

# **PUBLIC DISCLOSURE**

September 23, 2019

## **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

First Bank & Trust  
RSSD# 402462

201 North Washington Street  
Seymour, Texas 76380

Federal Reserve Bank of Dallas

2200 N. Pearl Street  
Dallas, Texas 75201

**NOTE:**

This document is an evaluation of this bank'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 bank. This evaluation is not, nor should it be construed as, an assessment of the financial condition of this bank. The rating assigned to this bank does not represent an analysis, conclusion or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial bank.

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## INSTITUTION'S CRA RATING

First Bank & Trust (the bank) is rated **Satisfactory**. This rating is based on the following conclusions with respect to the performance criteria:

- The bank's net loan-to-deposit ratio (NLTD) is reasonable given the bank's size, financial condition, and assessment area (AA) credit needs.
- A substantial majority of the bank's loans are originated inside the AA.
- A reasonable dispersion of loans occurs throughout the bank's AA.
- Lending reflects a reasonable penetration among businesses and farms of different sizes.
- Neither the bank nor this Reserve Bank received any CRA-related complaints since the previous evaluation.

## SCOPE OF EXAMINATION

The Federal Financial Institutions Examination Council's (FFIEC's) Interagency Examination Procedures for Small Institutions was utilized to evaluate the bank's CRA performance. The evaluation considered CRA performance context, including the bank's asset size, financial condition, business strategy and market competition, as well as AA demographic and economic characteristics, and credit needs. Lending performance was assessed within the bank's Baylor County and Collin County AAs. A limited review of the bank's Hill and Bosque Counties AA was also performed.

The following data was reviewed:

- The bank's sixteen-quarter average NLTD ratio.
- 31 small business and 31 consumer automobile loans originated since the previous CRA evaluation, dated May 18, 2015.
- Community Contacts – One individual familiar with the credit needs of the bank's Baylor County AA and one individual familiar with the credit needs of the bank's Collin County AA were contacted in conjunction with this examination.
- Response to Substantiated Complaints – This criterion was not evaluated. No CRA related complaints were received by the bank or this Reserve Bank since the previous evaluation.

## DESCRIPTION OF INSTITUTION

First Bank & Trust is a community bank headquartered in Seymour, Texas. The bank's characteristics include:

- The bank is a wholly owned subsidiary of Baylor Bancshares, Inc., a one-bank holding company.
- The bank reported total assets of \$126.2 million as of June 30, 2019.
- Since the previous evaluation, the bank sold four branches, which eliminated three AAs reviewed at the previous evaluation. This evaluation focuses on the bank's remaining AA office locations, and lending activity.
- In addition to its main office in Seymour, the bank's three (3) remaining offices are located in the cities of Whitney, Princeton, and Laguna Park, all in Texas.
- There are cash-only ATMs at each of the bank's four locations.
- The bank's primary business focus is commercial lending.

**Table 1  
Composition of Loan Portfolio as of June 30, 2019**

<b>Loan Type</b>	<b>\$(000)</b>	<b>%</b>
<b>Real Estate</b>		
Other Construction Loans & Land Development & Other	99	0.5
Farm Land	93	0.4
1-4 Family Residential Secured by First Liens	109	0.5
Multifamily	26	0.1
<b>Nonfarm Nonresidential</b>		
Loans Secured Owner Occupied Nonfarm Nonresidential	5,992	28.6
Loans Secured by Other Nonfarm Nonresidential	7,487	35.7
<b>Total Real Estate</b>	<b>13,806</b>	<b>65.8</b>
Agricultural	2,627	12.5
Commercial	3,344	16.0
Consumer	1,172	5.6
Other	20	0.1
<b>Gross Loans</b>	<b>20,969</b>	<b>100.0</b>

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

The bank was rated Satisfactory under the CRA at its May 18, 2015 performance evaluation. There are no known legal, financial, or other factors impeding the bank's ability to help meet the credit needs in its communities.

## **CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA**

This performance evaluation first discusses the bank's overall performance in the Baylor County (Baylor), Collin County (Collin), and Hill and Bosque Counties (Hill and Bosque) AA, followed by an in-depth evaluation of performance in the Baylor and Collin AAs (full-scope review); and a brief discussion of performance in the Hill and Bosque AA (limited-scope reviews).

### **Net Loan-to-Deposit Ratio**

This performance criterion evaluates the bank's average NLTD ratio 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 AA, and in comparison to similarly situated FDIC-insured institutions. The similarly situated institutions were selected based on asset size and rural areas of operation. The bank's NLTD ratio is reasonable.

Management attributes the bank's NLTD ratio to low loan demand throughout the bank's AAs, which was supported by examiner review. The demand for loans is limited within the predominately rural geography and low population of the Baylor AA in which the bank operates. Additionally, the high level of competition in the Collin AA and the geographic location of the Princeton, Whitney, and Laguna Park branches, physically removed from most businesses and areas of dense population, further justify the bank's lower NLTD. Furthermore, the bank holds long-term deposits for local governments, which decreases the bank's lending capacity and NLTD Ratio.

Institution	Location	Asset Size (\$000s)	NLTD Ratio (%)
			16 Quarter Average
First Bank and Trust of Seymour	Seymour, TX	\$166,360	22.0%
The Citizens National Bank of Hillsboro	Hillsboro, TX	\$169,058	26.5%
First Security State Bank	Cranfills Gap, TX	\$118,331	39.1%

**Assessment Area Concentration**

This performance criterion evaluates the percentage of lending extended inside and outside of the bank's AAs. A substantial majority of the bank's loans, by number and dollar volume, are originated inside the AAs. As shown in the table below, the bank extended 80.6% by number of loans inside its AAs, including 90.3% of motor vehicle loans sampled and 71.0% of sampled small business loans.

Loan Type	Inside				Outside			
	#	\$(000)	#%	\$%	#	\$(000)	#%	\$%
<b>Motor Vehicle Loans</b>	28	370	90.3	94.3	3	22	9.7	5.7
<b>Small Business Loans</b>	22	3,806	71.0	85.1	9	664	29.0	14.9
<b>Total Loans</b>	<b>50</b>	<b>4,176</b>	<b>80.6</b>	<b>85.9</b>	<b>12</b>	<b>686</b>	<b>19.4</b>	<b>14.1</b>

*Note: Percentages may not add to 100.0 percent due to rounding.*

The remaining conclusions of the bank's lending performance are based only on the loans originated inside the AAs.

**Geographic and Borrower Distribution**

These performance criteria evaluate the bank's distribution of lending within its AAs by income level of census tracts, as well as the distribution of lending to businesses of different revenue sizes. Based on an evaluation of the Baylor and Collin AAs, the bank's geographic and borrower distribution lending is Satisfactory.

**FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES REVIEW**

An evaluation of the bank's fair lending activities was conducted during the examination to determine compliance with the substantive provisions of antidiscrimination laws and regulations, including the Equal Credit Opportunity Act and the Fair Housing Act. No evidence of discriminatory or other illegal credit practices inconsistent with helping to meet community credit needs was identified.

**BAYLOR ASSESSMENT AREA (Full Review)**

**DESCRIPTION OF BANK’S OPERATIONS IN THE BAYLOR ASSESSMENT AREA**

The bank’s Baylor AA is comprised of Baylor County in its entirety (see Appendix A for an AA map).

- The AA is made up of one census tract. In 2017 and 2018, this tract is designated as upper-income, while prior to 2017, this tract was designated as middle-income.
- There are three (3) FDIC-insured financial institutions in the AA, of which, the bank ranks 2nd with 32.2% of the deposit market share.
- One contact was made in this AA during the evaluation. The contact was from an organization that represents small business development, and provides education for small business owners.

<b>Table 4</b>			
<b>Population Change</b>			
<b>Area</b>	<b>2010 Population</b>	<b>2015 Population</b>	<b>Percent Change</b>
Baylor County	3,726	3,609	-3.1%
State of Texas	25,145,561	27,486,814	9.3%

*Source: 2010 U.S. Census Bureau Decennial Census  
 2011-2015 U.S. Census Bureau: American Community Survey*

- Per the community contact, the decrease in population is reflective of younger members of the population leaving the more rural areas to find more lucrative work in larger cities.
- According to information provided by the community contact, there has been increased interest in the AA by entrepreneurs in recent years; however, high property costs in desirable areas have limited actual economic growth.

<b>Table 5</b>			
<b>Median Household Income Change</b>			
<b>Area</b>	<b>2010 Median Household Income</b>	<b>2015 Median Household Income</b>	<b>Percent Change</b>
Baylor County	33,459	36,373	8.7%
State of Texas	49,646	53,207	7.1%

*Source: 2006-2010 U.S. Census Bureau: American Community Survey  
 2011-2015 U.S. Census Bureau: American Community Survey*

- A recently closed grocery store has contributed to a loss of residents and income in the AA.

