



PUBLIC DISCLOSURE

October 15, 2018

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

First National Bank of IZard County
Charter Number 21165

2184 Arkansas Highway 56
Calico Rock, AR 72519

Office of the Comptroller of the Currency

Victory Building
1401 West Capitol Avenue
Suite 350
Little Rock, AR, 72201

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: This institution is rated **Satisfactory**.

The Lending Test is rated: **Satisfactory**.

The major factors that support this rating include:

- The First National Bank of IZARD County (FNBIC) has a reasonable loan-to-deposit (LTD) ratio.
- A substantial majority of FNBIC's primary loan products are within the assessment area (AA).
- FNBIC's overall borrower distribution for loans in the AA is reasonable.
- FNBIC's overall geographic distribution for loans in the AA is reasonable.

Definitions and Common Abbreviations

The following terms and abbreviations are used throughout 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. A bank subsidiary is controlled by the bank and is, therefore, an affiliate.

Aggregate Lending: The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the MA/assessment area.

Census Tract (CT): A small subdivision of metropolitan and other densely populated counties. Census tract boundaries do not cross county lines; however, they may cross the boundaries of metropolitan areas. Census tracts generally have a population between 1,200 and 8,000 people, with an optimal size of 4,000 people. Their physical size varies widely depending upon population density. Census tracts are designed to be homogeneous with respect to population characteristics, economic status, and living conditions to allow for statistical comparisons.

Community Development: 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; activities that revitalize or stabilize low- or moderate-income geographies, distressed or underserved nonmetropolitan middle-income geographies, or designated disaster areas; or loans, investments, and services that support, enable or facilitate projects or activities under HUD Neighborhood Stabilization Program criteria that benefit low-, moderate-, and middle-income individuals and geographies in the bank's assessment area(s) or outside the assessment area(s) provided the bank has adequately addressed the community development needs of its assessment area(s).

Community Reinvestment Act (CRA): the statute that requires the OCC to evaluate a bank's record of meeting the credit needs of its local community, 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, home equity 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 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), loan pricing, the lien status of the collateral, any requests for preapproval, and loans for manufactured housing.

Home Mortgage Loans: Such loans include home purchase, home improvement and refinancing, as defined in the HMDA regulation. These include loans for multifamily (five or more families) dwellings, manufactured housing and one-to-four family dwellings other than manufactured housing.

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 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 income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent, in the case of a geography.

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 MA/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. 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 it and half below it.

Metropolitan Area (MA): Any metropolitan statistical area or metropolitan division, as defined by the Office of Management and Budget, and any other area designated as such by the appropriate federal financial supervisory agency.

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.

Other Products: Includes any unreported optional category of loans for which the institution collects and maintains data for consideration during a CRA examination. Examples of such activity include consumer loans and other loan data an institution may provide concerning its lending performance.

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.

Rated Area: A rated area is a state or multi-state metropolitan 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 area, the institution will receive a rating for the multi-state metropolitan 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 One 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.

Description of Institution

FNBIC is 100 percent owned by Wyatt Bancshares, a one-bank holding company. FNBIC operates in five locations. The main branch is located in Calico Rock, IZARD County, and four additional branches are located in Mt. Pleasant, Horseshoe Bend, Melbourne, and Mountain View, Arkansas. All locations, with the exception of the Mountain View branch, are in IZARD County. The Mountain View branch is located in adjacent Stone County. The Calico Rock, Mountain View, and Melbourne locations have automated teller machines (ATMs). All locations have a drive-through. The Calico Rock, Melbourne, and Mountain View locations also provide onsite-lending services. There are no stand-alone ATMs.

