



## **PUBLIC DISCLOSURE**

February 7, 2022

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

First American National Bank  
Charter Number: 15386

1251 First American Drive  
Iuka, MS 38852

Office of the Comptroller of the Currency  
Nashville/Birmingham Field Office  
3595 Grandview Pkwy, Ste 655  
Birmingham, AL 35243

**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.**

First American National Bank (FANB or bank) has a satisfactory record of meeting community credit needs. The major factors that support this rating include:

- The Lending Test rating is based on FANB's performance in the State of Mississippi.
- The bank's loan-to-deposit (LTD) ratio is reasonable.
- A substantial majority of loans were originated inside the bank's assessment area (AA).
- The distribution of home mortgage loans to individuals of different income levels is reasonable.
- The distribution of consumer loans to individuals of different income levels is reasonable.
- The bank did not receive any Community Reinvestment Act (CRA)-related complaints during this evaluation period.

### Loan-to-Deposit Ratio

Considering the bank's size, financial condition, and credit needs of the AA, the bank's LTD ratio is reasonable. The LTD ratio is calculated on a bank-wide basis. FANB's LTD ratio averaged 61.0 percent over the 13 quarters since the preceding CRA examination, with a quarterly high of 65.5 percent and a quarterly low of 56.9 percent. The OCC evaluated FANB's LTD ratio relative to its consumer lending focused business model, which has resulted in a high level of low-dollar consumer loans. The OCC compared FANB's LTD ratio to six similarly situated institutions in the AA, which had a combined quarterly average LTD ratio of 63.8 percent.

### Lending in Assessment Area

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

The bank originated 83.3 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. No affiliate credit activity existed during the review period. This conclusion is based on a random sample of 60 home mortgage and 60 consumer loans made in 2019, 2020, and 2021. The following table depicts the bank's lending in the AA during the evaluation period.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%	\$	%	\$	%		
Home Mortgage	52	86.7	8	13.3	60	5,097	83.8	989	16.3	6,085
Consumer	48	80.0	12	20.0	60	335	78.5	92	21.5	427
<b>Total</b>	<b>100</b>	<b>83.3</b>	<b>20</b>	<b>16.7</b>	<b>120</b>	<b>5,432</b>	<b>83.4</b>	<b>1,080</b>	<b>16.6</b>	<b>6,512</b>

Source: 01/01/2019-12/31/21 Bank Data  
Due to rounding, totals may not equal 100.0%

## Description of Institution

FANB is a single-state national bank wholly owned by First American Bancshares, Inc., a one-bank holding company. FANB is headquartered in Iuka, Mississippi, which is in Tishomingo County, Mississippi. At December 31, 2021, FANB reported \$376.4 million in total assets, \$336.1 million in total deposits, \$195.5 million in net loans, and \$36.9 million in tier 1 capital.

FANB operates ten branches, including the main office. In addition, the bank has one loan production office (LPO) and one drive-through only location with an automated teller machine (ATM). ATMs are located at all branches. During the evaluation period, FANB closed one branch (Golden, Mississippi) and opened two branches (downtown Tupelo, Mississippi and Amory, Mississippi) and an LPO (Corinth, Mississippi). FANB operates during customary banking hours Monday through Thursday and offers extended hours in the drive-through on Fridays and Saturday mornings. FANB operates a website and offers online and mobile banking. FANB offers a variety of traditional deposit and loan products, including checking, savings, certificates of deposit, and individual retirement accounts, as well as consumer, mortgage, and commercial loans.

FANB has a single AA, FANB AA, comprised of Alcorn, Itawamba, Lee, Monroe, Prentiss, and Tishomingo counties. FANB AA is in rural northeast Mississippi, which is not situated in a metropolitan statistical area (MSA). FANB AA contains forty-nine (49) census tracts (CT), including zero (0) low-income CTs, four (4) moderate-income CTs, thirty-one (31) middle-income CTs, thirteen (13) upper-income CTs, and one (1) undefined CT. FANB's AA meets regulatory requirements and consists of complete political subdivisions that do not arbitrarily exclude low- or moderate-income (LMI) geographies.