<b>Table 6</b>				
<b>Unemployment Rates</b>				
<b>Region</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>
Baylor County	3.5	3.6	3.4	3.3
State of Texas	4.4	4.6	4.3	3.9

*Source: Bureau of Labor Statistics: Local Area Unemployment Statistics*

- During the review period, 2015 through 2018, Baylor County’s unemployment rate has been lower than the unemployment rate for the State of Texas.
- The AA is substantially rural, consisting of a single city.
- The majority of the land in the AA is used for agro-business activities.
- Per the community contact, the majority of non-agriculturally employed residents commute to the nearby city center for work.

- Office and Administrative Support Occupations are the largest employing industry for those residing in the AA.

## **CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA IN THE BAYLOR ASSESSMENT AREA**

### **Geographic Distribution of Loans**

This performance criterion evaluates the bank's distribution of lending within this AA by the income level of census tracts. The bank's Baylor AA consists of only a single census tract, which was designated as middle-income in 2015 and 2016, and designated as upper-income in 2017 and 2018. Because the county includes only one census tract, no meaningful review of the distribution of bank lending could be performed.

### **Lending to Borrowers of Different Income Levels and to Businesses of Different Sizes**

This performance criterion evaluates the bank's lending to borrowers of different income levels and businesses of different revenue sizes. The bank's lending has a reasonable penetration among individuals of different income levels and businesses of different sizes. Due to the limited number of small business loans originated in the AA during the review period, the bank's motor vehicle lending was given more weight in this analysis.

### **Small Business Lending**

The borrower distribution of small business lending is reasonable. As previously stated, there is generally low demand for this type of loan in the Baylor AA; however, the loans that the bank did originate during the review period were originated to businesses with gross annual revenues of \$1 million or less. In 2017, both of the small business loans originated by the institution in this AA were to businesses with revenues of \$1 million or less, which is greater than demographic data. According to available data, approximately 90.4% of the total businesses in the AA in 2017 reported gross annual revenues of \$1 million or less.

Additionally, examiners reviewed the bank's small business lending in terms of loan size, as typically smaller businesses require loans in small dollar amounts. In 2017, both of the small business loans originated by the bank in the Baylor AA were in amounts less than \$100,000.

<b>Table 7</b>					
<b>Distribution of 2017 Small Business Lending</b>					
<b>By Revenue Size of Businesses</b>					
	<b>Bank Loans</b>				<b>Total</b>
	<b>#</b>	<b>\$(000)</b>	<b>#%</b>	<b>\$%</b>	<b>Businesses</b>
<b>By Revenue</b>					
\$1 Million or Less	2	67	100.0	100.0	90.4
Over \$1 Million	0	0	0.0	0.0	6.6
Not Known	0	0	0.0	0.0	3.0
<b>Total</b>	<b>2</b>	<b>67</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>By Loan Size</b>					
\$100,000 or less	2	67	100.0	100.0	
\$100,001 - \$250,000	0	0	0.0	0.0	
\$250,001 - \$1 Million	0	0	0.0	0.0	
<b>Total</b>	<b>2</b>	<b>67</b>	<b>100.0</b>	<b>100.0</b>	
<b>By Loan Size and Revenue \$1 Million or Less</b>					
\$100,000 or less	2	67	100.0	100.0	
\$100,001 - \$250,000	0	0	0.0	0.0	
\$250,001 - \$1 Million	0	0	0.0	0.0	
<b>Total</b>	<b>2</b>	<b>67</b>	<b>100.0</b>	<b>100.0</b>	

Source: 2017 FFIEC Census Data  
2017 Dun & Bradstreet data  
2015 U.S. Census Bureau: American Community Survey  
NOTE: Percentages may not add up to 100.0 due to rounding.

In 2018, the bank originated only one small business loan in the Baylor AA. However, this loan was secured by a certificate of deposit and the bank did not obtain business revenue information. As a result, no meaningful analysis of the distribution of small business lending could be conducted for this year. It is of note, however, that the small business loan originated by the bank in the Baylor AA in 2018 was in an amount less than \$100,000.

<b>Table 8</b>					
<b>Distribution of 2018 Small Business Lending</b>					
<b>By Revenue Size of Businesses</b>					
	<b>Bank Loans</b>				<b>Total</b>
	<b>#</b>	<b>\$(000)</b>	<b>#%</b>	<b>\$%</b>	<b>Businesses</b>
<b>By Revenue</b>					
\$1 Million or Less	0	0	0.0	0.0	91.5
Over \$1 Million	0	0	0.0	0.0	5.1
Not Known	1	57	100.0	100.0	3.4
<b>Total</b>	<b>1</b>	<b>57</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>By Loan Size</b>					
\$100,000 or less	1	57	100.0	100.0	
\$100,001 - \$250,000	0	0	0.0	0.0	
\$250,001 - \$1 Million	0	0	0.0	0.0	
<b>Total</b>	<b>1</b>	<b>0</b>	<b>100.0</b>	<b>100.0</b>	

Source: 2018 FFIEC Census Data  
2018 Dun & Bradstreet data  
2015 U.S. Census Bureau: American Community Survey  
NOTE: Percentages may not add up to 100.0 due to rounding.



**Consumer Lending: Motor Vehicle Secured Lending**

The borrower distribution of motor vehicle secured lending is reasonable, despite the limited number of motor vehicle loan originations in the Baylor AA. In both 2017 and 2018, by number volume, the bank performed above demographics when originating motor vehicle loans to low-income borrowers within the Baylor AA. In 2017 the bank did not originate any motor vehicle loans to moderate-income borrowers. Further, in 2018, by number volume, the bank performed reasonably when originating motor vehicle loans to moderate-income borrowers.

As higher-income individuals are more likely to request larger loans for more expensive motor vehicles, greater weight in this analysis is given to the number of loans rather than dollar volume. Applicable ACS demographic data indicates that 29.0% of households in the AA were designated as low-income in 2017 and 2018. In 2017, the bank originated 40.0% of total motor vehicle loans, by number, and 10.4% by dollar volume to low-income individuals. In 2018, the bank again materially exceeded demographic data, originating 50.0% by number, and 7.5% by dollar volume to low-income individuals.

The bank did not perform as well when originating loans to moderate-income individuals. ACS demographic data indicates that 17.2% of households in the AA were designated as moderate-income in 2017 and 2018. In 2017, the bank did not originate any motor vehicle loans to moderate-income individuals. In 2018, the bank originated 12.5% by number and 27.1% by dollar volume to moderate-income individuals.

**Table 9**  
**Distribution of 2017 Motor Vehicle Secured Lending**  
**By Borrower Income Level**

Borrower Income Level	Bank Loans				% of Households
	#	\$(000)	#%	\$%	
Low	2	5	40.0	10.4	29.0
Moderate	0	0	0.0	0.0	17.2
Middle	2	33	40.0	68.8	19.7
Upper	1	10	20.0	20.8	34.1
Unknown	0	0	0.0	0.0	0.0
<b>Total</b>	<b>5</b>	<b>48</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

Source: 2017 FFIEC Census data  
 2015 U.S. Census Bureau: American Community Survey  
 NOTE: Percentages may not add up to 100.0 due to rounding.

**Table 10**  
**Distribution of 2018 Motor Vehicle Secured Lending**  
**By Borrower Income Level**

Borrower Income Level	Bank Loans				% of Households
	#	\$(000)	#%	\$%	
Low	4	8	50.0	7.5	29.0
Moderate	1	29	12.5	27.1	17.2
Middle	2	21	25.0	19.6	19.7
Upper	1	49	12.5	45.8	34.1
Unknown	0	0	0.0	0.0	0.0
<b>Total</b>	<b>8</b>	<b>107</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

Source: 2018 FFIEC Census data  
 2015 U.S. Census Bureau: American Community Survey  
 NOTE: Percentages may not add up to 100.0 due to rounding.

**COLLIN ASSESSMENT AREA (Full Review)**

**DESCRIPTION OF BANK’S OPERATIONS IN THE COLLIN ASSESSMENT AREA**

The bank’s Collin AA is comprised of Collin County in its entirety (see Appendix A for an AA map).

- As of 2017, Collin County included 152 census tracts, comprised of 2 low-income, 14 moderate-income, 28 middle-income, 107 upper-income, and 1 unknown-income census tracts.
- The AA census tract composition has changed slightly since the previous exam, when the county included one additional low-income tract, three additional moderate-income tracts, six fewer middle-income tracts, one less upper-income tract, and one additional unknown-income tract.
- There are 62 FDIC insured financial institutions in the AA, with the bank ranking 47th, holding 0.11% of the deposit market share within Collin County.
- Contact was made with one individual working in economic development in the Collin County area.