The bank's lending is primarily focused on residential, agricultural and commercial real estate. FNBIC also offers a range of other lending products including secured and unsecured consumer installment loans and commercial & industrial loans. FNBIC's loan portfolio composition as reported in the September 30, 2018, Report of Condition and Income is as follows:

Loan Portfolio Composition		
September 30, 2018 (in 000s)		
Loan Type	Amount (000s)	Percent
Construction and Land Development	\$1,997	2.73%
Farmland	\$16,550	22.59%
1-4 Family Residential	\$29,093	39.71%
Commercial (nonfarm, nonresidential)	\$10,668	14.56%
Total Real Estate Loans	\$58,308	79.58%
Agriculture	\$2,297	3.14%
Commercial and Industrial	\$3,528	4.82%
Consumer Loans	\$8,561	11.68%
Other Loans	\$575	0.78%
Total Gross Loans	\$73,269	100.00%

Source: September 30, 2018 Report of Condition and Income (Call Report)

FNBIC does not have any legal or financial impediments that would limit its ability to meet the credit needs within its AA. As of September 30, 2018, the bank reported total assets of \$161.7 million, including \$73.3 million in gross loans (45 percent of total assets). Deposits totaled \$103.0 million and Tier 1 Capital was \$58.1 million, or 35.5 percent of adjusted average assets. FNBIC's prior CRA Performance Evaluation was dated August 5, 2013, and the performance was rated Satisfactory.

DESCRIPTION OF ASSESSMENT AREA

FNBIC has identified all of IZARD County (census tracts 9601, 9602, 9603 and 9604), all of Stone County (census tracts 9501, 9502.01, and 9502.02), and one census tract in southwest Baxter County (census tract 9505) as its AA for purposes of the CRA. According to the 2016 Census, the total population for the bank's AA was 31,052. Based on 2010 Census data, six geographies are middle income and two geographies are moderate. There are no low or upper income geographies in the AA. The AA, as selected by the bank, is appropriate given the bank's branch system and includes only whole census tracts.

Banking competition within the AA is high. There are currently nine banks operating in the two counties that make up the AA: six locally based community banks and three multi-state regional banks. The following table illustrates the deposit market share within the AA as of June 30, 2018:

	Market Share
Centennial Bank	21.67%
Stone Bank	20.43%
The First National Bank of IZARD County	19.49%
FNBC Bank	11.12%
Bancorp South Bank	10.36%
The Citizens Bank	5.00%

Source: FDIC.gov

The AA is located in north central Arkansas and is mostly rural. IZARD, Stone, and the adjacent Baxter counties are large in terms of land coverage with large tracts of farm and timberland. All of the counties have large agricultural communities with income derived from cattle, poultry, and timber industries. The vast majority of businesses in the area are small business operations. As in other areas of north Arkansas, the counties benefit from tourism and retirement relocation.

A community contact interview was conducted in May 2018 to help identify possible needs within the community. The contact assists local governments through strategic planning for sustainable economic and community development and provides assistance in obtaining and administering state and federal funding for such development. The contact indicated that economic conditions in the area are weaker than in the state of Arkansas as a whole, primarily due to the rural nature of the area. Many citizens living in the area have to travel several hours round trip each day to find employment. The contact also indicated that the financial institutions are active in the community. The key needs identified by the contact were for improved job skills to foster economic growth. The contact also stated that new residential housing construction was not imminent in the near

future and that housing for low- to moderate-income (LMI) individuals was adequate at this time.

The following table reflects demographic data for the AA and is derived from the 2015 ACS US Census. Income and unemployment data was obtained from most recent reports from government agencies.

DEMOGRAPHIC AND ECONOMIC CHARACTERISTICS	
	2015 Census
Population	
Number of Families	8,609
Number of Households	12,831
Geographies	
Number of Census Tracts/BNA	8
% Low-Income Census Tracts/BNA	0.00%
% Moderate-Income Census Tracts/BNA	25.00%
% Middle-Income Census Tracts/BNA	75.00%
% Upper-Income Census Tracts/BNA	0.00%
Not Applicable	0.00%
Median Family Income (MFI)	
MFI for AA	\$40,795
2017 HUD-Adjusted MFI	\$46,500
Economic Indicators	
Median Housing Value	\$90,059
% of Households Below Poverty Level	20.36%

Source: 2015 ACS US Census

Scope of the Evaluation

Evaluation Period/Products Evaluated

FNBIC was examined using Small Bank evaluation procedures. The evaluation period for this CRA Performance Evaluation (PE) is January 1, 2015, through December 31, 2017. Loan products used to assess the bank's performance under the Lending Test include owner-occupied residential real estate loans and small loans to farmers. A sample of 20 owner-occupied one-to-four-family residential real estate loans and 20 agricultural small farm loans originated from January 1, 2015, through December 31, 2017, was used to assess lending performance within various income levels.

