



PUBLIC DISCLOSURE

February 26, 2024

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

First National Bank of Anderson
Charter Number 7337
1071 Highway 90 South
Anderson, TX 77830

Office of the Comptroller of the Currency
Two Houston Center
909 Fannin Street, Suite 1900
Houston, TX 77010

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

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Overall CRA Rating

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

The lending test is rated: Satisfactory

The major factors that support this rating include:

- The Lending Test rating is based on a reasonable loan-to-deposit (LTD) ratio, a majority of loans originated inside the assessment area (AA), a reasonable borrower distribution of loans, and an excellent geographic distribution of loans. There were no CRA-related complaints during the evaluation period.

Loan-to-Deposit Ratio

Considering the bank's size, financial condition, performance context, and credit needs of the AA, the bank's LTD ratio is reasonable. As of December 31, 2023, the bank's quarterly average LTD ratio since the last Community Reinvestment Act (CRA) examination was 68 percent. During the evaluation period, the bank's quarterly LTD ratio ranged from a low of 59 percent to a high of 82 percent. Our analysis included two similarly situated community banks serving the same AA. The comparator banks' quarterly average LTD ratio was 59 percent, with an average low of 54 percent and average high of 65 percent.

Lending in Assessment Area

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

The bank originated 64 percent of its total loans inside the bank's AA during the evaluation period. This analysis is performed at the bank, rather than the AA level. This percentage does not include extensions of credit by affiliates that may be considered under the other performance criteria.

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	41	60.3	27	39.7	68	9,420	44.6	11,712	55.4	21,132
Small Business	43	57.3	32	42.7	75	5,478	38.3	8,841	61.7	14,319
Consumer	45	75.0	15	25.0	60	318	50.3	315	49.7	633
Total	129	63.6	74	36.5	203	15,216	42.2	20,868	57.8	36,084

Description of Institution

First National Bank of Anderson (FNB Anderson) is a full-service community bank chartered in 1904 and is wholly owned by First Anderson Bancshares, Inc. The main office is located at 1071 Highway 90 South in Anderson, Texas. There is one branch located in Navasota, Texas. Both bank locations are in Grimes County. There is only one AA, which includes all census tracts (CTs) in Grimes County and one CT in Walker County. Both counties are contiguous and consistent of whole CTs. There were no branch openings or closings during the evaluation period.

Both locations are full-service branches with reasonable banking hours, a non-deposit taking automated teller machine (ATM), and drive-thru facility with extended hours. FNB Anderson offers a full range of credit products that include commercial, consumer, real estate, and agriculture loans. There is no minimum loan amount with some loans as small as \$200. Other services include online banking and bill pay, TeleBank, notary services, free self-service coin redemption, bank by mail, and night depository. Safe deposit boxes are also available at the Anderson location.

In 2020, the Small Business Administration (SBA) established the Paycheck Protection Program (PPP) under the Coronavirus Aid, Relief, and Economic Security (CARES) Act in response to the COVID-19 pandemic. The goal of the program was to aid small businesses by funding payroll costs, mortgages, rent, and utilities. FNB Anderson originated 160 PPP loans totaling \$11 million.

As of December 31, 2023, FNB Anderson had \$217 million in total assets with a tier 1 leverage capital ratio of 11 percent. The loan portfolio totaled \$138 million or 64 percent of total assets. There are no legal or financial factors impeding the bank's ability to meet the credit needs of its AA. FNB Anderson received a "Satisfactory" rating at the previous evaluation dated September 9, 2019.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The evaluation period for the Lending Test is January 1, 2021, through December 31, 2023. In evaluating the lending performance, we reviewed the bank's primary products, which include residential real estate, commercial, and consumer loans. By dollar amount, residential real estate and commercial loans were primary products, while consumer loans was also a primary product. To evaluate lending performance, we selected a sample of loans for each product, which were all given equal weight during this evaluation period. Since there were demographic changes in 2022, we performed a separate analysis of loans originated in 2022-2023.

