



PUBLIC DISCLOSURE

March 2, 2020

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

The First National Bank of Osakis
Charter Number 6837

211 Central Ave
Osakis, MN 56360

Office of the Comptroller of the Currency
222 South 9th Street Suite 800
Minneapolis, MN 55402

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 distribution of loans among borrowers of different income levels and farms of different sizes is excellent.
- The bank’s loan-to-deposit (LTD) ratio is reasonable.
- The bank originated a majority of its loans inside its assessment area (AA).

Loan-to-Deposit Ratio

Considering the bank’s size, financial condition, and credit needs of the AA, the bank’s LTD ratio is reasonable. The First National Bank of Osakis’ (FNB) LTD ratio averaged 74.4 percent over the 14 quarters since the previous CRA evaluation. The bank’s quarterly LTD ratio ranged from a low of 69.5 percent in December 2017 to a high of 77.9 percent in September 2016. FNB ranks fourth out of four similarly situated institutions for average LTD. The lower LTD ratio is due strong competition within the bank’s AA. Similarly situated banks include those operating in FNB’s AA with assets ranging from \$50 million to \$360 million. The following table shows the bank’s LTD ratio compared to similarly situated institutions.

Institution (Headquarters)	Assets as of 12/31/2018 (\$000)	Average LTD Ratio (%)
Viking Bank, National Association (Alexandria, MN)	\$178,724	101.6
Kensington Bank (Kensington, MN)	\$282,377	98.0
American Heritage National Bank (Long Prairie, MN)	\$360,848	86.2
The First National Bank of Osakis (Osakis, MN)	\$65,506	74.4

Source: Call Report data from September 30, 2015 through December 31, 2018.

Lending in Assessment Area

A majority of the bank's loans are inside its AA. The bank originated and purchased 67.5 percent of its total loans by number and 61.4 percent by dollar volume inside its AAs during the evaluation period. We analyzed 40 home mortgage and 40 agricultural loans originated between January 1, 2016 and December 31, 2018 in order to determine lending inside the AA. The following table show's FNB's lending inside and outside of its AA:

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	24	60.0	16	40.0	40	2,323	45.2	2,821	54.8	5,144
Agricultural	30	75.0	10	25.0	40	2,335	95.7	104	4.3	2,438
Total	54	67.5	26	32.5	80	4,657	61.4	2,925	38.6	7,583

Description of Institution

FNB is a \$65.5 million single-state bank chartered in Osakis, Minnesota. In addition to the main office, FNB offers services at the Galeon Senior Living Facility in Osakis, which operates two hours per week. The bank is wholly owned by the Financial Services of Lowry, which owns two additional state-chartered banks. The holding company is headquartered in Lowry, Minnesota and has \$13.1 million in assets as of December 31, 2018. FNB operates three ATMs located in the main office location, the Galeon Senior Living Facility, and the Osakis public school. All ATMs are non-deposit taking with exception of the main branch location. There have not been any mergers, acquisitions, branch openings, or branch closings during the evaluation period.

FNB is a rural bank that offers traditional banking products and services. As of December 31, 2018, FNB's loan portfolio totaled \$40.2 million or 61 percent of total assets. The loan portfolio by dollar is comprised of residential real estate (45 percent), agricultural (23 percent), commercial real estate (22 percent), commercial (5 percent), and consumer (4 percent) loans. FNB reported \$8.67 million in tier 1 capital and a tier 1 leverage ratio of 13.22 percent as of December 31, 2018.

There are no legal, financial, or other factors that impede FNB's ability to meet the credit needs in its AA during the evaluation period. FNB was rated Satisfactory rating at the last CRA evaluation dated November 9, 2015.

Scope of the Evaluation

Evaluation Period/Products Evaluated

We evaluated FNB’s CRA performance using small bank performance standards. The evaluation period for the lending test covered January 1, 2016 through December 31, 2018. We determined home mortgage and agricultural loans to be the bank’s bank primary loan products due to the dollar volume of loan originations and purchases during the evaluation period. The evaluation period for the LTD ratio analysis covered September 30, 2015 to December 31, 2018, and the evaluation period for the complaint review covered November 9, 2015 to March 1, 2020. Refer to the following table to view loan originations and purchases by dollar and number during the evaluation period:

Origination by Product Type		
	Percentage by Number of Loans	Percentage by Dollar Volume of Loans
Agricultural	21.1	29.7
Business	11.7	12.0
Home Mortgage	13.0	47.9
Consumer	54.2	10.4

Source: Bank loan origination reports

Demographic data was used in part to determine the bank’s lending performance. The U.S. Census Bureau released updated demographic data from the 2015 American Community Survey (ACS) effective January 1, 2017. Loans originated in 2016 were compared to 2010 U.S. and loans originated in 2017 and 2018 were compared to 2015 ACS data. We selected initial samples of 20 home mortgage and 20 agricultural loans for each analysis period. Additional loans were selected as needed to have sufficient information to analyze borrower distributions within the AA.