Data Integrity

FNBIC is not a Home Mortgage Disclosure Act reporter. A data integrity examination was not completed as part of the CRA evaluation.

Selection of Areas for Full-Scope Review

FNBIC currently has one AA in Arkansas comprised of census tracts in three contiguous counties. The Non-MSA AR – Izard, Stone and Baxter counties AA received a full-scope review. There are no limited-scope areas.

Ratings

As there is only one AA, the overall rating is based solely on the full-scope review. The bank declined the option of the Community Development test, which is reasonable given the bank's current asset size.

Discriminatory or Other Illegal Credit Practices Review

Pursuant to 12 C.F.R. 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 assessment area 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 Consumer Financial Protection Bureau, 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.

Conclusions with Respect to Performance Tests

Loan-to-Deposit Ratio

FNBIC's average LTD ratio of 66.87 percent is reasonable given its size, financial condition, funding sources, and credit needs of the AA. This is a decline from the 2013 CRA exam, noted at 74 percent. The average LTD ratio was derived from a 12-quarter average taken from January 2015, to December 2017.

For purposes of this analysis, two banks with comparable asset sizes and/or conducting business within the bank's AA were reviewed to determine the bank's performance relative to its competition. These banks include First Service Bank in Greenbrier and Stone Bank in Mountain View. See the table below.

Financial Institution	Assets (000s) as of December 31, 2017	Average LTD Ratio
<i>FNB Izard County</i>	162,137	66.87
First Service Bank	287,229	97.15
Stone Bank	295,442	100.27

FNBIC had the lowest LTD ratio in this peer group; however, due to its rural location and the small market that it operates in, the LTD ratio is reasonable in comparison to the bank's competition. Competitive banks LTD is expected to be higher given the larger asset size with similar deposit share. FNBIC's branches are all located within a 40-mile radius of the main branch located in Calico Rock, which limits the bank's ability to make loans, as loan demand is lower and more saturated.

Lending in Assessment Area

Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage	37	92.5	3	7.5	40	\$1,984	94.3	\$119	5.6	\$2,103
Small Farms	36	90	4	10	40	\$1,134	95.05	\$59	4.95	\$1,193
Total	73	91.25	7	8.75	80	\$3,118	94.60	\$177	5.37	\$3,296

Source: Bank loan sample. 01/01/15-12-31-17. Bank Data Due to rounding, totals may not equal 100.0

Based on the data in table D above, we concluded the inside/outside ratio of the bank's originations and purchases of loans is outstanding and exceeds the standard for satisfactory performance. A substantial majority of loans, 91 percent of total loans reviewed and 94 percent of the dollar volume reviewed, originated by FNBIC are located inside the AA. A sample of 20 loans from each of the bank's primary loan products from 2015-2016

and 2017, residential real estate loans and small farm loans (agricultural production and farmland), was used to determine the lending in the AA. A substantial majority, 92 percent of total loans reviewed and 94 percent of the dollar volume reviewed, of residential real estate loans originated inside the AA. In addition, a majority, 90 percent of total loans reviewed and 94 percent of the dollar volume reviewed, of small farm loans originated within the AA.

Lending to Borrowers of Different Incomes and to Businesses of Different Sizes

The overall borrower distribution of loans by income level reflects reasonable penetration of borrowers of different income levels and farms of different sizes. The 2017 penetration of loans for residential real estate loans to moderate-income individuals and penetration of loans to small farms in all years was excellent and offsets poor penetration for residential real estate loans in 2015-2016.

Home Mortgage Loans

The percentage of total residential real estate loans originated to LMI borrowers in 2015-16 is lower than the percentage of LMI families within the AA. For performance context, the level of rental properties is elevated in the AA. According to FFIEC data, five of the six, or 83 percent of middle-income census tracts, within the AA are considered distressed and underserved. This is due to higher poverty rates and a decline in overall population within the last 10 years. Since the last examination, the North Central Unit prison of the Arkansas Department of Corrections was annexed into the AA. This allowed an increase in population count to help the county generate enough population numbers for public funding from the government. The prison population significantly increased the total number of low-income individuals in the AA. This in turn contributes to the low lending levels to low-income borrowers, as the bank does not lend to institutionalized individuals.

