



**Community Reinvestment Act
Public File**

**Effective:
March 5, 2024**



CRA PUBLIC FILE TABLE OF CONTENTS

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All written comments from the public in the last three years

There have been No written comments in the last three years.



CRA Regulatory Examination



PUBLIC DISCLOSURE

March 28, 2022

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Gilmer National Bank
Charter Number: 5741

713 US Highway 271 North
Gilmer, TX 75644

Office of the Comptroller of the Currency

1800 West Loop 281 Suite 306
Longview, TX 75604

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 Community Reinvestment Act (CRA) Rating

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

The lending test is rated: Outstanding.

The major factors that support this rating include:

- The lending test rating is based on an excellent distribution of lending to low- to moderate-income (LMI) borrowers and farms of different sizes, a substantial majority of loans purchased or originated in the assessment area (AA) and a more than reasonable loan-to-deposit (LTD) ratio.

Loan-to-Deposit Ratio

Considering the institution's size, financial condition, and credit needs of the AA, the institution's LTD ratio is more than reasonable. As of December 31, 2021, the institution's quarterly LTD ratio since the previous CRA evaluation averaged 80.5 percent, with a high ratio of 84.1 percent in the fourth quarter of 2018. This compares favorably to similarly situated financial institutions (peer group) with total asset sizes ranging from \$142 million to \$489 million. The peer group's average LTD was 71.6 percent with a high average of 80.7 percent and a low average of 57.2 percent.

Lending in Assessment Area

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

The institution originated and purchased 88.3 percent of its total loans inside the institution's AAs during the evaluation period. This analysis is performed at the institution 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	19	95.0	1	5.0	20	2,369	99.3	17	0.7	2,386
Small Farm	19	95.0	1	5.0	20	2,119	98.4	34	1.6	2,153
Consumer	15	75.0	5	25.0	20	57	77.0	17	23.0	74
Total	53	88.3	7	11.6	60	4,545	98.5	68	1.5	4,613

Description of Institution

Gilmer National Bank (GNB or institution) is a single-state community financial institution headquartered in Gilmer, Texas. GNB is wholly owned by Gilmer National Bancshares, Incorporated, a single bank holding company. GNB serves Upshur County, Texas and operates from one location at 713 US Highway 271 North, Gilmer, Texas. GNB maintains a drive-through facility and automated teller machine at the location.

As of December 31, 2021, GNB had total assets of \$251 million and tier 1 capital of \$32.5 million. GNB offers traditional loan products and financial services along with online and mobile banking. GNB's lending program includes residential real estate, small business, consumer, and agricultural loans. As of December 31, 2021, loans totaled \$177 million, representing 71 percent of total assets.

There were no other legal impediments or other factors which inhibited the institution's ability to meet the credit needs in its AA during the evaluation period. GNB was rated "Satisfactory" at the prior CRA examination dated January 22, 2018.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The Office of the Comptroller of the Currency (OCC) evaluated the CRA performance of GNB using Small Bank performance criteria, which includes the lending test. The evaluation covered the period from January 1, 2019, through December 31, 2021. In evaluating the institution's lending performance, examiners reviewed small farm, home mortgage, and consumer lending, consistent with the institution's lending focus.

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, institution delineated AAs located within the same metropolitan statistical area (MSA), multistate metropolitan statistical area (MMSA), or combined statistical area are combined and evaluated as a single AA. Similarly, institution-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 institution's overall rating is a blend of the state ratings and, where applicable, multistate ratings. The MMSA rating and state ratings are based on performance in all 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, financial institution) CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the financial institution, or in any AA by an affiliate whose loans have been considered as part of the financial institution'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 (or any affiliate whose loans have been considered as part of the institution's lending performance) 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: Outstanding

The lending test is rated: Outstanding

The major factors that support this rating include:

- A substantial majority of the institution's lending is within the AA.
- The borrower distribution of loans to LMI borrowers is excellent.
- The institution's LTD ratio is more than reasonable.

Description of Institution's Operations in Texas

GNB operates in one AA in the State of Texas as mentioned in the Description of Institution and the Scope of the Evaluation section. The AA is comprised of Upshur County. Upshur County is part of the Longview MSA and includes the following cities: Gilmer, Big Sandy, Ore City, East Mountain, and Union Grove.

The institution's primary lending focus is residential real estate, small farm, and consumer loans. Competitors include other state and federal community financial institutions. According to the Federal Deposit Insurance Corporation (FDIC) Market Share Report from June 30, 2021, GNB deposits total \$214 million.

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.

Upshur County

Table A – Demographic Information of the Assessment Area						
Assessment Area: Upshur County						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	7	0.0	0.0	100.0	0.0	0.0
Population by Geography	40,096	0.0	0.0	100.0	0.0	0.0
Housing Units by Geography	16,709	0.0	0.0	100.0	0.0	0.0
Owner-Occupied Units by Geography	10,916	0.0	0.0	100.0	0.0	0.0
Occupied Rental Units by Geography	2,928	0.0	0.0	100.0	0.0	0.0
Vacant Units by Geography	2,865	0.0	0.0	100.0	0.0	0.0
Businesses by Geography	2,096	0.0	0.0	100.0	0.0	0.0
Farms by Geography	102	0.0	0.0	100.0	0.0	0.0
Family Distribution by Income Level	10,104	17.8	20.6	20.5	41.1	0.0
Household Distribution by Income Level	13,844	22.3	16.8	18.1	42.8	0.0
Median Family Income MSA - 30980		\$56,456	Median Housing Value			\$96,725
			Median Gross Rent			\$776
			Families Below Poverty Level			9.5%
<i>Source: 2015 ACS Census and 2020 D&B Data</i> <i>Due to rounding, totals may not equal 100.00%</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

The AA is comprised of Upshur County. Upshur County consists of the following cities: Gilmer, Big Sandy, Ore City, East Mountain, and Union Grove. There are seven census tracts located within the AA, including seven middle-income tracts, with no LMI or upper-income tracts.

