



PUBLIC DISCLOSURE

April 22, 2024

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Farmers National Bank
Charter Number 11933

759 State Street
Phillipsburg, KS 67661

Office of the Comptroller of the Currency

2959 N. Rock Road, Suite 510
Wichita, KS 67226

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 Institution1
Scope of the Evaluation2
Discriminatory or Other Illegal Credit Practices Review4
State Rating.....5
 State of Kansas.....5
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 **Outstanding**.

The lending test is rated: Outstanding.

The major factors that support this rating include:

- The Lending Test rating is based on Outstanding performance in the State of Kansas.
- A substantial majority of the bank's loans are inside its assessment area (AA).
- The bank exhibited excellent distribution of loans to farms of different sizes.
- The bank exhibited reasonable geographic distribution of small loans to farms in its AA.
- A reasonable loan-to-deposit (LTD) ratio.

Loan-to-Deposit Ratio

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

Farmers National Bank's (FNB) average quarterly LTD ratio is 71.0 percent since the last CRA examination. The LTD is calculated on a bank-wide basis. Examiners compared FNB to four similarly situated institutions within the bank's AA. The average LTD of the comparative banks was 67.1 percent, ranging from 47.1 percent to 75.0 percent.

Lending in Assessment Area

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

The bank originated and purchased 97.5 percent of its total loans inside the bank's AA during the evaluation period based on a sample of loans. 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 | | | | Total \$ |
| | Inside | | Outside | | | Inside | | Outside | | |
| | # | % | # | % | | \$ | % | \$ | % | |
| Agricultural | 39 | 97.5 | 1 | 2.5 | 40 | 2,106 | 99.8 | 5 | 0.2 | 2,111 |
| Total | 39 | 97.5 | 1 | 2.5 | 40 | 2,106 | 99.8 | 5 | 0.2 | 2,111 |
| <small>Source: Bank Data Due to rounding, totals may not equal 100.0%</small> | | | | | | | | | | |

Description of Institution

FNB is a single-state bank with the main office located in Phillipsburg, Kansas. As of March 31, 2024, FNB had total assets of \$162.1 million and tier 1 capital of \$28.7 million. There is no bank holding

company, with the financial institution’s ownership comprising individual, partnership, and trust shareholders.

FNB has identified one AA that consists of Phillips, Rawlins, Rooks, and Smith Counties. As of December 31, 2023, FNB operates the main bank in Phillipsburg, and four branch locations in the area communities of Atwood, Logan, Kensington, and Stockton, Kansas. The Phillipsburg and Stockton locations offer drive-up facilities and a cash-dispensing automated teller machine (ATM), while the Atwood location includes a drive-up facility. The bank also pays a monthly fee that allows FNB customers to access an additional cash-dispensing ATM free of charge at a restaurant in Kensington.

The competitive environment among financial institutions in the AA is strong. Management confirmed competition in the AA stems primarily from five similarly situated financial institutions within the local market. As of June 30, 2022, FNB ranks third in deposit market share with \$146.9 million or 16.3 percent of deposits in the AA. The market share report considers all 11 institutions with a presence in the market, with the top competitor securing 23.6 percent of deposits in the AA.

As of March 31, 2024, the loan portfolio totaled \$81.4 million, which represented 62.2 percent of total deposits and 50.2 percent of total assets. The loan portfolio had the following composition: agriculture 49.5 percent, commercial 27.3 percent, residential real estate 15.7 percent, consumer loans 5.4 percent, and other loan products 2.1 percent.

FNB is not subject to any pending litigation or other factors inhibiting its ability to meet the credit needs of its AA. The Office of the Comptroller of the Currency previously rated the institution “Outstanding” on February 25, 2019, under the Small Bank CRA examination criteria.

Scope of the Evaluation

Evaluation Period/Products Evaluated

This evaluation assessed FNB using the Small Bank CRA examination procedures. Our review included a lending test which evaluated FNB’s record of meeting the credit needs of the AA through lending activities. Lending performance was evaluated based on the primary lending product in the AA. Agricultural loans are identified as the primary lending product by both number and dollar volume granted since the last CRA examination. Examiners evaluated lending performance from January 1, 2020, through December 31, 2022. Our sample groups included 20 agricultural loans originated in 2020-2021, and 20 agricultural loans originated in 2022.