The percentage of total residential real estate loans originated to low-income borrowers in 2017 is somewhat lower than the percentage of low-income families within the AA. However, various mitigating factors contribute to lending performance. For performance context, the level of rental properties is elevated in the AA. Given this, loans to low-income borrowers is expected to be lower than the number of low-income families. Again, according to FFIEC data, five of the six, or 83 percent of middle-income census tracts within the AA, are considered distressed and underserved. Additionally, the inclusion of the prison population results in an increase in the low-income population, which the bank does not lend to. The percentage of the number of loans that originated to moderate-income borrowers in the same year exceeds the percentage of moderate-income families within the AA.

Loans to Small Farms

Loans to farmers in 2015-2016 is excellent. FNBIC's loans to farmers with revenues of \$1 million or less exceeded the percentage of small farms in the AA.

Loans to farmers in 2017 is excellent. FNBIC's loans to farmers with revenues of \$1 million or less exceeded the percentage of small farms in the AA.

Refer to Tables P and T in Appendix C for the facts and data used to evaluate the borrower distribution of the bank's loan originations and purchases.

Geographic Distribution of Loans

The overall geographic distribution of loans reflects reasonable dispersion in LMI geographies. The geographic distribution of mortgage loans and small farms exceeds the AA characteristics for 2017, offset by poor dispersion in 2015-2016. There are no low or upper-income census tracts for either evaluation period (2015-2016 or 2017) census tracts data.

Home Mortgage Loans

The percentage of total residential real estate loans originated in moderate-income geographies in 2015-16 is lower than the percentage of owner-occupied housing units within those geographies. However, the census tract information shows that two of the moderate-income census tracts in 2017 were middle-income census tracts in 2015-16 in the AA. Bank management also discussed the high level of rental properties in the area. According to FFIEC data, the majority of the middle-income census tracts for 2015-16 are considered distressed and underserved. This is due to high poverty rates at or over 20 percent and decline in overall population within the last 10 years.

The percentage of total residential real estate loans originated in moderate-income geographies in 2017 exceeds the percentage of owner-occupied housing units within those geographies.

Small Farm Loans

The percentage of 2015-16 loans to farms in moderate-income census tracts is lower than the percentage of farms in those geographies. However, according to FFIEC data, the majority of the middle-income census tracts for 2015-16 loans are considered distressed and underserved. This is due to high poverty rates at or over 20 percent and a decline in overall population within the last 10 years. Additionally, census tract information shows that two of the moderate-income census tracts in 2017 were middle-income census tracts in 2016.

The percentage of 2017 loans to farms in moderate-income census tracts exceeds the percentage of farms in those geographies. Two middle-income census tracts in 2016 became moderate-income tracts in 2017, which contributes to the higher percentage of loans to small farms in moderate-income tracts.

Refer to Tables O and S in Appendix C for the facts and data used to evaluate the geographic distribution of the bank's loan originations and purchases.

Responses to Complaints

FNBIC has not had any complaints made relating to its lending practices since the prior examination dated August 5, 2013.

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 metropolitan and nonmetropolitan areas 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	Lending Test: (01/01/2015-12/31/2017)	
Financial Institution		Products Reviewed
First National Bank of IZard County (FNBI) Calico Rock, AR 72519		Home Mortgages (Purchase, Refinance and Improvement) Small Farm Loans
Affiliate(s)	Affiliate Relationship	Products Reviewed
N/A	N/A	N/A
List of Assessment Areas and Type of Examination		
Assessment Area	Type of Exam	Other Information
Arkansas Non-MSA	Full Scope	The assessment area is a Non-MSA. All counties involved are contiguous counties in Non-MSA areas. The following counties make up the assessment area for the evaluation. Izard County Stone County Baxter County