Upshur County has a total population of 40,096 based on U.S. Census data. The distribution of families by income level, regardless of census tract location, consists of the following: 22.26 percent low-income families, 16.84 percent moderate-income families, 18.14 percent middle-income, and 42.76 percent upper-income families. The weighted average of median housing is \$96,725, and 13.77 percent of the number of households live below the poverty level. The unemployment rate increased from 4 percent to 4.58 percent since the last CRA examination.

Discussions with local community leaders noted the current economic condition is depressed. The city of Gilmer has been able to attract new businesses, but the businesses find it hard to maintain operations in the small community. The primary credit needs for the AA are start-up businesses in need of affordable loans on reasonable terms.

Scope of Evaluation in Texas

As discussed earlier, GNB has one AA. Refer to the table in Appendix A for a list of all AAs under review. Consistent with the institution's primary lending focus, small farm, home mortgage, and consumer loans were analyzed for 2019, 2020, and 2021.

LENDING TEST

The institution's performance under the lending test in Texas is rated Outstanding.

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the institution's performance in the Upshur County AA is excellent.

Distribution of Loans by Income Level of the Geography

The institution does not have any LMI geographies; therefore, a geographic analysis would not be meaningful.

Distribution of Loans by Income Level of the Borrower

The institution exhibits an excellent distribution of loans to individuals of different income levels and farms of different sizes, given the product lines offered by the institution.

Home Mortgage Loans

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

The borrower distribution of home mortgage lending to LMI borrowers in the AA is excellent. The institution's lending to low-income borrowers was lower than the percentage of families identified as low-income; however, it significantly exceeded the aggregate lending. The institution's lending to moderate-income borrowers is lower than the percentage of families identified as moderate-income; however, it exceeded the aggregate lending.

Small Loans to Farms

Refer to Table T in the state of Texas 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.

The borrower distribution of loans to farms of different sizes is excellent. The institution's lending to small farms was near to the percentage of farms with revenues less than or equal to \$1 million dollars in the AA and significantly exceeded the aggregate lending.

Consumer Loans

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

The borrower distribution of consumer lending to LMI borrowers in the AA is excellent. The institution's lending to low-income borrowers significantly exceeded the percentage of households identified as low-income, and lending to moderate-income borrowers exceeded the percentage of households identified as moderate-income.

Responses to Complaints

There were no complaints related to the institution's CRA performance within the State of Texas during the review period.

Appendix A: Scope of Examination

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

Time Period Reviewed:	01/01/2019 to 12/31/21	
Bank Products Reviewed:	Home mortgage, small farm, 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
States		
Texas	Full-Scope	Upshur County

Appendix B: Summary of MMSA and State Ratings

RATINGS: Gilmer National Bank	
Overall Bank:	Lending Test Rating
Gilmer National Bank	Outstanding
MMSA or State:	
Texas	Outstanding

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 financial institution subsidiary is controlled by the financial institution and is, therefore, an affiliate.

Aggregate Lending: The number of loans originated and purchased by all reporting lenders (Home Mortgage Disclosure Act 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: 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: 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: Affordable housing (including multifamily rental housing) for LMI individuals; community services targeted to LMI 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 LMI geographies, distressed or underserved nonmetropolitan middle-income geographies, or designated disaster areas.

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

Consumer Loan: A loan 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 U.S. Census Bureau 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 an MSA 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 a financial institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/AA.

Median Family Income: 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 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 MSA 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 MMSA. For a financial institution with domestic branches in only one state, the financial institution's CRA rating would be the state rating. If a financial institution maintains domestic branches in more than one state, the financial institution will receive a rating for each state in which those branches are located. If a financial institution maintains domestic branches in two or more states within an MMSA, the financial institution will receive a rating for the MMSA.

Small Loan to Business: 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 to Farm: A loan included in 'loans to small farms' as defined in the instructions for preparation of the 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 MMSA, if applicable, are presented in one set of tables. References to the “institution” include activities of any affiliates that the institution 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 Performance Evaluation.

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 institution 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 institution loan data to aggregate data from geographic areas larger than the institution’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 institution 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.
- 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 institution in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of farms (regardless of revenue

size) throughout those geographies. The table also presents aggregate peer data for the years the data is available. Because aggregate small farm data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the institution's AA.

- 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 institution to farms with revenues of \$1 million or less to: 1) the percentage distribution of farms with revenues of greater than \$1 million; and 2) the percentage distribution of farms for which revenues are not available. The table also presents aggregate peer small farm data for the years the data is available.
- Table U. Assessment Area Distribution of Consumer Loans by Income Category of the Geography** - Compares the percentage distribution of the number of loans originated and purchased by the institution 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 institution to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of households by income level in each MMSA/AA.

