

PUBLIC DISCLOSURE

June 28, 2021

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Lone Star State Bank of West Texas
RSSD # 3607062

6220 Milwaukee Avenue
Lubbock, Texas 79424

Federal Reserve Bank of Dallas
2200 North Pearl Street
Dallas, Texas 75201

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, nor should it 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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INSTITUTION RATING

This institution is rated: Satisfactory
The Lending Test is rated: Satisfactory
The Community Development Test is rated: Satisfactory

Lone Star State Bank of West Texas (bank or institution) is rated Satisfactory. This rating is based on the following conclusions with respect to the performance criteria under the Lending and Community Development Tests in accordance with the Federal Financial Institutions Examination Council's (FFIEC's) *Interagency Examination Procedures for Intermediate Small Bank Examination Procedures* (ISB Examination Procedures).

- The bank's net loan-to-deposit ratio (NLTD) is reasonable given the institution's size, financial condition, and credit needs of the assessment areas it serves.
- A majority of the bank's lending is originated in the delineated assessment areas.
- A reasonable penetration of loans among small businesses and small farms of different sizes.
- A reasonable dispersion of loans throughout the bank's assessment areas.
- An adequate responsiveness to the community development needs of the bank's assessment areas considering its capacity and the availability of opportunities for community development activities.

INSTITUTION

Scope of Examination

The evaluation was conducted using the FFIEC's ISB Examination Procedures to assess the bank's Community Reinvestment Act (CRA) performance in meeting the credit and community development needs. The FFIEC's ISB Examination Procedures require the evaluation to be conducted through two separate tests: Lending Testing and Community Development Test. The evaluation considered performance context, including the bank's asset size, financial condition, business strategy, and market competition, as well as the demographic and economic characteristics of the assessment areas the bank serves and their respective credit and community development needs.

The bank's performance was assessed using the full-scope review procedures for two of the bank's delineated assessment areas: Lubbock County Assessment Area and Odessa Metropolitan Statistical Area (MSA) Assessment Area. Approximately 48.4 percent of lending activity (by number of loans), 41.8 percent of the total deposits, and 40.0 percent of total branches were evaluated through the full-scope reviews. A limited-scope review was conducted for the remaining delineated assessment areas: Midland Assessment Area, Big Spring Assessment Area, and Brownfield Assessment Area. Material products reviewed in this evaluation include the bank's lending to small businesses and small farms. The bank is primarily a commercial and agricultural lender by number and dollar volume and considers these products its primary focus. The following data was reviewed:

- The bank's 15-quarter average NLTD ratio, as well as the average NLTD ratios of two similarly situated banks.
- The small business and small farm loan review consisted of a statistically derived sample of 160 small business loans taken from a universe of 746 loans and 112 small farm loans taken from a universe of 249 loans originated or renewed between January 1, 2020 to December 31, 2020.
- Community development loans, investments, and services provided by the bank since the conclusion of the previous CRA evaluation as of October 30, 2017.
- Data provided by two members of the communities served by the bank to further ascertain the credit and community development needs and economic conditions of the delineated assessment areas. The community contacts represent organizations that on economic development and small businesses.

The bank's response to written complaints with respect to its CRA performance was not evaluated because the institution has not received any such complaints since the prior evaluation.

Description of Institution

The institution, a community bank headquartered in Lubbock, Texas, has the following characteristics:

- The bank is a wholly owned subsidiary of Lone Star Bancshares, Inc., a single bank holding company headquartered in Lubbock, Texas.

- The bank operates five full-services branches within the cities of Big Spring, Brownfield, Lubbock, Midland, and Odessa, Texas. The bank operates four full-service automatic teller machines (ATMs), one at each branch location, with the exception of the Midland branch.
- While the bank offers consumer and residential real estate loans, its business strategy is to provide an array of financial products and services primarily to commercial businesses and agricultural customers as evidenced by the institution’s loan portfolio composition.

As of March 31, 2021, the bank reported total assets of approximately \$1.05 billion, gross loans of \$808.9 million, total deposits of \$902.3 million, and a NLTD ratio of 86.0 percent. Table 1 reflects the bank’s loan portfolio mix:

Table 1 Loan Portfolio Mix as of March 31, 2021		
	\$(000)	Percentage of Gross Loans (%)
Residential Real Estate	\$43,634	5.4
Commercial	\$606,344	75.0
Agricultural	\$146,152	18.1
Consumer	\$6,430	0.8
Other	\$6,328	0.8
Gross Loans	\$808,888	

The bank’s ability to meet the various credit needs of the community has not been hampered by its capacity to lend, its financial condition and size, product offerings, prior performance, legal impediments, or other factors. The Federal Reserve Bank of Dallas rated the bank’s CRA performance as Satisfactory at the previous performance evaluation dated October 30, 2017. The bank received a Satisfactory rating under the Lending Test and a Satisfactory rating under the Community Development Test.

Conclusions with Respect to Performance Tests

LENDING TEST

The evaluation first discusses the bank's overall performance based on the average NLTD ratio and level of lending within its delineated assessment areas. This is followed by a more in-depth discussion of the bank's record of lending in each full-scope assessment area.

The bank's overall performance under the Lending Test is Satisfactory, as the institution reasonably meets the small business and small farm needs of its assessment areas. The bank's average NLTD ratio and distribution of loans to small businesses and small farms of different sizes are reasonable. In addition, the bank extended the majority of its loans inside its delineated assessment areas and exhibited reasonable geographic dispersion.

Net Loan-to-Deposit Ratio

The general purpose of the CRA is to encourage banks to meet the credit needs in their assessment areas while operating in a safe and sound manner. To gain an understanding of the bank's lending activity, the average NLTD ratio is used to determine the reasonableness of lending in light of performance context, such as the bank's capacity to lend, the availability of lending opportunities, the demographic and economic factors present in the assessment areas, and the average NLTD ratios of similarly situated Federal Deposit Insurance Corporation (FDIC)-insured institutions. The bank's 15-quarter average NLTD ratio, at 84.9 percent, is reasonable. As observed in Table 2 below, the bank's 15-quarter average NLTD is similar to the average NLTD ratios for two similarly situated banks, which ranged from 69.7 percent to 78.0 percent.

Table 2			
Comparative Net Loan-to-Deposit Ratios September 30, 2017 – March 31, 2021			
Institution	Location	Asset Size \$(000)	15-Quarter Average (%)
Lone Star State Bank of West Texas	Lubbock, Texas	1,051.7	84.9
Similarly Situated Institutions			
American Bank of Commerce	Wolfforth, Texas	1,306.2	69.7
Peoples Bank	Lubbock, Texas	708.4	78.0

Lending in Assessment Area

This performance criterion evaluates the percentage of lending extended inside and outside of the bank's delineated assessment areas. As noted in Table 3, the bank extended the majority of its loans, by number and dollar volume, within its five assessment areas.

Table 3								
Lending Inside and Outside the Assessment Areas								
Loan Types	Inside				Outside			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Small Business	144	90.0	\$16,263	86.1	16	10.0	\$2,619	13.9
Small Farm	81	72.3	\$10,076	72.8	31	27.7	\$3,772	27.2
TOTAL LOANS	225	82.7	\$26,339	80.5	47	17.3	\$6,391	19.5

The remaining analyses are based on loans made inside the bank's assessment areas, with greater weight placed on small business and small farm lending in the Lubbock County Assessment Area, as it represents a significant portion of the bank's lending activities and business strategy. Data supporting this analysis can be seen in the separate assessment area discussions.

Lending to Businesses and Farms of Different Sizes

This performance criterion evaluates the bank's lending to businesses and farms of different revenue sizes. The bank's small business and small farm lending exhibit an overall reasonable penetration of small businesses and small farms in both full-scope assessment areas.