Appendix B: Community Profiles for Full-Scope Areas

Table A – Demographic Information of the Assessment Area						
Assessment Area: AR Non-MSA 2017						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	8	0.0	25.0	75.0	0.0	0.0
Population by Geography	31,309	0.0	32.3	67.7	0.0	0.0
Housing Units by Geography	16,889	0.0	29.6	70.4	0.0	0.0
Owner-Occupied Units by Geography	9,968	0.0	27.6	72.4	0.0	0.0
Occupied Rental Units by Geography	2,863	0.0	42.0	58.0	0.0	0.0
Vacant Units by Geography	4,058	0.0	25.9	74.1	0.0	0.0
Businesses by Geography	1,494	0.0	41.7	58.3	0.0	0.0
Farms by Geography	91	0.0	26.4	73.6	0.0	0.0
Family Distribution by Income Level	8,609	20.0	23.2	19.1	37.7	0.0
Household Distribution by Income Level	12,831	25.9	17.7	19.4	37.0	0.0
Median Family Income Non-MSA- AR		\$45,060	Median Housing Value			\$90,059
			Median Gross Rent			\$511
			Families Below Poverty Level			15.3%
<i>Source: 2015 ACS Census and 2017 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>						

FNBIC operates five locations in northern Arkansas. All five locations are within the bank assigned AA. All locations have a drive-through window, and three of the five locations have an ATM. There are no standalone ATMs. The primary products are one-to-four family residential loans, agricultural loans, including production and farmland, and consumer installment loans, primarily used automobiles. In discussion with bank management, a large number of residential loans are loans for rental properties, and the loans to small farms are loans to customers who raise cattle as a supplemental source of income.

According to the FDIC's June 30, 2018, Deposit Market Share Report, FNBIC has 81 percent of deposits in Izard County and 7 percent of the deposits in Stone County. FNBIC's AA encompasses eight census tracts, including all of Izard and Stone counties, as well as the southeastern part of Baxter County. The AA is considered rural, and six of the eight census tracts within the AA are middle income tracts. Further, 83 percent of the middle income tracts are underserved or distressed. The population of the AA is 31,309 according to the 2015 census. Economic and employment conditions in the AA are stable. A majority of the population are retired citizens who receive social security. A portion of the population is also housed in an Arkansas state prison in Izard County. The county line was recently extended to include the prison population that lies just outside of the previous county line. Three percent of

the population is institutionalized. Employment outside of these groups is primarily individuals who commute to their regular jobs approximately one hour each way.

Appendix C: Tables of Performance Data

Content of Standardized Tables

A separate set of tables is provided for each state. All multistate metropolitan areas 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 Examination). For purposes of reviewing the lending test tables, the following are applicable: (1) purchased loans are treated as originations/purchases; (2) “aggregate” is the percentage of the aggregate number of reportable loans originated and purchased by all lenders in the MA/assessment area. Deposit data is compiled by the FDIC and is available as of June 30th of each year. Tables without data are not included in this PE. Tables are identified by both letters and numbers, which results from how they are generated in supervisory analytical systems.

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 MA/assessment area. The table also presents aggregate peer data for the years the data is available.
- Table S. Assessment Area Distribution of Loans to Farms by Income Category of the Geography** – The percentage distribution of the number of small loans (less than or equal to \$500,000) to farms originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of farms (regardless of revenue size) throughout those geographies. Because small farm data is 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 (less than or equal to \$500,000) originated and purchased by the bank to farms with revenues of \$1 million or less to the percentage distribution of farms with revenues of \$1 million or less. In addition, the table presents the percentage distribution of the number of loans originated and purchased by the bank by loan size, regardless of the revenue size of the farm. The table also presents aggregate peer data for the years the data is available.

