PUBLIC DISCLOSURE

March 1, 2021

COMMUNITY REINVESTMENT ACT
PERFORMANCE EVALUATION

Vista Bank
RSSD # 645465

5840 West Northwest Highway
Dallas, Texas 75225

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

Vista Bank's (bank) performance demonstrates a reasonable responsiveness to both the credit needs and the community development needs of its assessment areas. The bank's performance under the Lending Test is Satisfactory based on the following criteria:

- A majority of Home Mortgage Disclosure Act (HMDA) and small business loans, 77.3% of the number and 68.9% of the dollar volume, originated inside the bank's assessment areas.
- A reasonable net loan-to-deposit ratio (LTD) of 73.7% as of December 31, 2020, with a quarterly average of 87.8 % since the previous CRA evaluation, given the institution's resources and competition in the assessment areas.
- A reasonable penetration of loans among individuals of different income levels and businesses of different sizes.
- A reasonable dispersion of loans throughout the institution's assessment areas.

The bank's performance under the Community Development Test is Satisfactory based on the following criteria:

- The institution's Community Development performance demonstrates adequate responsiveness to community development needs in its assessment areas through community development loans, qualified investments, and community development services, as appropriate, considering the institution's capacity and the need and availability of such opportunities for community development in the institution's assessment areas.

INSTITUTION

Scope of Examination

The evaluation was conducted using the CRA Intermediate Small Bank (ISB) performance standards. ISB CRA performance standards evaluate lending using the following criteria:

- Average loan-to-deposit ratio since the last CRA evaluation.
- The overall level of lending within the assessment areas.
- The bank's lending to borrowers of different income levels and businesses of different sizes.
- The bank's geographic distribution of loans within its assessment areas.
- The bank's response to written complaints with respect to CRA performance in the assessment areas.

Each standard is viewed as part of an overall picture of the bank's performance in meeting the credit needs of its delineated assessment areas.

Material products reviewed in this evaluation included the bank's residential lending (HMDA loans) and small business loans. HMDA loan products for the years 2018 and 2019 were evaluated. Additionally, a sample of 130 small business loans originated or renewed during the period of July 1, 2020, to December 31, 2020, was evaluated.

Also, under the ISB procedures, the bank's community development (CD) activities were reviewed to determine a community development test rating. The community development test allows flexibility, permitting a bank to apply its resources strategically to the types of community development activities (loans, investments, and/or services) that are most responsive in helping meet community needs. It is expected that a bank will appropriately assess the needs in its community, engage in different types of community development activities based on those needs and the bank's capacity, and that it will take reasonable steps to apply its community development resources strategically to meet those needs. The evaluation was based on qualified community development loans, investments, and services provided by the bank since the conclusion of the previous CRA evaluation as of June 12, 2017. The lending test rating and community development test rating were combined to determine the overall CRA rating.

Three of the bank's six assessment areas were selected for full-scope reviews based on the volume of lending, number of branches, and percent of total deposits, as well as the length of time since the last full-scope review. Overall, approximately 74.3% of lending activity (by number of loans), 85.4% of the total deposits, and 80.0% of total branches were evaluated through the full-scope reviews. Unless otherwise noted, small business loans were weighted more heavily in the analysis. The following assessment areas, were reviewed using full-scope procedures. Descriptions of the assessment areas, listed below, can be found in the applicable assessment area sections of this report.

- Dallas-Fort Worth (DFW) assessment area
- Lubbock assessment area
- Hale County assessment area

In addition, limited-scope reviews were conducted for the remaining three assessment areas.

- Austin assessment area
- Hamlin assessment area
- Haskell County assessment area

The evaluation of the bank's record of lending in the individual assessment areas includes the use of and comparison to demographic characteristics. The primary sources for the demographic information are the U.S. Census and Dun & Bradstreet (D&B) data. Demographic characteristics of a particular assessment area are useful in analyzing the bank's record of lending as they provide a means of estimating loan demand and identifying lending opportunities. To understand small business loan demand, self-reported data of revenue size and geographical location from business entities is collected and published by D&B. The demographic data should not be construed as defining an expected level of lending in a particular area or to a particular group of borrowers. The information is used to understand the bank's performance context and evaluate the bank.

Description of Institution

Vista Bank is headquartered in Dallas, Texas, and is a wholly owned subsidiary of Vista Bancshares, Inc., a single bank holding company. As of the date of the evaluation, the bank operates 15 full-service branches, including its main office, all located in Texas. The bank does not operate any branches in low-income census tracts and two branches are in moderate-income census tracts. All branches contain Automatic Teller Machines (ATMs) except for the Haskell branch. The bank operates two full-service ATMs (Rule and 98th Street branches) while the remaining ATMs are cash dispensing only.

The bank has added four assessment areas since the last CRA evaluation in 2017: Austin, DFW, Hamlin, and Haskell. On June 3, 2017, Vista acquired Hamlin National Bank. This resulted in two new branches, one in Hamlin, and one in Rule, Texas. The bank also opened branches in Austin, Fort Worth, Haskell, and a motor bank in Dallas, Texas. The bank closed the Crosbyton and Lorenzo branches in December 2017. The bank closed two LPO's since the last evaluation. Additionally, a third LPO office was converted to a branch and serves as the bank's main office.

The bank offers traditional deposit and loan products to meet the needs of its communities. Key business strategies of the institution focus on commercial lending, which represents the largest segment of its loan portfolio (77.7%).

As of December 31, 2020, the bank reported total assets of approximately $1.3 billion, gross loans of $827.5 million, total deposits of $1.1 billion, and a net LTD ratio of 73.7%. The following table reflects the loan portfolio mix:

Loan Portfolio Mix & Asset Size		
	12/31/2020	**% of Gross Loans**
Assets	$1,344,135	
Residential RE	$90,295	10.9%
Commercial	$643,388	77.7%
Ag	$77,973	9.4%
Consumer	$6,054	0.7%
Other	$9,829	1.1%
Gross Loans	$827,539	
Net Loans	$816,257	
Note: Net Loans equals Gross Loans, net of unearned income and the Allowance for Loan and Lease Losses		

The bank's ability to meet 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 bank received a rating of a Satisfactory under the lending test and a rating of a Satisfactory under the community development test for an overall rating of a Satisfactory at its previous CRA performance evaluation dated June 12, 2017 performed by the Federal Reserve Bank of Dallas.

Conclusions with Respect to Performance Tests

LENDING TEST

The bank's overall performance under the lending test is rated a Satisfactory. The bank's net LTD ratio is reasonable. A majority of loans were extended inside the assessment areas. The distribution of loans to low- and moderate-income (LMI) borrowers and to businesses of different sizes was reasonable. The geographic dispersion of the bank's lending was reasonable given the performance context. The bank does a reasonable job of meeting the small business and consumer credit needs of its assessment areas.

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 net LTD 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 in comparison to similarly situated Federal Deposit Insurance Corporation (FDIC)-insured institutions.

The bank's net LTD ratio is reasonable, given the bank's size and financial condition, the credit needs of the assessment areas, and the competitive local banking environment. As of December 31, 2020, the net LTD ratio was 73.7%, and the quarterly average since the previous evaluation was 87.8%.

To understand the bank's performance in relation to its assessment areas, a comparison of three similarly situated local banks was performed. These banks were chosen for analysis based on their proximity, similar size and structure. The similarly situated banks net LTD ratios ranged from 58.8% to 83.1% as of December 31, 2020. Their quarterly average net LTD ratios ranged from 75.1% to 90.2%. As noted, the bank's LTD ratios are similar to the majority of its peers.

Lending in Assessment Area

A majority of the bank's loans originated inside its assessment areas. As shown in the table below, the bank extended 428 or 77.3% by number inside its assessment areas. This includes 77.1% by number and 68.6 % by dollar of total HMDA related originations and 77.7% by number and 73.7% by dollar for small business originations reviewed.

	Lending Inside and Outside the Bank's AAs							
Bank Loans	**Inside**				**Outside**			
	#	$(000)	#%	$%	#	$(000)	#%	$%
Home Improvement	12	$ 2,188	100.0	100.0	0	$ -	0.0	0.0
Home Purchase - Conventional	248	$ 40,846	77.3	59.1	73	$ 28,296	22.7	40.9
Multi-Family Housing	19	$ 44,963	70.4	78.9	8	$ 12,052	29.6	21.1
Refinancing	48	$ 10,132	75.0	69.2	16	$ 4,505	25.0	30.8
Total HMDA-related	**327**	**$ 98,129**	**77.1**	**68.6**	**0**	**$ 44,853**	**22.9**	**31.4**
Small Business	**101**	**$ 6,098**	**77.7**	**73.7**	**0**	**$ 2,179**	**22.3**	**26.3**
TOTAL LOANS	**428**	**$ 104,227**	**77.3**	**68.9**	**0**	**$ 47,032**	**22.7**	**31.1**

The remaining analyses will be based on loans made inside the bank's assessment area.