Geographic Distribution of Loans

This performance criterion evaluates the bank's distribution of lending within its assessment areas by income level of census tracts. The bank's overall geographic distribution of loans reflects a reasonable dispersion throughout the assessment areas. Loans were generally made in close proximity to the bank's branches, and no conspicuous gaps or anomalies in the lending patterns were identified. The bank's small business and small farm lending was generally greater than or similar to the demographic figures.

COMMUNITY DEVELOPMENT TEST

The Community Development Test evaluates the bank's responsiveness to the community development needs of the institution's assessment areas through its originations and participations in community development loans, investments, and services, considering the bank's capacity and the availability of such opportunities within the delineated assessment areas.

The bank's responsiveness to community development need is adequate. The bank has applied its community development resources to meet the community needs, primarily through qualified loans, investments, community service initiatives, and social services targeted to low- and moderate-income individuals in the communities it serves. Of significance, the bank originated a \$14 million dollar working capital loan to expand a 43-employee business located in a moderate-income census tract.

Table 4 below depicts a summary of the bank's community development activities in its assessment areas since the previous CRA evaluation. Data supporting this analysis can be seen in detail in the separate assessment area discussions.

Table 4 Community Development Activities									
Purpose	Community Development Loans		Qualified Investments						Community Development Services
			Investments		Donations		Total Investments		
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#
Affordable Housing	0	0	0	0	0	0	0	0	11
Community Services	1	4,600	0	0	31	195	31	195	47
Economic Development	12	41,934	0	0	0	0	0	0	4
Revitalization and Stabilization	5	5,496	0	0	0	0	0	0	6
Totals	18	52,030	0	0	31	195	31	195	68

FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

No evidence of discriminatory or other illegal credit practices inconsistent with helping to meet community credit needs was identified. The bank is in compliance with the substantive provisions of the anti-discrimination laws and regulations. Established policies and procedures are designed to ensure ongoing compliance with applicable laws and regulations.

**LUBBOCK COUNTY ASSESSMENT AREA
(Full-Scope Review)**

Description of Institution’s Operations in Lubbock County Assessment Area

The Lubbock County Assessment Area consists of the entirety of Lubbock county. This county, along with Crosby and Lynn counties, which are excluded from the assessment area, make up the Lubbock MSA. The assessment area is located in the panhandle region of Texas. The county seat of Lubbock County is the city of Lubbock.

- The bank operates a branch with a full-service ATM on-site in the assessment area, which is located in an upper-income census tract.
- According to the June 30, 2020 FDIC Market Share Report, 24 federally-insured depository institutions operate 106 branches within the assessment area. The bank ranks 15th in the market, with 1.9 percent of the market share in deposits. PlainsCapital Bank led the market, with 20.0 percent of the market share. Other market leaders include City Bank and Wells Fargo Bank, N.A., with 16.5 percent and 9.2 percent, respectively.
- Given that the majority of the bank’s small business and small farm lending is originated within the Lubbock County Assessment Area, greater weight was given to the bank’s performance in this assessment area.

Demographic Characteristics

- The assessment area contains a total of 68 census tracts. Of these, six (8.8 percent) are low-income census tracts, 15 (22.1 percent) are moderate-income census tracts, 24 (35.3 percent) are middle-income census tracts, 22 (32.4 percent) are upper-income census tracts, and one (1.5 percent) is an unknown income census tract.
- According to the United States Census Bureau, the assessment area population increased from 2010 to 2015 at a slightly lower rate than the state of Texas, at 4.4 percent and 5.5 percent, respectively. Although the increase in percentage change is lower than the state, a highly educated population resides in Lubbock, with 30.2 percent of the population age 25 and older holding a bachelor’s degree or higher, compared to 28.9 percent for the state.¹

Table 5 Total Population Assessment Area: Lubbock County			
Area	2010 Population	2015 Population	Percentage Change (%)
Lubbock County	278,831	290,782	4.3
Lubbock, TX MSA	290,805	302,553	4.0
Texas	25,145,561	26,538,614	5.5
<i>Source: 2010 U.S. Census Bureau Decennial Census 2011 - 2015 U.S. Census Bureau American Community Survey</i>			

¹ <https://www.dallasfed.org/research/heart/lubbock>

Income Characteristics

- According to the 2015 American Community Survey (ACS), the assessment area contains 66,941 families. Of these, 2,681 (4.0 percent) families reside in low-income census tracts, 14,154 (21.1 percent) families reside in moderate-income census tracts, 25,387 (37.9 percent), families reside in middle-income census tracts, and 24,719 (36.9 percent) families reside in upper-income census tracts.
- Approximately 8,383 (12.5 percent) families residing in the assessment area live below the poverty level, which is lower than the family poverty rate for the state of Texas at 13.5 percent.
- In 2015, the median family income for the assessment area decreased by 1.3 percent when compared to the 2010 median family income. Similarly, the median family income also decreased by 0.9 percent for the state of Texas.

Table 6			
Median Family Income			
Assessment Area: Lubbock County			
Area	2010 Median Family Income	2015 Median Family Income	Percentage Change (%)
Lubbock County	59,367	58,569	(1.3)
Lubbock, TX MSA	58,501	57,914	(1.0)
Texas	63,314	62,717	(0.9)
<i>Source: 2006 - 2010 U.S. Census Bureau American Community Survey 2011 - 2015 U.S. Census Bureau American Community Survey Note: Median family incomes have been inflation-adjusted and are expressed in 2015 dollars.</i>			

Housing Characteristics

- The assessment area contains 119,565 housing units, of these 51.2 percent are owner-occupied, 38.8 percent are rental units, and 10.1 percent of the units are vacant.
- The assessment area's median age of housing stock is 43 years compared to 31 years for the state of Texas.
- The assessment area's median housing value is \$112,558 compared to \$136,000 for the state of Texas.
- The assessment area's housing, with an affordability ratio² of 41.1, is slightly more affordable than the housing for the state of Texas, which has an affordability ratio of 39.1.
- Median housing value in the assessment area is \$112,558, while the state of Texas is \$136,000.
- Renting is less affordable for low-income renters and more affordable for moderate-income renters in the assessment area when compared to the state of Texas. Monthly median gross rent in the assessment area is \$812, compared to \$882 in the state of Texas.
- Table 7 illustrates that home ownership is less of a cost burden than renting in the assessment area.
- A community contact mentioned the need for more affordable housing in the area.

² The affordability ratio is the median household income divided by median housing value. A higher ratio means housing is more affordable.

Table 7 Housing Cost Burden Assessment Area: Lubbock County						
Area	Cost Burden - Renters			Cost Burden - Owners		
	Low-Income (%)	Moderate-Income (%)	All Renters (%)	Low-Income (%)	Moderate-Income (%)	All Owners (%)
Lubbock County	81.4	46.4	47.7	62.0	33.3	17.9
Lubbock, TX MSA	80.4	45.4	47.2	61.2	32.1	17.8
Texas	77.3	42.7	42.9	59.9	35.2	20.7

Cost Burden is housing cost that equals 30 percent or more of household income
Source: U.S. Department of Housing and Urban Development (HUD), 2011-2015 Comprehensive Housing Affordability Strategy

Employment and Economic Conditions

- According to 2020 Dunn & Bradstreet (D&B) data, 16,193 businesses are located in the assessment area, with 92.8 percent reporting gross annual revenues less than or equal to \$1 million. Of those, 3.4 percent located in low-income tracts, 15.3 percent in moderate-income tracts, 36.9 percent in middle-income tracts and 44.4 percent in upper-income tracts.
- Health, education, retail, and food sectors are major contributors to economic activity in the Lubbock MSA, with health services being the largest industry. Major health services employers include University Medical Center, Covenant Health System, and Lubbock Heart Hospital. University Medical Center is a public hospital, employing more than 4,600 people. The institution serves as the primary teaching hospital for the Texas Tech University Health Sciences Center, training 400 students annually for careers in nursing and medicine.³
- Education, Lubbock’s second-largest industry, employs 13.0 percent of the workforce. The major employers include Lubbock’s independent school districts, Texas Tech University, Lubbock Christian University, and Wayland Baptist University. Texas Tech University and its nearly 6,000-person payroll account for a significant portion of the education sector’s employment.
- Jobs in crop production and food manufacturing make up much of the agricultural industry, which is slightly more concentrated in Lubbock than in the U.S. overall. Texas’ broader High Plains region, which includes Lubbock, harvests 25.0 percent of the annual U.S. cotton crop. Agribusiness giant, Monsanto, a Fortune 500 firm, scheduled the opening of a nationwide cottonseed processing center in Lubbock in 2018.⁴
- As noted on Table 8, the 2015, 2016, 2017 and 2019 unemployment rates for the Lubbock County Assessment align with the unemployment rates of the Lubbock, Texas MSA; however, they are both below the unemployment rates for the state of Texas during the same period.