FANB's lending focuses on residential mortgage loans for the purchase, refinance, improvement, and construction of one-to-four family dwellings. At December 31, 2021, net loans represented 52.7 percent of FANB's average assets. The loan portfolio mix is as follows: one-to-four family residential real estate loans (48.3 percent), commercial real estate (19.1 percent), consumer loans (11.7 percent), construction and development (7.5 percent), commercial and industrial loans (9.7 percent), farmland (2.5 percent), and multifamily properties (1.0 percent).

Competition from financial institutions in the AA is strong. Eighteen financial institutions operate branches in the AA, including FANB. These financial institutions include community banks, regional bank branches, and large bank branches. Based on June 30, 2021 Federal Deposit Insurance Corporation deposit market share data, FANB ranks sixth among competitors for AA market share, at 4.9 percent.

FANB was rated "Satisfactory" at the last CRA evaluation dated December 10, 2018. There are no legal, financial, or other factors impeding FANB's ability to help meet the credit needs of its AA.

## Scope of the Evaluation

### Evaluation Period/Products Evaluated

The OCC evaluated FANB's CRA performance using the lending test criteria for small bank examinations. The lending test evaluates an institution's record of meeting the credit needs of its AA through lending activities.

The CRA evaluation covers the period since the date of the previous CRA examination, December 10, 2018 through February 7, 2022. Conclusions regarding the bank's lending performance were based on a random sample of primary loan product originations between January 1, 2019 and December 31, 2021. Based on the number and dollar volume of loans, FANB's primary loan products are residential real estate and consumer loans.

For Borrower Distribution analyses, we compared FANB's loan originations to the 2015 American Community Survey (ACS) Census data and aggregate Home Mortgage Disclosure Act data, as applicable.

### 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 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.

FANB has one AA, the entirety of Alcorn, Itawamba, Lee, Monroe, Prentiss, and Tishomingo Counties. These counties are contiguous and not part of an MSA. We performed a full scope review of this AA. See Appendix A for additional information.

### Ratings

FANB's overall rating is based solely on the State of Mississippi rating as this is the only rating area. The bank's primary loan products are home mortgage loans and consumer loans. We placed more weight on our analysis of lending to borrowers of different income levels as we determined that geographic distribution analysis was not meaningful given there were no low-income geographies and only four moderate-income geographies in the AA.

## **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 Mississippi

#### CRA rating for the State of Mississippi: Satisfactory

#### The Lending Test is rated: Satisfactory

The major factors that support this rating include:

- FANB originated a substantial majority of loans inside its AA.
- The bank exhibits a reasonable distribution of loans to individuals of different income levels, given the bank's product lines.
- The bank did not receive any CRA-related complaints during this evaluation period.

### Description of Institution's Operations in Mississippi

FANB operates ten branches, including a main office, an LPO, and one drive-through and ATM only location in the State of Mississippi. The below illustrates branches and ATMs by tract income level:

Branch and ATM Distribution by Geography Income Level												
Assessment Area: FANB AA												
Tract Income Level	Census Tracts		Population		Branches		ATMs		Open Branches		Closed Branches	
	#	%	#	%	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	4	8.2	12,983	5.7	1	10.0	1	9.1	1	50.0	0	0.0
Middle	31	63.3	147,624	65.1	7	70.0	7	63.6	1	50.0	1	100.0
Upper	13	26.5	66,293	29.2	2	20.0	3	27.3	0	0.0	0	0.0
NA	1	2.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
<b>Totals</b>	<b>49</b>	<b>100.0</b>	<b>226,900</b>	<b>100.0</b>	<b>10</b>	<b>100.0</b>	<b>11</b>	<b>100.0</b>	<b>2</b>	<b>100.0</b>	<b>1</b>	<b>100.0</b>

*Source: 2015 ACS & Bank Data  
Due to rounding, totals may not equal 100.0%*

FANB has one AA, FANB AA, comprised of six whole and contiguous counties in rural northeastern Mississippi. FANB AA is comprised of Alcorn, Itawamba, Lee, Monroe, Prentiss, and Tishomingo counties. There are no low-income CTs in the AA. FANB AA does not arbitrarily exclude any areas, particularly (LMI) areas. FANB provides a full range of loan and deposit products to the FANB AA.