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

The distribution of lending based on income and revenue levels of the borrowers reflects a reasonable penetration among individuals of different income levels and businesses of different sizes. The distribution of HMDA loans by borrower income level is below aggregate lenders during the same period. Data supporting this analysis can be seen in detail in the separate assessment area discussions.

The bank was responsive to the credit needs of the small businesses within the assessment areas originating a majority by number and dollar volume to small business borrowers with annual revenue of $1 million dollars or less. Data supporting this analysis can be seen in detail in the separate assessment area discussions.

Geographic Distribution of Loans

The distribution of the institution's loans among low- and moderate-income geographies reflects a reasonable dispersion throughout the assessment areas. Loans were generally made in close proximity to the bank's branches and there were no conspicuous gaps or anomalies in the lending patterns. The bank's HMDA lending in low- and moderate-income tracts is generally greater than or similar to the aggregate. The distribution of the remainder of bank lending in middle- and upper-income geographies did not affect conclusions about the bank's performance lending in low- and moderate-income geographies.

Small business loans were generally made in close proximity to the bank's branches. Small business lending is generally greater than or similar to the demographics.   Data supporting this analysis can be seen in detail in the separate assessment area discussions.

Response to Complaints

There were no complaints related to the CRA during the review period. Therefore, the bank's performance in responding to complaints was not considered in evaluating its overall CRA performance. The bank received a CRA comment letter on March 7, 2021, which was considered in our evaluation of the bank's performance.

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.

COMMUNITY DEVELOPMENT TEST

The bank's responsiveness to community development needs is Satisfactory considering the bank's capacity and the need and available opportunities. The bank has applied its community development resources strategically to meet the substance of community needs, primarily through community development investment initiatives and social services targeted to low- and moderate-income individuals in its community. The bank participated in the Small Business Administration's Paycheck Protection Program (PPP) loans for small businesses in response to the COVID-19 pandemic. Two loans outside of the bank's assessment areas totaling $2.9 million, qualified, since the bank met the needs of its assessment areas. Data supporting this analysis can be seen in detail in the separate assessment area discussions.

The table below depicts a summary of the bank's community development activities since the last CRA evaluation the assessment areas.

All Assessment Areas								
Community Development Activities								
	Community Development Loans		**Qualified Investments**					**Community Development Services**
			Investments		**Donations**		**Total Investments**	
Purpose	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**
Affordable Housing	0	0.0	0	0.0	0	0.0	0	0.0	2
Community Services	0	0.0	0	0.0	30	17.3	30	17.3	42
Economic Development	0	0.0	10	8,151.1	2	3.5	12	8,154.6	1
Revitalization and Stabilization	7	7,927.9	1	301.3	4	66.1	5	367.5	2
Totals	7	7,927.9	11	8,452.5	36	87.0	47	8,539.5	47

METROPOLITAN AREAS (Full Scope Review)

Description of Institution's Operations in DFW Assessment Area

The DFW assessment area includes the entirety of Dallas and Tarrant counties. Dallas county is part of the Dallas-Plano-Irving, TX Metropolitan Division (MD), along with the following counties, which are excluded from the assessment area, Collin, Denton, Ellis, Hunt, Kaufman and Rockwall counties. Tarrant county is part of the Fort Worth-Arlington-Grapevine, TX MD along with the following counties, which are excluded from the assessment area, Johnson, Parker, and Wise counties. Since the previous exam, the Fort Worth-Arlington, TX MD was renamed in 2018 to the Fort Worth-Arlington-Grapevine, TX MD. With this change Hood and Somervell counties were removed from the MD. The assessment area is located in North Texas. The cities of Dallas and Fort Worth are the county seats of Dallas and Tarrant counties, respectively. The bank operates three branches within the assessment area. All branches are in upper-income census tracts.

According to the FDIC, as of June 30, 2020, there were 136 federally insured depository institutions operating 1,024 branches within the assessment area. The bank ranks 56th in the market with 0.1% of the market share in deposits. Bank of America, National Association (Bank of America) led the market with 35.7% of the market share. Other market leaders include JP Morgan Chase Bank, National Association (JP Morgan Chase Bank) and Texas Capital Bank, National Association with 22. 2% and 7.7% respectively.

The bank operates in a competitive mortgage lending assessment area, as measured by the number of HMDA reporters in 2018 and 2019. In 2018, there were 877 reporters which originated

or purchased 119,206 HMDA loans in the assessment area. The bank ranked 191st in the HMDA market share with 39 originated or purchased loans. The HMDA market share was led by Wells Fargo Bank, National Association (Wells Fargo Bank), JP Morgan Chase Bank, and Quicken Loan Inc., accounting for a combined 20.7% of the market share. In 2019, there were 904 reporters which originated or purchased 133,425 HMDA loans in the assessment area. The bank tied for 223rd ranking in the HMDA market share with 17 originated or purchased loans. The HMDA market share was led by Wells Fargo Bank, JP Morgan Chase Bank, and AmeriHome Mortgage Company, LL accounting for a combined 17.1% of the market share.

The table below reflects the population in the DFW assessment area.

County	2019 Population Estimate	% Change Since 2010	Major Municipalities
Dallas	2,635,516	11.1%	Dallas, Irving, and Richardson
Tarrant	2,102,515	15.7%	Arlington, Fort Worth

The table below compares the bank's distribution of branches to geographies, population, and businesses based on income levels.

Tract Income	% of Geographies	% of Population	% of Businesses	Branches		Full-Service ATMs	
				#	%	#	%
Low	17.4	15.1	9.6	0	0.0	0	0.0
Moderate	31.5	32.0	24.9	0	0.0	0	0.0
Middle	25.2	26.8	26.9	0	0.0	0	0.0
Upper	25.3	26.0	37.8	3	100.0	0	0.0
Unknown	0.7	0.1	0.8	0	0.0	0	0.0
Total	100.0	100.0	100.0	3	100.0	0	0.0
Note: Percentages may not total 100.0% due to automated rounding differences							

Demographic Characteristics

The DFW assessment area contains a total of 886 census tracts. Of these, 154 (17.4%) are low-income census tracts, 279 (31.5%) are moderate-income census tracts, 223 (25.2%) are middle-income census tracts, 224 (25.3%) are upper-income census tracts, and six (0.7%) are unknown income census tracts.

Income Characteristics

The DFW assessment area contains 1,042,796 families. Of these, 140,533 (13.5%) families reside in low-income census tracts, 312,898 (30.0%) families reside in moderate-income census tracts, 289,478 (27.8%), families reside in middle-income census tracts, 299,270 (28.7%) families reside in upper-income census tracts, and 617 (0.1%) families reside in unknown income census tracts. There are 145,672 (14.0%) families living below poverty in the assessment area. Of these, 48,579 (34.6%) families reside in low-income census tracts, 60,473 (19.3%) families reside in

moderate-income census tracts, 25,652 (8.9%) families reside in middle-income census tracts, 10,889 (3.6%) families reside in upper-income census tracts, and 79 (12.8%) families reside in unknown income census tracts. In 2019, the Dallas-Irving-Plano, TX MD had a median family income of $83,100, which represents a 7.6% increase from 2018.   In 2019, Fort Worth-Arlington-Grapevine, TX MD had median family income of $75,300, which represents a 0.4% increase from 2018.

Income level designations, as shown in the table below, remained constant for both 2018 to 2019.

Dallas-Plano-Irving, TX MD		
Income Level	**2018**	**2019**
Median Family Income	$77,200	$83,100
Low-income	< $38,600	< $41,550
Moderate-income	$38,600 < $61,760	$41,550 < $66,480
Middle-income	$61,760 < $92,640	$66,480 < $99,720
Upper-income	≥ $92,640	≥ $99,720
Fort Worth-Arlington-Grapevine, TX MD		
Income Level	**2018**	**2019**
Median Family Income	$75,000	$75,300
Low-income	< $37,500	< $37,650
Moderate-income	$37,500 < $60,000	$37,650 < $60,240
Middle-income	$60,000 < $90,000	$60,240 < $90,360
Upper-income	≥ $90,000	≥ $90,360

Housing Characteristics

The assessment area contains 1.7 million housing units, of these 50.8% are owner-occupied, 40.8% are rental units, and 8.4% of the units are vacant. The assessment area's median age of housing stock in 2019 was 39 years compared to 31 years for the state of Texas. The assessment area's median housing value in 2019 was $137,082 compared to $136,000 for the state of Texas. The calculation of affordability ratio is the median household income divided by median housing value. A higher ratio means housing is more affordable. The assessment area's affordability ratio in 2019 was 39.2 compared to 39.1 for the state of Texas. The DFW assessment areas housing data is comparable to the state of Texas except for the median age of housing stock.