³ <https://www.dallasfed.org/research/heart/lubbock>

⁴ <https://www.dallasfed.org/research/heart/lubbock>

Table 8					
Unemployment Rates					
Assessment Area: Lubbock County					
Area	2015 (%)	2016 (%)	2017 (%)	2018 (%)	2019 (%)
Lubbock County	3.4	3.4	3.2	3.0	2.8
Lubbock, TX MSA	3.4	3.4	3.2	3.1	2.8
Texas	4.4	4.6	4.3	3.8	3.5

Source: Bureau of Labor Statistics(BLS), Local Area Unemployment Statistics

Community Contacts and Community Development Opportunities

- A community contact in the assessment area, who works in the small business sector, mentioned a need for micro lenders in the area, as many borrowers do not qualify to receive funding from most financial institutions. Micro lenders could work with borrowers in hopes of assisting the borrower in establishing a credit history and becoming more financially prepared. The contact also stated that most of the borrowers in the area do not have access to capital and need technical assistance.
- The contact indicated the area needs community development financial institutions (CDFIs) for the entire west Texas region and that this would be an opportunity for local banks to partner with CDFIs and invest in the community.
- The contact further stated that banks could invest in local housing corporations, as there are many affordable housing opportunities in the area.
- The contact also stated that local banks could provide seminars to small businesses by partnering with the local Small Business Development Center (SBDC).

Table 9 details key demographic information about the Lubbock County Assessment Area.

Table 9 2020 Lubbock County Assessment Area Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	6	8.8	2,681	4.0	935	34.9	14,806	22.1
Moderate	15	22.1	14,154	21.1	3,278	23.2	10,993	16.4
Middle	24	35.3	25,387	37.9	3,028	11.9	13,079	19.5
Upper	22	32.4	24,719	36.9	1,142	4.6	28,063	41.9
Unknown	1	1.5	0	0.0	0	0.0	0	0.0
Total AA	68	100.0	66,941	100.0	8,383	12.5	66,941	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	7,733	1,539	2.5	19.9	4,913	63.5	1,281	16.6
Moderate	26,178	10,029	16.4	38.3	12,949	49.5	3,200	12.2
Middle	45,596	23,334	38.1	51.2	17,870	39.2	4,392	9.6
Upper	40,058	26,262	42.9	65.6	10,644	26.6	3,152	7.9
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	119,565	61,164	100.0	51.2	46,376	38.8	12,025	10.1
	Total Businesses by Tract	0						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	560	3.5	511	3.4	48	4.8	1	0.6
Moderate	2,589	16.0	2,298	15.3	275	27.3	16	9.9
Middle	5,962	36.8	5,543	36.9	366	36.3	53	32.7
Upper	7,073	43.7	6,664	44.4	317	31.5	92	56.8
Unknown	9	0.1	8	0.1	1	0.1	0	0.0
Total AA	16,193	100.0	15,024	100.0	1,007	100.0	162	100.0
Percentage of Total Businesses:				92.8		6.2		1.0
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	4	0.7	4	0.7	0	0.0	0	0.0
Moderate	29	5.0	29	5.2	0	0.0	0	0.0
Middle	205	35.4	199	35.5	6	33.3	0	0.0
Upper	341	58.9	329	58.6	12	66.7	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	579	100.0	561	100.0	18	100.0	0	0.0
Percentage of Total Farms:				96.9		3.1		0.0

Source: 2020 FFIEC Census Data
2020 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Conclusions with Respect to Performance Tests in Lubbock County Assessment Area

LENDING TEST

Lending to Businesses and Farms of Different Sizes

The bank’s lending distribution reflects a reasonable penetration among businesses and farms of different sizes. Small business lending was given greater weight in the analysis as most of the bank’s lending occurred in this category. Including the loans extended to businesses and farms with unknown or unestablished annual revenues, the majority of small business and small farm lending in the assessment area was extended to businesses and farms with annual revenues of \$1 million or less.

Small Business Lending

The distribution of small business loans by revenue size of businesses is reasonable. The bank originated 44.2 percent of its small business loans (35.8 percent by dollar volume) to businesses with annual revenues of \$1 million or less, which is significantly below the 92.8 percent of the businesses operating in the assessment area reporting \$1 million or less in annual revenues. However, the bank faces a high level of competition from large national and regional financial institutions located within the assessment area. Moreover, the bank extended 21 small business loans (40.4 percent by number and 18.0 percent by dollar volume) to businesses with an unknown or unestablished revenue given its participation in the Small Business Administration’s Paycheck Protection Program (PPP), demonstrating the bank’s efforts in providing credit to new businesses and in responding to the COVID-19 pandemic needs. Lastly, community contacts noted the assessment area’s small businesses need credit. These types of businesses typically require smaller dollar loan amounts, in this regard it is noted that 80.8 percent of the bank’s commercial loans were made in loan amounts of \$100,000 or less.

Table 10					
Distribution of 2020 Small Business Lending By Revenue Size of Businesses					
Assessment Area: Lubbock County					
	Bank Loans				Total Businesses %
	#	%	\$(000)	%	
By Revenue					
\$1 Million or Less	23	44.2	1,392	35.8	92.8
Over \$1 Million	8	15.4	1,799	46.2	6.2
Revenue Unknown	21	40.4	699	18.0	1.0
Total	52	100.0	3,890	100.0	100.0
By Loan Size					
\$100,000 or Less	42	80.8	1,324	34.0	
\$100,001 - \$250,000	7	13.5	1,111	28.6	
\$250,001 - \$1 Million	3	5.8	1,455	37.4	
Total	52	100.0	3,890	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	19	82.6	659	47.3	
\$100,001 - \$250,000	4	17.4	733	52.7	
\$250,001 - \$1 Million	0	0.0	0	0.0	
Total	23	100.0	1,392	100.0	

Source: 2020 FFIEC Census Data, 2020 Dun & Bradstreet Data, and 2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Small Farm Lending

The distribution of small farm loans by revenue size of farms is reasonable. The majority of the small farm loans (65.0 percent by number and 72.3 percent by dollar volume) was extended to small farms with revenues of \$1 million or less. While the bank's performance is below the 96.9 percent of farms operating the assessment area with reported revenues of \$1 million or less, it is considered reasonable given the high level of competition from large national and regional financial institutions serving the assessment area. In addition, the bank's small farm loans were made in loan amounts of \$250,000 or less, which small farms typically require smaller dollar credits.