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower 2019-21

Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
Upshur County	20	2,733	100.0	1,289	17.8	10.0	2.6	20.6	15.0	11.4	20.5	25.0	21.6	41.1	50.0	42.1	0.0	0.0	22.3
Total	20	2,733	100.0	1,289	17.8	10.0	2.6	20.6	15.0	11.4	20.5	25.0	21.6	41.1	50.0	42.1	0.0	0.0	22.3

Source: 2015 ACS Census ; 01/01/2019 - 12/31/2021 Bank Data, 2020 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											2019-21	
Assessment Area:	Total Loans to Farms				Farms with Revenues <= 1MM			Farms with Revenues > 1MM		Farms with Revenues Not Available		
	#	\$	% of Total	Overall Market	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	% Farms	% Bank Loans	
Upshur County	20	2,131	100.0	54	100.0	95.0	68.5	0.0	0.0	0.0	0.0	
Total	20	2,131	100.0	54	100.0	95.0	68.5	0.0	0.0	0.0	0.0	
<small>Source: 2020 D&B Data; 01/01/2019 - 12/31/2021 Bank Data; 2020 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%</small>												

Table V - Assessment Area Distribution of Consumer Loans by Income Category of the Borrower													2019-21	
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	
Upshur County	20	101	100.0	22.3	50.0	16.8	25.0	18.1	10.0	42.8	15.0	0.0	0.0	
Total	20	101	100.0	22.3	50.0	16.8	25.0	18.1	10.0	42.8	15.0	0.0	0.0	

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



Bank Branches

Gilmer National Bank List of Branches

<u>Location Name</u>	<u>MSA</u>	<u>State Code</u>	<u>County Code</u>	<u>County Name</u>	<u>Census Tract</u>	<u>Address</u>	<u>City</u>	<u>State</u>	<u>Zip</u>	<u>Type of Branch</u>
Gilmer	30980	48	459	Upshur	9504	713 US Highway 271 N.	Gilmer	TX	75644	Traditional
Longview	30980	48	183	Gregg	101	5848 Judson Road, Suite 101	Longview	TX	75604	Traditional



List of Bank's Branches Opened or Closed over the Last 3 Years

- List of Banks, Branches or ITMs/ATMs Opened or Closed During the Past 3 Years

Opened November 2022

Gilmer National Bank

Longview Branch

5848 Judson Road, Suite 101

Longview, TX 75604

Closed: None



List of Products and Services

Gilmer National Bank

Branch Locations & ATMs

GILMER, TX Location

713 US Hwy 271 N
Gilmer, TX 75644
Phone: 903-843-5653
Fax 903-843-2938
Phone Banking 903-843-5657

LONGVIEW, TX Location

5848 Judson Rd, Suite 101
Longview, TX 75605
903-402-2002

Hours

Lobby M-F 9am – 4pm & Sat -closed
Drive Thru M-F 8am -6pm & Sat 8am-12pm

Products and Services

Personal Banking Products and Services

- Checking
- Savings
- Money Market
- Certificate of Deposit
- IRA
- Debit/ATM Card
- Online Banking
- Bill Pay
- Mobile Banking
- Personal Loans
- Home Financing
- Credit Card (non-bank portfolio)
- Phone Banking
- Domestic and International Wire Transfer
- Discretionary Overdraft Privilege

Business Banking Products and Services

- Checking
- Savings
- Money Market
- Certificate of Deposit
- Debit/ATM card
- Online Banking
- Mobile Banking
- Bill Pay
- Business Loans and Lines of Credit
- Real Estate Loans
- Phone Banking
- Domestic and International Wire Transfer

	Minimum Balance To Open Account	Minimum Balance To Avoid Fee	Monthly Maintenance Fee	Checks, Withdrawals & Deposits	Earns Interest	Check Images With Statement	Free Online Banking & Bill Pay	Additional Benefits
No Fee Account	\$100.00	No Minimum Balance Requirement	No	Unlimited	No	*No *Free with Estatements	Yes	
GNB Classic Account	\$200.00	\$200.00	A service charge fee of \$9.00 will be imposed every statement cycle if the balance in the account falls below \$200.00 any day of the cycle.	Unlimited	No	No Free with Estatements	Yes	
GNB Classic Plus Account	\$200.00	\$700.00	A service charge fee of \$10.00 will be imposed every statement cycle if the balance in the account falls below \$700.00 any day of the cycle.	Unlimited	*Yes. You must maintain a minimum balance of \$1,000.00 in the account each day to obtain the disclosed APY. *Interest rates subject to change at any time.	Check images included with statements	Yes	
TMB Club Account / TMB Club 50 Account	\$200.00	No Minimum Balance Requirement	A maintenance fee of \$8.00 (For TMB Club) or \$7.00 (For TMB Club 50) will be charged each monthly statement cycle.	Unlimited	No	No Free with Estatements	Yes	**Additional benefits are provided with this account.
TMB Club Plus Account / TMB Club 50 Plus Account	\$200.00	No Minimum Balance Requirement	A maintenance fee of \$11.00 (for TMB Club Plus) or \$10.00 (for TMB Club 50 Plus) will be charged each monthly statement cycle.	Unlimited	*Yes. You must maintain a minimum balance of \$1,000.00 in the account each day to obtain the disclosed APY. *Interest rates subject to change at any time.	Check images included with statements	Yes	Free club checks (limit 4 boxes per year). No charge for Cashier's Checks and Money Orders. **Additional benefits are provided with this account.
Savings Account	\$50.00	\$50.00	A service charge (maintenance fee) of \$3.00 will be imposed every statement cycle if the balance in the account falls below \$50.00 any day of the cycle.	Unlimited	*Yes *Interest rates subject to change at any time.	No Free with Estatements	Yes	
Christmas Club Account	\$50.00	No Minimum Balance Requirement	No		*Yes *Interest rates subject to change at any time.	No Free with Estatements	Yes	
Certificate of Deposit	\$1,000.00				Interest compounded daily, paid monthly by check or direct deposit. Rates vary based on term of contract. Withdrawal of principal prior to maturity will be subject to early withdrawal penalty.		Yes	
IRA Certificate of Deposit	\$100.00				Interest compounded monthly IRA deposits and withdrawals governed by IRS regulations. Early withdrawal penalties may apply.		Yes	