Employment and Economic Conditions

Dallas has become a popular migrant destination, attracting residents from abroad as well as from other states. Today, Dallas serves as the business and financial services center for the state and has evolved into a major high-tech hub.   Some of Dallas' largest employers are banking companies, such as JP Morgan Chase Bank and Bank of America. Liberty Mutual Insurance and State Farm Insurance have consolidated operations in the Dallas area, bringing thousands of jobs and making insurance one of Dallas' fastest-growing industries. The corporate relocations are contributing to growth in the already large business and financial services. The Dallas area is also home to major technology companies, including Texas Instruments and AT&T. [1]   In 2019, the unemployment rate decreased to 3.5%, a 0.3% decrease from the 2018 unemployment rate of 3.8%.

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[1] https://www.dallasfed.org/research/heart/dallas

Dallas' neighbor, the Fort Worth–Arlington-Grapevine, TX MD, supports a sizable defense and security cluster that includes Lockheed Martin Corp. and Bell Helicopter. Fort Worth's blue-collar workforce provides a ready labor supply for the manufacturing sector, but a less educated pool of workers may be a factor shifting some types of employment toward its regional neighbor Dallas. The largest industries in Tarrant County are transportation equipment manufacturing, transportation and logistics, and defense and security. Along with DFW Airport, Fort Worth Alliance Airport and the Joint Reserve Base are major hubs. They have helped spur additional activity, much of it tied to e-commerce. United Parcel Service (UPS) has been constructing a $200 million package operations facility in Arlington, expected to employ 1,400 full-time-equivalent positions. FedEx operates a growing regional sorting hub at Alliance Airport.[2] In 2019, the unemployment rate decreased to 3.3% a 0.2% decrease from the 2018 unemployment rate of 3.5%. Dallas and Fort Worth together were home to 22 Fortune 500 companies in 2018. [3]

The DFW assessment area contains 258,644 businesses. Of these, 24,873 (9.6%) businesses are located in low-income census tracts, 64,412 (24.9%) businesses are located in moderate-income census tracts, 69,599 (26.9%) businesses are located in middle-income census tracts, 97,714 (37.8%) businesses are located in upper income census tracts, and 2,046 (0.8%) businesses are located in unknown income census tracts. Of the 258,644 businesses in the assessment area, 236,699 (91.5%) businesses have annual revenues of less than $1 million dollars. Of these, 22,378 (9.5%) businesses are located in low-income census tracts, 58,409 (24.7%) businesses are located in moderate-income census tracts, 64,224 (27.1%) businesses are located in middle-income census tracts, 90,235 (38.1%) businesses are located in upper-income census tracts and 1,453 (0.6%) businesses are located in unknown income census tracts.

The following chart shows unemployment rates relevant to the assessment area for 2018 and 2019.

Annual Average Unemployment Rate		
Area	2018	2019
Dallas County	3.8	3.5
Tarrant County	3.5	3.3
DFW MSA	3.5	3.3
Assessment Area	3.7	3.4
State of Texas	3.8	3.5
United States	3.9	3.7

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[2] https://www.dallasfed.org/research/heart/fortworth

[3] https://www.dallasfed.org/research/heart/dallas

Community Contacts and Community Development Opportunities

Contact was made with a community leader in the small business sector. According to the contact, economic conditions are generally good and reflect a strengthening economy; however, the COVID-19 pandemic, and the subsequent efforts to control the spread of the virus, have negatively affected the local economy. The contact stated that the assessment area is still reeling from the pandemic. Additionally, the contact stated that some small businesses are afraid to get a loan and are concerned about not being able to repay the loan if their business closes permanently. The contact further stated that many small businesses need funding. Small business owners could use anywhere from $4,000 up to $12,000 to help them remain in business and keep their doors open. The contact also mentioned that there are three opportunity zones in south Dallas and that some other financial institutions are focusing on these areas for small business and affordable housing loans and projects. The contact also stated that banks could partner with Community Development Financial Institutions (CDFI's) to help reduce the risk for the banks.

Key Assessment Area Demographics

The following table details selected characteristics of the assessment area.

2020 DFW Assessment Area Demographics							
Income Categories	**Tract Distribution**		**Families by Tract Income**		**Families < Poverty Level as a % of Families by Tract**		**Families by Family Income**	
	#	%	#	%	#	%	#	%
Low	154	17.4	140,533	13.5	48,579	34.6	288,637	27.7
Moderate	279	31.5	312,898	30.0	60,473	19.3	184,751	17.7
Middle	223	25.2	289,478	27.8	25,652	8.9	190,046	18.2
Upper	224	25.3	299,270	28.7	10,889	3.6	379,362	36.4
Unknown	6	0.7	617	0.1	79	12.8	0	0.0
Total AA	**886**	**100.0**	**1,042,796**	**100.0**	**145,672**	**14.0**	**1,042,796**	**100.0**
	Housing Units by Tract	**Housing Type by Tract**						
		Owner-Occupied			**Rental**		**Vacant**	
		#	% By Tract	% by Unit	#	% by Unit	#	% by Unit
Low	261,889	66,639	7.7	25.4	159,330	60.8	35,920	13.7
Moderate	507,466	227,902	26.4	44.9	234,447	46.2	45,117	8.9
Middle	463,034	257,001	29.8	55.5	175,017	37.8	31,016	6.7
Upper	462,932	309,506	35.9	66.9	123,070	26.6	30,356	6.6
Unknown	2,377	918	0.1	38.6	1,186	49.9	273	11.5
Total AA	**1,697,698**	**861,966.0**	**100.0**	**50.8**	**693,050**	**40.8**	**142,682**	**8.4**
	Total Businesses by Tract	**Businesses by Tract & Revenue Size**						
		Less Than or = $1 Million		**Over $1 Million**		**Revenue Not Reported**		
	#	%	#	%	#	%	#	%
Low	24,873	9.6	22,378	9.5	2,328	12.1	167	6.3
Moderate	64,412	24.9	58,409	24.7	5,589	29.0	414	15.7
Middle	69,599	26.9	64,224	27.1	4,787	24.8	588	22.2
Upper	97,714	37.8	90,235	38.1	6,033	31.3	1,446	54.7
Unknown	2,046	0.8	1,453	0.6	563	2.9	30	1.1
Total AA	**258,644**	**100.0**	**236,699**	**100.0**	**19,300**	**100.0**	**2,645**	**100.0**
Percent of Total Businesses:			**91.5**		**7.5**			**1.0**
	Total Farms by Tract	**Farms by Tract & Revenue Size**						
		Less Than or = $1 Million		**Over $1 Million**		**Revenue Not Reported**		
	#	%	#	%	#	%	#	%
Low	89	5.4	83	5.1	6	24.0	0	0.0
Moderate	252	15.2	247	15.2	5	20.0	0	0.0
Middle	406	24.6	404	24.8	2	8.0	0	0.0
Upper	899	54.4	887	54.5	11	44.0	1	100.0
Unknown	7	0.4	6	0.4	1	4.0	0	0.0
Total AA	**1,653**	**100.0**	**1,627**	**100.0**	**25**	**100.0**	**1**	**100.0**
Percent of Total Farms:			**98.4**		**1.5**			**0.1**
Based on 2015 American Community Survey 5-year estimate data, 2020 FFIEC census tract designations, and 2020 D&B data. (NOTE: Total percentages may not total 100.0% due to automated rounding differences.)								

Conclusions with Respect to Performance Tests in DFW Assessment Area

LENDING TO BORROWERS OF DIFFERENT INCOMES AND TO BUSINESSES OF DIFFERENT SIZES

The bank's distribution of lending to borrowers reflects a reasonable penetration among individuals of different income levels (including low- and moderate-income) and businesses of different revenue sizes. The bank performed comparable to, or below aggregate HMDA lenders in originating HMDA loans to low- and moderate-income borrowers in both 2018 and 2019. Small business lending was given more weight in the analysis due to most of the bank's lending occurring in this category. The distribution of the remainder of the bank's lending, in middle- and upper-income geographies, did not affect conclusions about the bank's performance considering its lending to low- and moderate-income borrowers. In addition, the majority of small business loans made in the assessment area were to businesses with annual revenues of $1 million or less. Also, the majority of these loans were in amounts of less than $100,000. The bank's lending to small businesses of different revenue levels is reasonable considering performance context.

Residential Real Estate (HMDA) Lending:

HMDA lending by borrower income in the assessment area is reasonable when compared to demographic characteristics of the community, as well as the performance of aggregate HMDA lenders with loan originations or purchases in the assessment area. The bank originated 56 HMDA loans within the assessment area in 2018 and 2019 combined.