Table 11					
Distribution of 2020 Small Farm Lending By Revenue Size of Farms					
Assessment Area: Lubbock County					
	Bank Loans				Total Farms %
	#	#%	\$(000)	%	
By Revenue					
\$1 Million or Less	13	65.0	1,537	72.3	96.9
Over \$1 Million	3	15.0	507	23.9	3.1
Revenue Unknown	4	20.0	81	3.8	0.0
Total	20	100.0	2,125	100.0	100.0
By Loan Size					
\$100,000 or Less	12	60.0	483	22.7	
\$100,001 - \$250,000	7	35.0	1,278	60.1	
\$250,001 - \$500,000	1	5.0	364	17.1	
Total	20	100.0	2,125	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	6	46.2	259	16.9	
\$100,001 - \$250,000	7	53.8	1,278	83.1	
\$250,001 - \$500,000	0	0.0	0	0.0	
Total	13	100.0	1,537	100.0	
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey					
Note: Percentages may not total 100.0 percent due to rounding.					

Geographic Distribution of Loans

The bank's geographic distribution of small business and small farm loans is reasonable, with an adequate loan dispersion throughout the assessment area. Small business lending was given greater weight in the analysis as most of the bank's lending occurred in this category.

Small Business Lending

The geographic distribution of small business loans reflects reasonable penetration throughout the assessment area. The bank's small business lending in low-income census tracts, at 7.7 percent by number and 7.6 by dollar volume, doubled the percentage of small businesses operating in the assessment area's low-income census tracts, at 3.5 percent. However, the

bank's small business lending in moderate-income census tracts, at 5.8 by number and 2.3 percent by dollar volume, were below the 16.0 percent of small businesses operating in the assessment area's moderate-income tracts. Given the high level of competition from large national and regional banking financial institutions serving the assessment area, the bank's performance is considered reasonable. Moreover, there were no notable lending gaps within the assessment area.

Table 12					
Distribution of 2020 Small Business Lending By Income Level of Geography					
Assessment Area: Lubbock County					
Geographic Income Level	Bank Loans				Total Businesses %
	#	#%	\$(000)	\$%	
Low	4	7.7	294	7.6	3.5
Moderate	3	5.8	89	2.3	16.0
Middle	15	28.8	799	20.5	36.8
Upper	29	55.8	2,658	68.3	43.7
Unknown	1	1.9	50	1.3	0.1
Tract-Unk	0	0.0	0	0.0	
Total	52	100.0	3,890	100.0	100.0

Source: 2020 FFIEC Census Data
2020 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Small Farm Lending

The geographic distribution of small farm loans reflects reasonable penetration throughout the assessment area. Despite the bank not originating any small farm loans in the low- and moderate-income census tracts within the assessment area, its performance is reasonable given the limited number of farms operating in these geographies, at 0.7 percent and 5.0 percent, respectively.

Table 13					
Distribution of 2020 Small Farm Lending By Income Level of Geography					
Assessment Area: Lubbock County					
Geographic Income Level	Bank Loans				Total Farms %
	#	#%	\$(000)	\$%	
Low	0	0.0	0	0.0	0.7
Moderate	0	0.0	0	0.0	5.0
Middle	7	35.0	918	43.2	35.4
Upper	13	65.0	1,207	56.8	58.9
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	
Total	20	100.0	2,125	100.0	100.0

Source: 2020 FFIEC Census Data
2020 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

COMMUNITY DEVELOPMENT TEST

The bank’s responsiveness to community development needs is adequate considering the bank’s capacity, needs in the assessment area, and availability of opportunities. The bank has applied its community development resources strategically to meet the community needs, primarily through community development loans and social services targeted to low- and moderate-income individuals in its community. The bank originated seven community development loans, totaling \$16.5 million, and 22 community development services totaling over 800 service hours.

Table 14 Lubbock County Assessment Area Community Development Activities									
Purpose	Community Development Loans		Qualified Investments						Community Development Services
			Investments		Donations		Total Investments		
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#
Affordable Housing	0	0	0	0	0	0	0	0	4
Community Services	1	4,600	0	0	15	137	15	137	18
Economic Development	6	11,856	0	0	0	0	0	0	0
Revitalization and Stabilization	0	0	0	0	0	0	0	0	0
Totals	7	16,456	0	0	15	137	15	137	22

**ODESSA MSA ASSESSMENT AREA
(Full-Scope Review)**

Description of Institution’s Operations in Odessa MSA Assessment Area

The Odessa MSA Assessment Area includes Ector County, which makes up the entire Odessa MSA. The county seat of Ector County is the city of Odessa. Odessa is in the center of the vast oil-rich area known as the Permian Basin.

- The bank has one branch in the assessment area, located in an upper-income census tract, with a full-service ATM on-site.
- According to the June 30, 2020 FDIC Market Share Report, 16 federally-insured depository institutions operate 37 branches within the assessment area. The bank ranks eighth in the market with 5.0 percent of the market share in deposits. Prosperity Bank led the market with 12.3 percent of the market share. Other market leaders include American Momentum Bank and Frost Bank with 11.8 percent and 11.5 percent, respectively.

Demographic Characteristics

- The Odessa MSA contains a total of 28 census tracts. Of these, one (3.6 percent) is a low-income census tract, six (21.4 percent) are moderate-income census tracts, twelve (42.9 percent) are middle-income census tracts, and nine (32.1 percent) are upper-income census tracts.
- According to the United States Census Bureau, the Odessa MSA grew more rapidly than the state of Texas as stated in Table 15 below. The increase in population can be attributed to the early onset of the oil and gas industry expansion in the Permian Basin.

Table 15 Total Population Assessment Area: Odessa MSA			
Area	2010 Population	2015 Population	Percentage Change (%)
Odessa MSA	137,130	149,557	9.1
Texas	25,145,561	26,538,614	5.5
<i>Source: 2010 U.S. Census Bureau Decennial Census 2011 - 2015 U.S. Census Bureau American Community Survey</i>			

Income Characteristics

- According to the 2015 ACS, the Odessa MSA contains 36,204 families. Of these, 842 (2.3 percent) families reside in low-income census tracts, 7,896 (21.8 percent) reside in moderate-income census tracts, 14,767 (40.8 percent), reside in middle-income census tracts, and 12,699 (35.1 percent) reside in upper-income census tracts.
- There are 3,982 (11.0 percent) families living below the poverty level in the assessment area, which is lower than the family poverty rate for the state of Texas at 13.5 percent.
- In 2015, the median family income for the Odessa MSA increased when compared to 2010 median family income, indicating growing prosperity in the assessment area. For the same period, other parts of the state experienced little growth, or, in many cases, a decrease in median family income.

Table 16			
Median Family Income			
Assessment Area: Odessa MSA			
Area	2010 Median Family Income	2015 Median Family Income	Percentage Change (%)
Odessa MSA	\$59,234	\$64,450	8.8
Texas	\$63,314	\$62,717	(1.0)
<i>Source: 2006 - 2010 U.S. Census Bureau American Community Survey 2011 - 2015 U.S. Census Bureau American Community Survey Median Family Incomes have been inflation-adjusted and are expressed in 2015 dollars.</i>			

Housing Characteristics

- The Odessa MSA contains 55,357 housing units, of these 60.9 percent are owner-occupied, 31.0 percent are rental units, and 8.1 percent of the units are vacant.
- The assessment area’s median age of housing stock, at 48 years, is older than the media age for the state of Texas, at 31 years.
- The assessment area’s median housing value of \$103,236 is below the \$136,000 for the state of Texas.
- Housing the assessment area is more affordable than the housing for the state of Texas based on an affordability ratio⁵ of 55.9 for the Odessa MSA and 39.1 for the state of Texas.
- Renting is less affordable for low-income renters and more affordable for moderate-income renters in the assessment area when compared to the state of Texas. Monthly median gross rent in the assessment area is \$904, compared to \$882 in the state of Texas.
- As shown in Table 17, home ownership is less of a cost burden than renting in the assessment area. A community contact mentioned the need for more affordable housing for existing and future growth in the assessment area.

