



## **PUBLIC DISCLOSURE**

July 6, 2020

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

The First National Bank of Evant  
Charter Number 12739  
115 S Memory Lane  
Evant, TX 76525

Office of the Comptroller of the Currency  
225 E John Carpenter Fwy, Suite 900  
Irving, TX 75062

**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 Lending Test rating is based on the bank's performance within its assessment area (AA).
  - The loan-to-deposit ratio is reasonable given the bank's size and credit needs of the AA.
  - A substantial majority of loans originated during this evaluation period were inside the bank's AA, which demonstrates the bank's commitment to meeting the credit needs of the AA.
  - The distribution of loans to low- and moderate-income borrowers is reasonable.

### Loan-to-Deposit Ratio

Considering the bank's size, financial condition, and credit needs of the AA, the bank's loan-to-deposit ratio is reasonable. The average of quarterly loan-to-deposit ratios between March 2016 and March 2020 is 76.93 percent. The bank's loan-to-deposit ratio fluctuated between a low of 71.68 percent to a high of 82.06 percent since the prior CRA examination. The average loan-to-deposit ratio of all the banks in the table below is 73.50 percent. Each bank listed in the table is considered a similarly situated institution, as they are community banks with less than \$1 million in total assets, offer similar products and services, and have branch locations within the AA.

Bank Name	Total Assets (\$000s)	Average LTD (%)
The First National Bank of Evant	104,350	76.93
First National Bank of McGregor	533,934	98.84
The First National Bank of Moody	47,307	59.97
Security Bank of Crawford	76,864	87.36
First National Bank of Bosque County	123,279	73.53
Citizens National Bank	148,135	47.78

*Source: Institution Reports of Condition from March 31, 2016 through March 31, 2020*

### Lending in Assessment Area

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

The bank originated and purchased 85.4 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. We used the entire population of mortgage loans originated during the evaluation period to complete the table below. We used a random sample of 60 commercial loans, 20 loans per year, originated during the evaluation period.

Lending Inside and Outside of the FNB of Evant AA										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage	151	84.4	28	15.6	179	15,909	77.3	4,682	22.7	20,592
Small Business	53	88.3	7	11.7	60	2,191	90.5	229	9.5	2,420
Total	204	85.4	35	14.6	239	18,100	78.7	4,911	21.3	23,012

Source: Data reported under HMDA; aggregate bank loan data

## Description of Institution

The First National Bank of Evant (“FNB” or “bank”) is a small community bank headquartered in Evant, Texas, with one branch located in Oglesby, Texas and one branch located in Gatesville, Texas. All three locations are in Coryell County, and hours and office locations ensure customers have convenient access to products and services.

FNB is a single state institution operating solely within the state of Texas. The bank serves one assessment area that consists of the whole counties of Mills, Hamilton, and Lampasas. The AA also includes Coryell county, with the exception of the five census tracts in the Copperas Cove area. FNB received a Satisfactory rating during the previous CRA examination dated May 2, 2016. There are no legal, financial, or other factors impeding the bank’s ability to help meet the credit needs of the AA.

The bank’s strategy remains primarily focused on retail banking with 1-4 family residential real estate loans, consumer loans, and small business loans. In addition to these types of loans, the bank also offers deposit accounts, free debit cards, telephone and internet banking, merchant services, safe deposit boxes, and automated teller machines (ATMs).

Total assets as of March 31, 2020, were approximately \$104 million. Net loans as a percentage of total assets were 67.6 percent, and tier 1 capital was approximately \$10 million. The table below provides details of the bank’s loan portfolio as of March 31, 2020.