According to the Bureau of Labor Statics, the State of Mississippi's unemployment rate for December 2019, 2020, and 2021 was 5.1 percent, 6.5 percent, and 3.1 percent respectively. The December 2020 unemployment rate reflects the increase in unemployment due to the COVID-19 pandemic. As presented in the table below, the unemployment rates of the AA counties are at lower levels than state unemployment rates and reflect declining trends. Major employers in the FANB AA include manufacturing, healthcare, and education.

<b>Bureau of Labor Statistics Unemployment Rates</b>			
<b>Unemployment Rates (%)</b>	<b>Dec-19</b>	<b>Dec-20</b>	<b>Dec-21</b>
United States	3.7	8.1	5.3
Mississippi	5.1	6.5	3.1
Alcorn	4.4	5.4	2.6
Itawamba	4.1	4.8	2.4
Lee	3.9	5.5	2.5
Monroe	4.9	6.5	3.0
Prentiss	4.4	5.2	2.5
Tishomingo	5.1	4.9	2.6

The following table provides a summary of the demographics for the FANB AA.

<b>Demographic Information of the Assessment Area</b>						
<b>Assessment Area: FANB AA 2021</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)	49	0.0	8.2	63.3	26.5	2.0
Population by Geography	226,900	0.0	5.7	65.1	29.2	0.0
Housing Units by Geography	101,231	0.0	6.0	66.9	27.1	0.0
Owner-Occupied Units by Geography	62,512	0.0	4.0	65.5	30.5	0.0
Occupied Rental Units by Geography	24,756	0.0	10.7	65.7	23.6	0.0
Vacant Units by Geography	13,963	0.0	6.4	75.5	18.1	0.0
Businesses by Geography	14,220	0.0	12.0	57.1	30.8	0.2
Farms by Geography	438	0.0	4.3	61.2	34.2	0.2
Family Distribution by Income Level	60,901	19.2	16.8	19.4	44.6	0.0
Household Distribution by Income Level	87,268	21.9	15.2	16.1	46.7	0.0
Median Family Income Non-MSAs - MS		\$43,897	Median Housing Value			\$95,305
			Median Gross Rent			\$602
			Families Below Poverty Level			15.1%
<i>Source: 2015 ACS and 2020 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>						

A community contact familiar with the AA identified the need for more academic tutoring programs, rehabilitation programs, and donations to community-based organizations. Due to the rising inflation as well as workforce issues related to the pandemic, community-based organizations have experienced a decrease in donations. The community contact stated that the local financial institutions were doing a satisfactory job of meeting the financial needs of their local communities.



## **Scope of Evaluation in Mississippi**

The rating for Mississippi is based on a full-scope review of FANB's sole AA. FANB's branches and ATMs are located in the AA and a substantial majority of the bank's lending is centered there.

### **LENDING TEST**

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

### **Conclusions for FANB AA Receiving a Full-Scope Review**

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

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

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

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

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

The distribution for home mortgage loans to individuals of different income levels is reasonable. For 2019, the bank's home mortgage lending to low-income borrowers exceeds both the percentage of low-income families in the AA and the percentage of aggregate lending to low-income families. The bank's home mortgage lending to moderate-income borrowers exceeds both the percentage of moderate-income families in the AA and the percentage of aggregate lending to moderate-income families.

For 2020-2021, the bank's home mortgage lending to low-income borrowers is lower than the percentage of low-income families in the AA but exceeds the percentage of aggregate lending to low-income families. The bank's home mortgage lending to moderate-income borrowers exceeds both the percentage of moderate-income families and the percentage of aggregate lending to moderate-income families.

#### ***Consumer Loans***

Refer to Table V in the State of Mississippi section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's consumer loan originations.

This distribution of consumer loans to individuals of different income levels is reasonable. The bank's consumer lending to low-income borrowers is lower than the percentage of low-income households, but the bank's consumer lending exceeds the percentage of moderate-income households.