Table 17						
Housing Cost Burden						
Assessment Area: Odessa MSA						
Area	Cost Burden - Renters			Cost Burden - Owners		
	Low-Income (%)	Moderate-Income (%)	All Renters	Low-Income (%)	Moderate-Income (%)	All Owners
Odessa MSA	65.6	53.5	33.7	52.3	24.5	13.8
Texas	77.3	42.7	42.9	59.9	35.2	20.7
<i>Cost Burden is housing cost that equals 30 percent or more of household income. Source: U.S. Department of Housing and Urban Development (HUD), 2011-2015 Comprehensive Housing Affordability</i>						

Employment and Economic Conditions

- According to 2020 D&B data, 89.6 percent of the businesses located in the assessment area reported gross annual revenues less than or equal to \$1 million. Of those, 1.0 percent are located in low-income tracts, 23.5 percent in moderate-income tracts, 34.0 percent in middle-income tracts and 41.5 percent in upper-income tracts.
- The Odessa MSA Assessment Area’s economy and labor market reflect the Permian Basin’s prominence as a leader in the U.S. and global oil markets. Approximately 30

⁵ The affordability ratio is the median household income divided by median housing value. A higher ratio means housing is more affordable.

percent of the workforce is employed by companies experiencing rapid growth in the energy and mining industries.

- Energy firms dominate the listing of the top private-sector employers. The Permian Basin’s thriving energy sector is helping drive employment among supporting industries, such as construction, manufacturing, transportation, and logistics.
- As production of oil and natural gas increases, infrastructure is expected to grow to meet demand.⁶ Technology-enabled production will likely continue to grow, though employment gains will likely occur at a slower pace than has historically occurred during upturns.⁷
- Table 18 shows the Odessa MSA Assessment Area’s unemployment rates for 2018 and 2019 to be lower than the respective unemployment rates for the state of Texas.

Table 18					
Unemployment Rates					
Assessment Area: Odessa MSA					
Area	2015 (%)	2016 (%)	2017 (%)	2018 (%)	2019 (%)
Odessa MSA	4.6	6.3	4.1	2.7	2.6
Texas	4.4	4.6	4.3	3.8	3.5

Source: Bureau of Labor Statistics (BLS), Local Area Unemployment Statistics

Community Contacts and Community Development Opportunities

- The community contact, who is knowledgeable of the assessment area’s business environment and works in the small business development sector, noted the economic conditions were improving since the COVID-19 pandemic.
- The contact stated the economy in the Permian Basin is highly dependent on the oil and gas industry and is susceptible to volatility in the energy markets.
- General banking and credit needs include helping small business start-ups, expansion of existing small businesses, and attracting diverse businesses and industries to stabilize the local economy.
- The contact mentioned the significant efforts by the local financial institutions to facilitate PPP loans and assist thousands of local companies on keeping the economy open.

Table 19 details the Odessa MSA Assessment Area’s key demographics.

⁶ <https://www.dallasfed.org/research/heart/midland>

⁷ <https://www.dallasfed.org/research/heart/midland>

Table 19 2020 Odessa MSA Assessment Area Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	1	3.6	842	2.3	271	32.2	7,906	21.8
Moderate	6	21.4	7,896	21.8	1,378	17.5	6,255	17.3
Middle	12	42.9	14,767	40.8	1,701	11.5	7,419	20.5
Upper	9	32.1	12,699	35.1	632	5.0	14,624	40.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	28	100.0	36,204	100.0	3,982	11.0	36,204	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	1,278	539	1.6	42.2	606	47.4	133	10.4
Moderate	12,372	7,231	21.4	58.4	4,028	32.6	1,113	9.0
Middle	21,636	14,399	42.7	66.6	5,453	25.2	1,784	8.2
Upper	20,071	11,564	34.3	57.6	7,048	35.1	1,459	7.3
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	55,357	33,733	100.0	60.9	17,135	31.0	4,489	8.1
	Total Businesses by Tract	0						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	62	1.0	55	1.0	7	1.1	0	0.0
Moderate	1,505	23.9	1,326	23.5	168	27.2	11	28.9
Middle	2,160	34.3	1,915	34.0	237	38.3	8	21.1
Upper	2,566	40.8	2,341	41.5	206	33.3	19	50.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	6,293	100.0	5,637	100.0	618	100.0	38	100.0
Percentage of Total Businesses:				89.6		9.8		0.6
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	-	0.0	0	0.0	0	0.0	0	0.0
Moderate	5	11.4	5	11.4	0	0.0	0	0.0
Middle	10	22.7	10	22.7	0	0.0	0	0.0
Upper	29	65.9	29	65.9	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	44	100.0	44	100.0	0	0.0	0	0.0
Percentage of Total Farms:				100.0		0.0		0.0

Source: 2020 FFIEC Census Data, 2020 Dun & Bradstreet Data, and 2011-2015 U.S. Census Bureau: ACS

Note: Percentages may not total 100.0 percent due to rounding.

Conclusions with Respect to Performance Tests in Odessa MSA

LENDING TEST

Lending to Businesses and Farms of Different Sizes

The bank's lending distribution reflects a reasonable penetration among businesses and farms of different sizes. Small business lending was given greater weight in the analysis as the majority of the bank's lending occurred in this category and due to the lack of small farm lending in the assessment area.

Small Business Lending

The distribution of small business loans by revenue size of businesses is reasonable. While only 29.7 percent by number and 11.4 percent by dollar volume of the bank's small business loans in the assessment area was extended to business reporting annual revenues of \$1 million or less, the bank extended 35.1 percent by number and 39.0 percent by dollar volume of its small business lending to businesses with an unknown or unestablished revenue as part of its participation in the PPP loan program. These loans demonstrate the bank's efforts in providing credit to new businesses and responding to the COVID-19 pandemic needs, which reflects favorably on the bank's lending. Moreover, 73.0 percent of the bank's small business lending in the assessment area were in amounts of \$100,000 or less, which their smaller loan amount correspond to the loan amount small businesses seek.

Table 20					
Distribution of 2020 Small Business Lending By Revenue Size of Businesses					
Assessment Area: Odessa MSA					
	Bank Loans				Total Businesses %
	#	#%	\$(000)	%	
By Revenue					
\$1 Million or Less	11	29.7	539	11.4	89.6
Over \$1 Million	13	35.1	2,343	49.6	9.8
Revenue Unknown	13	35.1	1,845	39.0	0.6
Total	37	100.0	4,727	100.0	100.0
By Loan Size					
\$100,000 or Less	27	73.0	1,010	21.4	
\$100,001 - \$250,000	3	8.1	492	10.4	
\$250,001 - \$1 Million	7	18.9	3,225	68.2	
Total	37	100.0	4,727	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	10	90.9	339	62.9	
\$100,001 - \$250,000	1	9.1	200	37.1	
\$250,001 - \$1 Million	0	0.0	0	0.0	
Total	11	100.0	539	100.0	
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey					
Note: Percentages may not total 100.0 percent due to rounding.					

Small Farm Lending

The bank did not originate any small farm loans during the sample period. This is reasonable given the limited number of farms with annual revenues of less than or equal to \$1 million in low- and moderate-income census tracts, as well as the high level of competition from large national and regional banking institutions located within the assessment area. According to 2020 D&B demographics data, there are no small farms located in low-income census tracts, and only five farms (11.4 percent) are located in moderate-income census tracts with revenues less than or equal to \$1 million.

Geographic Distribution of Loans

The geographic distribution of small business and small farm loans reflects reasonable penetration throughout the assessment area. Small business lending was given greater weight in the analysis as the majority of the bank’s lending occurred in this category and the lack of the bank’s small farm lending in the assessment area.

Small Business Lending

The geographic distribution of small business loans reflects reasonable penetration throughout the assessment area. Although the bank did not originate any loans in low-income census tracts, only 1.0 percent of the businesses in the assessment area are located in such geographies. In addition, the bank’s performance, at 29.7 by number and 20.2 by dollar volume, outperformed the percentage of small businesses operating in moderate-income tracts.

