



PUBLIC DISCLOSURE

September 11, 2023

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

First Farmers National Bank of Waurika
Charter Number 12094

319 East D St.
Waurika, OK 73573

Office of the Comptroller of the Currency
301 NW 63rd St., Suite 490
Oklahoma City, OK 73116

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

Table of Contents

Overall CRA Rating..... 1
Description of Institution..... 2
Scope of the Evaluation..... 3
Discriminatory or Other Illegal Credit Practices Review..... 4
State Rating..... 5
 State of Oklahoma..... 5
Lending Test 6
Appendix A: Scope of Examination..... A-1
Appendix B: Summary of MMSA and State Ratings..... B-1
Appendix C: Definitions and Common Abbreviations..... C-1
Appendix D: Tables of Performance Data..... D-1

Overall CRA Rating

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

The lending test is rated: Satisfactory

The major factors that support this rating include:

- A majority of the loans sampled were originated or purchased within the bank's assessment area (AA).
- The bank's loan-to-deposit ratio is reasonable and meets the standard for satisfactory performance.
- The borrower distribution of loans reflects excellent penetration among consumers of different income levels and agricultural operations of different sizes and exceeds the standard for satisfactory performance.
- The bank exhibits reasonable geographic distribution of loans and meets the standard for satisfactory performance.

Loan-to-Deposit Ratio

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

The First Farmers National Bank of Waurika's (FFNB or bank) loan-to-deposit (LTD) ratio meets the standards for satisfactory performance. The bank's average quarterly LTD ratio is 41.8 percent for the period ranging from December 31, 2018, to June 30, 2023. FFNBs LTD ratio was 34.7 percent as of June 30, 2023. We evaluated the ratios of four similarly situated banks over the same period. The quarterly average LTD ratio for the other institutions is 66 percent with a range from 57 percent to 78 percent.

FFNB's LTD ratio was impacted by the COVID-19 pandemic with an influx of money from stimulus payments and government programs resulting in increased deposits and reduced loan demand. The LTD ratio dropped from 56 percent as of March 31, 2020 to 39 percent the following quarter. Additionally, the bank's LTD ratio averaged 50 percent during the six-quarters prior to COVID and subsequently fell to an average of 38 percent through June 30, 2023.

Loan-to-Deposit Ratio		
Institution	Total Assets \$000's (As of 06/30/23)	LTD Ratio Quarterly Avg (As of 06/30/23)
The First Farmers National Bank of Waurika, Waurika, OK	\$53,727	41.8%
First State Bank in Temple, Temple, OK	\$26,046	61.4%
The First National Bank in Marlow, Marlow, OK	\$72,794	65.7%
Walters Bank & Trust Company, Walters, OK	\$68,034	57.2%
First Summit Bank, Ryan, OK	\$28,429	77.9%

Source: Call Report data is from December 31, 2018, to June 30, 2023.

Lending in Assessment Area

A majority of the bank's loans were originated inside its assessment area (AA).

The bank originated and purchased 82 percent of its total loans inside the bank's AAs during the evaluation period. This analysis is performed at the bank, rather than the AA, level. This percentage does not include extensions of credit by affiliates that may be considered under the other performance criteria.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Small Farm	20	80.0	5	20.0	25	3,990	95.5	190	4.5	4,180
Consumer	21	84.0	4	16.0	25	208	91.6	19	8.4	227
Total	41	82.0	9	18.0	50	4,198	95.3	209	4.7	4,407

Description of Institution

As of June 30, 2023, FFNB reported total assets of \$51 million. The bank is a single state institution operating in Oklahoma with one location in Waurika, OK and has been doing so since 1906. The bank is entirely owned by the Waid Family and is affiliated through common ownership with the First State Bank in Temple, Temple, OK. The bank offers many loan and deposit options typically found in a bank of their size and type of community in which they serve. The bank has one location in Waurika that offers both lobby services and drive-up services. The bank has three ATMs located in Waurika.

As of June 30, 2023, net loans totaled \$15.6 million or 31 percent of total assets. The loan portfolio primarily consists of agricultural and farmland loans, totaling 10.5 million or 63 percent of gross loans. The bank is well-capitalized with tier 1 capital on June 30, 2023, of \$10.3 million and a tier 1 leverage ratio of 18.54 percent.