Selection of Areas for Full-Scope Review

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

Ratings

The bank's overall rating is a blend of the state ratings, and where applicable, multistate ratings. The overall rating is limited to the state of Texas, as FNB Anderson only has branches in this state.

The MMSA rating and state ratings are based on performance in all bank AAs. Refer to the "Scope" section under each state and MMSA Rating section for details regarding how the areas were weighted in arriving at the respective ratings.

Discriminatory or Other Illegal Credit Practices Review

Pursuant to 12 CFR 25.28(c) or 195.28(c), respectively, in determining a national bank's or federal savings association's (collectively, bank) CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank, or in any AA by an affiliate whose loans have been considered as part of the bank's lending performance. As part of this evaluation process, the OCC consults with other federal agencies with responsibility for compliance with the relevant laws and regulations, including the U.S. Department of Justice, the U.S. Department of Housing and Urban Development, and the Bureau of Consumer Financial Protection, as applicable.

The OCC has not identified that this institution has engaged in discriminatory or other illegal credit practices that require consideration in this evaluation.

The OCC will consider any information that this institution engaged in discriminatory or other illegal credit practices, identified by or provided to the OCC before the end of the institution's next performance evaluation in that subsequent evaluation, even if the information concerns activities that occurred during the evaluation period addressed in this performance evaluation.

State Rating

State of Texas

CRA rating for the State of Texas¹: Satisfactory

The Lending Test is rated: Satisfactory

The major factors that support this rating include:

- An excellent geographic distribution of loans, and
- A reasonable distribution of loans to individuals of different income levels and businesses of different sizes.

Description of Institution's Operations in Texas

FNB Anderson operates two full-service locations in Grimes County. The main branch is in Anderson, Texas, with one branch located in Navasota, Texas. Each location has an ATM. The Anderson AA is comprised of all CTs in Grimes County and one CT in Walker County. In 2021, there were seven CTs, which included only one low-income CT and no moderate-income CTs. Of note, a state prison is located in this low-income CT with the majority of the CT consisting of agricultural farmland, which limited opportunities to lend to this CT. In 2022-2023, the number of CTs increased to nine and included one moderate-income CT and no low-income CTs. Both branches are located in upper-income CTs.

As of June 30, 2023, the Federal Deposit Insurance Corporation deposit market share report listed six institutions operating eight branches in Grimes County. FNB Anderson ranked first with a 28 percent deposit market share and deposits totaling \$179 million. Other depository institutions in the county were Citizens State Bank, PNC Bank, N.A., First State Bank of Bédias, and Prosperity Bank, which held a combined market share of 64 percent.

Community Contacts

We utilized one community contact to determine general banking and credit needs, as well as opportunities for financial institutions to meet these needs. We spoke to a local government representative who stated that the local economy is improving due to the influx of people moving in, which in turn is having a positive impact on businesses. The contact stated local financial institutions meet community needs regardless of heavy competition in the area and banks do well supporting different organizations, schools, and various community events. The representative stated credit opportunities in the AA and surrounding areas include home loans, particularly affordable housing, and small business loans.

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

The 2020 U.S. Census resulted in several changes to CT income designations in 2022. Refer to the tables below for demographic information.

Table A – Demographic Information of the Assessment Area						
Assessment Area: Anderson (2021)						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	7	14.3	0.0	57.1	28.6	0.0
Population by Geography	34,143	6.0	0.0	58.0	36.0	0.0
Housing Units by Geography	14,525	0.6	0.0	58.0	41.4	0.0
Owner-Occupied Units by Geography	9,555	0.1	0.0	55.8	44.1	0.0
Occupied Rental Units by Geography	2,503	2.0	0.0	68.6	29.4	0.0
Vacant Units by Geography	2,467	0.9	0.0	56.0	43.1	0.0
Businesses by Geography	2,815	0.2	0.0	50.9	48.9	0.0
Farms by Geography	186	0.0	0.0	57.5	42.5	0.0
Family Distribution by Income Level	8,220	16.5	13.5	18.6	51.3	0.0
Household Distribution by Income Level	12,058	21.5	13.3	14.7	50.5	0.0
Median Family Income Non-MSAs - TX	\$52,198	Median Housing Value				\$123,571
		Median Gross Rent				\$690
		Families Below Poverty Level				10.4%

Source: 2015 ACS and 2021 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.