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 bank's rating is based on the full-scope review of its single AA, and the lending performance within the AA.

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.

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 Kansas

CRA rating for the State of Kansas¹: Outstanding

The Lending Test is rated: Outstanding

The major factors that support this rating include:

- The bank exhibited an excellent distribution of loans among farms of different sizes.
- The bank exhibited a reasonable geographic distribution of loans in its AA.

Description of Institution's Operations in Kansas

FNB designates Phillips, Rawlins, Rooks, and Smith Counties as its AA. Phillips, Rooks, and Smith Counties are contiguous, while Rawlins County is in near proximity to the other counties. The AA is in a nonmetropolitan statistical area. The AA contains eight census tracts (CTs). During 2020-2021, all eight CTs were categorized as middle-income. During 2022, seven of the CTs were categorized as middle-income and one CT was categorized as moderate-income. The AA is reasonable, complies with the regulation, and does not arbitrarily exclude any low- or moderate-income tracts.

As a part of the evaluation, examiners utilized community contacts to assess the credit needs and opportunities in the AA. The contacts noted agriculture as the primary credit need in the AA, along with an ever-present demand for housing. The lack of available housing in the market causes both demand and values to remain high. The agricultural sector has been stable, despite an extended period of drought and stifled crop production. Contacts noted that financial institutions actively serve the area and credit needs of the community, and work well with both existing and new customers to provide financing. One contact stated that additional opportunities exist for banks to lend to start-up small businesses and potential home buyers in the area.

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

Kansas Non-MSA AA

| Table A – Demographic Information of the Assessment Area | | | | | | |
|--|--------|---------------|------------------------------|------------------|-----------------|---------------|
| Assessment Area: Kansas Non-MSA | | | | | | |
| Demographic Characteristics | # | Low % of # | Moderate % of # | Middle % of # | Upper % of # | NA* % of # |
| Geographies (Census Tracts) | 8 | 0.0 | 12.5 | 87.5 | 0.0 | 0.0 |
| Population by Geography | 16,031 | 0.0 | 10.9 | 89.1 | 0.0 | 0.0 |
| Housing Units by Geography | 9,470 | 0.0 | 9.7 | 90.3 | 0.0 | 0.0 |
| Owner-Occupied Units by Geography | 5,431 | 0.0 | 10.3 | 89.7 | 0.0 | 0.0 |
| Occupied Rental Units by Geography | 1,975 | 0.0 | 9.9 | 90.1 | 0.0 | 0.0 |
| Vacant Units by Geography | 2,064 | 0.0 | 7.8 | 92.2 | 0.0 | 0.0 |
| Businesses by Geography | 1,885 | 0.0 | 12.5 | 87.5 | 0.0 | 0.0 |
| Farms by Geography | 433 | 0.0 | 6.0 | 94.0 | 0.0 | 0.0 |
| Family Distribution by Income Level | 4,651 | 18.3 | 19.7 | 23.9 | 38.1 | 0.0 |
| Household Distribution by Income Level | 7,406 | 21.6 | 17.5 | 21.2 | 39.7 | 0.0 |
| Median Family Income Non-MSAs - KS | | \$65,467 | Median Housing Value | | | \$81,721 |
| | | | Median Gross Rent | | | \$541 |
| | | | Families Below Poverty Level | | | 6.8% |
| <i>Source: 2020 U.S. Census and 2022 D&B Data</i> <i>Due to rounding, totals may not equal 100.0%</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i> | | | | | | |

The US Department of Housing and Urban Development (HUD) has declared all four counties as underserved, while also deeming Smith and Rawlins Counties to be distressed due to population loss. According to the 2020 US Census and 2022 Dun and Bradstreet (D&B) Data, the population of the AA is 16,031 and the median family income is \$65,467. Of the 7,406 households in the AA, approximately 39 percent receive social security benefits; 20 percent are retired; and 10 percent are below the poverty level. Twenty-five percent of the population is over age 65, and 38 percent of the population consists of civilians not in the workforce. The median housing value is \$81,721 and 57.4 percent of the housing units are owner-occupied units. The income distribution for families within the AA is 18.3 percent low-income, 19.7 percent moderate-income, 23.9 percent middle-income, and 38.1 percent upper-income. The preliminary December 31, 2023, unemployment rates for the counties in the AA are as follows: Phillips County 1.6 percent, Rawlins County 1.1 percent, Rooks County 1.9 percent, and Smith County 1.4 percent. These rates are below the Kansas unemployment rate of 2.0 percent and the national rate of 3.7 percent for the same period.