Loan Portfolio Composition as of June 30, 2023		
Loan Category	\$(000)	Percent
Agricultural Loans	\$10,500	63.0%
Real Estate Loans	\$3,809	22.8%
Individual Loans	\$1,312	7.9%
Commercial Loans	\$1,046	6.3%
Other	\$0	0.0%
Total	\$16,667	100.0%

Source: 06/30/23 Call Report Schedule RC-C

There are no known legal, financial, or other factors impeding management's ability to help meet the credit needs of the designated AA. The bank received an overall rating of "Satisfactory" at the last evaluation dated July 8, 2019.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The evaluation period for this CRA Performance Evaluation was the lending activity between 2019 and 2021. We compared the bank's 2019, 2020, and 2021 lending activity to the 2015 American Community Survey (ACS). We selected a sample of loans originated during the evaluation period. We analyzed the loan portfolio and selected the two most common lending types; agricultural loans and consumer (automobile) loans as evidenced in the table above and considered the number of auto loans originated as well as total volume. In order to have a meaningful performance analysis, the agricultural loan sample includes loans whose purpose was for agricultural equipment, operation costs, and farmland, among others. The auto loan sample includes loans whose purpose was for consumer use.

Selection of Areas for Full-Scope Review

The AA adopted by FFNB consists of whole geographies, does not reflect illegal discrimination, and does not arbitrarily exclude low- or moderate-income (LMI) geographies. As of the examination, the bank's AA consisted of Jefferson County. The composition of the AA meets the requirements of the CRA regulation and is comprised of three CTs with no low-income CTs, one moderate-income CT, two middle-income CTs, and no upper-income CTs based on the updated 2015 ACS census data.

Ratings

The bank's overall rating is the same as the state rating. Multistate and MMSA ratings are not applicable.

Refer to the "Scope" section in the "State" section for details regarding how we weighted the areas in arriving at the respective ratings. There was only one AA, so we did not use other weights.

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 Oklahoma

CRA rating for the State of Oklahoma: Satisfactory

The Lending Test is rated: Satisfactory

The major factors that support this rating include:

- The borrower distribution of loans reflects excellent penetration among consumers and agricultural operations of different sizes and exceeds the standard for satisfactory performance.
- The bank exhibits reasonable geographic distribution of loans and meets the standard for satisfactory performance.

Description of Institution's Operations in Oklahoma

FFNB has one location and three ATMs, all in Jefferson County, Oklahoma. The AA consists of three Census Tracts (CT) in Jefferson County. There is one moderate-income CT in the AA and no low-income CTs. The AA meets the requirements of the regulation and does not arbitrarily exclude low- or moderate-income geographies. The bank offers many loan and deposit options typically found in a bank of their size and type of community in which they serve. The bank has one location in Waurika that offers both lobby services and drive-up services. The bank has three ATMs located in Waurika.

Waurika, OK and surrounding areas (FFNB AA)

Table A – Demographic Information of the Assessment Area						
Assessment Area: Combined						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	3	0.0	33.3	66.7	0.0	0.0
Population by Geography	6,333	0.0	26.1	73.9	0.0	0.0
Housing Units by Geography	3,403	0.0	28.3	71.7	0.0	0.0
Owner-Occupied Units by Geography	1,770	0.0	27.6	72.4	0.0	0.0
Occupied Rental Units by Geography	701	0.0	22.7	77.3	0.0	0.0
Vacant Units by Geography	932	0.0	33.8	66.2	0.0	0.0
Businesses by Geography	280	0.0	19.3	80.7	0.0	0.0
Farms by Geography	47	0.0	23.4	76.6	0.0	0.0
Family Distribution by Income Level	1,635	28.1	21.1	18.7	32.1	0.0
Household Distribution by Income Level	2,471	30.6	18.9	17.2	33.2	0.0
Median Family Income Non-MSAs - OK		\$51,491	Median Housing Value			\$56,188
			Median Gross Rent			\$463
			Families Below Poverty Level			16.5%

Source: 2015 ACS and 2020 D&B Data
 Due to rounding, totals may not equal 100.0%
 (*) The NA category consists of geographies that have not been assigned an income classification.

The total population of the AA is 6,333 people. Although there is only one moderate-income census tract in the AA, there are numerous low/moderate income families. Of the 1,635 families in the AA, 28 percent are low-income and 21 percent are moderate-income. Of the 2,471 households in the AA, 31 percent are low-income and 19 percent are moderate-income.

The state of the local economy for the AA is good. The local economy continues to be driven by the agriculture market. Unemployment as of June 2023 in Jefferson County is low at 3.6 percent.