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																			2015-16	
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$ (000)	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	
Non-MSA AR	20	\$1,099	100.0	562	0.0	0.0	0.0	20.6	5.0	13.9	79.4	95.0	86.1	0.0	0.0	0.0	0.0	0.0	0.0	
Total	20	\$1,099	100.0	562	0.0	0.0	0.0	20.6	5.0	13.9	79.4	95.0	86.1	0.0	0.0	0.0	0.0	0.0	0.0	

*Source: 2010 U.S Census; 01/01/2015 - 12/31/2016 Bank Data, 2016 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0*

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																			2017	
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$ (000)	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	
Non-MSA AR	20	\$1,044	100.00	576	0.0	0.0	0.0	27.6	35.0	35.1	72.4	65.0	64.9	0.0	0.0	0.0	0.0	0.0	0.0	
Total	20	\$1,044	100.0	576	0.0	0.0	0.0	27.6	35.0	35.1	72.4	65.0	64.9	0.0	0.0	0.0	0.0	0.0	0.0	

*Source: 2015 ACS Census; 01/01/2017 - 12/31/2017 Bank Data, 2017 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 **2015-16**

Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	\$ (000)	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
Non-MSA AR	20	\$1,099	100.0	562	21.8	5.0	5.0	21.8	5.0	13.2	21.9	60.0	19.8	34.5	30.0	46.3	0.0	0.0	15.8
Total	20	\$1,099	100.0	562	21.8	5.0	5.0	21.8	5.0	13.2	21.9	60.0	19.8	34.5	30.0	46.3	0.0	0.0	15.8

Source: 2010 U.S Census ; 01/01/2015 - 12/31/2016 Bank Data, 2016 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 **2017**

Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	\$ (000)	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
Non-MSA AR	20	\$1,044	100.0	576	20.0	10.0	6.9	23.2	35.0	13.0	19.1	15.0	20.3	37.7	40.0	46.0	0.0	0.0	13.7
Total	20	\$1,044	100.0	576	20.0	10.0	6.9	23.2	35.0	13.0	19.1	15.0	20.3	37.7	40.0	46.0	0.0	0.0	13.7

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

Table S: Assessment Area Distribution of Loans to Farms by Income Category of the Geography																			2015-16	
Assessment Area:	Total Loans to Farms				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$ (000)	% 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 AR	20	\$798	100.0	239	0.0	0.0	0.0	20.8	5.0	13.0	79.2	75.0	87.0	0.0	0.0	0.0	0.0	0.0	0.0	
Total	20	\$798	8.37	239	0.0	0.0	0.0	20.8	5.0	13.0	79.2	75.0	87.0	0.0	0.0	0.0	0.0	0.0	0.0	

*Source: 2016 D&B Data; 01/01/2015 - 12/31/2016 Bank Data; 2016 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0*

Table S: Assessment Area Distribution of Loans to Farms by Income Category of the Geography																			2017	
Assessment Area:	Total Loans to Farms				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$ (000)	% 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 AR	20	\$465	100.0	239	0.0	0.0	0.0	26.4	45.0	17.2	73.6	55.0	82.8	0.0	0.0	0.0	0.0	0.0	0.0	
Total	20	\$465	100.0	239	0.0	0.0	0.0	26.4	45.0	17.2	73.6	55.0	82.8	0.0	0.0	0.0	0.0	0.0	0.0	

*Source: 2017 D&B Data; 01/01/2017 - 12/31/2017 Bank Data; 2016 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											2015-16
Assessment Area:	Total Loans to Farms				Farms with Revenues <= 1MM			Farms with Revenues > 1MM		Farms with Revenues Not Available	
	#	\$ (000)	% of Total	Overall Market	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	% Farms	% Bank Loans
Non-MSA AR	20	\$798	100.0	239	100.0	100.0	86.6	0.0	0.0	0.0	0.0
Total	20	\$798	8.37	239	100.0	100.0	86.6	0.0	0.0	0.0	0.0

*Source: 2016 D&B Data; 01/01/2015 - 12/31/2016 Bank Data; 2016 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0*

Table T: Assessment Area Distribution of Loans to Farms by Gross Annual Revenues											2017
Assessment Area:	Total Loans to Farms				Farms with Revenues <= 1MM			Farms with Revenues > 1MM		Farms with Revenues Not Available	
	#	\$ (000)	% of Total	Overall Market	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	% Farms	% Bank Loans
Non-MSA AR	20	\$465	100.0	239	100.0	100.0	86.6	0.0	0.0	0.0	0.0
Total	20	\$465	100.0	239	100.0	100.0	86.6	0.0	0.0	0.0	0.0

*Source: 2017 D&B Data; 01/01/2017 - 12/31/2017 Bank Data; 2016 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0*