<b>Area</b>	<b>2010 Population</b>	<b>2015 Population</b>	<b>Percent Change</b>
Collin County	782,341	915,665	17.0%
State of Texas	25,145,561	27,486,814	9.3%

*Source: 2010 U.S. Census Bureau Decennial Census  
2011-2015 U.S. Census Bureau: American Community Survey*

- Collin County has grown rapidly since 2010, expanding northwards.
- According to the community contact, Collin County is an entrepreneurial community which has seen periods of robust growth, allowing for ample opportunities for lending to start-ups and existing small businesses desiring to grow.

<b>Area</b>	<b>2010 Median Household Income</b>	<b>2015 Median Household Income</b>	<b>Percent Change</b>
Collin County	80,504	84,735	5.3%
State of Texas	49,646	53,207	7.2%

*Source: 2006-2010 U.S. Census Bureau: American Community Survey  
2011-2015 U.S. Census Bureau: American Community Survey*

- The median household income in the Collin AA has grown steadily during the review period.

<b>Region</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>
Collin County	3.6	3.5	3.5	3.3
State of Texas	4.4	4.6	4.3	3.9

*Source: Bureau of Labor Statistics: Local Area Unemployment Statistics*

- The unemployment rate in Collin County has been lower than that of the state during the review period 2015 through 2018.

- Employment rates in Collin County have remained higher than data in the broader statewide area, fueled by expansion of businesses into the area, including migratory expansion such as the relocation of the US headquarters of Toyota to the county.
- Major employers in the Collin AA include Liberty Mutual Insurance and the Medical City Hospital System.

**CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA IN THE COLLIN ASSESSMENT AREA**

**Geographic Distribution of Loans**

This performance criterion evaluates the bank’s distribution of lending within this AA by income level of census tracts. The bank’s geographic distribution of loans reflects reasonable dispersion among the different census tracts within the AA, taking into account performance context information.

Given the bank’s asset size, which reflects a deposit market share in the Collin AA of less than 1%, the bank’s ability to compete in the AA is limited. Additionally, the location of the bank’s branch within the Collin AA is geographically removed from the major business and population centers in the AA. This, in light of the high level of competition, limits the bank’s ability to generate appreciable levels of loans throughout the entirety of the AA.

Small Business Lending

The geographic distribution of small business lending is reasonable. In 2017, the bank made no small business loans in low- or moderate-income census tracts. Low-income census tracts contained 3.2% of AA businesses and moderate-income tracts contained 7.2%. While the bank failed to meet demographics, the bank’s performance is reasonable, taking into account the bank’s size, geographic location within the AA, and the level of competition in the AA.

Census Tract Income Level	Bank Small Business Loans				% of Businesses
	#	\$(000)	#%	\$%	
<b>Low</b>	0	0	0.0	0.0	3.2
<b>Moderate</b>	0	0	0.0	0.0	7.2
<b>Middle</b>	2	50	66.7	45.5	16.3
<b>Upper</b>	1	60	33.3	54.5	73.0
<b>Unknown</b>	0	0	0.0	0.0	0.3
<b>Total</b>	<b>3</b>	<b>110</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

Source: 2017 FFIEC Census Data  
2017 Dun & Bradstreet data  
2015 U.S. Census Bureau: American Community Survey  
NOTE: Percentages may not add up to 100.0 due to rounding.

In 2018, the bank made no loans to businesses in low-income census tracts, which contained 3.0% of businesses. In the same year, the bank originated 20.0% by number, representing 5.3% by dollar volume, to businesses in moderate-income tracts. These tracts contained 7.3% of businesses in the AA. While the bank significantly outperformed demographics in terms of number of loans in moderate-income tracts, the small sample of loans in the AA limit the meaningfulness of the analysis. As such, the bank’s performance remains reasonable.

<b>Table 15 Distribution of 2018 Small Business Lending By Income Level of Geography</b>					
<b>Census Tract Income Level</b>	<b>Bank Small Business Loans</b>				<b>% of Businesses</b>
	<b>#</b>	<b>\$(000)</b>	<b>#%</b>	<b>\$%</b>	
<b>Low</b>	0	0	0.0	0.0	3.0
<b>Moderate</b>	1	80	20.0	5.3	7.3
<b>Middle</b>	2	620	40.0	41.3	16.3
<b>Upper</b>	2	800	40.0	53.3	73.1
<b>Unknown</b>	0	0	0.0	0.0	0.3
<b>Total</b>	<b>5</b>	<b>1,500</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

*Source: 2018 FFIEC Census Data  
2018 Dun & Bradstreet data  
2015 U.S. Census Bureau: American Community Survey  
NOTE: Percentages may not add up to 100.0 due to rounding.*

**Consumer Lending: Motor Vehicle Secured Lending**

The bank originated only one motor vehicle secured loan in the Collin AA in 2017 and 2018 combined. As a result, no meaningful analysis of the distribution of the bank’s motor vehicle lending in different geographies within the Collin AA could be conducted.

**Lending to Borrowers of Different Income Levels and to Businesses of Different Sizes**

This performance criterion evaluates the bank’s lending to borrowers of different income levels and businesses of different revenue sizes. The bank’s lending has a reasonable penetration among individuals of different income levels and businesses of different sizes. While no meaningful analysis of the distribution of motor vehicle secured loans could be conducted due to the limited sample size, the bank’s performance in originating small business loans to businesses with reported revenues of \$1 million or less was good and the bank’s overall distribution by borrower income level is reasonable.

**Small Business Lending**

The borrower distribution of small business lending is reasonable. The bank originated a substantial majority of small business loans to businesses with gross annual revenues of \$1 million or less during the review period. Given the bank’s small size and the high level of competition in the AA, this performance is reasonable.

In 2017, the bank originated three small business loans in the Collin AA, as reflected in the table below. Of which, 100% were originated to businesses with annual revenues of \$1 million or less. This performance is above the reported demographics, with 92.3% of businesses in the AA reporting revenues of \$1 million or less. As small businesses typically seek smaller dollar loans than larger businesses, it is also of note that all of the bank’s small business originations in the Collin AA were made in dollar volumes of less than \$100,000.

<b>Table 16 Distribution of 2017 Small Business Lending By Revenue Size of Businesses</b>					
	<b>Bank Loans</b>				<b>Total Businesses</b>
	<b>#</b>	<b>\$(000)</b>	<b>#%</b>	<b>\$%</b>	<b>%</b>
<b>By Revenue</b>					
\$1 Million or Less	3	110	100.0	100.0	92.3
Over \$1 Million	0	0	0.0	0.0	6.7
Not Known	0	0	0.0	0.0	1.0
<b>Total</b>	<b>3</b>	<b>110</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>By Loan Size</b>					
\$100,000 or less	3	110	100.0	100.0	
\$100,001 - \$250,000	0	0	0.0	0.0	
\$250,001 - \$1 Million	0	0	0.0	0.0	
<b>Total</b>	<b>3</b>	<b>110</b>	<b>100.0</b>	<b>100.0</b>	
<b>By Loan Size and Revenue \$1 Million or Less</b>					
\$100,000 or less	3	110	0.0	0.0	
\$100,001 - \$250,000	0	0	0.0	0.0	
\$250,001 - \$1 Million	0	0	0.0	0.0	
<b>Total</b>	<b>3</b>	<b>110</b>	<b>100.0</b>	<b>100.0</b>	
<i>Source: 2017 FFIEC Census Data            2017 Dun &amp; Bradstreet data            2015 U.S. Census Bureau: American Community Survey            NOTE: Percentages may not add up to 100.0 due to rounding.</i>					

In 2018, the bank originated five small business loans in the Collin AA. As reflected in the table below, four of the loans (80.0% by number) were originated to businesses with annual revenues of \$1 million or less. These loans were each of smaller dollar volume than the loan originated to a larger business, which is reasonable as smaller businesses typically have need of smaller dollar loans. As a result, the four loans to businesses with revenues of \$1 million or less represented 50.0% of the bank's lending in the AA by dollar volume. While neither by number nor by dollar volume was the bank able to originate loans at the level of demographic data, which indicated 93.0% of businesses in the AA reported revenues of \$1 million or less in 2018, the bank's performance is reasonable, given its size and geographic location within the AA. Additionally, in 2018, three (75%) of the four small business loans to borrowers with annual business revenue of \$1 million or less were for loan amounts of \$100 thousand or less.