While the bank's lending to LMI borrowers was below the assessment area demographics, several factors may account for the limited level of lending compared to assessment area demographics, such as the number of competitor lenders, down payment requirements, closing costs, and borrower credit issues. Based on the ACS, 13.5% of families in the assessment area were considered low-income and 30.0% were classified as moderate-income. A total of 48,579 families or 34.6% live below poverty in low-income census tracts, 60,473 families or 19.3% live below poverty in moderate-income census tracts within the DFW assessment area. Difficulties of LMI families to meet loan underwriting criteria may affect the bank's ability to originate loans in the assessment area. In 2018 and 2019, the bank's level of lending in LMI census tracts was adequate due to the difficulty that all lenders had originating home loans within these census tracts. Additionally, there is a high level of competition in the DFW assessment area with 877 HMDA reporters in 2018 and 904 HMDA reporters in 2019.

The bank originated one home mortgage loan or 2.6% by number and 0.2% by dollar volume to low-income borrowers in 2018. Aggregate lenders originated 5.5% by number and 2.3% by dollar volume to low-income borrowers. Both the bank and the aggregate lenders performed below the demographic (27.8%) in lending to low-income borrowers within the DFW assessment area. In 2019, the bank originated no home mortgage loans to low-income borrowers. Aggregate lenders originated 4.9% by number and 2.1% by dollar volume to low-income borrowers. Both the bank and aggregate lenders performed below the demographic (27.7%) in lending to low-income borrowers within the DFW assessment area.

The bank originated one home mortgage loan or 2.6% by number and 0.3% by dollar volume to moderate-income borrowers in 2018. Aggregate lenders originated 16.1% by number and 9.1% by dollar volume to moderate-income borrowers. The bank performed below aggregate lenders

and the demographic (17.7%) in lending to moderate-income borrowers within the DFW assessment area. In 2019, the bank originated no home mortgage loans to moderate-income borrowers. Aggregate lenders originated 16.4% by number and 9.1% by dollar volume to moderate-income borrowers. The bank performed below aggregate lenders and the demographic (17.7%) in lending to moderate-income borrowers within the DFW assessment area.

Borrower Income Level	Bank Loans				Aggregate HMDA Data[1]		% of Families[2]
	#	$(000)	# %	$ %	# %	$ %	
Distribution of 2018 HMDA Loans by Borrower Income Levels DFW Assessment Area							
Total Home Mortgage Loans[3]							
Low	1	64	2.6	0.2	5.5	2.3	27.8
Moderate	1	128	2.6	0.3	16.1	9.1	17.7
Middle	1	41	2.6	0.1	20.3	14.1	18.2
Upper	6	7,250	15.4	19.5	40.2	47.3	36.2
Unknown	30	29,605	76.9	79.8	17.9	26.7	0.0
Home Purchase Loans							
Low	1	64	3.7	0.7	4.4	2.2	27.8
Moderate	0	0	0.0	0.0	17.1	11.2	17.7
Middle	1	41	3.7	0.5	21.3	17.7	18.2
Upper	5	4,250	18.5	47.3	41.3	55.8	36.2
Unknown	20	4,637	74.1	51.6	16.0	13.3	0.0
Refinanced Loans							
Low	0	0	0.0	0.0	8.5	4.3	27.8
Moderate	1	128	33.3	3.7	16.4	10.4	17.7
Middle	0	0	0.0	0.0	20.9	16.1	18.2
Upper	1	3,000	33.3	86.0	40.1	56.3	36.2
Unknown	1	360	33.3	10.3	14.1	12.9	0.0
Home Improvement Loans							
Low	0	0	0.0	0.0	6.8	4.4	27.8
Moderate	0	0	0.0	0.0	12.9	9.2	17.7
Middle	0	0	0.0	0.0	17.9	13.7	18.2
Upper	0	0	0.0	0.0	55.2	62.0	36.2
Unknown	2	400	100.0	100.0	7.2	10.7	0.0
Multifamily							
Low	0	0	0.0	0.0	0.0	0.0	27.8
Moderate	0	0	0.0	0.0	0.0	0.0	17.7
Middle	0	0	0.0	0.0	0.4	0.0	18.2
Upper	0	0	0.0	0.0	1.3	0.1	36.2
Unknown	7	24,208	100.0	100.0	98.3	99.9	0.0

[1] *Aggregate loan data reflects all loan originations in the bank's AA reported by all HMDA filers.*

[2] *Based on 2015 ACS 5-year estimate data.*

[3] *Multifamily loans are not considered in the Borrower Analysis. Total home mortgage loans may include open-end lines of credit, closed-end loans, and purchased loans that originated prior to January 1, 2018. These loans are not detailed in the table.*
(NOTE: Total percentages may not total 100.0% due to automated rounding differences.)

Borrower Income Level	Bank Loans				Aggregate HMDA Data[1]		% of Families[2]
	#	$(000)	# %	$ %	# %	$ %	
Total Home Mortgage Loans[3]							
Low	0	0	0.0	0.0	4.9	2.1	27.7
Moderate	0	0	0.0	0.0	16.4	9.1	17.7
Middle	1	40	5.9	0.3	20.4	14.1	18.2
Upper	5	3,109	29.4	26.0	41.1	48.5	36.4
Unknown	11	8,790	64.7	73.6	17.1	26.2	0.0
Home Purchase Loans							
Low	0	0	0.0	0.0	4.5	2.2	27.7
Moderate	0	0	0.0	0.0	18.9	12.2	17.7
Middle	1	40	10.0	0.8	22.6	18.3	18.2
Upper	3	2,353	30.0	45.1	40.0	54.0	36.4
Unknown	6	2,824	60.0	54.1	14.1	13.3	0.0
Refinanced Loans							
Low	0	0	0.0	0.0	5.9	2.6	27.7
Moderate	0	0	0.0	0.0	13.5	7.5	17.7
Middle	0	0	0.0	0.0	18.4	12.8	18.2
Upper	2	756	100.0	100.0	44.7	59.4	36.4
Unknown	0	0	0.0	0.0	17.5	17.8	0.0
Home Improvement Loans							
Low	0	0	0.0	0.0	6.7	4.0	27.7
Moderate	0	0	0.0	0.0	14.4	10.1	17.7
Middle	0	0	0.0	0.0	18.6	14.5	18.2
Upper	0	0	0.0	0.0	55.9	65.2	36.4
Unknown	1	1,320	100.0	100.0	4.4	6.2	0.0
Multifamily							
Low	0	0	0.0	0.0	0.0	0.0	27.7
Moderate	0	0	0.0	0.0	0.0	0.0	17.7
Middle	0	0	0.0	0.0	0.0	0.0	18.2
Upper	0	0	0.0	0.0	1.6	0.1	36.4
Unknown	4	4,646	100.0	100.0	98.4	99.9	0.0

Distribution of 2019 HMDA Loans by Borrower Income Levels
DFW Assessment Area

[1] *Aggregate loan data reflects all loan originations in the bank's AA reported by all HMDA filers.*

[2] *Based on 2015 ACS 5-year estimate data.*

[3] *Multifamily loans are not considered in the Borrower Analysis. Total home mortgage loans may include open-end lines of credit, closed-end loans, and purchased loans that originated prior to January 1, 2018. These loans are not detailed in the table.*
(NOTE: Total percentages may not total 100.0% due to automated rounding differences.)

Small Business Lending

The distribution of small business loans, by the revenue size of businesses, is reasonable. To determine the bank's performance, the bank's small business lending is compared to the number of small businesses with annual revenues of less than $1 million, located in the assessment area. During the sample period, 49 small business loans were originated in the assessment area. The

majority of loans, 38 or 77.6% by number and 22.7% by dollar volume, were originated to small businesses with annual revenues less than $1 million dollars. In addition, nine loans, or 18.4% by number and 51.4% by dollar volume of the bank's small business loans were made to businesses with an unknown revenue, which according to the bank, represents a new business with unestablished revenues, or a PPP loan. These loans demonstrate the bank's efforts in providing credit to new businesses and responding to the COVID-19 pandemic needs and reflects favorably on the bank's lending. The community contact stated that businesses are afraid to borrow money as they could end up having to close their business due to the pandemic. The bank's lending is reasonable considering the high level of competition from large national and regional banking institutions located within the assessment area.

Distribution of 2020 Small Business Lending by Revenue Size of Businesses DFW Assessment Area					
	Bank Loans				% of Total Businesses
	#	#%	$	$%	
By Revenue					
$1 Million or Less	38	77.6	524	22.7	91.1
Over $1 Million	2	4.1	599	25.9	7.8
Revenue Not Known	9	18.4	1,188	51.4	1.1
Total	49	100.0	2,311	100.0	100.0
By Loan Size					
$100,000 or Less	42	85.7	414	17.9	
$100,001 - $250,000	3	6.1	430	18.6	
$250,001 - $1 Million	4	8.2	1,467	63.5	
Total	49	100.0	2,311	100.0	
By Loan Size and Revenues $1 Million or Less					
$100,000 or Less	37	97.4	313	59.7	
$100,001 - $250,000	1	2.6	211	40.3	
$250,001 - $1 Million	0	0.0	0	0.0	
Total	38	100.0	524	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% due to automated rounding differences.					