*To avoid imposition of a fee, Estatements may be required.

**This product is not a deposit account or other obligation of any depository institution or any affiliate of any depository institution. The Product is not guaranteed or insured by any depository institution or any affiliate of any depository institution. The product is not insured by the Federal Deposit Insurance Corporation (FDIC). The Product, except in the case of Federal Flood Insurance or Federal Crop Insurance, is not insured by a federal government agency.

GILMER NATIONAL BANK
SCHEDULE OF FEES AND CHARGES
 Effective February 28, 2020
 903-843-5653

Fees and charges struck through followed in bold print reflect an increase in that fee or charge

DEPOSIT SERVICES

Activity/Statement Printout	\$5 (*Free access available with eStatements. ASK US HOW*)
ATM Withdrawals & Inquiries (at non GNB ATMs)	\$1
Check Copies	\$1/check
(Free access with Online Banking)	
Check Printing.....	Price may vary
Deposit Item/ACH Return Fee.....	\$30/item
IRA Transfer/Closing (moving out of GNB).....	\$25
Garnishments/Tax Levies.....	\$50
Auto Overdraft transfer from account-NSF Protect	\$5/transfer
Debit Card Replacement.....	\$5
Account Balancing.....	\$25/hour; \$25 minimum
Stop Payment	\$25
Transfers	
ATM	No charge
Bank Online.....	No charge
Voice Access (Automated Phone Banking).....	No charge
Telephone.....	\$3/transfer
Undeliverable Statement/Mail.....	\$5/item
Excess Activity Fee (Per Reg D over limit of 6 savings/MMA preauthorized withdrawals)	\$1/item
Deposit Account closed within 90 days.....	\$15

Consumer Online Banking

Online Banking.....	No charge
Online Bill Pay	No charge
Mobile Banking (Data charges may apply).....	No charge
eStatements.....	No charge

NSF FEES - Personal Checking & Savings Accounts

*Overdraft/NSF Fee (items paid or returned) **\$30/item**
 * This fee may be imposed for overdrafts created by checks, in-person withdrawals, or other withdrawals by electronic means.

NSF FEES - Business Checking & Savings Accounts

*Overdraft/NSF Fee (items paid or returned)**\$30/item**
 * This fee may be imposed for overdrafts created by checks, in-person withdrawals, or other withdrawals by electronic means.

MISCELLANEOUS SERVICES

Cashier's Checks	\$5
Cashier's Check Reissue.....	\$5
Money Orders.....	\$3
Bank Check.....	\$5
Prepaid Gift Cards.....	\$5.00
Deposit Bags.....	N/C
Deposit Bags Locked.....	\$35
Notary Service - Customer	no charge
Research/Special Handling.....	\$25/hour; \$25 minimum

WIRE TRANSFER FEES

Outgoing Domestic Wires.....	\$25
Incoming Domestic Wires	\$10
Foreign Wires.....	\$100

COLLECTION ITEMS

Checks	\$12
--------------	------

SAFE DEPOSIT BOXES

3 X 5	\$15/Year
5 X 5	\$20/Year
3 X 10.....	\$25/Year
5 X 10.....	\$40/Year
10 X 10.....	\$70/Year
Lost Key Replacement.....	\$20
Drilling Box.....	Actual Cost

Business Online Banking

Online Banking.....	No charge
Online Bill Pay	No charge
Mobile Banking (Data charges may apply).....	No charge
eStatements.....	No charge



**Map of Designated Assessment Area of
Services & Geographic Lending Area
by Census Tract**



Definition of the Bank's Geographic Community Area

The main branch is in Gilmer, Texas, which is the County Seat of Upshur County. There is also a branch located in Longview Texas, Texas. The Board of Directors has defined its community area (Assessment Area) as being composed of one whole county – Upshur County and one partial county, the northeaster portion of Gregg County.