Table 21					
Distribution of 2020 Small Business Lending By Income Level of Geography					
Assessment Area: Odessa MSA					
Geographic Income Level	Bank Loans				Total Businesses %
	#	#%	\$(000)	%	
Low	0	0.0	0	0.0	1.0
Moderate	11	29.7	953	20.2	23.9
Middle	12	32.4	2,751	58.2	34.3
Upper	14	37.8	1,023	21.6	40.8
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	
Total	37	100.0	4,727	100.0	100.0

Source: 2020 FFIEC Census Data
2020 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Small Farm Lending

The geographic distribution of small farm loans in the assessment area is reasonable despite the bank not originating any small farm loans in low- and moderate-income census tract. As previously stated, there are no farms located in low-income census tracts and only five (11.4 percent) of total farms in the assessment area are located in moderate-income census tracts.

Due to the limited number of small farms operating in the assessment area's low- and moderate-income geographies, the bank's performance is reasonable.

COMMUNITY DEVELOPMENT TEST

The bank's responsiveness to community development needs is adequate considering the bank's capacity and the need and available opportunities. The bank has applied its community development resources strategically to meet the community needs, primarily through community development loans and social services targeted to low- and moderate-income individuals in its community. The bank originated five community development loans, totaling \$18.1 million, and 25 community development services totaling over 600 hours.

Table 22 below depicts a summary of the bank's community development activities since the last CRA evaluation.

Table 22 Odessa MSA Assessment Area Community Development Activities									
Purpose	Community Development Loans		Qualified Investments						Community Development Services
			Investments		Donations		Total Investments		
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#
Affordable Housing	0	0	0	0	0	0	0	0	4
Community Services	0	0	0	0	10	39	10	39	17
Economic Development	3	16,500	0	0	0	0	0	0	4
Revitalization and Stabilization	2	1,566	0	0	0	0	0	0	0
Totals	5	18,066	0	0	10	39	10	39	25

**MIDLAND MSA ASSESSMENT AREA
(Limited-Scope Review)**

Description of Institution’s Operations in the Midland MSA Assessment Area

- As of March 31, 2021, the bank operated one branch in the assessment area, representing 20 percent of its branches in Texas.
- As of June 30, 2020, the bank had \$100.5 million in deposits in this assessment area, representing a market share of 1.3 percent. The \$100.5 million also represents 11.1 percent of the bank’s total deposits in Texas.

Conclusions with Respect to Performance Tests

The institution’s lending and community development performance in the Midland MSA Assessment Area are consistent with the institution’s overall performance. The assessment area’s performance was evaluated and compared with the bank’s performance in the state through the use of available facts and data, including performance and demographic information. The conclusions regarding performance are provided in Table 23 below. Please refer to the tables in Appendix A for information regarding these areas. Additional information regarding detailed demographic information and small business and small farm lending for the limited-scope assessment areas can be found in Appendix B.

Table 23		
Assessment Area	Lending Test	Community Development Test
Midland MSA	Consistent	Consistent

**BIG SPRING AND BROWNFIELD ASSESSMENT AREAS
NONMETROLITAN ASSESSMENT
(Limited-Scope Review)**

Description of Institution's Operations

- **Big Spring Non-MSA Assessment Area**
 - As of March 31, 2021, the bank operated one branch in the assessment area, representing 20 percent of its branches in Texas.
 - As of June 30, 2020, the bank had \$245.2 million in deposits in this assessment area, representing a market share of 24.7 percent. The \$245.2 million also represents 27.2 percent of the bank's total deposits in Texas.
- **Brownfield Non-MSA Assessment Area**
 - As of March 31, 2021, the bank operated one branch in the assessment area, representing 20 percent of its branches in Texas.
 - As of June 30, 2020, the bank had \$179.4 million in deposits in this assessment area, representing a market share of 25.8 percent. The \$179.4 million also represents 19.9 percent of the bank's total deposits in Texas.

Conclusions with Respect to Performance Tests

The institution's lending and community development performance in the area is consistent with the institution's performance overall. Each assessment area's performance was evaluated and compared with the bank's performance in the state through the use of available facts and data, including performance and demographic information. The conclusions regarding performance are provided in Table 24 below. Please refer to the tables in Appendix C for information regarding these areas. Additional information regarding detailed demographic information and the small business and small farm lending for the limited-scope assessment areas can be found in Appendix D.

Assessment Area	Lending Test	Community Development Test
Big Spring	Consistent	Consistent
Brownfield	Consistent	Consistent

APPENDICES

Appendix A – Metropolitan Limited Scope Assessment Area Demographics

Midland MSA 2020 AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	1	3.4	1,134	3.0	126	11.1	8,312	21.9
Moderate	5	17.2	5,395	14.2	913	16.9	6,615	17.5
Middle	14	48.3	17,294	45.7	1,012	5.9	7,629	20.1
Upper	8	27.6	14,050	37.1	466	3.3	15,317	40.4
Unknown	1	3.4	0	0.0	0	0.0	0	0.0
Total AA	29	100.0	37,873	100.0	2,517	6.6	37,873	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	1,549	1,007	2.7	65.0	329	21.2	213	13.8
Moderate	8,097	4,745	12.9	58.6	2,744	33.9	608	7.5
Middle	27,810	16,046	43.7	57.7	9,778	35.2	1,986	7.1
Upper	21,165	14,882	40.6	70.3	4,969	23.5	1,314	6.2
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	58,621	36,680	100.0	62.6	17,820	30.4	4,121	7.0
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	161	1.8	144	1.8	17	1.9	0	0.0
Moderate	2,048	22.6	1,743	21.6	279	30.9	26	25.2
Middle	3,469	38.3	3,047	37.8	394	43.6	28	27.2
Upper	3,337	36.8	3,089	38.3	202	22.3	46	44.7
Unknown	48	0.5	33	0.4	12	1.3	3	2.9
Total AA	9,063	100.0	8,056	100.0	904	100.0	103	100.0
Percentage of Total Businesses:			88.9		10.0		1.1	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	1	0.4	1	0.4	0	0.0	0	0.0
Moderate	29	12.6	28	12.2	1	50.0	0	0.0
Middle	96	41.6	95	41.5	1	50.0	0	0.0
Upper	105	45.5	105	45.9	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	231	100.0	229	100.0	2	100.0	0	0.0
Percentage of Total Farms:			99.1		0.9		0.0	
<p>Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</p> <p>Note: Percentages may not total 100.0 percent due to rounding.</p>								

Appendix B – Metropolitan Limited Scope Assessment Area Loan Tables

Distribution of 2020 Small Business Lending By Income Level of Geography					
Assessment Area: Midland MSA					
Geographic Income Level	Bank Loans				Total Businesses %
	#	#%	\$(000)	\$%	
Low	0	0.0	0	0.0	1.8
Moderate	4	13.8	1,233	23.7	22.6
Middle	10	34.5	1,475	28.4	38.3
Upper	15	51.7	2,491	47.9	36.8
Unknown	0	0.0	0	0.0	0.5
Tract-Unk	0	0.0	0	0.0	
Total	29	100.0	5,199	100.0	100.0

Source: 2020 FFIEC Census Data
2020 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Distribution of 2020 Small Farm Lending By Income Level of Geography					
Assessment Area: Midland MSA					
Geographic Income Level	Bank Loans				Total Farms %
	#	#%	\$(000)	\$%	
Low	0	0.0	0	0.0	0.4
Moderate	0	0.0	0	0.0	12.6
Middle	2	100.0	56	100.0	41.6
Upper	0	0.0	0	0.0	45.5
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	
Total	2	100.0	56	100.0	100.0