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

There are no low-income geographies and only four moderate-income geographies in the AA. We determined the geographic distribution analysis was not meaningful given the limited number of LMI geographies.

### **Responses to Complaints**

FANB did not received any CRA-related complaints during the review 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”.

<b>Time Period Reviewed:</b>	(01/01/19 to 12/31/21)	
<b>Bank Products Reviewed:</b>	Home Mortgage Consumer Loans	
<b>Affiliate(s)</b>	<b>Affiliate Relationship</b>	<b>Products Reviewed</b>
Not Applicable	Not Applicable	Not Applicable
<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>
Alcorn County, Mississippi, Itawamba County, Mississippi Lee County, Mississippi, Monroe County, Mississippi, Prentiss County, Mississippi Tishomingo County, Mississippi	Full-Scope	Reference Table A for additional information.

## Appendix B: Summary of State Ratings

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RATINGS: First American National Bank	
<b>Overall Bank:</b>	Lending Test Rating
First American National Bank	Satisfactory
<b>State:</b>	
Mississippi	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 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 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 P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																			2019
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
FANB AA	20	1,226	100	5,302	19.2	25.0	3.4	16.8	45.0	14.3	19.4	10.0	19.0	44.6	20.0	47.6	0.0	0.0	15.6
<b>Total</b>	<b>20</b>	<b>1,226</b>	<b>100</b>	<b>5,302</b>	<b>19.2</b>	<b>25.0</b>	<b>3.4</b>	<b>16.8</b>	<b>45.0</b>	<b>14.3</b>	<b>19.4</b>	<b>10.0</b>	<b>19.0</b>	<b>44.6</b>	<b>20.0</b>	<b>47.6</b>	<b>0.0</b>	<b>0.0</b>	<b>15.6</b>

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

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																			2020-21
Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
FANB AA	40	4,931	100	6,434	19.2	7.5	2.6	16.8	32.5	11.8	19.4	20.0	18.3	44.6	40.0	49.9	0.0	0.0	17.5
<b>Total</b>	<b>40</b>	<b>4,931</b>	<b>100</b>	<b>6,434</b>	<b>19.2</b>	<b>7.5</b>	<b>2.6</b>	<b>16.8</b>	<b>32.5</b>	<b>11.8</b>	<b>19.4</b>	<b>20.0</b>	<b>18.3</b>	<b>44.6</b>	<b>40.0</b>	<b>49.9</b>	<b>0.0</b>	<b>0.0</b>	<b>17.5</b>

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

<b>Table V - Assessment Area Distribution of Consumer Loans by Income Category of the Borrower</b>													<b>2019-21</b>	
<b>Assessment Area:</b>	<b>Total Consumer Loans</b>			<b>Low-Income Borrowers</b>		<b>Moderate-Income Borrowers</b>		<b>Middle-Income Borrowers</b>		<b>Upper-Income Borrowers</b>		<b>Not Available-Income Borrowers</b>		
	<b>#</b>	<b>\$</b>	<b>% of Total</b>	<b>% of Households</b>	<b>% Bank Loans</b>	<b>% of Households</b>	<b>% Bank Loans</b>	<b>% of Households</b>	<b>% Bank Loans</b>	<b>% of Households</b>	<b>% Bank Loans</b>	<b>% of Households</b>	<b>% Bank Loans</b>	
FANB AA	60	369,353	100.0	21.9	18.3	15.2	25.0	16.1	28.3	46.7	28.3	0.0	0.0	
<b>Total</b>	<b>60</b>	<b>369,353</b>	<b>100.0</b>	<b>21.9</b>	<b>18.3</b>	<b>15.2</b>	<b>25.0</b>	<b>16.1</b>	<b>28.3</b>	<b>46.7</b>	<b>28.3</b>	<b>0.0</b>	<b>0.0</b>	
<p><i>Source: 2015 ACS Census; 01/01/2019 - 12/31/2021 Bank Data. Due to rounding, totals may not equal 100.0%</i></p>														