Geographic Distribution of Loans

For this analysis, the geographic distribution of small business lending and HMDA lending, including both originations and purchases, was compared with available demographic information. Performance context and aggregate lending data were taken into consideration. Considering all these factors, the bank's geographic distribution of loans reflects reasonable penetration throughout the assessment area. Loans were generally made in close proximity to the bank's branches and there were no conspicuous gaps or anomalies in the lending patterns.

Home purchase, multifamily, and small business lending were giving more weight in the analysis of geographic distribution due to most of the bank's lending occurring in these categories. The distribution of the remainder of bank lending in middle- and upper-income geographies did not affect conclusions about the bank's performance considering its lending in low- and moderate-income geographies.

Residential Real Estate (HMDA) Lending:

The geographic distribution of HMDA loans reflects reasonable penetration throughout the assessment area. This was based on performance compared to demographics, taking into consideration the performance of the aggregate lenders. The bank's overall lending is adequate due to the high level of competition in the assessment area as previously stated in this report.

The bank originated seven home mortgage loans or 17.9% by number and 24.1% by dollar volume in low-income census tracts in 2018. Aggregate lenders originated 5.4% by number and 6.3% by dollar volume in low-income census tracts. The bank outperformed the aggregate lenders and the demographic (8.0%) in low-income census tracts within the DFW assessment area. In 2019, the bank originated two home mortgage loans or 11.8% by number and 10.4% by dollar volume in low-income census tracts. Aggregate lenders originated 5.4% by number and 5.8% by dollar volume in low-income census tracts. The bank outperformed the aggregate lenders and the demographic (7.7%) in low-income census tracts within the DFW assessment area.

The bank originated eight home mortgage loans or 20.5% by number and 13.5% by dollar volume in moderate-income census tracts in 2018. Aggregate lenders originated 20.6% by number and 15.8% by dollar volume in moderate-income census tracts. The bank performed slightly below the aggregate lenders. Both the bank and aggregate lenders performed below the demographic (26.2%) in moderate-income census tracts. In 2019, the bank originated four home mortgage loans or 23.5% by number and 31.3% by dollar volume in moderate-income census tracts. Aggregate lenders originated 19.8% by number and 15.2% by dollar volume in moderate-income census tracts. The bank outperformed aggregate lenders but performed under the demographic (26.4%) in moderate-income census tracts.

Home Purchase Loans

The bank originated three home purchase loans or 11.1% by number and 2.4% by dollar volume in low-income census tracts in 2018. Aggregate lenders originated 6.0% by number and 4.2% by dollar volume in low-income census tracts. The bank outperformed the aggregate lenders and the demographic (8.0%) in low-income census tracts. In 2019, the bank originated one home purchase loan or 10.0% by number (0.8% by dollar volume) in a low-income census tract. Aggregate lenders originated 6.2% by number (4.3% by dollar volume) in low-income census tracts. The bank outperformed the aggregate lenders and the demographic (7.7%) in low-income census tracts. The bank's lending is adequate due to high level of competition within the DFW assessment area.

The bank originated five home purchase loans or 18.5% by number and 7.2% by dollar volume in moderate-income census tracts in 2018. Aggregate lenders originated 20.2% by number and 14.1% by dollar volume in moderate-income census tracts. The bank performed slightly below aggregate lenders and demographic (26.2%) in moderate-income census tracts. In 2019, the bank originated one home purchase loan or 10.0% by number and 5.5% by dollar volume in a

moderate-income census tract. Aggregate lenders originated 14.7% by number and 11.5% by dollar volume in moderate-income census tracts. The bank performed below the aggregate and the demographic (15.8%) in moderate-income census tracts. The bank's lending is adequate due to high level of competition within the DFW assessment area.

Refinance Loans

The bank originated no refinance loans in low-income census tracts in 2018. Aggregate lenders originated 3.7% by number and 2.3% by dollar volume in low-income census tracts. The bank performed below aggregate lenders and the demographic (8.0%). Additionally, in 2019, the bank originated no refinance loans in low-income census tracts. Aggregate lenders originated 3.7% by number and 2.8% by dollar volume in moderate-income census tracts. Both the bank and aggregate lenders performed below the demographic (7.7%). The bank's lending is adequate due to high level of competition within the DFW assessment area.

The bank originated one refinance loan in a moderate-income census tract in 2018 or 33.3% by number and 3.7% by dollar volume. Aggregate lenders originated 20.2% by number and 12.7% by dollar volume in moderate-income census tracts. The bank outperformed the aggregate lenders and the demographic (26.2%) in moderate-income census tracts. In 2019, the bank originated no refinance loans in moderate-income census tracts. Aggregate lenders originated 17.5% by number and 10.8% by dollar volume in moderate-income census tracts. The bank performed below both aggregate lenders and the demographic (26.4%) in moderate-income census tracts. The bank's lending is adequate due to the high level of competition within the assessment area.

Home Improvement

The bank originated no home improvement loans in low-income census tracts in 2018. Aggregate lenders originated 3.8% by number and 3.0% by dollar volume in low-income census tracts. Both the bank and aggregate performed below the demographic (8.0%) in low-income census tracts. Additionally, in 2019, the bank originated no home improvement loans in low-income census tracts. Aggregate lenders originated 4.5% by number and 3.3% by dollar volume in low-income census tracts. Both the bank and aggregate lenders performed below the demographic (7.7%) in low-income census tracts. The bank's lending is adequate due to high level of competition within the DFW assessment area.

The bank originated one home improvement loan in a moderate-income census tract in 2018 or 50.0% by number and 46.0% by dollar volume. Aggregate lenders originated 18.1% by number and 14.3% by dollar volume in moderate-income census tracts. The bank outperformed the aggregate lenders and the demographic (26.2%) in moderate-income census tracts. In 2019, the bank originated zero home improvement loans in moderate-income census tracts. Aggregate lenders originated 17.8% by number and 13.3% by dollar volume in moderate-income census tracts. The bank performed below both the aggregate and the demographic (26.4%) in moderate-income census tracts within the DFW assessment area. The bank's lending is adequate.

Multifamily

The bank originated four multifamily loans or 57.1% by number and 36.0% by dollar volume in low-income census tracts in 2018. Aggregate lenders originated 26.9% by number and 21.6% by dollar volume in low-income census tracts. The bank outperformed the aggregate lenders and

demographic (26.5%) in low-income census tracts. In 2019, the bank originated one multifamily loan or 25.0% by number and 25.8% by dollar volume in a low-income census tract. Aggregate lenders originated 26.0% by number and 20.6% by dollar volume. The bank's performance is comparable to aggregate lenders and the demographic (26.3%) in low-income census. These originations show the bank's willingness to originate multifamily loans in low-income census tracts. The bank's lending is adequate.

The bank originated one multifamily loan or 14.3% by number and 16.8% by dollar volume in a moderate-income census tract in 2018. Aggregate lenders originated 34.5% by number and 27.2% by dollar volume in moderate-income census tracts. The bank performed below both aggregate lenders and the demographic (30.0%) in moderate-income census tracts. In 2019, the bank originated three multifamily loans or 75.0% by number and 74.2% by dollar volume in moderate-income census tracts. Aggregate lenders originated 35.3% by number and 26.0% by dollar volume in moderate-income census tracts. This is adequate as the bank outperformed the aggregate lenders and the demographic (30.3%) in moderate-income census tracts. These originations show the bank's willingness to originate multifamily loans moderate-income census tracts.

Distribution of 2018 HMDA Loans by Income Level of Geography DFW Assessment Area							
Census Tract Income Level	Bank Loans				Aggregate HMDA Data[1]		% of Owner Occupied Units[2]
	#	$(000)	# %	$ %	# %	$ %	
Total Home Mortgage Loans[4]							
Low	7	8,942	17.9	24.1	5.4	6.3	8.0
Moderate	8	5,015	20.5	13.5	20.6	15.8	26.2
Middle	10	13,004	25.6	35.1	32.8	26.7	30.6
Upper	14	10,127	35.9	27.3	41.0	50.8	35.2
Unknown[3]	0	0	0.0	0.0	0.1	0.4	0.1
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Home Purchase Loans							
Low	3	218	11.1	2.4	6.0	4.2	8.0
Moderate	5	644	18.5	7.2	20.2	14.1	26.2
Middle	8	1,579	29.6	17.6	32.5	26.9	30.6
Upper	11	6,551	40.7	72.9	41.1	54.6	35.2
Unknown[3]	0	0	0.0	0.0	0.2	0.2	0.1
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Refinanced Loans							
Low	0	0	0.0	0.0	3.7	2.3	8.0
Moderate	1	128	33.3	3.7	20.2	12.7	26.2
Middle	0	0	0.0	0.0	34.1	26.2	30.6
Upper	2	3,360	66.7	96.3	41.8	58.7	35.2
Unknown[3]	0	0	0.0	0.0	0.1	0.1	0.1
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Home Improvement Loans							
Low	0	0	0.0	0.0	3.8	3.0	8.0
Moderate	1	184	50.0	46.0	18.1	14.3	26.2
Middle	0	0	0.0	0.0	29.1	24.9	30.6
Upper	1	216	50.0	54.0	48.8	57.6	35.2
Unknown[3]	0	0	0.0	0.0	0.1	0.2	0.1
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Multifamily Loans							% of Multifamily Units[2]
Low	4	8,724	57.1	36.0	26.9	21.6	26.5
Moderate	1	4,059	14.3	16.8	34.5	27.2	30.0
Middle	2	11,425	28,6	47.2	21.6	26.3	24.3
Upper	0	0	0.0	0.0	16.4	22.9	18.9
Unknown[3]	0	0	0.0	0.0	0.6	1.9	0.3
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0

[1] Aggregate loan data reflects all loan originations in the bank's AA reported by all HMDA filers.