Table A – Demographic Information of the Assessment Area						
Assessment Area: Anderson (2022-2023)						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	9	0.0	11.1	55.6	33.3	0.0
Population by Geography	32,929	0.0	12.1	61.2	26.7	0.0
Housing Units by Geography	12,843	0.0	13.3	57.8	28.9	0.0
Owner-Occupied Units by Geography	8,101	0.0	10.9	55.5	33.7	0.0
Occupied Rental Units by Geography	2,372	0.0	25.2	59.3	15.6	0.0
Vacant Units by Geography	2,370	0.0	9.8	64.3	25.9	0.0
Businesses by Geography	3,542	0.0	9.3	60.1	30.6	0.0
Farms by Geography	220	0.0	5.5	51.4	43.2	0.0
Family Distribution by Income Level	7,753	20.4	16.0	18.6	45.1	0.0
Household Distribution by Income Level	10,473	19.6	15.4	19.0	46.0	0.0
Median Family Income Non-MSAs - TX	\$61,785	Median Housing Value				\$167,436
		Median Gross Rent				\$681
		Families Below Poverty Level				13.2%

Source: 2020 U.S. Census and 2023 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.

Scope of Evaluation in Texas

FNB Anderson has only one AA in Texas, which received a full-scope review.

LENDING TEST

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

Conclusions for Area Receiving a Full-Scope Review

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

Distribution of Loans by Income Level of the Geography

The bank exhibits excellent geographic distribution of loans in Texas. There were limited lending opportunities to low- and moderate-income (LMI) geographies during both evaluation periods. During the 2021 evaluation period, there was one low-income CT and no moderate-income CTs. During the 2022-2023 evaluation period, there were no low-income CTs and one moderate-income CT.

Home Mortgage Loans

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

Overall, the geographic distribution of home mortgage loans was excellent.

During the 2021 evaluation period, FNB Anderson did not originate any loans in the one low-income CT, which was consistent with aggregate data. During the 2022-2023 evaluation period, the proportion of bank loans in the moderate-income CT significantly exceeded both the percent of owner-occupied housing units and aggregate data.

Small Loans to Businesses

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

Overall, the geographic distribution of small business loans was excellent.

During the 2021 evaluation period, FNB Anderson did not originate any loans in the one low-income CT, which was consistent with aggregate data. During the 2022-2023 evaluation period, the proportion of bank loans in the moderate-income CT significantly exceeded both the percent of businesses and aggregate data.

Consumer Loans

Refer to Table U of appendix D for the facts and data used to evaluate the geographic distribution of the bank's consumer loan originations and purchases.

Overall, the geographic distribution of consumer loans was excellent.

During the 2021 evaluation period, FNB Anderson did not originate any loans in the one low-income CT, which was consistent with aggregate data. During the 2022-2023 evaluation period, the proportion of bank loans in the moderate-income CT significantly exceeded the percent of households.

Distribution of Loans by Income Level of the Borrower

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

Home Mortgage Loans

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

Overall, the distribution of home mortgage loans was reasonable. There was no lending to low-income borrowers in either evaluation period; however, the median housing value for 2021 and 2023 was \$123,571 and \$167,436, respectively, making it difficult for low-income borrowers to qualify for home loans. Additionally, while FNB Anderson does offer mortgage loans, maturities range between five and seven years as they are unable to offer long-term mortgage loans.

