



PUBLIC DISCLOSURE

July 27, 2020

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

The Granger National Bank
Charter Number 11642

200 W. Davilla
Granger, Texas 76530

Office of the Comptroller of the Currency
San Antonio North Field Office
10001 Reunion Place, Suite 250,
San Antonio, Texas 78216-4165

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
SCOPE OF THE EVALUATION.....	4
DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW.....	4
STATE RATING	6
STATE OF TEXAS.....	6
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 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 exhibits excellent geographic distribution of loans in the assessment area (AA).
- The bank exhibits excellent distribution of loans to individuals of different income levels and farms of different sizes, given the product lines offered by the bank.
- A majority of the bank's loans are inside its AA
- The bank's loan-to-deposit ratio is reasonable.
- There were no Fair Lending or CRA-related complaints during the evaluation period.

Loan-to-Deposit Ratio

Considering the bank's size, financial condition, and credit needs of the assessment area (AA), the bank's loan-to-deposit ratio is reasonable.

The bank's quarterly average loan-to-deposit (LTD) ratio during the evaluation period is 28 percent ranging from a low of 25 percent to a high of 33 percent. The Granger National Bank (Granger NB) is a single-office institution that competes with several other financial institutions in its AA. However, the other institutions are not considered to be similarly situated institutions (SSI) as they are significantly larger than Granger NB and have branches in and out of the AA. The June 30, 2019 FDIC Deposit Market Share Report showed the bank had a deposit market share of only 5.82 percent in the AA.

To find similarly situated institutions (SSI) we expanded our search to identify other banks of similar size and complexity. We limited our selection to five banks all with assets under \$50 million. The quarterly LTD average for the SSI's was 31 percent with an average low of 22 percent and an average high of 41 percent. The table below compares the bank's average quarterly LTD ratio with the five peer institutions.

BANK NAME	CITY	STATE	TOTAL ASSETS (000s)	Average LTD Ratio (%)
			(December 31, 2019)	
Robert Lee State Bank	Robert Lee	TX	48,440	42
The First National Bank of Lipan	Lipan	TX	22,991	36
Menard Bank	Menard	TX	43,198	34
The Granger National Bank	Granger	TX	32,257	28
Donley County State Bank, The	Clarendon	TX	39,880	25
Spur Security Bank	Spur	TX	47,262	20

Lending in Assessment Area

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

The bank originated and purchased 77 percent of its loans inside the 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		
	#	%	#	%		\$	%	\$	%	
Small Farm	20	80	5	20	25	\$1,483	66	\$767	34	\$2,250
Consumer	26	74	9	26	35	\$277	56	\$214	44	\$491
Total	46	77	14	23	60	\$1,727	72	\$981	28	\$2,741

Source: 01/01/2017-12/31/2019 Bank data

Description of Institution

Granger NB is an intrastate rural community bank headquartered in Granger, Texas, approximately 50 miles northeast of Austin. It is a wholly owned subsidiary of Granger National Bancshares Inc., a one-bank holding company also headquartered in Granger, Texas. Granger NB designated one AA, comprised of seven census tracts in Williamson County, which is part of the Austin-Round Rock-Georgetown metropolitan statistical area (MSA). Granger NB did not engage in any merger or acquisition activities and did not open or close any branches.

Granger NB offers traditional banking products and services Monday through Friday. The onsite drive-in facility is open for extended hours during the week and is open on Saturdays. Customers have 24-hour service through internet and telephone banking, and can retrieve account balances, transfer funds, and utilize bill payment services among other services. The bank has no branches and no automated teller machines (ATM).

At December 31, 2019, Granger NB had total assets of \$33 million. Net loans totaled \$7.4 million or 23 percent of total assets. By dollar volume, commercial loans, including commercial real estate, represented 36 percent of the loan portfolio; farm and agricultural loans represented 27 percent; 1 to 4 residential real estate represented 22 percent; and consumer loans represented 10 percent. Tier 1 capital totaled \$5.9 million and the Tier 1 leverage ratio was 17.19 percent.