[2] Based on 2015 ACS 5-year estimate data and 2018 FFIEC census tract designations.

[3] Includes only loans originated in tracts where the income level is unknown. It does not include loans for which tract locations were not reported, which is 0.0% by number and 0.0% by dollar for aggregate lenders.

[4] Total home mortgage loans may include open-end lines of credit, closed-end loans, and purchased loans that originated prior to January 1, 2018. These loans are not detailed in the table.

(NOTE: Total percentages may not total 100.0% due to automated rounding differences.)

Distribution of 2019 HMDA Loans by Income Level of Geography DFW Assessment Area							
Census Tract Income Level	**Bank Loans**				**Aggregate HMDA Data**[1]		**% of Owner Occupied Units**[2]
	#	**$(000)**	**# %**	**$ %**	**# %**	**$ %**	
Total Home Mortgage Loans[4]							
Low	2	1,240	11.8	10.4	5.4	5.8	7.7
Moderate	4	3,734	23.5	31.3	19.8	15.2	26.4
Middle	3	1,772	17.6	14.8	31.4	25.2	29.8
Upper	8	5,193	47.1	43.5	43.2	53.5	35.9
Unknown[3]	0	0	0.0	0.0	0.2	0.2	0.1
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Home Purchase Loans							
Low	1	40	10.0	0.8	6.2	4.3	7.7
Moderate	1	288	10.0	5.5	20.8	15.0	26.4
Middle	3	1,772	30.0	34.0	31.8	26.6	29.8
Upper	5	3,117	50.0	59.7	40.9	53.8	35.9
Unknown[3]	0	0	0.0	0.0	0.3	0.3	0.1
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Refinanced Loans							
Low	0	0	0.0	0.0	3.7	2.8	7.7
Moderate	0	0	0.0	0.0	17.5	10.8	26.4
Middle	0	0	0.0	0.0	30.6	22.9	29.8
Upper	2	756	100.0	100.0	48.2	63.4	35.9
Unknown[3]	0	0	0.0	0.0	0.1	0.1	0.1
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Home Improvement Loans							
Low	0	0	0.0	0.0	4.5	3.3	7.7
Moderate	0	0	0.0	0.0	17.8	13.3	26.4
Middle	0	0	0.0	0.0	28.5	24.0	29.8
Upper	1	1,320	100.0	100.0	49.2	59.3	35.9
Unknown[3]	0	0	0.0	0.0	0.1	0.2	0.1
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Multifamily Loans							**% of Multifamily Units**[2]
Low	1	1,200	25.0	25.8	26.0	20.6	26.3
Moderate	3	3,446	75.0	74.2	35.3	26.0	30.3
Middle	0	0	0.0	0.0	19.7	24.5	23.6
Upper	0	0	0.0	0.0	19.0	29.0	19.5
Unknown[3]	0	0	0.0	0.0	0.0	0.0	0.3
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0

[1] Aggregate loan data reflects all loan originations in the bank's AA reported by all HMDA filers.

[2] Based on 2015 ACS 5-year estimate data and 2019 FFIEC census tract designations.

[3] Includes only loans originated in tracts where the income level is unknown. It does not include loans for which tract locations were not reported, which is 0.0% by number and 0.0% by dollar for aggregate lenders.

[4] Total home mortage loans may include open-end lines of credit, closed-end loans, and purchased loans that originated prior to January 1, 2018. These loans are not detailed in the table.

(NOTE: Total percentages may not total 100.0% due to automated rounding differences.)

Small Business Lending

The geographic distribution of small business loans reflects reasonable penetration throughout the assessment area. This was based on performance compared to demographics, taking into consideration the performance compared to the total percentage of businesses in the assessment area. During the sample period, 49 small business loans were originated in the assessment area. Of these, four or 8.2% by number and 1.5% by dollar volume were originated in low-income census tracts. This is adequate when compared to the demographic (9.6%) in low-income census tracts. In moderate income census tracts, 15 small business loans were originated 30.6% by number and 39.4% by dollar volume were originated in moderate-income census tracts. This is adequate due to the bank outperforming the demographic (24.9%) in moderate-income census tracts.

Distribution of 2020 Small Business Lending by Income Level of Geography DFW Assessment Area					
Census Tract Income Level	Bank Loans				% of Total Businesses
	#	#%	$	$%	
Low	4	8.2	34	1.5	9.6
Moderate	15	30.6	911	39.4	24.9
Middle	12	24.5	257	11.1	27.3
Upper	17	34.7	772	33.4	37.5
Unknown	1	2.0	337	14.6	0.8
Tract Unknown	0	0.0	0	0.0	0.0
Total	49	100.0	2,311	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% due to automated rounding differences.					

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 substance of community needs, primarily through community development investment initiatives and social services targeted to low- and moderate-income individuals in its community. The bank invested in nine economic development bonds via school districts, government agencies, and small business investment companies that invest into the assessment area or statewide initiatives for promoting economic development. Of these, five are invested in statewide initiatives for promoting economic development.

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

DFW Assessment Area									
Community Development Activities									
	Community Development Loans		**Qualified Investments**						**Community Development Services**
			Investments		**Donations**		**Total Investments**		
Purpose	#	$(000s)	#	$(000s)	#	$(000s)	#	$(000s)	#
Affordable Housing	0	0.0	0	0.0	0	0.0	0	0.0	0
Community Services	0	0.0	0	0.0	1	3.5	1	3.5	5
Economic Development	0	0.0	4	3,384.7	1	2.5	5	3,387.2	0
Revitalization and Stabilization	3	3,893.7	0	0.0	0	0.0	0	0.0	1
Totals	3	3,893.7	4	3,384.7	2	6.0	6	3,390.7	6

Description of Institution's Operations in Lubbock Assessment Area

The Lubbock assessment area includes Crosby and Lubbock counties. These counties, along with Lynn County, which is excluded from the assessment area, make up the Lubbock Metropolitan Statistical Area (MSA). The Lubbock assessment area is located in the panhandle region of Texas. The bank has five branches located within the assessment area. The bank has one branch located in a moderate-income census tract, three branches located in middle-income census tracts, and one branch located in an upper-income census tract.

According to the FDIC, as of June 30, 2020, there were 25 federally insured depository institutions operating 109 branches within the assessment area. The bank ranks ninth in the market with 3.3% of the market share in deposits. PlainsCapital Bank led the market with 19.7% of the market share. Other market leaders include City Bank and Wells Fargo Bank with 16.3% and 9.1% respectively.

The bank operates in a competitive mortgage lending assessment area, as measured by the number of HMDA reporters in 2018 and 2019. In 2018, there were 305 reporters that originated or purchased 9,576 HMDA loans in the assessment area. The bank ranked 30th in the HMDA market share with 75 originated or purchased loans. The HMDA market share was led by Wells Fargo Bank, PrimeWest Mortgage Corporation, and City Bank, accounting for a combined 27.3% of the market share. In 2019, there were 318 reporters that originated or purchased 10,311 HMDA loans in the assessment area. The bank ranked 31st in the HMDA market share with 61 originated or purchased loans. The HMDA market was led by Wells Fargo Bank, PrimeWest Mortgage

Corporation, and Texas Tech Federal Credit Union, accounting for a combined 23.0% of the market share.

Lubbock and Crosbyton are the county seats of Lubbock and Crosby counties, respectively. The table below reflects the population in the Lubbock assessment area.

County	2019 Population Estimate	% Change Since 2010	Major Municipalities
Lubbock	310,569	10.8%	Lubbock
Crosby	5,737	-4.8%	Ralls

The table below compares the bank's distribution of branches to geographies, population, and businesses based on income levels.