<b>Table 17</b>					
<b>Distribution of 2018 Small Business Lending</b>					
<b>By Revenue Size of Businesses</b>					
	<b>Bank Loans</b>				<b>Total</b>
	<b>#</b>	<b>\$(000)</b>	<b>#%</b>	<b>\$%</b>	<b>Businesses</b>
<b>By Revenue</b>					
<b>\$1 Million or Less</b>	<b>4</b>	<b>750</b>	<b>80.0</b>	<b>50.0</b>	<b>93.0</b>
<b>Over \$1 Million</b>	<b>1</b>	<b>750</b>	<b>20.0</b>	<b>50.0</b>	<b>5.5</b>
<b>Not Known</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0.0</b>	<b>1.5</b>
<b>Total</b>	<b>5</b>	<b>1,500</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>By Loan Size</b>					
<b>\$100,000 or less</b>	<b>3</b>	<b>152</b>	<b>60.0</b>	<b>10.1</b>	
<b>\$100,001 - \$250,000</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0.0</b>	
<b>\$250,001 - \$1 Million</b>	<b>2</b>	<b>1,348</b>	<b>40.0</b>	<b>89.9</b>	
<b>Total</b>	<b>5</b>	<b>1,500</b>	<b>100.0</b>	<b>100.0</b>	
<b>By Loan Size and Revenue \$1 Million or Less</b>					
<b>\$100,000 or less</b>	<b>3</b>	<b>152</b>	<b>75.0</b>	<b>20.3</b>	
<b>\$100,001 - \$250,000</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0.0</b>	
<b>\$250,001 - \$1 Million</b>	<b>1</b>	<b>598</b>	<b>25.0</b>	<b>79.7</b>	
<b>Total</b>	<b>4</b>	<b>750</b>	<b>100.0</b>	<b>100.0</b>	
<i>Source: 2018 FFIEC Census Data                  2018 Dun &amp; Bradstreet data                  2015 U.S. Census Bureau: American Community Survey                  NOTE: Percentages may not add up to 100.0 due to rounding.</i>					

**Consumer Lending: Motor Vehicle Secured Lending**

The borrower distribution of motor vehicle secured lending is reasonable. The bank originated no motor vehicle loans in the Collin AA in 2017 and only a single motor vehicle loan in the Collin AA in 2018. While the 2018 loan was made to a low-income borrower, which reflects that 100% of the bank’s motor vehicle lending in the AA was to low-income borrowers, the limited sample size inhibited the performance of any meaningful analysis of this criteria.

**HILL AND BOSQUE COUNTIES ASSESSMENT AREA (Limited Review)**

**DESCRIPTION OF BANK'S OPERATIONS IN THE HILL COUNTY AND BOSQUE COUNTY ASSESSMENT AREA**

- There are two branches in the Hill and Bosque Counties AA: one full-service and one deposit processing office.
- Bosque County is made up of 7 income census tracts, comprised of 1 moderate-, 4 middle-, and 2 upper-income tracts. Hill County is made up of 11 income census tracts, comprised of 1 low-, 2 moderate-, 7 middle-, and 1 upper-income tract.
- This AA has not changed since the last examination.

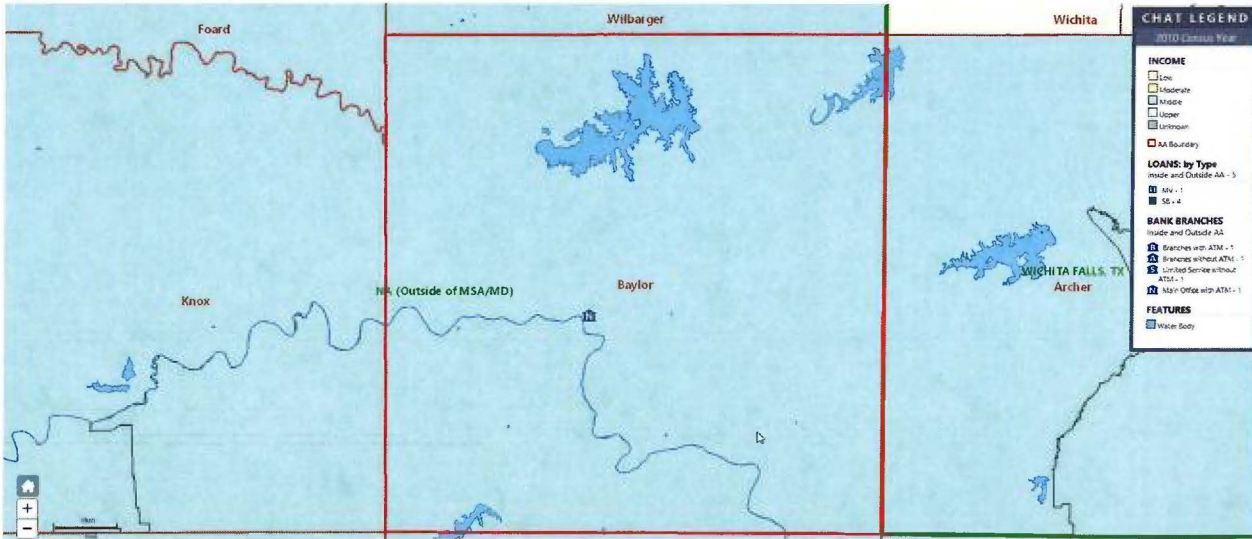
**CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA IN THE HILL AND BOSQUE COUNTIES ASSESSMENT AREA**

- Conclusions regarding the bank's CRA performance in the limited-scope review AA were based on available facts and data, including bank performance figures, and demographic information.
- Overall, the bank's performance in this AA is in line with the bank's performance in the full-scope review AAs. However, the bank's performance in the limited-scope AA does not change the rating for the overall institution, as conclusions were drawn from a very low volume of loans in the limited-scope AA.