The economic condition of the AA is stable and dominated by agriculture. According to the 2020 US Census and the D&B Data, primary industries by employment include agriculture, retail trade, and services, including educational and health care. Major employers in the AA include community hospitals, school districts, Tamko (building products manufacturer), Amber Wave (ethanol manufacturing plant), Wilkens Manufacturing (self-unloading trailer manufacturer), SurePoint Ag Systems (production ag manufacturing) Trinity Ag LLC (agricultural coop), and Kyle Railroad.

Scope of Evaluation in Kansas

Examiners completed a full-scope review of the bank's AA, evaluating lending performance of agricultural loans during the evaluation period.

LENDING TEST

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

Distribution of Loans by Income Level of the Geography

The bank exhibits reasonable geographic distribution of loans in the State.

Small Loans to Farms

Refer to Table S in the state of Kansas 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 farms.

Non-MSA AA

Based on the data in the tables and considering the performance context factors discussed above, the bank had reasonable geographic distribution of small loans to farms in the AA.

Based on a sample of 20 loans originated in 2022, the bank's percentage of small loans to farms in moderate-income geographies was near to the percentage of farms in moderate-income geographies and approximated the aggregate distribution of small loans to farms in moderate-income geographies by all lenders. There were no low-income census tracts in the AA and the only moderate-income tract comprises the city of Smith Center. FNB's lending opportunities in the moderate-income tract are limited, as they do not have a branch location in Smith Center. The bank's Kensington branch is FNB's nearest lending facility at 15 miles away.

Our review did not include an analysis of the geographic distribution of loans in 2020-2021. The AA did not contain any low- or moderate-income census tracts during these years, therefore an analysis of geographic distribution of loans originated in the AA for that period would not be meaningful.

Distribution of Loans by Income Level of the Borrower

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

Small Loans to Farms

Refer to Table T in the state of Kansas 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.

Non-MSA AA

Based on the data in the tables and considering the performance context factors discussed above, the overall borrower distribution of small loans to farms was excellent.

Based on a sample of 20 loans originated in 2020-2021, the bank's percentage of small loans to farms with gross annual revenue of \$1 million or less was near to the percentage of farms in the AA with gross annual revenue of \$1 million or less, but significantly exceeded the aggregate distribution of small loans to farms with gross annual revenue of \$1 million or less by all lenders.

During the 2022 analysis period, FNB did not collect or consider the gross annual revenue in the underwriting of approximately five percent of the small loans to farms included in our sample. Based on those farms with known revenues, the bank's percentage of small loans to farms with gross annual revenue of \$1 million or less was near to the percentage of farms in the AA with gross annual revenue of \$1 million or less, but significantly exceeded the aggregate distribution of small loans to farms with gross annual revenue of \$1 million or less by all lenders. The one loan originated without farm revenue information was a smaller dollar volume, well-below \$100,000, which typically reflects a small farm operation. The borrower's documented income consisted of wage income and no farm revenue information.

Responses to Complaints

FNB did not receive any CRA related complaints during the evaluation period.