Tract Income	% of Geographies	% of Population	% of Businesses	Branches		Full Service ATMs	
				#	%	#	%
Low	8.5	5.5	3.4	0	0.0	0	0.0
Moderate	25.4	23.5	16.8	1	20.0	0	0.0
Middle	33.8	39.1	36.5	3	60.0	0	0.0
Upper	31.0	31.9	43.3	1	20.0	1	100.0
Unknown	1.4	0.0	0.1	0	0.0	0	0.0
Total	100. 0	100.0	100. 0	5	100.0	1	100.0
Note: Percentages may not total 100.0% due to automated rounding differences.							

Demographic Characteristics

The Lubbock assessment area contains a total of 71 census tracts. Of these, six (8.5%) are low-income census tracts, 18 (25.4%) are moderate-income census tracts, 24 (33.8%) are middle-income census tracts, 22 (31.0%) are upper-income census tracts, and one (1.4%) are unknown income census tracts.

Income Characteristics

The Lubbock assessment area contains 68,532 families. Of these, 2,681 (3.9%) families reside in low-income census tracts, 15,745 (23.0%) families reside in moderate-income census tracts, 25,387 (37.0%), families reside in middle-income census tracts, and 24,719 (36.1%) families reside in upper-income census tracts. There are 6,680 (12.7%) families living below the poverty in the assessment area. Of these, 935 (34.9%) families reside in low-income census tracts, 3,575 (22.7%) families reside in moderate-income census tracts, 3,028 (11.9%) families reside in middle-income census tracts, and 1,142 (4.6%) families reside in upper-income census tracts. In 2019, the area median family income for the Lubbock MSA was $61,900 compared to $57,000

for the state of Texas. The 2019 median family income for the Lubbock MSA of $61,900, represents a 1.4% decrease from the 2018 median family income of $62,800.

Income level designations are shown in the table below.

Income Level	2018	2019
Median Family Income	$62,800	$61,900
Low-income	< $31,400	< $30,950
Moderate-income	$31,400< $50,240	$30,950< $49,520
Middle-income	$50,240< $75,360	$49,520< $74,280
Upper-income	≥ $75,360	≥ $74,280

Housing Characteristics

The assessment area contains 122,465 housing units, of these 51.2% are owner-occupied, 38.4% are rental units, and 10.4% of the units are vacant. The assessment area's median age of housing stock in 2019 was 43 years compared to 31 years for the state of Texas. This is a 22.86% increase in the median age of housing stock for the assessment area, as the age was 35 years in 2010. The assessment area's median housing value in 2019 was $110,930 compared to $136,000 for the state of Texas. This is a 9.1% increase in the median housing value as it was $101,637 in 2010. The affordability ratio is the median household income divided by median housing value. A higher ratio means housing is more affordable. The assessment area's affordability ratio in 2019 was 41.4 compared to 39.1 for the state of Texas. This is a -0.5% decrease in the affordability ratio as it was 41.6 in 2010.

Employment and Economic Conditions

Health, education, retail, and food sectors are major contributors to economic activity in the Lubbock MSA. Health services is the largest industry in the Lubbock MSA. 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. [4]

Education, Lubbock's second-largest industry, employs 13 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 sectors employment. The university's Health Sciences Center employed 3,400 people as of September 2016. [5]

Jobs in crop production and food manufacturing make up much of the agribusiness industry, which is slightly more concentrated in Lubbock than in the United States overall. Texas' broader High Plains region, which includes Lubbock, harvests 25 percent of the annual cotton crop in the United States. Agribusiness giant Monsanto, a Fortune 500 firm, scheduled the opening of a

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[4] https://www.dallasfed.org/research/heart/lubbock
[5] https://www.dallasfed.org/research/heart/lubbock

nationwide cottonseed processing center in Lubbock in 2018.[6] In 2019, the unemployment rate decreased to 2.8%, a 0.2% decrease from the 2018 unemployment rate of 3.0%.

There are 2,443 people employed in Crosby County.   The largest industries include healthcare/social assistance (318 people), agriculture, forestry, hunting, and fishing (298 people), and retail trade (267 people). The highest paying industries are mining, quarrying, oil & natural gas extraction ($71,250), utilities ($42,917), and wholesale trade ($37,778).   In 2019, the unemployment rate decreased to 3.9%, a 0.7% decrease from the 2018 unemployment rate of 4.6%.

The Lubbock assessment area contains 16,344 businesses. Of these, 560 (3.4%) businesses are located in low-income census tracts, 2,740 (16.8%) businesses are located in moderate-income census tracts, 5,962 (36.5%) business are located in middle-income census tracts, 7,073 (43.3%) businesses are located in upper-income census tracts, and nine (0.1%) businesses are located in unknown income census tracts. Of the 16,344 businesses in the assessment area, 15,157 (92.7%) businesses have annual revenues less than $1 million. Of these, 511 (3.4%) businesses are located in low-income census tracts, 2,431 (16.0%) businesses are located in moderate-income census tracts, 5,543 (36.6%) businesses are located in middle-income census tracts, 6,664 (44.0%) businesses are located in upper-income census tracts and eight (0.1%) businesses are located in unknown income census tracts.

The following chart shows unemployment rates relevant to the assessment area for 2018 and 2019.

Annual Average Unemployment Rate		
Area	2018	2019
Lubbock County	3.0	2.8
Crosby County	4.6	3.9
Lubbock MSA	3.1	2.8
Assessment area	3.0	2.8
State of Texas	3.8	3.5
United States	3.9	3.7

Community Contacts and Community Development Opportunities

Two community contacts were conducted during this evaluation. One was in the housing sector for Lubbock county. The contact stated that the Lubbock area was not affected as much as expected by the COVID-19 pandemic. Additionally, the contact did state that there is an increase in the number of individuals applying for rent and utility assistance due to the recent winter storm and the pandemic. Further, the contact stated that there is an increase in housing being built within the area. This increase is causing a shortage of some building supplies.

A second community contact in this assessment works in the small business sector. The contact stated that the area needs more micro lenders. The contact further stated that a lot of borrowers do not qualify and need micro lenders to work with the borrowers for them to be more lendable and financially prepared. Additionally, the contact stated that most of the borrowers in the area

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[6] https://www.dallasfed.org/research/heart/lubbock

do not have access to capital and need technical assistance. The contact also indicated the area needs Community Development Financial Institutions (CDFI) for the entire west Texas region. The contact indicated this would be an opportunity for local banks to partner with CDFIs and invest in the community. The contact stated 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).

Key Assessment Area Demographics

The following table details selected characteristics of the assessment area.

2020 Lubbock Assessment Area Demographics								
Income Categories	**Tract Distribution**		**Families by Tract Income**		**Families < Poverty Level as a % of Families by Tract**		**Families by Family Income**	
	#	%	#	%	#	%	#	%
Low	6	8.5	2,681	3.9	935	34.9	15,281	22.3
Moderate	18	25.4	15,745	23.0	3,575	22.7	11,410	16.6
Middle	24	33.8	25,387	37.0	3,028	11.9	13,364	19.5
Upper	22	31.0	24,719	36.1	1,142	4.6	28,477	41.6
Unknown	1	1.4	0	0.0	0	0.0	0	0.0
Total AA	**71**	**100.0**	**68,532**	**100.0**	**6,680**	**12.7**	**68,532**	**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	29,078	11,512	18.4	39.6	13,655	47.0	3,911	13.5
Middle	45,596	23,334	37.2	51.2	17,870	39.2	4,392	9.6
Upper	40,058	26,262	41.9	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	**122,465**	**62,647.0**	**100.0**	**51.2**	**47,082**	**38.4**	**12,736**	**10.4**

	Total Businesses by Tract		**Businesses by Tract & Revenue Size**					
			Less Than or = $1 Million		**Over $1 Million**		**Revenue Not Reported**	
	#	%	#	%	#	%	#	%
Low	560	3.4	511	3.4	48	4.7	1	0.6
Moderate	2,740	16.8	2,431	16.0	285	28.0	24	14.1
Middle	5,962	36.5	5,543	36.6	366	36.0	53	31.2
Upper	7,073	43.3	6,664	44.0	317	31.2	92	54.1
Unknown	9	0.1	8	0.1	1	0.1	0	0.0
Total AA	**16,344**	**100.0**	**15,157**	**100.0**	**1,017**	**100.0**	**170**	**100.0**
Percent of Total Businesses:				**92.7**		**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	0.6	4	0.7	0	0.0	0	0.0
Moderate	81	12.8	78	12.8	3	14.3	0	0.0
Middle	205	32.5	199	32.6	6	28.6	0	0.0
Upper	341	54.0	329	53.9	12	57.1	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**631**	**100.0**	**610**	**100.0**	**21**	**100.0**	**0**	**0.0**
Percent of Total Farms:				**96.7**		**3.3**		**0.0**

Based on 2015 American Community Survey 5-year estimate data, 2020 FFIEC census tract designations, and 2020 D&B data.
(NOTE: Total percentages may not total 100.0% due to automated rounding differences.)