Scope of Evaluation in Oklahoma

FFNB has delineated one AA within which a full scope review will be performed to evaluate the bank's record of helping to meet the credit needs of its community. We made no adjustments to the bank's stated AA for the purpose of this examination.

The AA consists of contiguous portions of political subdivisions (counties) which the bank can reasonably expect to serve and encompasses their main branch location with drive thru and ATM. The AA encompasses three CTs in Jefferson County (#3716.00, #3717.00, and #3718.00). Jefferson County is considered a Non-MSA county.

LENDING TEST

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

Conclusions for Area Receiving a Full-Scope Review

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

Distribution of Loans by Income Level of the Geography

The bank exhibits reasonable geographic distribution of loans in the state and meets the standard for satisfactory performance.

Small Loans to Farms

Refer to Table S in the state of Oklahoma 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.

During the evaluation period, the distribution of small loans to farms is excellent. The percentage of bank loans to small agricultural operations in the moderate-income tract exceeded the percent of farms in moderate-income geographies.

Consumer Loans

Refer to Table U in the state of Oklahoma section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's consumer loan originations and purchases.

The bank's distribution of consumer loans in moderate-income geographies is adequate. The percent of bank consumer loans in moderate-income geographies is somewhat lower than the percent of households in moderate-income geographies in the AA.

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 Oklahoma 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.

During the evaluation period, the distribution of small loans to farms is good. The percentage of bank loans to farms with revenues of less than or equal to \$1 million is near to the percentage of farms identified as having revenues of less than or equal to \$1 million.

Consumer Loans

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

During the evaluation period, the distribution of consumer loans to low- and moderate-income borrowers is excellent. The number of consumer loans extended to low- and moderate-income borrowers exceeds the percentage of low- and moderate-income households in the AA.

Responses to Complaints

There have been no consumer complaints pertaining to FFNB's CRA performance during this 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:	01/01/2019 to 12/31/2021	
Bank Products Reviewed:	Agriculture and Consumer 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 Oklahoma		
FFNB AA	Full-scope	AA consisted of Jefferson County which is three contiguous census tracts, all non-MSA: CT #3716.00, #3717.00, and #3718.00

Appendix B: Summary of MMSA and State Ratings

RATINGS: First Farmers National Bank of Waurika	
Overall Bank:	Lending Test Rating
FFNB	Satisfactory
MMSA or State:	
Oklahoma	Satisfactory

Appendix C: Definitions and Common Abbreviations

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Appendix D: Tables of Performance Data

Content of Standardized Tables

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

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

- Table 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																			2019-21		
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		
FFNB AA	20	4,180	100.0	20	0.0	0.0	0.0	23.4	35.0	20.0	76.6	65.0	80.0	0.0	0.0	0.0	0.0	0.0	0.0		
Total	20	4,180	100.0	20	0.0	0.0	0.0	23.4	35.0	20.0	76.6	65.0	80.0	0.0	0.0	0.0	0.0	0.0	0.0		

*Source: 2021 D&B Data; 01/01/2019 - 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												2019-21	
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		
FFNB AA	20	3,990	100.0	20	95.7	95.0	70.0	2.1	5.0	2.1	0.0		
Total	20	3,990	100.0	20	95.7	95.0	70.0	2.1	5.0	2.1	0.0		

*Source: 2020 D&B Data; 01/01/2019 - 12/31/2021 Bank Data; 2021 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.

Assessment Area:	Total Consumer Loans			Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Not Available-Income Tracts	
	#	\$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans
FFNB AA	21	208	100.0	0.0	0.0	26.2	14.3	73.8	85.7	0.0	0.0	0.0	0.0
Total	21	208	100.0	0.0	0.0	26.2	14.3	73.8	85.7	0.0	0.0	0.0	0.0

*Source: 2015 ACS; 01/01/2019 - 12/31/2021 Bank Data.
Due to rounding, totals may not equal 100.0%*

Assessment Area:	Total Consumer Loans			Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Not Available-Income Borrowers	
	#	\$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans
FFNB AA	21	208	100.0	30.6	71.4	18.9	14.3	17.2	9.5	33.2	4.8	0.0	0.0
Total	21	208	100.0	30.6	71.4	18.9	14.3	17.2	9.5	33.2	4.8	0.0	0.0

*Source: 2015 ACS; 01/01/2019 - 12/31/2021 Bank Data.
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.