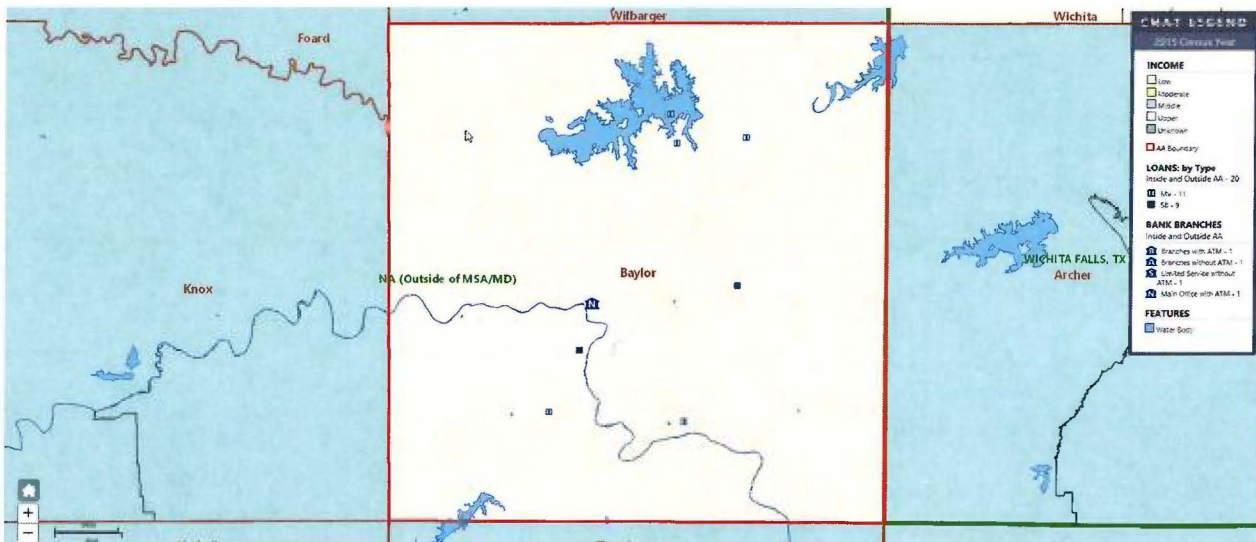
APPENDIX A – MAP OF THE ASSESSMENT AREA

Baylor County

2015



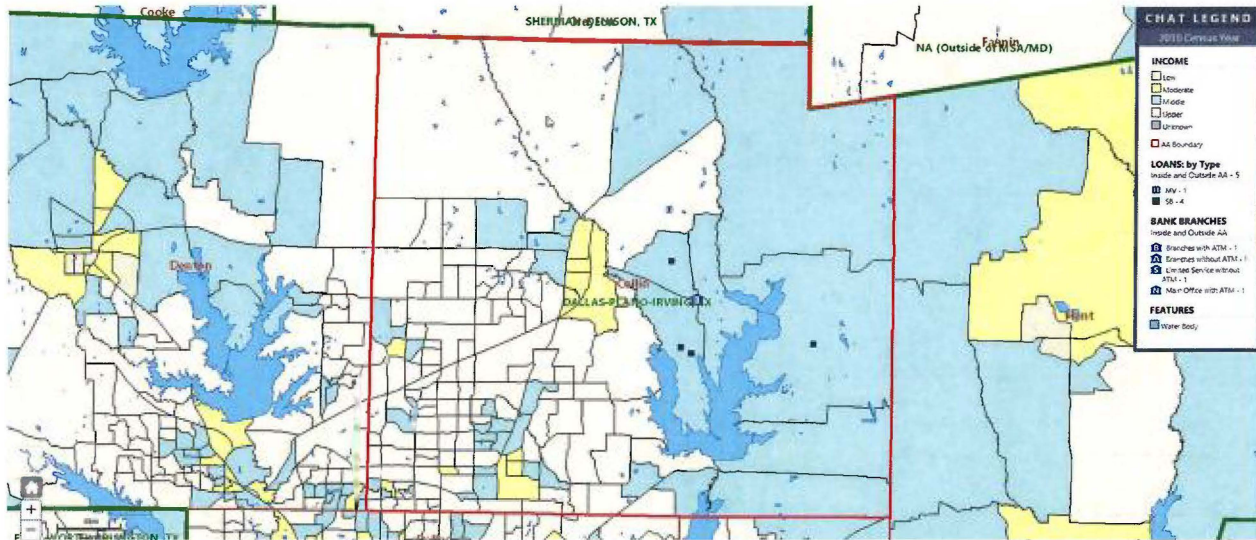
2017



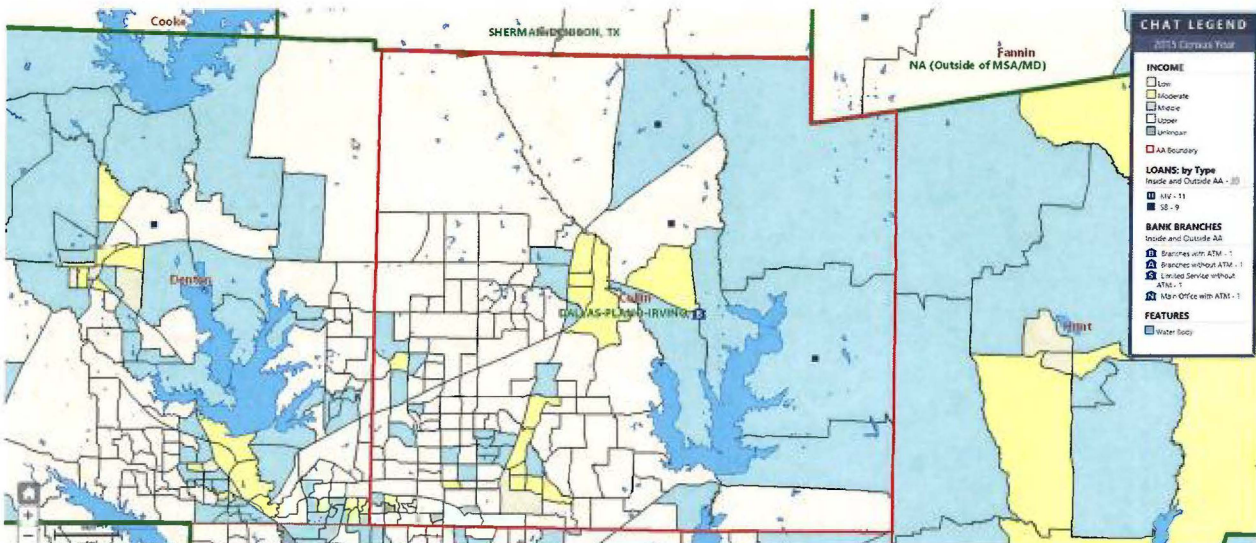


Collin County

2015

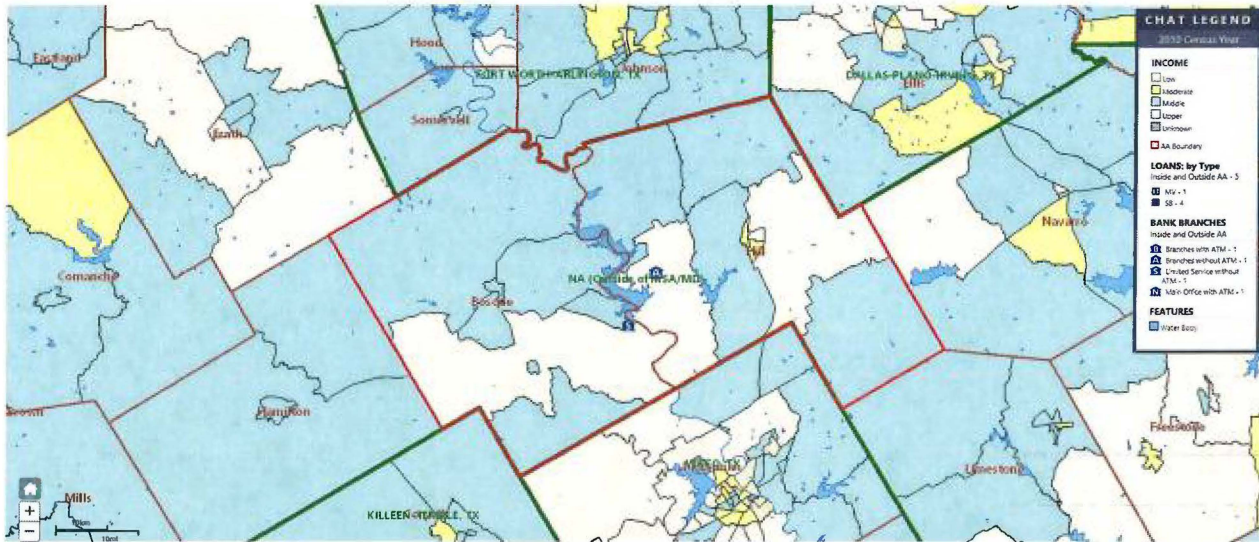


2017

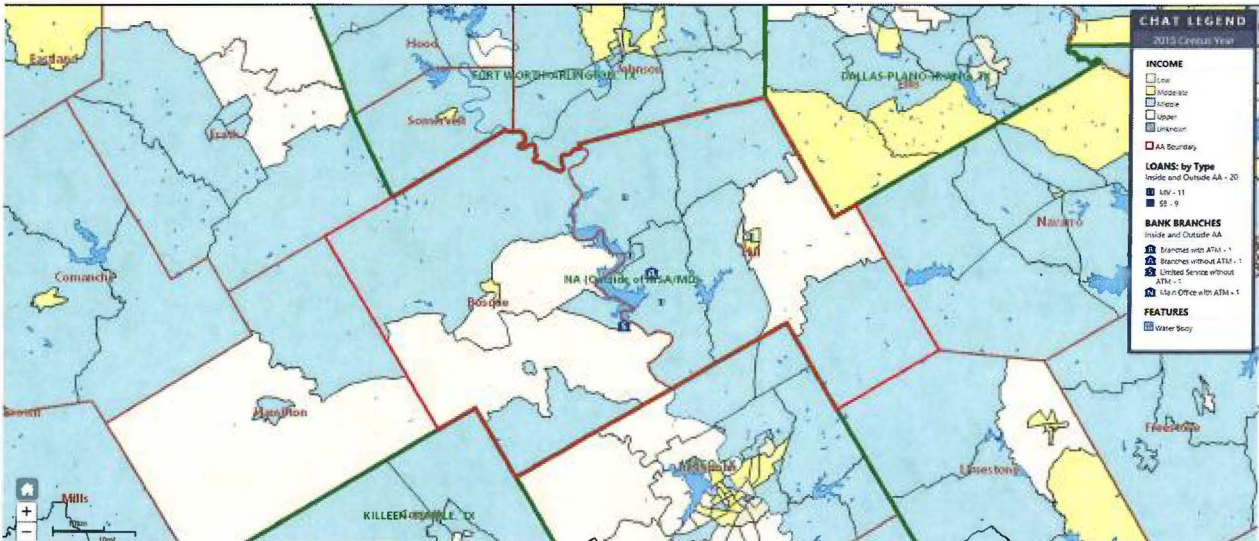


Hill and Bosque

2015



2017



APPENDIX B – DEMOGRAPHIC INFORMATION

BAYLOR AA DEMOGRAPHICS 2015								
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	162	15.6
Moderate	0	0.0	0	0.0	0	0.0	216	20.8
Middle	1	100.0	1,039	100.0	104	10.0	226	21.8
Upper	0	0.0	0	0.0	0	0.0	435	41.9
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>1</b>	<b>100.0</b>	<b>1,039</b>	<b>100.0</b>	<b>104</b>	<b>10.0</b>	<b>1,039</b>	<b>100.0</b>
	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	0	0	0.0	0.0	0	0.0	0	0.0
Middle	2,861	1,184	100.0	41.4	473	16.5	1,204	42.1
Upper	0	0	0.0	0.0	0	0.0	0	0.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>2,861</b>	<b>1,184</b>	<b>100.0</b>	<b>41.4</b>	<b>473</b>	<b>16.5</b>	<b>1,204</b>	<b>42.1</b>
	Total Businesses by Tract		Businesses 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	0	0.0	0	0.0	0	0.0	0	0.0
Middle	222	100.0	209	100.0	9	100.0	4	100.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>222</b>	<b>100.0</b>	<b>209</b>	<b>100.0</b>	<b>9</b>	<b>100.0</b>	<b>4</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>				<b>94.1</b>		<b>4.1</b>		<b>1.8</b>
	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	0	0.0	0	0.0	0	0.0	0	0.0
Middle	68	100.0	67	100.0	1	100.0	0	0.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>68</b>	<b>100.0</b>	<b>67</b>	<b>100.0</b>	<b>1</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>
<b>Percentage of Total Farms:</b>				<b>98.5</b>		<b>1.5</b>		<b>0.0</b>
Source: 2015 FFIEC Census Data 2015 Dun & Bradstreet data 2010 U.S. Census Bureau: American Community Survey NOTE: Percentages may not add up to 100.0 due to rounding.								