Based on the 2020 Census Data, the assessment area is defined by the following Census Tract Numbers:

Upshur County	Gregg County
9501.01	101.01
9501.02	
9502	
9503.01	
9503.02	
9504	
9505.01	
9505.02	
9506	
9507	

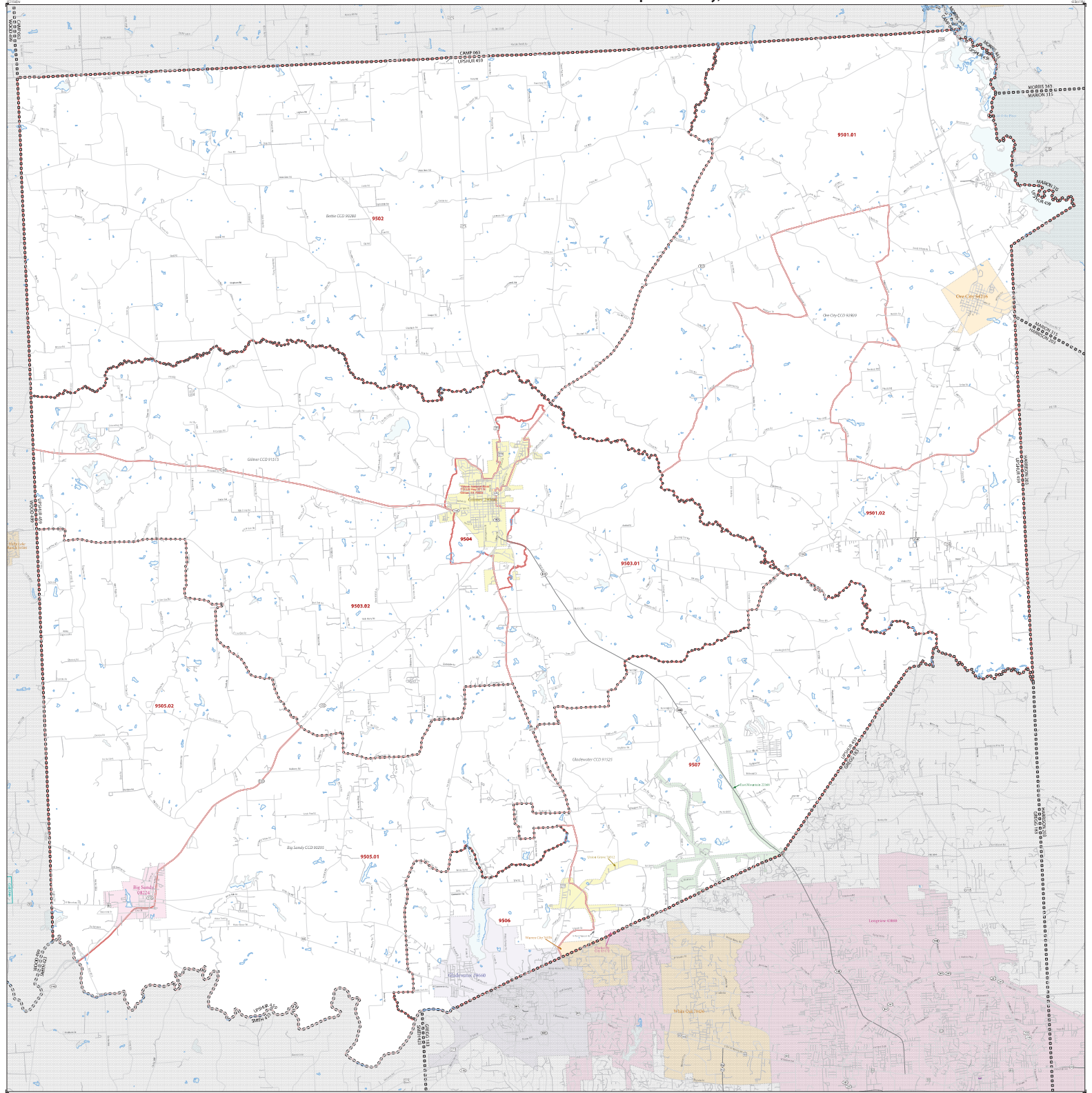
The Bank included a partial region of Gregg County due to its branch location and close proximity to Upshur County and the growing customer base in that region.

Thus, by using the actual geographic environment of the county, the Bank has defined its Community Area as Upshur County, and Northeastern Gregg County.

A high degree of competition exists. The Bank competes with Commercial Banks, Credit Unions, and Consumer Finance Companies located in both counties and nearby areas. To a lesser extent, the Bank competes with Money Center Banks, Mortgage Banking Companies, Insurance Companies, Brokerage Houses, and certain Government Agencies.

For further context on how the Board determined this area, please see the attached Census Tract maps.

2020 CENSUS - CENSUS TRACT REFERENCE MAP: Upshur County, TX



SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE	SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
International	-----	CANADA	Unimproved Floor 1-3	-----	DATE 181000
Natural American Border	-----	LAKE RESERV 1880	Concrete Unimproved Floor	-----	Active Village 18100
Non-Reserve Four Land	-----	T1880	Census Tract*	-----	33.07
Non-Reserve Indian	-----	Tanta Reson 9400	DESCRIPTION <td>SYMBOL <td></td> </td>	SYMBOL <td></td>	
Non-Reserve	-----	MAM ARAC 821200	Planned City	-----	
State State Regional	-----	NEW YORK 36	Water Body	-----	
State State	-----	BRE 029	US Highway	-----	
State State	-----	Bristol Town 07465	Tax Highway	-----	
Census Center (Division 000)	-----	Homes CC019100	Other Road	-----	
Census Center (Division 000)	-----	MILFORD 47500	Other Road	-----	
Unincorporated Town	-----		Other Road	-----	
Unincorporated City	-----		Other Road	-----	

LEGEND

When international, state, county, and/or MDC/MSD boundaries coincide, the map shows the boundary symbol for only the highest ranking of those boundaries.