Granger NB faces direct competition from a branch of a state-chartered bank located in Granger. There are also multiple larger financial institutions located in the town of Taylor, Texas, 11 miles south of the bank. Due to its location, and strong competition, Granger NB's ability to generate loan growth is limited. Nevertheless, Granger NB is able to meet the lending needs in its AA primarily through small dollar consumer loans. Granger NB's primary strategy is to continue meeting the banking needs of the local community. The prior CRA examination, dated July 11, 2016, assigned an overall "Satisfactory" rating to Granger NB's lending performance.

Scope of the Evaluation

Evaluation Period/Products Evaluated

We evaluated Granger NB lending activities using Small Bank Community Reinvestment Act (CRA) examination procedures. The initial examination scope covered the period from January 1, 2017 to December 31, 2019. We used the bank's loan trial balance to identify loan originations by loan type during the evaluation period. We found that by number, consumer loans represented 51 percent of all loan originations. By dollar volume, agricultural loans, including farmland, production, and equipment loans, represented 50 percent. Based on the percentages and discussions with management we determined consumer and agricultural loans as the primary products. These two primary products were consistent with bank's lending strategy and form the basis of our evaluation.

We selected a sample of 60 consumer and agricultural loans originated during the assessment period to determine lending inside the AA. We replaced loans originating outside the AA with loans that originated inside the AA to evaluate borrower and geographic distributions. We analyzed the sampled loans based on the 2011 - 2015 American Community Survey (ACS) data and 2017-2019 Dunn & Bradstreet information. For CRA purposes, the ACS replaces the decennial census.

With an evaluation period end date of December 31, 2019, qualifying activities performed in response to the significant impact of the coronavirus pandemic across the United States are not addressed in this evaluation. Bank qualifying activities will be considered in the subsequent evaluation.

Selection of Areas for Full-Scope Review

For purposes of this evaluation, we performed a full scope review of Granger NB's only AA. 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 bank'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 bank AAs. Granger NB has only one assessment rating and operates in only one state. In arriving at our conclusion, we placed equal weight on consumer and agricultural loans, as they represent the primary lending products of the bank by count and dollar volume of originations, respectively.

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 Texas

CRA rating for the State of Texas: Satisfactory

The Lending Test is rated: Satisfactory

The major factors that support this rating include:

- The bank exhibits excellent geographic distribution of loans in the AA.
- The bank exhibits excellent distribution of loans to individuals of different income levels and farms of different sizes, given the product lines offered by the bank.
- A majority of the bank's loans are inside its AA
- The bank's loan-to-deposit ratio is reasonable.

Description of Institution's Operations in Texas

As noted previously, Granger NB operates only in Texas and specifically, only in Williamson County. It has one office and no ATM. Granger NB has total deposits of \$26 million at December 31, 2019 and ranks fifth among the seven institutions in the AA in deposit market share with only 5.8 percent. The other institutions in the AA are much larger than Granger NB and have offices located outside the AA.

We contacted a community development organization during the examination. A local agent indicated the banking institutions are meeting the demands of the community; and she was not aware of any unmet services or financial needs. Both banks with a presence in Granger are actively involved in community events and local development initiatives. She stated that the area is recently experiencing some population growth, but the growth is causing real estate prices to increase and hurting the lower income population. The contact also indicated there is still agricultural activity from small family farms, but that it has declined over the years. The contact identified agricultural loans and general consumer loans to borrowers as primary needs within the community.

Granger NB Assessment Area

Granger NB designated one AA, comprised of seven census tracts in Williamson County, which is part of the Austin-Round Rock-Georgetown metropolitan statistical area (MSA). One of the seven census tracts is designated as low-income, three are moderate-income, and three are middle-income. There are no upper-income tracts in the AA. Granger NB did not arbitrarily exclude any tracts from the AA.

Although Granger NB is located in an MSA, it is exempt from HMDA reporting, as its asset size for the assessment periods is lower than the Consumer Financial Protection Bureau (CFPB) imposed threshold. The largest urban area in the AA is the city of Taylor. The Granger community is largely comprised of small businesses and small farms, 98% of farms and 85% of businesses in the AA generate less than \$1 million in annual revenues based on 2019 information. The largest employment areas are located in Taylor and in the Austin-Round Rock-Georgetown areas. The AA does not have any notable large employers.