BAYLOR AA DEMOGRAPHICS 2016								
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	162	15.6
Moderate	0	0.0	0	0.0	0	0.0	216	20.8
Middle	1	100.0	1,039	100.0	104	10.0	226	21.8
Upper	0	0.0	0	0.0	0	0.0	435	41.9
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>1</b>	<b>100.0</b>	<b>1,039</b>	<b>100.0</b>	<b>104</b>	<b>10.0</b>	<b>1,039</b>	<b>100.0</b>
	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	0	0	0.0	0.0	0	0.0	0	0.0
Middle	2,861	1,184	100.0	41.4	473	16.5	1,204	42.1
Upper	0	0	0.0	0.0	0	0.0	0	0.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>2,861</b>	<b>1,184</b>	<b>100.0</b>	<b>41.4</b>	<b>473</b>	<b>16.5</b>	<b>1,204</b>	<b>42.1</b>
	Total Businesses by Tract		Businesses 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	0	0.0	0	0.0	0	0.0	0	0.0
Middle	194	100.0	178	100.0	11	100.0	5	100.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>194</b>	<b>100.0</b>	<b>178</b>	<b>100.0</b>	<b>11</b>	<b>100.0</b>	<b>5</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>				<b>91.8</b>		<b>5.7</b>		<b>2.6</b>
	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	0	0.0	0	0.0	0	0.0	0	0.0
Middle	45	100.0	44	100.0	1	100.0	0	0.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>45</b>	<b>100.0</b>	<b>44</b>	<b>100.0</b>	<b>1</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>
<b>Percentage of Total Farms:</b>				<b>97.8</b>		<b>2.2</b>		<b>0.0</b>
Source: 2016 FFIEC Census Data 2016 Dun & Bradstreet data 2010 U.S. Census Bureau: American Community Survey NOTE: Percentages may not add up to 100.0 due to rounding.								

BAYLOR AA DEMOGRAPHICS 2017								
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	181	18.5
Moderate	0	0.0	0	0.0	0	0.0	167	17.1
Middle	0	0.0	0	0.0	0	0.0	168	17.2
Upper	1	100.0	977	100.0	86	8.8	461	47.2
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>1</b>	<b>100.0</b>	<b>977</b>	<b>100.0</b>	<b>86</b>	<b>8.8</b>	<b>977</b>	<b>100.0</b>
	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	0	0	0.0	0.0	0	0.0	0	0.0
Middle	0	0	0.0	0.0	0	0.0	0	0.0
Upper	2,695	1,380	100.0	51.2	343	12.7	972	36.1
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>2,695</b>	<b>1,380</b>	<b>100.0</b>	<b>51.2</b>	<b>343</b>	<b>12.7</b>	<b>972</b>	<b>36.1</b>
	Total Businesses by Tract	Businesses 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	0	0.0	0	0.0	0	0.0	0	0.0
Middle	0	0.0	0	0.0	0	0.0	0	0.0
Upper	167	100.0	151	100.0	11	100.0	5	100.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>167</b>	<b>100.0</b>	<b>151</b>	<b>100.0</b>	<b>11</b>	<b>100.0</b>	<b>5</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>			<b>90.4</b>		<b>6.6</b>		<b>3.0</b>	
	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	0	0.0	0	0.0	0	0.0	0	0.0
Middle	0	0.0	0	0.0	0	0.0	0	0.0
Upper	41	100.0	40	100.0	1	100.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>41</b>	<b>100.0</b>	<b>40</b>	<b>100.0</b>	<b>1</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>
<b>Percentage of Total Farms:</b>			<b>97.6</b>		<b>2.4</b>		<b>0.0</b>	
Source: 2017 FFIEC Census Data 2017 Dun & Bradstreet data 2015 U.S. Census Bureau: American Community Survey NOTE: Percentages may not add up to 100.0 due to rounding.								

BAYLOR AA DEMOGRAPHICS 2018								
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	181	18.5
Moderate	0	0.0	0	0.0	0	0.0	167	17.1
Middle	0	0.0	0	0.0	0	0.0	168	17.2
Upper	1	100.0	977	100.0	86	8.8	461	47.2
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>1</b>	<b>100.0</b>	<b>977</b>	<b>100.0</b>	<b>86</b>	<b>8.8</b>	<b>977</b>	<b>100.0</b>
	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	0	0	0.0	0.0	0	0.0	0	0.0
Middle	0	0	0.0	0.0	0	0.0	0	0.0
Upper	2,695	1,380	100.0	51.2	343	12.7	972	36.1
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>2,695</b>	<b>1,380</b>	<b>100.0</b>	<b>51.2</b>	<b>343</b>	<b>12.7</b>	<b>972</b>	<b>36.1</b>
	Total Businesses by Tract		Businesses 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	0	0.0	0	0.0	0	0.0	0	0.0
Middle	0	0.0	0	0.0	0	0.0	0	0.0
Upper	176	100.0	161	100.0	9	100.0	6	100.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>176</b>	<b>100.0</b>	<b>161</b>	<b>100.0</b>	<b>9</b>	<b>100.0</b>	<b>6</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>				<b>91.5</b>		<b>5.1</b>		<b>3.4</b>
	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	0	0.0	0	0.0	0	0.0	0	0.0
Middle	0	0.0	0	0.0	0	0.0	0	0.0
Upper	41	100.0	40	100.0	1	100.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>41</b>	<b>100.0</b>	<b>40</b>	<b>100.0</b>	<b>1</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>
<b>Percentage of Total Farms:</b>				<b>97.6</b>		<b>2.4</b>		<b>0.0</b>
Source: 2018 FFIEC Census Data 2018 Dun & Bradstreet data 2015 U.S. Census Bureau: American Community Survey NOTE: Percentages may not add up to 100.0 due to rounding.								

COLLIN AA DEMOGRAPHICS 2015								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	1	0.7	830	0.4	254	30.6	23,243	11.9
Moderate	11	7.2	10,830	5.5	2,038	18.8	22,556	11.5
Middle	34	22.4	43,803	22.3	2,971	6.8	33,701	17.2
Upper	106	69.7	140,530	71.7	4,200	3.0	116,493	59.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>152</b>	<b>100.0</b>	<b>195,993</b>	<b>100.0</b>	<b>9,463</b>	<b>4.8</b>	<b>195,993</b>	<b>100.0</b>
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	2,549	97	0.1	3.8	1,937	76.0	515	20.2
Moderate	20,816	6,357	3.4	30.5	12,168	58.5	2,291	11.0
Middle	69,801	39,152	20.6	56.1	24,594	35.2	6,055	8.7
Upper	194,097	144,118	76.0	74.3	39,619	20.4	10,360	5.3
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>287,263</b>	<b>189,724</b>	<b>100.0</b>	<b>66.0</b>	<b>78,318</b>	<b>27.3</b>	<b>19,221</b>	<b>6.7</b>
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	73	0.1	70	0.1	2	0.1	1	1.0
Moderate	4,490	7.9	3,920	7.2	558	19.5	12	12.1
Middle	10,370	18.2	9,710	18.0	625	21.8	35	35.4
Upper	42,120	73.8	40,393	74.7	1,676	58.6	51	51.5
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>57,053</b>	<b>100.0</b>	<b>54,093</b>	<b>100.0</b>	<b>2,861</b>	<b>100.0</b>	<b>99</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>				<b>94.8</b>		<b>5.0</b>		<b>0.2</b>
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	2	0.4	1	0.2	1	14.3	0	0.0
Moderate	23	4.1	22	4.0	1	14.3	0	0.0
Middle	174	31.0	174	31.4	0	0.0	0	0.0
Upper	362	64.5	357	64.4	5	71.4	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>561</b>	<b>100.0</b>	<b>554</b>	<b>100.0</b>	<b>7</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>
<b>Percentage of Total Farms:</b>				<b>98.8</b>		<b>1.2</b>		<b>0.0</b>
<i>Source: 2015 FFIEC Census Data                  2015 Dun &amp; Bradstreet data                  2010 U.S. Census Bureau: American Community Survey                  NOTE: Percentages may not add up to 100.0 due to rounding.</i>								