Appendix A: Scope of Examination

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

| | | |
|---|-------------------------------|--|
| Time Period Reviewed: | 01/01/2020 to 12/31/2022 | |
| Bank Products Reviewed: | Small Farm Loans | |
| Affiliate(s) | Affiliate Relationship | Products Reviewed |
| N/A | N/A | N/A |
| List of Assessment Areas and Type of Examination | | |
| Rating and Assessment Areas | Type of Exam | Other Information |
| State of Kansas | | |
| Non-MSA AA | Full-Scope | The Non-MSA AA comprises Phillips, Rawlins, Rooks, and Smith Counties. |

Appendix B: Summary of MMSA and State Ratings

| RATINGS: Farmers National Bank | |
|--------------------------------|---------------------|
| Overall Bank: | Lending Test Rating |
| Farmers National Bank | Outstanding |
| State: | |
| Kansas | Outstanding |

Appendix C: Definitions and Common Abbreviations

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Appendix D: Tables of Performance Data

Content of Standardized Tables

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

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

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

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

- Table S. Assessment Area Distribution of Loans to Farms by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$500,000) to farms originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of farms (regardless of revenue size) throughout those geographies. The table also presents aggregate peer data for the years the data is available. Because aggregate small farm data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank's assessment area.
- Table T. Assessment Area Distribution of Loans to Farms by Gross Annual Revenues** - Compares the percentage distribution of the number of small loans (loans less than or equal to \$500 thousand) originated and purchased by the bank to farms with revenues of \$1 million or less to: 1) the percentage distribution of farms with revenues of greater than \$1 million; and, 2) the percentage distribution of farms for which revenues are not available. The table also presents aggregate peer small farm data for the years the data is available.
- Table U. Assessment Area Distribution of Consumer Loans by Income Category of the Geography** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of households in those geographies.
- Table V. Assessment Area Distribution of Consumer Loans by Income Category of the Borrower** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of households by income level in each MMSA/assessment area.

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

| Table S - Assessment Area Distribution of Loans to Farms by Income Category of the Geography | | | | | | | | | | | | | | | | | | | 2022 |
|--|----------------------|----------------|--------------|----------------|-------------------|--------------|------------|------------------------|--------------|------------|----------------------|--------------|-------------|---------------------|--------------|------------|-----------------------------|--------------|------------|
| Assessment Area: | Total Loans to Farms | | | | Low-Income Tracts | | | Moderate-Income Tracts | | | Middle-Income Tracts | | | Upper-Income Tracts | | | Not Available-Income Tracts | | |
| | # | \$ | % of Total | Overall Market | % Farms | % Bank Loans | Aggregate | % Farms | % Bank Loans | Aggregate | % Farms | % Bank Loans | Aggregate | % Farms | % Bank Loans | Aggregate | % Farms | % Bank Loans | Aggregate |
| Non-MSA AA | 20 | 939,438 | 100.0 | 160 | 0.0 | 0.0 | 0.0 | 6.0 | 5.0 | 5.6 | 94.0 | 95.0 | 94.4 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Total | 20 | 939,438 | 100.0 | 160 | 0.0 | 0.0 | 0.0 | 6.0 | 5.0 | 5.6 | 94.0 | 95.0 | 94.4 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |

Source: 2022 D&B Data; 01/01/2022 - 12/31/2022 Bank Data; 2022 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 | | | | | | | | | | | | 2020-2021 |
|--|----------------------|------------------|--------------|----------------|----------------------------|--------------|-------------|---------------------------|--------------|-----------------------------------|--------------|-----------|
| 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 | |
| Non-MSA AA | 20 | 1,178,146 | 100.0 | 175 | 97.4 | 95.0 | 35.4 | 1.6 | 5.0 | 0.9 | 0.0 | |
| Total | 20 | 1,178,146 | 100.0 | 175 | 97.4 | 95.0 | 35.4 | 1.6 | 5.0 | 0.9 | 0.0 | |

Source: 2021 D&B Data; 01/01/2020 - 12/31/2021 Bank Data; 2021 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 | | | | | | | | | | | | 2022 |
|--|----------------------|----------------|--------------|----------------|----------------------------|--------------|-------------|---------------------------|--------------|-----------------------------------|--------------|------|
| 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 | |
| Non-MSA AA | 20 | 939,438 | 100.0 | 160 | 97.0 | 95.0 | 30.0 | 2.1 | 0.0 | 0.9 | 5.0 | |
| Total | 20 | 939,438 | 100.0 | 160 | 97.0 | 95.0 | 30.0 | 2.1 | 0.0 | 0.9 | 5.0 | |

Source: 2022 D&B Data; 01/01/2022 - 12/31/2022 Bank Data; 2022 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

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