During the 2021 evaluation period, lending to moderate-income borrowers was below the percent of moderate-income families but significantly exceeded aggregate data. During the 2022-2023 evaluation period, lending to moderate-income borrowers was lower than the percent of moderate-income families but consistent with aggregate data.

Small Loans to Businesses

Refer to Table R of appendix D for the facts and data used to evaluate the borrower distribution of the bank's originations and purchases of small loans to businesses.

Overall, the borrower distribution of small loans to businesses was reasonable. Of note, there were a moderate portion of loans for both evaluation periods in which income was not available as the bank does not collect income information on business loans less than \$75,000.

During the 2021 evaluation period, business lending was lower than the percentage of small businesses but significantly exceeded aggregate data. During the 2022-2023 evaluation period, business lending was significantly lower than the percentage of small businesses and lower than aggregate data; however, 45 percent of reviewed loans had unknown income.

Consumer Loans

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

Overall, the distribution of consumer loans was excellent. Of note, there were a moderate portion of loans for which income was not verifiable as the bank does not collect income information on consumer loans less than \$10,000.

During the 2021 evaluation period, the proportion of loans to low-income borrowers was lower than the percentage of households but the proportion of loans to moderate-income borrowers was consistent with the percentage of households. During the 2022-2023 evaluation period, the proportion of loans to low-income borrowers significantly exceeded the percentage of households, while the proportion of loans to moderate-income borrowers was near to the percentage of households.

Responses to Complaints

The bank did not have any CRA related complaints during the evaluation period.

Appendix A: Scope of Examination

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

Time Period Reviewed:	01/01/2021 to 12/31/2023	
Bank Products Reviewed:	Home mortgage, small business, consumer loans	
Affiliate(s)	Affiliate Relationship	Products Reviewed
NA	NA	NA
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
TEXAS		
Anderson AA	Full-Scope	All CTs in Grimes County and one CT (2021 – 7903, 2022/2023 – 7903.01) in Walker County.

Appendix B: Summary of MMSA and State Ratings

RATINGS	
First National Bank of Anderson	
Overall Bank:	Lending Test Rating
FNB Anderson	Satisfactory
State:	
Texas	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/AA.

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/AA.

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/AA. Deposit data are compiled by the FDIC and are available as of June 30th of each year. Tables without data are not included in this PE.

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

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

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

Table 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/AA.

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 O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																			2021
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate
Anderson	21	2,968	100.0	1,642	0.1	0.0	0.0	0.0	0.0	0.0	55.8	71.4	44.6	44.1	28.6	55.4	0.0	0.0	0.0
Total	21	2,968	100.0	1,642	0.1	0.0	0.0	0.0	0.0	0.0	55.8	71.4	44.6	44.1	28.6	55.4	0.0	0.0	0.0

Source: 2015 ACS; 01/01/2021 - 12/31/2021 Bank Data, 2021 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																			2022-23
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate
Anderson	20	6,453	100.0	987	0.0	0.0	0.0	10.9	25.0	6.9	55.5	30.0	62.6	33.7	45.0	30.5	0.0	0.0	0.0
Total	20	6,453	100.0	987	0.0	0.0	0.0	10.9	25.0	6.9	55.5	30.0	62.6	33.7	45.0	30.5	0.0	0.0	0.0

Source: 2020 U.S. Census; 01/01/2022 - 12/31/2023 Bank Data, 2022 HMDA 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.

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																			2021
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
Anderson	21	2,968	100.0	1,642	16.5	0.0	1.5	13.5	9.5	7.0	18.6	0.0	16.2	51.3	81.0	55.3	0.0	9.5	20.0
Total	21	2,968	100.0	1,642	16.5	0.0	1.5	13.5	9.5	7.0	18.6	0.0	16.2	51.3	81.0	55.3	0.0	9.5	20.0

*Source: 2015 ACS; 01/01/2021 - 12/31/2021 Bank Data, 2021 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																			2022-23
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
Anderson	20	6,453	100.0	987	20.4	0.0	1.9	16.0	10.0	10.8	18.6	15.0	18.3	45.1	75.0	51.9	0.0	0.0	17.0
Total	20	6,453	100.0	987	20.4	0.0	1.9	16.0	10.0	10.8	18.6	15.0	18.3	45.1	75.0	51.9	0.0	0.0	17.0

*Source: 2020 U.S. Census; 01/01/2022 - 12/31/2023 Bank Data, 2022 HMDA 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.