Source: 2020 FFIEC Census Data
2020 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Distribution of 2020 Small Business Lending By Revenue Size of Businesses					
Assessment Area: Midland MSA					
	Bank Loans				Total Businesses %
	#	#%	\$(000)	\$%	
By Revenue					
\$1 Million or Less	11	37.9	1,899	36.5	88.9
Over \$1 Million	10	34.5	2,747	52.8	10.0
Revenue Unknown	8	27.6	553	10.6	1.1
Total	29	100.0	5,199	100.0	100.0
By Loan Size					
\$100,000 or Less	16	55.2	853	16.4	
\$100,001 - \$250,000	6	20.7	699	13.4	
\$250,001 - \$1 Million	7	24.1	3,647	70.1	
Total	29	100.0	5,199	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	6	54.5	214	11.3	
\$100,001 - \$250,000	3	27.3	385	20.3	
\$250,001 - \$1 Million	2	18.2	1,300	68.5	
Total	11	100.0	1,899	100.0	
<p>Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</p> <p>Note: Percentages may not total 100.0 percent due to rounding.</p>					

Distribution of 2020 Small Farm Lending By Revenue Size of Farms					
Assessment Area: Midland MSA					
	Bank Loans				Total Farms
	#	#%	\$(000)	%	%
By Revenue					
\$1 Million or Less	2	100.0	56	100.0	99.1
Over \$1 Million	0	0.0	0	0.0	0.9
Revenue Unknown	0	0.0	0	0.0	0.0
Total	2	100.0	56	100.0	100.0
By Loan Size					
\$100,000 or Less	2	100.0	56	100.0	
\$100,001 - \$250,000	0	0.0	0	0.0	
\$250,001 - \$500,000	0	0.0	0	0.0	
Total	2	100.0	56	100.0	
\$100,000 or Less	2	100.0	56	100.0	
\$100,001 - \$250,000	0	0.0	0	0.0	
\$250,001 - \$500,000	0	0.0	0	0.0	
Total	2	100.0	56	100.0	
<p>Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</p> <p>Note: Percentages may not total 100.0 percent due to rounding.</p>					

Appendix C – Nonmetropolitan Limited Scope Assessment Areas Demographics

Big Spring 2020 AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	1,290	17.1
Moderate	2	20.0	1,137	15.1	252	22.2	1,207	16.0
Middle	4	40.0	2,691	35.7	497	18.5	1,449	19.2
Upper	4	40.0	3,700	49.1	226	6.1	3,582	47.6
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	10	100.0	7,528	100.0	975	13.0	7,528	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied		Rental		Vacant		
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	2,037	1,090	14.5	53.5	687	33.7	260	12.8
Middle	5,323	2,375	31.5	44.6	1,902	35.7	1,046	19.7
Upper	5,756	4,073	54.0	70.8	1,079	18.7	604	10.5
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	13,116	7,538	100.0	57.5	3,668	28.0	1,910	14.6
	Total Businesses by Tract	Businesses by Tract & Revenue						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	121	11.1	109	11.0	11	13.8	1	5.6
Middle	573	52.8	514	52.0	49	61.3	10	55.6
Upper	392	36.1	365	36.9	20	25.0	7	38.9
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,086	100.0	988	100.0	80	100.0	18	100.0
Percentage of Total Businesses:				91.0		7.4		1.7
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	3	4.5	3	4.5	0	0.0	0	0.0
Middle	35	52.2	35	52.2	0	0.0	0	0.0
Upper	29	43.3	29	43.3	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	67	100.0	67	100.0	0	0.0	0	0.0
Percentage of Total Farms:				100.0		0.0		0.0
<p>Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</p> <p>Note: Percentages may not total 100.0 percent due to rounding.</p>								

Brownfield 2020 AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	1,239	17.2
Moderate	1	16.7	421	5.8	94	22.3	1,492	20.7
Middle	4	66.7	4,709	65.4	429	9.1	1,360	18.9
Upper	1	16.7	2,071	28.8	239	11.5	3,110	43.2
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	6	100.0	7,201	100.0	762	10.6	7,201	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	808	512	7.1	63.4	111	13.7	185	22.9
Middle	7,563	4,633	64.0	61.3	1,850	24.5	1,080	14.3
Upper	2,837	2,091	28.9	73.7	464	16.4	282	9.9
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	11,208	7,236	100.0	64.6	2,425	21.6	1,547	13.8
	Total Businesses by Tract	Businesses by Tract & Revenue Sizes						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	101	10.9	93	11.0	5	6.9	3	21.4
Middle	569	61.3	516	61.3	42	58.3	11	78.6
Upper	258	27.8	233	27.7	25	34.7	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	928	100.0	842	100.0	72	100.0	14	100.0
Percentage of Total Businesses:				90.7		7.8		1.5
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	19	9.8	12	6.7	7	43.8	0	0.0
Middle	113	58.2	109	61.2	4	25.0	0	0.0
Upper	62	32.0	57	32.0	5	31.3	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	194	100.0	178	100.0	16	100.0	0	0.0
Percentage of Total Farms:				91.8		8.2		0.0
<p>Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</p> <p>Note: Percentages may not total 100.0 percent due to rounding.</p>								

Appendix D – Nonmetropolitan Limited Scope Assessment Areas Loan Tables

Distribution of 2020 Small Business Lending By Income Level of Geography					
Assessment Area: Big Spring					
Geographic Income Level	Bank Loans				Total Businesses %
	#	#%	\$(000)	%	
Low	0	0.0	0	0.0	0.0
Moderate	0	0.0	0	0.0	11.1
Middle	5	41.7	447	35.8	52.8
Upper	7	58.3	801	64.2	36.1
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	
Total	12	100.0	1,248	100.0	100.0

Source: 2020 FFIEC Census Data
2020 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Distribution of 2020 Small Farm Lending By Income Level of Geography					
Assessment Area: Big Spring					
Geographic Income Level	Bank Loans				Total Farms %
	#	#%	\$(000)	%	
Low	0	0.0	0	0.0	0.0
Moderate	0	0.0	0	0.0	4.5
Middle	7	28.0	1,848	52.7	52.2
Upper	18	72.0	1,656	47.3	43.3
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	
Total	25	100.0	3,504	100.0	100.0

Source: 2020 FFIEC Census Data
2020 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Distribution of 2020 Small Business Lending By Revenue Size of Businesses					
Assessment Area: Big Spring					
	Bank Loans				Total Businesses %
	#	#%	\$(000)	\$%	
By Revenue					
\$1 Million or Less	4	33.3	151	12.1	91.0
Over \$1 Million	4	33.3	841	67.4	7.4
Revenue Unknown	4	33.3	256	20.5	1.7
Total	12	100.0	1,248	100.0	100.0
By Loan Size					
\$100,000 or Less	7	58.3	292	23.4	
\$100,001 - \$250,000	4	33.3	679	54.4	
\$250,001 - \$1 Million	1	8.3	277	22.2	
Total	12	100.0	1,248	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	4	100.0	151	100.0	
\$100,001 - \$250,000	0	0.0	0	0.0	
\$250,001 - \$1 Million	0	0.0	0	0.0	
Total	4	100.0	151	100.0	
<p>Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</p> <p>Note: Percentages may not total 100.0 percent due to rounding.</p>					

Distribution of 2020 Small Farm Lending By Revenue Size of Farms					
Assessment Area: Big Spring					
	Bank Loans				Total Farms %
	#	#%	\$(000)	%	
By Revenue					
\$1 Million or Less	19	76.0	3,175	90.6	100.0
Over \$1 Million	3	12.0	278	7.9	0.0
Revenue Unknown	3	12.0	51	1.5	0.0
Total	25	100.0	3,504	100.0	100.0
By Loan Size					
\$100,000 or Less	13	52.0	413	11.8	
\$100,001 - \$250,000	6	24.0	977	27.9	
\$250,001 - \$500,000	6	24.0	2,114	60.3	
Total	25	100.0	3,504	100.0	
\$100,000 or Less	8	42.1	271	8.5	
\$100,001 - \$250,000	5	26.3	790	24.9	
\$250,001 - \$500,000	6	31.6	2,114	66.6	
Total	19	100.0	3,175	100.0	
<i>Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i>					
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>					