Geographic area names are followed by either their FIPS or census code.

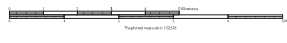
1. A "1" following an MDC name denotes a Lake MDC. 1. A "1" following a place name indicates that a lake MDC exists with the same name and FIPS code as the place; the lake MDC is not shown.

2. Place label color corresponds to the place fill color.

3. Census tracts are identified by an 11-digit census tract number and may have an optional two-digit suffix, for example 21 or 141702. The census tract number consists of six digits with an optional prefix between the fourth and fifth digits corresponding to the basic census tract number, but with leading zeros, and trailing zeros for completion, or "000000". The two or three geographic areas, which basic census tracts are contained in, are indicated by the first three digits.

Other map boundaries, such as road corridors, along with other features and geographic names on the map may not be shown.

Scale: 1:100,000



All legal boundaries and names are as of January 1, 2020. The boundaries shown on this map are for Census Bureau purposes only and do not constitute or imply any representation or warranty on the part of the Census Bureau. The Census Bureau is not responsible for errors or for any consequences arising from the use of the information contained on this map. The Census Bureau is not responsible for any errors or for any consequences arising from the use of the information contained on this map. The Census Bureau is not responsible for any errors or for any consequences arising from the use of the information contained on this map.

Publication: 2020 Census Reference Map
 Date: 2020-01-01
 Version: 1.0
 File Name: 2020 Census Reference Map
 File Path: \\census\refmap\2020\refmap\2020_census_refmap_tx\2020_census_refmap_tx_459_upshur.tiff
 File Size: 1,000,000 bytes
 File Format: TIFF
 File Extension: .tiff

NAME: Upshur County (459)
 FIPS: 48-459
 STATE: Texas

2020 Census Reference Map
 Date: 2020-01-01
 Version: 1.0
 File Name: 2020 Census Reference Map
 File Path: \\census\refmap\2020\refmap\2020_census_refmap_tx\2020_census_refmap_tx_459_upshur.tiff
 File Size: 1,000,000 bytes
 File Format: TIFF
 File Extension: .tiff



State: 48 - TEXAS
(TX)

County: 459 - UPSHUR
COUNTY

2023 FFIEC Census Report - Summary Census Demographic Information

Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
9501.01	Middle	No	100.76	\$78,000	\$78,593	\$65,313	4219	25.31	1068	1271	1845
9501.02	Upper	No	171.52	\$78,000	\$133,786	\$111,182	4643	23.56	1094	1319	1765
9502	Middle	No	102.24	\$78,000	\$79,747	\$66,271	3750	25.87	970	1218	1687
9503.01	Moderate	No	60.33	\$78,000	\$47,057	\$39,108	4620	23.18	1071	1132	1868
9503.02	Middle	No	88.55	\$78,000	\$69,069	\$57,400	4310	17.4	750	1282	1669
9504	Middle	No	91.6	\$78,000	\$71,448	\$59,375	4382	32.47	1423	906	1611
9505.01	Middle	No	96.42	\$78,000	\$75,208	\$62,500	3006	16.53	497	795	1358
9505.02	Middle	No	104.56	\$78,000	\$81,557	\$67,775	2613	19.98	522	602	1262
9506	Middle	No	96.34	\$78,000	\$75,145	\$62,447	4151	26.11	1084	988	1577
9507	Upper	No	147.67	\$78,000	\$115,183	\$95,722	5198	21.66	1126	1574	2119

2023 FFIEC Census Report - Summary Census Income Information

Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2023 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Household Income
9501.01	Middle	\$64,818	\$78,000	17.02	100.76	\$65,313	\$78,593	\$44,972
9501.02	Upper	\$64,818	\$78,000	7.48	171.52	\$111,182	\$133,786	\$80,754
9502	Middle	\$64,818	\$78,000	18.77	102.24	\$66,271	\$79,747	\$57,664
9503.01	Moderate	\$64,818	\$78,000	26.18	60.33	\$39,108	\$47,057	\$38,717
9503.02	Middle	\$64,818	\$78,000	19.81	88.55	\$57,400	\$69,069	\$52,786
9504	Middle	\$64,818	\$78,000	13.92	91.6	\$59,375	\$71,448	\$40,265
9505.01	Middle	\$64,818	\$78,000	21.82	96.42	\$62,500	\$75,208	\$50,400
9505.02	Middle	\$64,818	\$78,000	9.07	104.56	\$67,775	\$81,557	\$65,409
9506	Middle	\$64,818	\$78,000	11.37	96.34	\$62,447	\$75,145	\$57,500
9507	Upper	\$64,818	\$78,000	5.14	147.67	\$95,722	\$115,183	\$90,717