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																			2021
Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate
Anderson	33	3,714	100.0	990	0.2	0.0	0.0	0.0	0.0	0.0	50.9	60.6	53.2	48.9	39.4	46.8	0.0	0.0	0.0
Total	33	3,714	100.0	990	0.2	0.0	0.0	0.0	0.0	0.0	50.9	60.6	53.2	48.9	39.4	46.8	0.0	0.0	0.0

Source: 2021 D&B Data; 01/01/2021 - 12/31/2021 Bank Data; 2021 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																			2022-23
Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate
Anderson	20	3,704	100.0	912	0.0	0.0	0.0	9.3	15.0	8.0	60.1	45.0	56.8	30.6	40.0	35.2	0.0	0.0	0.0
Total	20	3,704	100.0	912	0.0	0.0	0.0	9.3	15.0	8.0	60.1	45.0	56.8	30.6	40.0	35.2	0.0	0.0	0.0

Source: 2023 D&B Data; 01/01/2022 - 12/31/2023 Bank Data; 2022 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

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

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues											2021
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
Anderson	33	3,714	100.0	990	85.9	66.7	43.0	3.7	3.0	10.3	30.3
Total	33	3,714	100.0	990	85.9	66.7	43.0	3.7	3.0	10.3	30.3

Source: 2021 D&B Data; 01/01/2021 - 12/31/2021 Bank Data; 2021 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues											2022-23
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
Anderson	20	3,704	100.0	912	89.5	35.0	52.1	2.5	20.0	8.0	45.0
Total	20	3,704	100.0	912	89.5	35.0	52.1	2.5	20.0	8.0	45.0

Source: 2023 D&B Data; 01/01/2022 - 12/31/2023 Bank Data; 2022 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

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

Table U: Assessment Area Distribution of Consumer Loans by Income Category of the Geography													2021	
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	
Anderson	22	170	100.0	0.5	0.0	0.0	0.0	58.5	85.7	41.0	14.3	0.0	0.0	
Total	22	170	100.0	0.5	0.0	0.0	0.0	58.5	85.7	41.0	14.3	0.0	0.0	

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

Table U: Assessment Area Distribution of Consumer Loans by Income Category of the Geography													2022-23	
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	
Anderson	22	133	100.0	0.0	0.0	14.1	18.2	56.3	54.6	29.6	27.3	0.0	0.0	
Total	22	133	100.0	0.0	0.0	14.1	18.2	56.3	54.6	29.6	27.3	0.0	0.0	

Source: 2020 U.S. Census; 01/01/2022 - 12/31/2023 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.

Table V - Assessment Area Distribution of Consumer Loans by Income Category of the Borrower													2021	
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	
Anderson	22	170	100.0	21.5	13.6	13.3	13.6	14.7	22.7	50.5	18.2	0.0	31.8	
Total	22	170	100.0	21.5	13.6	13.3	13.6	14.7	22.7	50.5	18.2	0.0	31.8	

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

Table V - Assessment Area Distribution of Consumer Loans by Income Category of the Borrower													2022-23	
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	
Anderson	22	133	100.0	19.6	36.4	15.4	13.6	19.0	4.6	46.0	9.1	0.0	36.4	
Total	22	133	100.0	19.6	36.4	15.4	13.6	19.0	4.6	46.0	9.0	0.0	36.4	

*Source: 2020 U.S. Census; 01/01/2022 - 12/31/2023 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.