Table A – Demographic Information of the Assessment Area

Assessment Area: 2017-2019

Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	7	14.3	42.9	42.9	0.0	0.0
Population by Geography	23,440	12.9	42.9	44.2	0.0	0.0
Housing Units by Geography	8,787	11.8	40.7	47.5	0.0	0.0
Owner-Occupied Units by Geography	5,238	10.0	34.3	55.7	0.0	0.0
Occupied Rental Units by Geography	2,667	14.3	51.7	34.0	0.0	0.0
Vacant Units by Geography	882	15.2	44.8	40.0	0.0	0.0
Businesses by Geography	1,446	8.9	50.8	40.3	0.0	0.0
Farms by Geography	123	4.1	37.4	58.5	0.0	0.0
Family Distribution by Income Level	5,475	34.2	19.7	22.1	24.0	0.0
Household Distribution by Income Level	7,905	33.6	21.0	16.2	29.2	0.0
Median Family Income MSA - 12420 Austin-Round Rock-Georgetown, TX MSA		\$78,997	Median Housing Value			\$112,997
			Median Gross Rent			\$794
			Families Below Poverty Level			11.0%
<i>Source: 2015 ACS and 2019 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.</i>						

Scope of Evaluation in Texas

We selected the bank's only assessment area for a full-scope review. The AA is where the bank's one office is located, and it is comprised of seven adjacent census tracts all within Williamson County and part of the Austin-Round Rock-Georgetown MSA. We evaluated Granger NB lending activities using Small Bank Community Reinvestment Act (CRA) examination procedures. We selected a random sample of 20 consumer and agricultural loans for each of the three assessment years (60 total loans). We used these 60 loans to calculate the percentage of loans originating inside the AA. We replaced loans originating outside the AA with loans originating inside the AA to evaluate borrower and geographic distributions. We analyzed the sampled loans based on the 2011 - 2015 American Community Survey (ACS) data and 2017-2019 Dunn & Bradstreet information. For CRA purposes, the ACS replaces the decennial census.

LENDING TEST

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

Based on the full-scope review, the bank's lending performance in the state of Texas is reasonable. Our analysis focused on consumer and agricultural loans as these loans, by number originated, are the primary lending product during the evaluation period. Granger NB originated a minimum number of home mortgage loans and small loans to businesses during the evaluation period. Analyzing these product types would not be meaningful.

Distribution of Loans by Income Level of the Geography

The bank exhibits excellent geographic distribution of loans in the AA.

Small Loans to Farms

Refer to Table S in appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to farms.

The distribution of small loans to farms in geographies of different income levels is excellent for all three years in the assessment period. Granger NB originated 78 percent of small loans to farms in the moderate-income census tracts, and the remaining 22 percent in the middle-income tracts. The results compare favorably to the demographic data which indicates that 36 to 37 percent of farms are in moderate income tracts and 58 to 59 percent are in middle income tracts. No loans were in the low-income tract and only 4 to 6 percent of farms are in that census tract. The analysis included all farm loans originated within the AA for years 2017 (16 loans) and 2019 (14 loans), and a sample of 20 loans for 2018.

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 distribution of consumer loans to geographies of different income levels within the AA is excellent. For the assessment period Granger NB originated 79 percent of consumer loans to borrowers in the low and moderate-income census tracts. Demographic data reflects 51 percent of households are low and moderate-income census tracts.

Distribution of Loans by Income Level of the Borrower

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

Small Loans to Farms

Refer to Table T in 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 distribution of small loans to farms of different income levels within the AA is excellent. Granger NB originated 98 percent of loans to farms with revenues less than or equal to \$1 million. Granger NB has only one customer with farming revenue over \$1 million.

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 distribution of consumer loans to individuals of different income level within the AA is excellent. For the assessment period 40 percent of consumer loans were to low income borrowers, and 27 percent were moderate income borrowers. This compares favorably to the demographic data which reflects 34 percent of households were low-income and 21 percent were moderate-income.

Responses to Complaints

Granger NB did not receive any complaints related to its CRA performance between June 11, 2016 (date of the previous CRA examination) and July 27, 2020 (date of the current examination).