The First National Bank of Evant Loan Portfolio Summary		
Loan Category	\$ (000s)	Percentage of Total
Residential Real Estate	34,874	48.9%
Commercial and Commercial Real Estate	14,264	20.0%
Farm and Agriculture	12,532	17.6%
Consumer	6,497	9.1%
Construction and Other	3,177	4.4%
<b>Total Loans</b>	<b>71,344</b>	<b>100%</b>

Source: March 31, 2020 Report of Condition

## Scope of the Evaluation

### Evaluation Period/Products Evaluated

We assessed the bank's performance under the Community Reinvestment Act using small bank procedures. The evaluation period covers the years 2017, 2018, and 2019. We identified residential real estate loans and commercial loans as the bank's primary loan products. Those are the products evaluated in this report.

To evaluate the bank's performance, we used the entire population of residential real estate loans reported on the bank's Home Mortgage Disclosure Act Loan Application Register (HMDA LAR) over the three-year period, as well as a random sample of 20 commercial loans for each of the three years in the evaluation period. We conducted a data integrity review of the bank's HMDA data as of September 2019 and determined the data is accurate and reliable. To determine the geographic and borrower distribution of loans, we used 2015 American Community Survey (ACS) census data.

### Selection of Areas for Full-Scope Review

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

### Ratings

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. 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.

FNB Evant operates within one AA in one state. Therefore, the ratings are not weighted and reflect the rating for the full scope review of the single AA in the State of Texas.

## 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 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<sup>1</sup>:** Satisfactory

**The Lending Test is rated:** Satisfactory

The major factors that support this rating include:

- The average loan-to-deposit ratio is reasonable and demonstrates FNB's commitment to meet the credit needs of the community.
- A substantial majority of the loans originated during this evaluation period were inside the bank's assessment area.
- The distribution of loans by income level of the geography is reasonable.
- The distribution of loans by income level of the borrower is reasonable.

### **Description of Institution's Operations in Texas**

FNB Evant is a small community bank with a retail banking focus and total assets of \$104 million as of March 31, 2020. FNB Evant's main office is located in Evant, Texas, a town of approximately 400 people. The bank has one branch location in Oglesby, Texas, which is approximately the same size as Evant, and one branch location in Gatesville, Texas. The City of Gatesville is larger with a population around 15,000 people. Gatesville is home to five of the eight women's prisons in the state, which accounts for about half of the city's population. Therefore, nine percent of the AA population is incarcerated.

Approximately 30 percent of the population is retired and receiving social security benefits. And 13.4 percent of the population is living below the poverty level. Major employers in the assessment area

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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.

include the prison system, two manufacturing companies, the school district, the local health care system, and the local government.

The assessment area consists of 24 census tracts, two of which are moderate-income census tracts. There are no low-income census tracts in the AA. The two census tracts located in Mills County are designated as underserved nonmetropolitan middle-income geographies due to their rural and remote location.

Competition is high within the AA with 12 banks operating 31 branches. As of 2019, FNB has 5.62 percent of the deposit market share with a total of just over \$92 million in deposits. Six other institutions each have a higher share of the market's deposits. In 2019, FNB was ranked 22<sup>nd</sup> in mortgage lending market share out of 293 mortgage lenders. FNB originated just over one percent of the AA mortgage loans by both number and dollar amount. The bank's average mortgage loan size was \$125,000.

We conducted one community contact interview, which stated that affordable housing and shelters are the biggest needs in the community. This includes funding for construction and operation of shelters. Vacancy is low in AA apartment complexes and the homeless population has increased. Small farm lending and consumer loans are also a need within the AA. Local banks provide support to the small businesses and charitable organizations within the community.