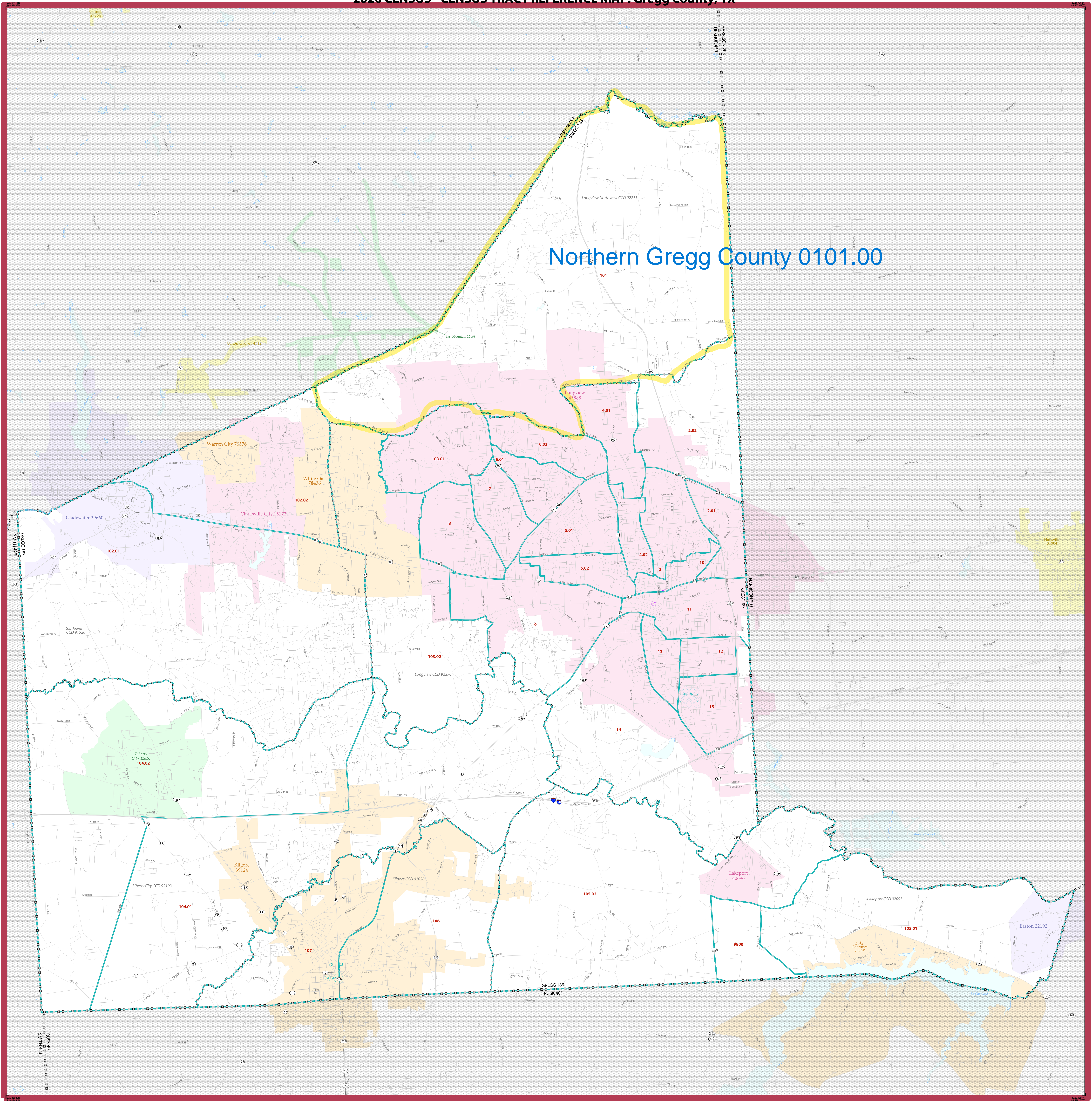
2023 FFIEC Census Report - Summary Census Population Information

Tract Code	Tract Population	Tract Minority %	Number of Families	# of House-holds	Non-Hisp White Population	Tract Minority Population	American Indian Pop-ulation	Asian/ Hawaiian/ Pacific Islander Population	Black Pop- ulation	Hispanic Population	Other Population/ Two or More Races
9501.01	4219	25.31	1046	1527	3151	1068	42	20	213	545	248
9501.02	4643	23.56	1141	1623	3549	1094	34	23	367	381	289
9502	3750	25.87	1004	1385	2780	970	22	20	339	409	180
9503.01	4620	23.18	1144	1614	3549	1071	30	7	276	531	227
9503.02	4310	17.4	1226	1582	3560	750	21	8	122	363	236
9504	4382	32.47	847	1433	2959	1423	14	48	655	454	252
9505.01	3006	16.53	734	1068	2509	497	22	10	105	197	163
9505.02	2613	19.98	773	1105	2091	522	10	7	197	164	144
9506	4151	26.11	873	1258	3067	1084	23	33	461	308	259
9507	5198	21.66	1475	1797	4072	1126	43	10	173	634	266

2023 FFIEC Census Report - Summary Census Housing Information

Tract Code	Total Housing Units	1- to 4- Family Units	Median House Age (Years)	Inside Principal City?	Owner Occupied Units	Vacant Units	Owner Occupied 1 to 4- Family Units	Renter Occupied Units
9501.01	1857	1845	37	No	1271	330	1271	256
9501.02	1765	1765	24	No	1319	142	1319	304
9502	1687	1687	33	No	1218	302	1218	167
9503.01	1868	1868	27	No	1132	254	1132	482
9503.02	1804	1669	35	No	1282	222	1282	300
9504	1725	1611	47	No	906	292	906	527
9505.01	1358	1358	29	No	795	290	795	273
9505.02	1282	1262	35	No	602	177	602	503
9506	1605	1577	35	No	988	347	988	270
9507	2123	2119	27	No	1574	326	1574	223