Distribution of 2020 Small Business Lending By Income Level of Geography					
Assessment Area: Brownfield					
Geographic Income Level	Bank Loans				Total Businesses %
	#	#%	\$(000)	%	
Low	0	0.0	0	0.0	0.0
Moderate	4	28.6	318	26.5	10.9
Middle	9	64.3	623	52.0	61.3
Upper	1	7.1	258	21.5	27.8
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	
Total	14	100.0	1,199	100.0	100.0
<i>Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i>					
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>					

Distribution of 2020 Small Farm Lending By Income Level of Geography					
Assessment Area: Brownfield					
Geographic Income Level	Bank Loans				Total Farms %
	#	#%	\$(000)	\$%	
Low	0	0.0	0	0.0	0.0
Moderate	4	11.8	510	11.6	9.8
Middle	23	67.6	2,876	65.5	58.2
Upper	7	20.6	1,005	22.9	32.0
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	
Total	34	100.0	4,391	100.0	100.0

Source: 2020 FFIEC Census Data
2020 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Distribution of 2020 Small Business Lending By Revenue Size of Businesses					
Assessment Area: Brownfield					
	Bank Loans				Total Businesses %
	#	#%	\$(000)	\$%	
By Revenue					
\$1 Million or Less	0	0.0	0	0.0	90.7
Over \$1 Million	0	0.0	0	0.0	7.8
Revenue Unknown	14	100.0	1,199	100.0	1.5
Total	14	100.0	1,199	100.0	100.0
By Loan Size					
\$100,000 or Less	11	78.6	353	29.4	
\$100,001 - \$250,000	1	7.1	177	14.8	
\$250,001 - \$1 Million	2	14.3	669	55.8	
Total	14	100.0	1,199	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	0	0.0	0	0.0	
\$100,001 - \$250,000	0	0.0	0	0.0	
\$250,001 - \$1 Million	0	0.0	0	0.0	
Total	0	0.0	0	0.0	

Source: 2020 FFIEC Census Data
2020 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Distribution of 2020 Small Farm Lending By Revenue Size of Farms					
Assessment Area: Brownfield					
	Bank Loans				Total Farms
	#	#%	\$(000)	%	
By Revenue					
\$1 Million or Less	19	55.9	3,044	69.3	91.8
Over \$1 Million	5	14.7	585	13.3	8.2
Revenue Unknown	10	29.4	762	17.4	0.0
Total	34	100.0	4,391	100.0	100.0
By Loan Size					
\$100,000 or Less	22	64.7	731	16.6	
\$100,001 - \$250,000	5	14.7	895	20.4	
\$250,001 - \$500,000	7	20.6	2,765	63.0	
Total	34	100.0	4,391	100.0	
\$100,000 or Less	10	52.6	277	9.1	
\$100,001 - \$250,000	4	21.1	745	24.5	
\$250,001 - \$500,000	5	26.3	2,022	66.4	
Total	19	100.0	3,044	100.0	
<p>Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</p> <p>Note: Percentages may not total 100.0 percent due to rounding.</p>					

Appendix E – Metropolitan Limited Scope Assessment Area CD Activity

MIDLAND MSA ASSESSMENT AREA COMMUNITY DEVELOPMENT ACTIVITIES									
Purpose	Community Development Loans		Qualified Investments						#
			Investments		Donations		Total Investments		
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	
Affordable Housing	0	0	0	0	0	0	0	0.0	0
Community Services	0	0	0	0	6	19	6	19.1	6
Economic Development	3	13,578	0	0	0	0	0	0.0	0
Revitalization and Stabilization	0	0	0	0	0	0	0	0.0	0
Totals	3	13,578	0	0	6	19,100	6	19,100	6

Appendix F – Nonmetropolitan Limited Scope Assessment Areas CD Activity

BIG SPRING NON-MSA ASSESSMENT AREA COMMUNITY DEVELOPMENT ACTIVITIES									
Purpose	Community Development Loans		Qualified Investments						Community Development Services
			Investments		Donations		Total Investments		
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#
Affordable Housing	0	0	0	0	0	0	0	0	0
Community Services	0	0	0	0	0	0	0	0	0
Economic Development	0	0	0	0	0	0	0	0	0
Revitalization and Stabilization	0	0	0	0	0	0	0	0	1
Totals	0	0	0	0	0	0	0	0	1

BROWNFIELD NON-MSA ASSESSMENT AREA COMMUNITY DEVELOPMENT ACTIVITIES									
Purpose	Community Development Loans		Qualified Investments						Community Development Services
			Investments		Donations		Total Investments		
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#
Affordable Housing	0	0	0	0	0	0	0	0	3
Community Services	0	0	0	0	0	0	0	0	6
Economic Development	0	0	0	0	0	0	0	0	0
Revitalization and Stabilization	3	3,930	0	0	0	0	0	0	6
Totals	3	3,930	0	0	0	0	0	0	15

Appendix G - Glossary

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

Census tract: A small, relatively permanent statistical subdivision of a county. Census tract boundaries do not cross county lines; however, they may cross the boundaries of metropolitan statistical areas. Census tracts average about 4,000 inhabitants, and their physical size varies widely depending upon population density. Census tracts are designed to be homogeneous with respect to the population characteristics, economic status, and living conditions to allow for statistical comparisons.

Community development: All Agencies have adopted the following language.

1. Affordable housing (including multi-family rental housing) for low- or moderate-income individuals.
2. Community services targeted to low- or moderate-income individuals.
3. Activities that promote economic development by financing businesses or farms that meet the size eligibility standards of the Small Business Administration's Development Company or Small Business Investment Company programs (13 CFR 121.301) or have gross annual revenues of \$1 million or less.
4. Activities that revitalize or stabilize –
 - a. Low- or moderate-income geographies.
 - b. Designated disaster areas.
 - c. Distressed or underserved nonmetropolitan middle-income geographies designated by the Board, Federal Deposit Insurance Corporation, and Office of the Comptroller of the Currency, based on-
 - i. Rates of poverty, unemployment, and population loss.
 - ii. Population size, density, and dispersion. Activities that revitalize and stabilize geographies designated based on population size, density, and dispersion if they help to meet essential community needs, including needs of low- and moderate-income individuals.

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

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

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 do 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 income of the applicants; the amount of loan requested; and the disposition of the application (for example, approved, denied, or withdrawn).

Home mortgage loans: Includes home purchase and home improvement loans as defined in the HMDA regulation. This definition also includes multifamily (five or more families) dwelling loans, loans for the purchase of manufactured homes, and refinancing of home improvement and home purchase loans.

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.

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

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

Metropolitan area (MA): A metropolitan statistical area (MSA) or a metropolitan division (MD) as defined by the Office of Management and Budget. A MSA is a core area containing at least one urbanized area of 50,000 or more inhabitants, together with adjacent communities having a high degree of economic and social integration with that core. A MD is a division of a MSA based on specific criteria including commuting patterns. Only a MSA that has a population of at least 2.5 million may be divided into MDs.

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

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

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

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

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

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

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

Small loan(s) to business(es): A loan included in 'loans to small businesses' as defined in the Consolidated Report of Condition and Income (Call Report) and the Thrift Financial Reporting (TFR) 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. However, thrift institutions may also exercise the option to report loans secured by nonfarm residential real estate as "small business loans" if the loans are reported on the TFR as nonmortgage, commercial loans.

Small loan(s) to farm(s): 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.

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