#### FNB Evant AA

<b>Table A – Demographic Information of the Assessment Area</b>						
<b>Assessment Area: FNB Evant AA 2019</b>						
<b>Demographic Characteristics</b>	<b>#</b>	<b>Low % of #</b>	<b>Moderate % of #</b>	<b>Middle % of #</b>	<b>Upper % of #</b>	<b>NA* % of #</b>
Geographies (Census Tracts)	24	0.0	8.3	70.8	20.8	0.0
Population by Geography	94,372	0.0	8.9	70.0	21.1	0.0
Housing Units by Geography	39,503	0.0	8.8	76.1	15.1	0.0
Owner-Occupied Units by Geography	21,740	0.0	5.8	78.9	15.4	0.0
Occupied Rental Units by Geography	10,372	0.0	15.8	71.4	12.7	0.0
Vacant Units by Geography	7,391	0.0	7.7	74.6	17.7	0.0
Businesses by Geography	5,053	0.0	9.3	77.5	13.2	0.0
Farms by Geography	359	0.0	4.7	74.9	20.3	0.0
Family Distribution by Income Level	23,272	18.8	17.5	21.4	42.3	0.0
Household Distribution by Income Level	32,112	23.1	15.7	20.0	41.2	0.0
Median Family Income MSA - 28660 Killeen-Temple, TX MSA		\$58,001	Median Housing Value			\$111,965
Median Family Income Non-MSAs - TX		\$52,198	Median Gross Rent			\$793
			Families Below Poverty Level			10.0%
<i>Source: 2015 ACS and 2019 D&amp;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 Texas**

The bank's AA consists of four contiguous political subdivisions, which are Coryell County, Lampasas County, Hamilton County, and Mills County. This AA includes two of the three counties included in the Killeen-Temple-Fort Hood MSA. The bank's AA does not include Bell County, which is part of that MSA.

The assessment area includes whole counties, with the exception of Coryell. Five census tracts in Coryell county are excluded from the bank's AA, because a commercial bank located on Fort Hood Army Post has an exclusive operating agreement to serve all military and civilian employees on the post. The bank's main office and two branches are located within the AA. The AA consists only of whole census tracts and does not reflect illegal discrimination, nor does the AA arbitrarily exclude any low- or moderate-income areas.

The bank's primary lending products are residential real estate loans and commercial loans. While the bank does originate small farm and consumer loans, an analysis of loans for these product types was not meaningful due to the small size of these portfolios.

## **LENDING TEST**

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

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

Based on a full-scope review, the bank's performance in the FNB Evant AA is good.

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

The bank exhibits reasonable geographic distribution of loans in the State given the performance context of the AA. There are no low-income census tracts in the assessment area, and there are only two moderate-income census tracts in the assessment area. The bank did not originate any residential mortgage or commercial loans in the moderate-income census tracts.

A low percentage of the AA population resides within the moderate-income census tracts, and less than 10 percent of AA businesses are located in those tracts. In addition, over 38 percent of the residents in the moderate-income census tracts are low-income individuals who may have a more difficult time meeting the underwriting requirements of residential mortgage loans. Approximately half of the residential properties in the two moderate-income census tracts are rental properties.

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

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

During the evaluation period, 96.7 percent of home mortgage loans originated in middle-income census tracts, while the remaining 3.3 percent originated in upper-income census tracts. In 2017, the bank originated two home mortgage loans in Mills County, which is designated as an underserved middle-income census tract due to its remote location.



### ***Small Loans to Businesses***

Refer to Table Q in the state of Texas section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to businesses.

During the evaluation period, 97.2 percent of commercial loans were for businesses located in middle-income census tracts. The remaining 2.8 percent of commercial loans were originated to businesses in upper-income geographies.

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

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

### ***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 bank's home mortgage loan originations and purchases.

As shown in Table P, the distribution of loans to low-income borrowers is 2.6 percent compared to the AA percentage of low-income families of 18.7 percent. The distribution of loans to moderate-income borrowers is 14.6 percent compared to 17.5 percent of moderate-income families in the AA. This distribution of residential mortgage loans is reasonable, given the bank's performance context and size. The bank's distribution of loans to low-income and moderate-income borrowers is consistent with aggregate reported data of other institutions in the AA.

### ***Small Loans to Businesses***

Refer to Table R 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 businesses.

The bank exhibits excellent distribution of loans to businesses of different sizes. As shown in the table in appendix D, nearly 92 percent of commercial loans in all three years were originated to small businesses with less than \$1 million in gross annual revenue.