2020 CENSUS - CENSUS TRACT REFERENCE MAP: Gregg County, TX



SYMBOL DESCRIPTION		SYMBOL	LABEL STYLE	SYMBOL DESCRIPTION		SYMBOL	LABEL STYLE
International	☆☆☆☆☆☆	CANADA	Incorporated Place 1,2		Davis 18100		
Federal American Indian Reservation		L'ANSE RESVN 1880	Census Designated Place (CDP) ³		Incline Village 35100		
Off-Reservation Trust Land		TI880	Census Tract ³		33.07		
State American Indian Reservation		Tama Resvn 9400	DESCRIPTION	SYMBOL	DESCRIPTION	SYMBOL	
Alaska Native Regional Corporation		NANA ANRC 52120	Water Body		Interstate or U.S. Highway		
State (or statistically equivalent entity)		NEW YORK 36	College or University		State Highway or State Road		
County (or statistically equivalent entity)		ERIE 029	Military		Other Road		
Minor Civil Division (MCD) ³		Bristol town 07485	Prison or Juvenile Detention Center		4WD Trail, Stairway, Also, Walkway or Ferry		
Census County Division (CCD)		Hanna CCD 91650	Navigable Boundary or Feature Not Elsewhere Classified		Inset Area		A1
Census Subarea (CSA) or Unincorporated Territory (UT)		MILLFORD 47500					
Consolidated City							

Where international, state, county, and/or MCD/CCD boundaries coincide, the map shows the boundary symbol for only the highest-ranking of these boundaries.

Geographic area names are followed by either their FIPS or census code.

1. A "*" following an MCD name denotes a false MCD. A "*" following a place name indicates that a false MCD exists with the same name and FIPS code as the place; the false MCD label is not shown.

2. Place label color corresponds to the place fill color.

3. Census tracts are identified by an up to four-digit integer number and may have an optional two-digit suffix for example 23 or 1457.02. The census tract codes consist of six digits with an implied decimal between the fourth and fifth digit corresponding to the basic census tract number, but with leading zeros, and trailing zeros for census tracts without a suffix. The tract number examples above would have codes of 002300 and 145702, respectively.

Due to space limitations, some road names, along with other feature and geography names on the map, may not be shown.

All legal boundaries and names are as of January 1, 2020. The boundaries shown on this map are for Census Bureau statistical data collection and tabulation purposes only; their depiction and designation for statistical purposes does not constitute a determination of jurisdictional authority or rights of ownership or entitlement.

Geographic Vintage: 2020 Census Reference date: January 1, 2020
 Data Source: U.S. Census Bureau's MAJ/TIGER database (TAB20)
 Map Created by Geography Division: January 06, 2021

Projection: Albers Equal Area Conic
 Datum: NAD 83
 Spheroid: GRS 80
 1st Standard Parallel: 27 36 51
 2nd Standard Parallel: 34 43 24
 Central Meridian: -100 04 35
 Latitude of Projection Origin: 25 50 13
 False Easting: 0
 False Northing: 0

Scale: 1:141,247
 The printed map scale is 1:141,247

Sheet 1 of 1 PARENT sheets
 Total Sheets: 1 (Index 0; Parent 1; Inset 0)

NAME: Gregg County (183)
 ENTITY TYPE: County or statistically equivalent entity
 ST: Texas (48)

2020 CENSUS TRACT REF MAP (PARENT)
 Sheet ID: 249648183001

U.S. DEPARTMENT OF COMMERCE U.S. Census Bureau

United States Census 2020

State: 48 - TEXAS
 (TX)
 County: 183 - GREGG
 COUNTY

2023 FFIEC Census Report - Summary Census Demographic Information

Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
Upper	No	163.54	\$78,000	\$127,561	\$106,006	6396	24.39	1560	1830	2455

2023 FFIEC Census Report - Summary Census Income Information

Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2023 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Household Income
Upper	\$64,818	\$78,000	7.91	163.54	\$106,006	\$127,561	\$97,321

2023 FFIEC Census Report - Summary Census Population Information

Tract Population	Tract Minority %	Number of Families	# of Households	Non-Hisp White Population	Tract Minority Population	American Indian Population	Asian/ Hawaiian/ Pacific Islander Population	Black Population	Hispanic Population	Other Population/ Two or More Races
6396	24.39	1819	2148	4836	1560	21	82	536	653	268

2023 FFIEC Census Report - Summary Census Housing Information

Total Housing Units	1- to 4- Family Units	Median House Age (Years)	Inside Principal City?	Owner Occupied Units	Vacant Units	Owner Occupied 1- to 4- Family Units	Renter Occupied Units
2455	2455	31	Yes	1830	307	1830	318



LOAN TO DEPOSIT RATIO



Gilmer National Bank Loan to Deposit

Ratio 2023

For Quarter Ending:	Ratio
Mar-23	52%
Jun-23	52%
Sep-23	70%
Dec-23	73%



HMDA Disclosure Statement

Gilmer National Bank

HOME MORTGAGE DISCLOSURE ACT NOTICE

The HMDA data about our residential mortgage lending are available online for review. The data show geographic distribution of loans and applications; ethnicity, race, sex, age, and income of applicants and borrowers; and information about loan approvals and denials.

This data is available online at the Consumer Financial Protection Bureau's website (www.consumerfinance.gov/hmda).

HMDA data for many other financial institutions is also available at this Web site.