We reviewed the AA’s financial, economic, and environmental factors to determine the bank’s lending performance. We also contacted a community member with knowledge of the area’s economic conditions and demographics to gather additional insight on credit needs in the AA.

Ratings

FNB’s overall rating is based on the bank’s lending performance within the State of Minnesota. It is the bank’s only rating area. We evaluated lending performance using four performance criteria: the LTD ratio, lending in the AA, lending to borrowers of different income levels and farms of different sizes, and responses to CRA-related complaints. The distribution of loans to geographies of different income levels was not meaningful as the bank’s AA consists solely of middle-income tracts. The 2017-2018 performance received more weight than 2016 because it was more recent and had a higher loan volume. Home mortgages received more weight given the higher loan volume during the evaluation period.

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 Minnesota

CRA rating for the State of Minnesota: Satisfactory.

The Lending Test is rated: Satisfactory.

The major factors that support this rating include:

- The distribution of home mortgage and agricultural loans among borrowers of different income levels and farms of different sizes is excellent.
- The bank received no CRA-related complaints during the evaluation period.

Description of Institution's Operations in Minnesota

FNB's only AA consists of three contiguous, non-MSA census tracts (CTs) located in Douglas and Todd Counties in the State of Minnesota. All of the CTs in the AA are middle-income. There are no low-, moderate-, or upper-income tracts in the AA.

Bank competition within the AA is strong. The June 30, 2018 FDIC Deposit Market Share Report indicates there are 22 deposit-taking institutions with 30 branches operating in the bank's AA. FNB ranks tenth in market share, holding \$53 million or 3.7 percent of the market. The leader of the market is Bremer Bank, NA with 21 percent of the market share and is the only institution with 10 percent or more in market share. The bank also faces competition from local credit unions, which were not included in the report.

We completed one community contact interview in conjunction with this examination. The contact was a local government official. The contact indicated that the economic condition of the community is fair and stable. Major employers in the area include the local school district, Galeon Senior Living, and Ichor Manufacturing. The contact indicated that the community competes for business with nearby larger cities. Home mortgages and small business lending continue to be the primary credit needs of the community. The contact communicated that the banking needs of the community are being met. Banking organizations are active throughout the community with bank members serving as directors for other organizations and sponsoring events.

Table A – Demographic Information of the Assessment Area**Assessment Area: FNB Osakis Non MSA AA – 2016**

Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	3	0.0	0.0	100.0	0.0	0.0
Population by Geography	11,997	0.0	0.0	100.0	0.0	0.0
Housing Units by Geography	6,108	0.0	0.0	100.0	0.0	0.0
Owner-Occupied Units by Geography	4,118	0.0	0.0	100.0	0.0	0.0
Occupied Rental Units by Geography	625	0.0	0.0	100.0	0.0	0.0
Vacant Units by Geography	1,365	0.0	0.0	100.0	0.0	0.0
Businesses by Geography	718	0.0	0.0	100.0	0.0	0.0
Farms by Geography	144	0.0	0.0	100.0	0.0	0.0
Family Distribution by Income Level	3,584	15.3	17.7	28.8	38.2	0.0
Household Distribution by Income Level	4,743	16.8	14.7	21.1	47.4	0.0
Median Family Income Non-MSAs - MN		\$57,683	Median Housing Value			\$180,125
Weighted Average of FFIEC Updated MSA Median Family Income		\$63,800	Median Gross Rent			\$634
			Families Below Poverty Level			4.7%

Source: 2010 U.S. Census and 2016 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: FNB Osakis Non MSA AA – 2018**

Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	3	0.0	0.0	100.0	0.0	0.0
Population by Geography	12,163	0.0	0.0	100.0	0.0	0.0
Housing Units by Geography	6,288	0.0	0.0	100.0	0.0	0.0
Owner-Occupied Units by Geography	4,141	0.0	0.0	100.0	0.0	0.0
Occupied Rental Units by Geography	620	0.0	0.0	100.0	0.0	0.0
Vacant Units by Geography	1,527	0.0	0.0	100.0	0.0	0.0
Businesses by Geography	755	0.0	0.0	100.0	0.0	0.0
Farms by Geography	111	0.0	0.0	100.0	0.0	0.0
Family Distribution by Income Level	3,565	13.1	18.0	26.3	42.6	0.0
Household Distribution by Income Level	4,761	17.4	13.3	20.2	49.0	0.0
Median Family Income Non-MSAs - MN		\$63,182	Median Housing Value			\$179,789
Weighted Average of FFIEC Updated MSA Median Family Income		\$69,500	Median Gross Rent			\$808
			Families Below Poverty Level			4.4%

Source: 2015 ACS Census and 2018 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 Minnesota

The rating for the state of Minnesota is based wholly on the performance of the FNB AA as it is the only AA in the state. The FNB AA received a full-scope review.

Refer to Appendix A-1 for additional information on the AA under review.

LENDING TEST

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

Based on a full-scope review, the bank's lending performance in the State of Minnesota is excellent.

Distribution of Loans by Income Level of the Borrower

The bank exhibits excellent distribution of loans to farms of different sizes and individuals of different income levels.

Small Loans to Farms

Refer to Table T in the State of Minnesota 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 2016 and 2017-2018, the distribution of small loans to farms is excellent. In both analysis periods, the bank's lending percentage was near or exceeded the demographic comparator and significantly exceeded aggregate lending data.

Home Mortgage Loans

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

During 2017-2018, the distribution of home mortgage loans among borrowers of different income levels is excellent. The percent of home loans to low- and moderate-income borrowers exceeded the percentage of low- and moderate-income families and aggregate lending data.

During 2016, the distribution of home mortgage loans among borrowers of different income levels is reasonable. The percentage of home loans to low-income borrowers exceeded the demographic comparator and aggregate lending data. The percentage of home loans to moderate-income borrowers was below demographic comparator and aggregate lending data.

Distribution of Loans by Income Level of the Geography

Geographic distribution analysis is not meaningful as there are no low- or moderate-income CTs located within FNB's AA.

Responses to Complaints

During the evaluation period, FNB did not receive any complaints related to performance in meeting the AA's credit needs.

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:	1/1/2016 – 12/31/2018	
Bank Products Reviewed:	Home mortgage and small farm	
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
Minnesota		
FNB AA	Full-scope	Douglas County CTs: 4505 and 4508 Todd County CT: 7907

Appendix B: Summary of MMSA and State Ratings

RATINGS – The First National Bank of Osakis	
Overall Bank:	Lending Test Rating
The First National Bank of Osakis	Satisfactory
State:	
Minnesota	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 P. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MMSA/assessment area. The table also presents aggregate peer data for the years the data is available.

Table 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 P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																	2016		
Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	\$ (000s)	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
FNB AA	20	\$2,374	100	409	15.3	20	2.9	17.7	10	17.1	28.8	10	22.0	38.2	60	40.8	0.0	0	17.1
Total	20	\$2,374	100	409	15.3	20	2.9	17.7	10	17.1	28.8	10	22.0	38.2	60	40.8	0.0	0	17.1

Source: 2010 U.S. Census; 01/01/2016 - 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																	2017-18		
Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	\$ (000s)	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
FNB AA	20	\$1,994	100	376	13.1	15	7.2	18.0	30	17.3	26.3	15	19.4	42.6	40	38.3	0.0	0	17.8
Total	20	\$1,994	100	376	13.1	15	7.2	18.0	30	17.3	26.3	15	19.4	42.6	40	38.3	0.0	0	17.8

Source: 2015 ACS Census; 01/01/2017 - 12/31/2018 Bank Data, 2018 HMDA 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											2016	
Assessment Area:	Total Loans to Farms				Farms with Revenues <= 1MM			Farms with Revenues > 1MM		Farms with Revenues Not Available		
	#	\$ (000s)	% of Total	Overall Market	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	% Farms	% Bank Loans	
FNB AA	20	\$1,059	100	36	99.3	100	50.0	0.7	0	0.0	0	
Total	20	\$1,059	100	36	99.3	100	50.0	0.7	0	0.0	0	

Source: 2016 D&B Data; 01/01/2016 - 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											2017-18	
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	
FNB AA	20	\$1,574	100	40	99.1	95	50.0	0.9	5	0.0	0	
Total	20	\$1,574	100	40	99.1	95	50.0	0.9	5	0.0	0	

Source: 2018 D&B Data; 01/01/2017 - 12/31/2018 Bank Data; 2018 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0