### **Responses to Complaints**

There were no CRA related complaints during the evaluation 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>	01/01/2017 to 12/31/19	
<b>Bank Products Reviewed:</b>	Home mortgage, small business	
<b>Affiliate(s)</b>	<b>Affiliate Relationship</b>	<b>Products Reviewed</b>
n/a		
<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>Texas</b>		
FNB Evant AA	Full-scope	Texas Counties of Coryell, Hamilton, Mills, and Lampasas, with the exception of five census tracts in Copperas Cove (Coryell County).

## Appendix B: Summary of MMSA and State Ratings

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RATINGS	The First National Bank of Evant
Overall Bank:	Lending Test Rating
The First National Bank of Evant	Satisfactory
MMSA or State:	
Texas	Satisfactory

## 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 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

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### 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 30<sup>th</sup> 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.

<b>Table O : Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography</b>																				<b>2017-19</b>	
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		
FNB of Evant AA	151	15,909	100.0	2,749	0.0	0.0	0.0	5.8	0.0	6.2	78.9	96.7	77.0	15.4	3.3	16.8	0.0	0.0	0.0		
<b>Total</b>	<b>151</b>	<b>15,909</b>	<b>100.0</b>	<b>2,749</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>5.8</b>	<b>0.0</b>	<b>6.2</b>	<b>78.9</b>	<b>96.7</b>	<b>77.0</b>	<b>15.4</b>	<b>3.3</b>	<b>16.8</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>		

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

<b>Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower</b>																				<b>2017-19</b>	
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		
FNB of Evant AA	151	15,909	100.0	2,749	18.8	2.6	3.8	17.5	14.6	15.5	21.4	25.2	21.4	42.3	53.6	34.9	0.0	4.0	24.3		
<b>Total</b>	<b>151</b>	<b>15,909</b>	<b>100.0</b>	<b>2,749</b>	<b>18.8</b>	<b>2.6</b>	<b>3.8</b>	<b>17.5</b>	<b>14.6</b>	<b>15.5</b>	<b>21.4</b>	<b>25.2</b>	<b>21.4</b>	<b>42.3</b>	<b>53.6</b>	<b>34.9</b>	<b>0.0</b>	<b>4.0</b>	<b>24.3</b>		

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

<b>Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography</b>																				<b>2017-19</b>	
Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts				
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate		
FNB of Evant AA	60	2,298	100	986	0.0	0.0	0.0	9.3	0.0	10.5	77.5	97.2	74.6	13.2	2.8	14.8	0.0	--	0.0		
<b>Total</b>	<b>60</b>	<b>2,298</b>	<b>100</b>	<b>986</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>9.3</b>	<b>0.0</b>	<b>10.5</b>	<b>77.5</b>	<b>97.2</b>	<b>74.6</b>	<b>13.2</b>	<b>2.8</b>	<b>14.8</b>	<b>0.0</b>	<b>--</b>	<b>0.0</b>		

*Source: 2019 D&B Data; 01/01/2017 - 12/31/2019 Bank Data; 2018 CRA Aggregate Data, "--" data not available.  
Due to rounding, totals may not equal 100.0%*

<b>Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues</b>												<b>2017-19</b>	
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available			
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans		
FNB of Evant AA	60	2,298	100	986	85.8	91.7	41.7	3.5	8.3	10.8	--		
<b>Total</b>	<b>60</b>	<b>2,298</b>	<b>100</b>	<b>986</b>	<b>85.8</b>	<b>91.7</b>	<b>41.7</b>	<b>3.5</b>	<b>8.3</b>	<b>10.8</b>	<b>--</b>		

*Source: 2019 D&B Data; 01/01/2017 - 12/31/2019 Bank Data; 2018 CRA Aggregate Data, "--" data not available.  
Due to rounding, totals may not equal 100.0%*