lending to small farms was near to the percentage of farms with revenues less than or equal to \$1 million dollars in the AA and significantly exceeded the aggregate lending.

### ***Consumer Loans***

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



The borrower distribution of consumer lending to LMI borrowers in the AA is excellent. The institution's lending to low-income borrowers significantly exceeded the percentage of households identified as low-income, and lending to moderate-income borrowers exceeded the percentage of households identified as moderate-income.

### **Responses to Complaints**

There were no complaints related to the institution's CRA performance within the State of Texas during the review period.

## Appendix A: Scope of Examination

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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”.

<b>Time Period Reviewed:</b>	01/01/2019 to 12/31/21	
<b>Bank Products Reviewed:</b>	Home mortgage, small farm, consumer loans	
<b>Affiliate(s)</b>	<b>Affiliate Relationship</b>	<b>Products Reviewed</b>
NA	NA	NA
<b>List of Assessment Areas and Type of Examination</b>		
<b>Rating and Assessment Areas</b>	<b>Type of Exam</b>	<b>Other Information</b>
<b>States</b>		
Texas	Full-Scope	Upshur County

## Appendix B: Summary of MMSA and State Ratings

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RATINGS: Gilmer National Bank	
Overall Bank:	Lending Test Rating
<b>Gilmer National Bank</b>	Outstanding
MMSA or State:	
<b>Texas</b>	Outstanding

## Appendix C: Definitions and Common Abbreviations

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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 financial institution subsidiary is controlled by the financial institution and is, therefore, an affiliate.

**Aggregate Lending:** The number of loans originated and purchased by all reporting lenders (Home Mortgage Disclosure Act 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/AA.

**Census Tract:** 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:** 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:** Affordable housing (including multifamily rental housing) for LMI individuals; community services targeted to LMI 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 LMI geographies, distressed or underserved nonmetropolitan middle-income geographies, or designated disaster areas.

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

**Consumer Loan:** A loan 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 U.S. Census Bureau 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 an MSA 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 a financial institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/AA.

**Median Family Income:** 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 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 MSA 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 MMSA. For a financial institution with domestic branches in only one state, the financial institution's CRA rating would be the state rating. If a financial institution maintains domestic branches in more than one state, the financial institution will receive a rating for each state in which those branches are located. If a financial institution maintains domestic branches in two or more states within an MMSA, the financial institution will receive a rating for the MMSA.

**Small Loan to Business:** 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 to Farm:** A loan included in 'loans to small farms' as defined in the instructions for preparation of the 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

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### Content of Standardized Tables

A separate set of tables is provided for each state. All MMSA, if applicable, are presented in one set of tables. References to the “institution” include activities of any affiliates that the institution 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/AA. Deposit data are compiled by the FDIC and are available as of June 30<sup>th</sup> of each year. Tables without data are not included in this Performance Evaluation.

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/AA. 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 institution 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 institution loan data to aggregate data from geographic areas larger than the institution’s AA.

**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 institution to businesses with revenues of \$1 million or less to: 1) the percentage distribution of businesses with revenues of greater than \$1 million; and 2) the percentage distribution of businesses for which revenues are not available. The table also presents aggregate peer small business data for the years the data is available.

**Table S. Assessment Area Distribution of Loans to Farms by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$500,000) to farms originated and purchased by the institution 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 institution's AA.

- 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 institution 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 institution 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 institution to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of households by income level in each MMSA/AA.



<b>Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower</b>																			<b>2019-21</b>	
<b>Assessment Area:</b>	<b>Total Home Mortgage Loans</b>				<b>Low-Income Borrowers</b>			<b>Moderate-Income Borrowers</b>			<b>Middle-Income Borrowers</b>			<b>Upper-Income Borrowers</b>			<b>Not Available-Income Borrowers</b>			
	<b>#</b>	<b>\$</b>	<b>% of Total</b>	<b>Overall Market</b>	<b>% Families</b>	<b>% Bank Loans</b>	<b>Aggregate</b>	<b>% Families</b>	<b>% Bank Loans</b>	<b>Aggregate</b>	<b>% Families</b>	<b>% Bank Loans</b>	<b>Aggregate</b>	<b>% Families</b>	<b>% Bank Loans</b>	<b>Aggregate</b>	<b>% Families</b>	<b>% Bank Loans</b>	<b>Aggregate</b>	
Upshur County	20	2,733	100.0	1,289	17.8	10.0	2.6	20.6	15.0	11.4	20.5	25.0	21.6	41.1	50.0	42.1	0.0	0.0	22.3	
<b>Total</b>	<b>20</b>	<b>2,733</b>	<b>100.0</b>	<b>1,289</b>	<b>17.8</b>	<b>10.0</b>	<b>2.6</b>	<b>20.6</b>	<b>15.0</b>	<b>11.4</b>	<b>20.5</b>	<b>25.0</b>	<b>21.6</b>	<b>41.1</b>	<b>50.0</b>	<b>42.1</b>	<b>0.0</b>	<b>0.0</b>	<b>22.3</b>	

*Source: 2015 ACS Census ; 01/01/2019 - 12/21/2021 Bank Data, 2020 HMDA Aggregate Data, "--" data not available.  
Due to rounding, totals may not equal 100.0%*

<b>Table T: Assessment Area Distribution of Loans to Farms by Gross Annual Revenues</b>											<b>2019-21</b>	
Assessment Area:	Total Loans to Farms				Farms with Revenues <= 1MM			Farms with Revenues > 1MM		Farms with Revenues Not Available		
	#	\$	% of Total	Overall Market	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	% Farms	% Bank Loans	
Upshur County	20	2,131	100.0	54	100.0	95.0	68.5	0.0	0.0	0.0	0.0	
<b>Total</b>	<b>20</b>	<b>2,131</b>	<b>100.0</b>	<b>54</b>	<b>100.0</b>	<b>95.0</b>	<b>68.5</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	

*Source: 2020 D&B Data; 01/01/2019 - 12/31/2021 Bank Data; 2020 CRA Aggregate Data, "--" data not available.  
Due to rounding, totals may not equal 100.0%*

<b>Table V - Assessment Area Distribution of Consumer Loans by Income Category of the Borrower</b>													<b>2019-21</b>	
<b>Assessment Area:</b>	<b>Total Consumer Loans</b>			<b>Low-Income Borrowers</b>		<b>Moderate-Income Borrowers</b>		<b>Middle-Income Borrowers</b>		<b>Upper-Income Borrowers</b>		<b>Not Available-Income Borrowers</b>		
	<b>#</b>	<b>\$</b>	<b>% of Total</b>	<b>% of Households</b>	<b>% Bank Loans</b>	<b>% of Households</b>	<b>% Bank Loans</b>	<b>% of Households</b>	<b>% Bank Loans</b>	<b>% of Households</b>	<b>% Bank Loans</b>	<b>% of Households</b>	<b>% Bank Loans</b>	
Upshur County	20	101	100.0	22.3	50.0	16.8	25.0	18.1	10.0	42.8	15.0	0.0	0.0	
<b>Total</b>	<b>20</b>	<b>101</b>	<b>100.0</b>	<b>22.3</b>	<b>50.0</b>	<b>16.8</b>	<b>25.0</b>	<b>18.1</b>	<b>10.0</b>	<b>42.8</b>	<b>15.0</b>	<b>0.0</b>	<b>0.0</b>	
<i>Source: 2015 ACS Census; 01/01/2019 - 12/21/2021 Bank Data.                      Due to rounding, totals may not equal 100.0%</i>														