COLLIN AA DEMOGRAPHICS 2016								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	1	0.7	830	0.4	254	30.6	23,243	11.9
Moderate	11	7.2	10,830	5.5	2,038	18.8	22,556	11.5
Middle	34	22.4	43,803	22.3	2,971	6.8	33,701	17.2
Upper	106	69.7	140,530	71.7	4,200	3.0	116,493	59.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>152</b>	<b>100.0</b>	<b>195,993</b>	<b>100.0</b>	<b>9,463</b>	<b>4.8</b>	<b>195,993</b>	<b>100.0</b>
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	2,549	97	0.1	3.8	1,937	76.0	515	20.2
Moderate	20,816	6,357	3.4	30.5	12,168	58.5	2,291	11.0
Middle	69,801	39,152	20.6	56.1	24,594	35.2	6,055	8.7
Upper	194,097	144,118	76.0	74.3	39,619	20.4	10,360	5.3
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>287,263</b>	<b>189,724</b>	<b>100.0</b>	<b>66.0</b>	<b>78,318</b>	<b>27.3</b>	<b>19,221</b>	<b>6.7</b>
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	62	0.1	58	0.1	3	0.1	1	0.2
Moderate	4,021	7.9	3,383	7.2	609	19.8	29	6.0
Middle	9,121	17.9	8,378	17.7	676	21.9	67	13.8
Upper	37,661	74.0	35,478	75.0	1,794	58.2	389	80.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>50,865</b>	<b>100.0</b>	<b>47,297</b>	<b>100.0</b>	<b>3,082</b>	<b>100.0</b>	<b>486</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>				<b>93.0</b>		<b>6.1</b>		<b>1.0</b>
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	2	0.4	1	0.2	1	12.5	0	0.0
Moderate	18	3.8	17	3.6	1	12.5	0	0.0
Middle	148	31.1	147	31.5	1	12.5	0	0.0
Upper	308	64.7	302	64.7	5	62.5	1	100.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>476</b>	<b>100.0</b>	<b>467</b>	<b>100.0</b>	<b>8</b>	<b>100.0</b>	<b>1</b>	<b>100.0</b>
<b>Percentage of Total Farms:</b>				<b>98.1</b>		<b>1.7</b>		<b>0.2</b>
Source: 2016 FFIEC Census Data 2016 Dun & Bradstreet data 2010 U.S. Census Bureau: American Community Survey NOTE: Percentages may not add up to 100.0 due to rounding.								



COLLIN AA DEMOGRAPHICS 2017								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	2	1.3	1,756	0.8	510	29.0	28,747	12.7
Moderate	14	9.2	18,658	8.2	3,140	16.8	27,729	12.2
Middle	28	18.4	41,911	18.5	2,678	6.4	37,292	16.5
Upper	107	70.4	163,344	72.1	6,338	3.9	132,772	58.6
Unknown	1	0.7	871	0.4	194	22.3	0	0.0
<b>Total AA</b>	<b>152</b>	<b>100.0</b>	<b>226,540</b>	<b>100.0</b>	<b>12,860</b>	<b>5.7</b>	<b>226,540</b>	<b>100.0</b>
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	4,252	453	0.2	10.7	3,502	82.4	297	7.0
Moderate	30,571	12,276	6.0	40.2	16,361	53.5	1,934	6.3
Middle	62,879	34,334	16.9	54.6	24,957	39.7	3,588	5.7
Upper	220,182	155,921	76.7	70.8	55,746	25.3	8,515	3.9
Unknown	2,545	330	0.2	0.1	1,947	76.5	268	10.5
<b>Total AA</b>	<b>320,429</b>	<b>203,314</b>	<b>100.0</b>	<b>63.5</b>	<b>102,513</b>	<b>32.0</b>	<b>14,602</b>	<b>4.6</b>
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	1,479	3.2	1,097	2.6	376	12.2	6	1.3
Moderate	3,328	7.2	2,952	7.0	346	11.3	30	6.7
Middle	7,470	16.3	6,833	16.1	573	18.7	64	14.3
Upper	33,495	73.0	31,378	74.0	1,768	57.6	349	77.7
Unknown	133	0.3	124	0.3	9	0.3	0	0.0
<b>Total AA</b>	<b>45,905</b>	<b>100.0</b>	<b>42,384</b>	<b>100.0</b>	<b>3,072</b>	<b>100.0</b>	<b>449</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>				<b>92.3</b>		<b>6.7</b>		<b>1.0</b>
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	5	1.1	3	0.7	2	25.0	0	0.0
Moderate	17	3.9	17	4.0	0	0.0	0	0.0
Middle	120	27.6	119	27.9	1	12.5	0	0.0
Upper	291	66.9	286	67.0	5	62.5	0	0.0
Unknown	2	0.5	2	0.5	0	0.0	0	0.0
<b>Total AA</b>	<b>435</b>	<b>100.0</b>	<b>427</b>	<b>100.0</b>	<b>8</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>
<b>Percentage of Total Farms:</b>				<b>98.2</b>		<b>1.8</b>		<b>0.0</b>
Source: 2017 FFIEC Census Data 2017 Dun & Bradstreet data 2015 U.S. Census Bureau: American Community Survey NOTE: Percentages may not add up to 100.0 due to rounding.								

COLLIN AA DEMOGRAPHICS 2018								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	2	1.3	1,756	0.8	510	29.0	28,747	12.7
Moderate	14	9.2	18,658	8.2	3,140	16.8	27,729	12.2
Middle	28	18.4	41,911	18.5	2,678	6.4	37,292	16.5
Upper	107	70.4	163,344	72.1	6,338	3.9	132,772	58.6
Unknown	1	0.7	871	0.4	194	22.3	0	0.0
<b>Total AA</b>	<b>152</b>	<b>100.0</b>	<b>226,540</b>	<b>100.0</b>	<b>12,860</b>	<b>5.7</b>	<b>226,540</b>	<b>100.0</b>
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	4,252	453	0.2	10.7	3,502	82.4	297	7.0
Moderate	30,571	12,276	6.0	40.2	16,361	53.5	1,934	6.3
Middle	62,879	34,334	16.9	54.6	24,957	39.7	3,588	5.7
Upper	220,182	155,921	76.7	70.8	55,746	25.3	8,515	3.9
Unknown	2,545	330	0.2	0.1	1,947	76.5	268	10.5
<b>Total AA</b>	<b>320,429</b>	<b>203,314</b>	<b>100.0</b>	<b>63.5</b>	<b>102,513</b>	<b>32.0</b>	<b>14,602</b>	<b>4.6</b>
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	1,820	3.0	1,442	2.6	363	11.0	15	1.7
Moderate	4,365	7.3	3,945	7.1	370	11.2	50	5.7
Middle	9,787	16.3	9,024	16.1	624	18.9	139	15.9
Upper	43,944	73.1	41,333	73.9	1,940	58.6	671	76.7
Unknown	180	0.3	168	0.3	12	0.4	0	0.0
<b>Total AA</b>	<b>60,096</b>	<b>100.0</b>	<b>55,912</b>	<b>100.0</b>	<b>3,309</b>	<b>100.0</b>	<b>875</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>				<b>93.0</b>		<b>5.5</b>		<b>1.5</b>
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	6	1.0	5	0.9	1	14.3	0	0.0
Moderate	24	4.1	23	4.0	1	14.3	0	0.0
Middle	154	26.3	153	26.5	1	14.3	0	0.0
Upper	398	68.0	393	68.1	4	57.1	1	100.0
Unknown	3	0.5	3	0.5	0	0.0	0	0.0
<b>Total AA</b>	<b>585</b>	<b>100.0</b>	<b>577</b>	<b>100.0</b>	<b>7</b>	<b>100.0</b>	<b>1</b>	<b>100.0</b>
<b>Percentage of Total Farms:</b>				<b>98.6</b>		<b>1.2</b>		<b>0.2</b>
Source: 2018 FFIEC Census Data 2018 Dun & Bradstreet data 2015 U.S. Census Bureau: American Community Survey NOTE: Percentages may not add up to 100.0 due to rounding.								

BOSQUE AND HILL AA DEMOGRAPHICS 2015								
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	2,623	18.7
Moderate	2	11.1	907	6.5	262	28.9	2,444	17.4
Middle	12	66.7	8,776	62.6	1,044	11.9	2,674	19.1
Upper	4	22.2	4,325	30.9	248	5.7	6,267	44.7
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>18</b>	<b>100.0</b>	<b>14,008</b>	<b>100.0</b>	<b>1,554</b>	<b>11.1</b>	<b>14,008</b>	<b>100.0</b>
	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	1,459	764	5.1	52.4	581	39.8	114	7.8
Middle	16,547	9,630	64.1	58.2	2,653	16.0	4,264	25.8
Upper	7,380	4,624	30.8	62.7	1,468	19.9	1,288	17.5
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>25,386</b>	<b>15,018</b>	<b>100.0</b>	<b>59.2</b>	<b>4,702</b>	<b>18.5</b>	<b>5,666</b>	<b>22.3</b>
	Total Businesses by Tract	Businesses 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	182	8.3	168	8.3	11	9.8	3	6.1
Middle	1,254	57.2	1,157	56.9	60	53.6	37	75.5
Upper	757	34.5	707	34.8	41	36.6	9	18.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>2,193</b>	<b>100.0</b>	<b>2,032</b>	<b>100.0</b>	<b>112</b>	<b>100.0</b>	<b>49</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>				<b>92.7</b>		<b>5.1</b>		<b>2.2</b>
	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	1	0.4	1	0.4	0	0.0	0	0.0
Middle	149	56.0	148	55.8	1	100.0	0	0.0
Upper	116	43.6	116	43.8	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>266</b>	<b>100.0</b>	<b>265</b>	<b>100.0</b>	<b>1</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>
<b>Percentage of Total Farms:</b>				<b>99.6</b>		<b>0.4</b>		<b>0.0</b>
Source: 2015 FFIEC Census Data 2015 Dun & Bradstreet data 2010 U.S. Census Bureau: American Community Survey NOTE: Percentages may not add up to 100.0 due to rounding.								