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:	1/1/2017 to 12/31/2019	
Bank Products Reviewed:	Consumer Loans and Small Farm Loans	
Affiliate(s)	Affiliate Relationship	Affiliate(s)
Not applicable	Not applicable	Not applicable
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Rating and Assessment Areas
Granger NB Assessment Area	Full Scope	<i>Partial Williamson County</i>

Appendix B: Summary of MMSA and State Ratings

RATINGS	Granger National Bank
Overall Bank:	Lending Test Rating
Granger National Bank	Satisfactory
MMSA or State:	
Texas	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.

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.

Table S: Assessment Area Distribution of Loans to Farms by Income Category of the Geography																2017-2019		
Assessment Area:	Total Loans to Farms			Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available- Income Tracts		
	#	\$	% of Total	%Farms	%Bank Loans	Aggregate	%Farms	%Bank Loans	Aggregate	%Farms	%Bank Loans	Aggregate	%Farms	%Bank Loans	Aggregate	%Farms	%Bank Loans	Aggregate
Granger NB 2017	16	\$1,019	100%	4.80%	0.00%	1.30%	37.10%	75.00%	47.50%	58.10%	25.00%	51.30%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Granger NB 2018	20	\$1,894	100%	5.80%	0.00%	1.20%	35.50%	85.00%	50.00%	58.70%	15.00%	48.80%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Granger NB 2019	14	\$1,151	100%	4.10%	0.00%	1.20%	37.40%	71.40%	50.00%	58.50%	28.60%	48.80%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total	50	\$4,063	100%	--	0.00%	--	--	78.00%	--	--	22.00%	--	--	--	--	--	--	--

Source: 2017-2019 D&B Data; 01/01/2017 - 12/31/2019 Bank Data; 2017-2019 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table T: Assessment Area Distribution of Loans to Farms by Gross Annual Revenues											2017-2019	
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	
Granger NB 2017	16	\$1,019	100%	80	99.2%	100.0%	50.0%	0.8%	0.0%	0.0%	0.0%	
Granger NB 2018	20	\$1,894	100%	82	98.3%	95.0%	34.1%	0.8%	5.0%	0.8%	0.0%	
Granger NB 2019	14	\$1,151	100%	82	98.4%	100.0%	34.1%	0.8%	0.0%	0.8%	0.0%	
Total	50	\$4,064	100%	--		98.0%			2.0%		0.0%	

Source: 2017-2019 D&B Data; 01/01/2017 - 12/31/2019 Bank Data; 2017-2019 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table U: Assessment Area Distribution of Consumer Loans by Income Category of the Geography												2017-2019	
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
Granger NB 2017	20	\$92	100%	11.40%	10.00%	40.20%	75.00%	48.40%	15.00%	0.00%		0.00%	
Granger NB 2018	20	\$232	100%	11.40%	5.00%	40.20%	65.00%	48.40%	30.00%	0.00%		0.00%	
Granger NB 2019	20	\$232	100%	11.40%	5.00%	40.20%	75.00%	48.40%	20.00%	0.00%		0.00%	
Total	60	\$556	100%	--	6.70%	--	71.70%	--	21.70%	--		--	

*Source: 2015 ACS Census; 01/01/2017 - 12/31/2019 Bank Data.
Due to rounding, totals may not equal 100.0%*

Table V: Assessment Area Distribution of Consumer Loans by Income Category of the Borrower												2017-2019	
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
Granger NB 2017	20	\$92	100%	33.6%	45.0%	21.0%	40.0%	16.2%	5.0%	29.2%	10.0%	0.00%	
Granger NB 2018	20	\$232	100%	33.6%	35.0%	21.0%	25.0%	16.2%	15.0%	29.2%	25.0%	0.00%	
Granger NB 2019	20	\$232	100%	33.6%	40.0%	21.0%	15.0%	16.2%	30.0%	29.2%	15.0%	0.00%	
Total	60	\$556	100%	--	40.0%	--	26.7%	--	16.7%	--	16.7%	--	

*Source: 2015 ACS Census; 01/01/2019 - 12/31/2019 Bank Data.
Due to rounding, totals may not equal 100.0%*