BOSQUE AND HILL AA DEMOGRAPHICS 2016								
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	2,623	18.7
Moderate	2	11.1	907	6.5	262	28.9	2,444	17.4
Middle	12	66.7	8,776	62.6	1,044	11.9	2,674	19.1
Upper	4	22.2	4,325	30.9	248	5.7	6,267	44.7
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>18</b>	<b>100.0</b>	<b>14,008</b>	<b>100.0</b>	<b>1,554</b>	<b>11.1</b>	<b>14,008</b>	<b>100.0</b>
	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	1,459	764	5.1	52.4	581	39.8	114	7.8
Middle	16,547	9,630	64.1	58.2	2,653	16.0	4,264	25.8
Upper	7,380	4,624	30.8	62.7	1,468	19.9	1,288	17.5
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>25,386</b>	<b>15,018</b>	<b>100.0</b>	<b>59.2</b>	<b>4,702</b>	<b>18.5</b>	<b>5,666</b>	<b>22.3</b>
	Total Businesses by Tract		Businesses 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	162	8.5	146	8.4	13	10.9	3	5.8
Middle	1,090	57.2	984	56.7	66	55.5	40	76.9
Upper	654	34.3	605	34.9	40	33.6	9	17.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>1,906</b>	<b>100.0</b>	<b>1,735</b>	<b>100.0</b>	<b>119</b>	<b>100.0</b>	<b>52</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>				<b>91.0</b>		<b>6.2</b>		<b>2.7</b>
	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	1	0.5	1	0.5	0	0.0	0	0.0
Middle	113	57.7	111	57.2	2	100.0	0	0.0
Upper	82	41.8	82	42.3	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>196</b>	<b>100.0</b>	<b>194</b>	<b>100.0</b>	<b>2</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>
<b>Percentage of Total Farms:</b>				<b>99.0</b>		<b>1.0</b>		<b>0.0</b>
Source: 2016 FFIEC Census Data 2016 Dun & Bradstreet data 2010 U.S. Census Bureau: American Community Survey NOTE: Percentages may not add up to 100.0 due to rounding.								

BOSQUE AND HILL AA DEMOGRAPHICS 2017								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	1	5.6	479	3.5	198	41.3	3,047	22.0
Moderate	3	16.7	1,600	11.5	400	25.0	2,430	17.5
Middle	11	61.1	9,237	66.7	1,134	12.3	2,655	19.2
Upper	3	16.7	2,542	18.3	202	7.9	5,726	41.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>18</b>	<b>100.0</b>	<b>13,858</b>	<b>100.0</b>	<b>1,934</b>	<b>14.0</b>	<b>13,858</b>	<b>100.0</b>
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	765	357	2.4	46.7	271	35.4	137	17.9
Moderate	2,952	1,236	8.4	41.9	1,324	44.9	392	13.3
Middle	17,414	10,357	70.3	59.5	2,918	16.8	4,139	23.8
Upper	4,644	2,786	18.9	60.0	652	14.0	1,206	26.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>25,775</b>	<b>14,736</b>	<b>100.0</b>	<b>57.2</b>	<b>5,165</b>	<b>20.0</b>	<b>5,874</b>	<b>22.8</b>
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	110	6.7	100	6.8	8	6.6	2	4.0
Moderate	208	12.6	188	12.7	14	11.6	6	12.0
Middle	1,026	62.3	926	62.7	70	57.9	30	60.0
Upper	304	18.4	263	17.8	29	24.0	12	24.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>1,648</b>	<b>100.0</b>	<b>1,477</b>	<b>100.0</b>	<b>121</b>	<b>100.0</b>	<b>50</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>			<b>89.6</b>		<b>7.3</b>		<b>3.0</b>	
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	1	0.6	1	0.6	0	0.0	0	0.0
Moderate	3	1.8	3	1.8	0	0.0	0	0.0
Middle	107	64.1	105	63.6	2	100.0	0	0.0
Upper	56	33.5	56	33.9	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>167</b>	<b>100.0</b>	<b>165</b>	<b>100.0</b>	<b>2</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>
<b>Percentage of Total Farms:</b>			<b>98.8</b>		<b>1.2</b>		<b>0.0</b>	
Source: 2017 FFIEC Census Data 2017 Dun & Bradstreet data 2015 U.S. Census Bureau: American Community Survey NOTE: Percentages may not add up to 100.0 due to rounding.								

BOSQUE AND HILL AA DEMOGRAPHICS 2018								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	1	5.6	479	3.5	198	41.3	3,047	22.0
Moderate	3	16.7	1,600	11.5	400	25.0	2,430	17.5
Middle	11	61.1	9,237	66.7	1,134	12.3	2,655	19.2
Upper	3	16.7	2,542	18.3	202	7.9	5,726	41.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>18</b>	<b>100.0</b>	<b>13,858</b>	<b>100.0</b>	<b>1,934</b>	<b>14.0</b>	<b>13,858</b>	<b>100.0</b>
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	765	357	2.4	46.7	271	35.4	137	17.9
Moderate	2,952	1,236	8.4	41.9	1,324	44.9	392	13.3
Middle	17,414	10,357	70.3	59.5	2,918	16.8	4,139	23.8
Upper	4,644	2,786	18.9	60.0	652	14.0	1,206	26.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>25,775</b>	<b>14,736</b>	<b>100.0</b>	<b>57.2</b>	<b>5,165</b>	<b>20.0</b>	<b>5,874</b>	<b>22.8</b>
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	119	6.1	108	6.1	9	7.8	2	3.4
Moderate	268	13.7	245	13.8	16	13.8	7	12.1
Middle	1,192	61.1	1,086	61.1	67	57.8	39	67.2
Upper	372	19.1	338	19.0	24	20.7	10	17.2
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>1,951</b>	<b>100.0</b>	<b>1,777</b>	<b>100.0</b>	<b>116</b>	<b>100.0</b>	<b>58</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>				<b>91.1</b>		<b>5.9</b>		<b>3.0</b>
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	1	0.6	1	0.6	0	0.0	0	0.0
Moderate	6	3.4	6	3.4	0	0.0	0	0.0
Middle	108	60.3	106	59.9	2	100.0	0	0.0
Upper	64	35.8	64	36.2	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>179</b>	<b>100.0</b>	<b>177</b>	<b>100.0</b>	<b>2</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>
<b>Percentage of Total Farms:</b>				<b>98.9</b>		<b>1.1</b>		<b>0.0</b>
Source: 2018 FFIEC Census Data 2018 Dun & Bradstreet data 2015 U.S. Census Bureau: American Community Survey NOTE: Percentages may not add up to 100.0 due to rounding.								

## APPENDIX C – 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 subdivision of metropolitan and other densely populated counties. Census tract boundaries do not cross county lines; however, they may cross the boundaries of metropolitan statistical areas. Census tracts usually have between 2,500 and 8,000 persons, and their physical size varies widely depending upon population density. Census tracts are designed to be homogeneous with respect to population characteristics, economic status, and living conditions to allow for statistical comparisons.

**Community development:** Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet 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; or, activities that revitalize or stabilize low- or moderate-income geographies, designated disaster areas; or designated distressed or underserved nonmetropolitan middle-income geographies.

**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 nonrelatives 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 is analyzed considering performance context, quantitative factors (for example, geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (for example, innovativeness, complexity, and responsiveness).

**Geography:** A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

**Home Mortgage Disclosure Act (HMDA):** The statute that requires certain mortgage lenders that 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 the income of applications, the amount of loan requested, and the disposition of the application (for example, approved, denied, and 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.

**Limited-scope review:** Performance is analyzed using only quantitative factors (for example, geographic distribution, borrower distribution, total number and dollar amount of investments, and branch distribution).

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

**Market share:** The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the 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) 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 Consolidated Reports of Condition and Income (Call Report). These loans have original amounts of \$500,000 or less and are either secured by farmland, or are classified as loans to finance agricultural production and other loans to farmers.

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