Conclusions with Respect to Performance Tests in Lubbock Assessment Area

LENDING TO BORROWERS OF DIFFERENT INCOMES AND TO BUSINESSES OF DIFFERENT SIZES

The bank's distribution of lending to borrowers reflects a reasonable penetration among individuals of different income levels (including low- and moderate-income) and businesses of different revenue sizes. The bank performed comparable to, or below aggregate HMDA lenders in originating HMDA loans to low- and moderate-income borrowers in both 2018 and 2019. Small business lending was given more weight in the analysis due to most of the bank's lending occurring in this category. The distribution of the remainder of bank lending to middle- and upper-income borrowers did not affect conclusions about the bank's performance considering its lending to low- and moderate-income borrowers. In addition, the majority of small business loans made in the assessment area were to businesses with annual revenues of $1 million or less. The bank's lending to small businesses of different revenue levels is reasonable considering their performance.

Residential Real Estate (HMDA) Lending:

Overall, HMDA lending by borrower income in the assessment area is reasonable when compared to demographic characteristics of the community, as well as the performance of aggregate HMDA lenders with loan originations or purchases in the assessment area. The bank originated 146 HMDA loans within the assessment area in 2018 and 2019, combined.

While the bank's lending to LMI borrowers is below the assessment area demographic, several factors may account for the limited level of lending compared to assessment area demographics, such as the number of competitor lenders, down payment requirements, closing costs, and borrow credit issues. Based on the ACS, 3.9% of families were considered low-income and 23.0% were classified as moderate-income. A total of 935 families or 34.9% live below poverty in low-income census tracts, and 3,575 families or 22.7% live below poverty in moderate-income census tracts. Difficulties of LMI families to meet loan underwriting criteria may affect the bank's ability to originate loans in the assessment area. In 2018 and 2019, the bank's level of lending in LMI census tracts was adequate due to the difficulty that all lenders had originating home loans within LMI census tracts. In addition, there is a high level of competition in the Lubbock assessment area with 305 HMDA reporters in 2018 and 318 HMDA reporters in 2019.

The bank originated two home mortgage loans or 2.7% by number and 0.8% by dollar volume to low-income borrowers in 2018. Aggregate lenders originated 3.6% by number and 1.6% by dollar volume to low-income borrowers. Both the bank and the aggregate lenders performed below the demographic (22.3%) in lending to low-income borrowers. In 2019, the bank originated no home mortgage loans to low-income borrowers. Aggregate lenders originated 2.3% by number and 1.0% by dollar volume to low-income borrowers. The bank and aggregate lenders performed below the demographic (22.3%) in lending to low-income borrowers.

The bank originated no home mortgage loans to moderate-income borrowers in 2018. Comparatively, aggregate lenders originated 11.2% by number and 7.0% by dollar volume. Further, in 2019, the bank originated no home mortgage loans to moderate-income borrowers. Comparatively, aggregate lender originated 10.8% by number and 6.4% by dollar volume. The bank performed below both the aggregate lenders and the demographic (16.6%) for 2018 and 2019 in lending to moderate-income borrowers.

Distribution of 2018 HMDA Loans by Borrower Income Levels Lubbock Assessment Area							
Borrower Income Level	**Bank Loans**				**Aggregate HMDA Data[1]**		**% of Families[2]**
	#	**$(000)**	**# %**	**$ %**	**# %**	**$ %**	
Total Home Mortgage Loans[3]							
Low	2	57	2.7	0.8	3.6	1.6	22.3
Moderate	0	0	0.0	0.0	11.2	7.0	16.6
Middle	2	64	2.7	0.9	16.6	12.9	19.5
Upper	37	2,960	49.3	40.6	42.3	47.4	41.6
Unknown	34	4,217	43.3	57.8	26.3	31.1	0.0
Home Purchase Loans							
Low	2	57	3.3	1.2	3.5	1.7	22.3
Moderate	0	0	0.0	0.0	11.9	8.3	16.6
Middle	2	64	3.3	1.4	17.4	15.1	19.5
Upper	34	2,474	56.7	53.2	44.2	53.9	41.6
Unknown	22	2,054	36.7	44.2	23.1	20.9	0.0
Refinanced Loans							
Low	0	0	0.0	0.0	4.7	2.2	22.3
Moderate	0	0	0.0	0.0	10.7	6.0	16.6
Middle	0	0.0	0.0	0.0	16.5	11.3	19.5
Upper	3	486	25.0	33.3	40.6	50.4	41.6
Unknown	9	974	75.0	66.7	27.6	30.1	0.0
Home Improvement Loans							
Low	0	0	0.0	0.0	3.3	2.6	22.3
Moderate	0	0	0.0	0.0	9.3	8.7	16.6
Middle	0	0	0.0	0.0	9.3	9.1	19.5
Upper	0	0	0.0	0.0	47.3	44.2	41.6
Unknown	2	139	100.0	100.0	30.7	35.5	0.0
Multifamily							
Low	0	0	0.0	0.0	0.0	0.0	22.3
Moderate	0	0	0.0	0.0	0.0	0.0	16.6
Middle	0	0	0.0	0.0	3.0	0.9	19.5
Upper	0	0	0.0	0.0	13.4	2.7	41.6
Unknown	1	1,050	100.0	100.0	83.6	96.5	0.0

[1] Aggregate loan data reflects all loan originations in the bank's AA reported by all HMDA filers.

[2] Based on 2015 ACS 5-year estimate data.

[3] Multifamily loans are not considered in the Borrower Analysis. Total home mortgage loans may include open-end lines of credit, closed-end loans, and purchased loans that originated prior to January 1, 2018. These loans are not detailed in the table.
(NOTE: Total percentages may not total 100.0% due to automated rounding differences.)

Borrower Income Level	Bank Loans				Aggregate HMDA Data[1]		% of Families[2]
	#	$(000)	# %	$ %	# %	$ %	
Distribution of 2019 HMDA Loans by Borrower Income Levels **Lubbock Assessment Area**							
Total Home Mortgage Loans[3]							
Low	0	0	0.0	0.0	2.3	1.0	22.3
Moderate	0	0	0.0	0.0	10.8	6.4	16.6
Middle	3	234	4.9	4.0	17.5	13.2	19.5
Upper	14	1,889	23.0	32.3	48.2	54.0	41.6
Unknown	44	3,720	72.1	63.7	21.3	25.4	0.0
Home Purchase Loans							
Low	0	0	0.0	0.0	2.3	1.1	22.3
Moderate	0	0	0.0	0.0	12.1	8.0	16.6
Middle	2	112	3.8	2.2	19.5	16.3	19.5
Upper	13	1,827	24.5	36.0	48.9	59.1	41.6
Unknown	38	3,131	71.7	61.8	17.2	15.5	0.0
Refinanced Loans							
Low	0	0	0.0	0.0	2.4	1.0	22.3
Moderate	0	0	0.0	0.0	7.6	4.0	16.6
Middle	1	122	16.7	28.3	12.6	8.1	19.5
Upper	1	62	16.7	14.4	52.6	62.1	41.6
Unknown	4	247	66.7	57.3	24.9	24.9	0.0
Home Improvement Loans							
Low	0	0	0.0	0.0	4.5	2.3	22.3
Moderate	0	0	0.0	0.0	5.8	3.0	16.6
Middle	0	0	0.0	0.0	14.9	14.1	19.5
Upper	0	0	0.0	0.0	47.4	50.2	41.6
Unknown	0	0	0.0	0.0	27.3	30.3	0.0
Multifamily							
Low	0	0	0.0	0.0	0.0	0.0	22.3
Moderate	0	0	0.0	0.0	0.0	0.0	16.6
Middle	0	0	0.0	0.0	1.6	0.2	19.5
Upper	0	0	0.0	0.0	3.2	0.4	41.6
Unknown	2	342	100.0	100.0	95.2	99.3	0.0

[1] Aggregate loan data reflects all loan originations in the bank's AA reported by all HMDA filers.

[2] Based on 2015 ACS 5-year estimate data.

[3] Multifamily loans are not considered in the Borrower Analysis. Total home mortgage loans may include open-end lines of credit, closed-end loans, and purchased loans that originated prior to January 1, 2018. These loans are not detailed in the table.
(NOTE: Total percentages may not total 100.0% due to automated rounding differences.)

Small Business Lending

The distribution of small business loans by revenue size of businesses is reasonable. To determine the bank's performance, the bank's small business lending is compared to the number of small businesses with annual revenues of less than $1 million, located in the assessment area. During the sample period, 35 small business loans were originated in the assessment area. The

majority of the loans, 23 or 65.7% by number and 61.8% by dollar volume, were originated to small business with revenues less than $1 million dollars. In addition, seven loans or 20.0% by number and 9.9% by dollar volume of the bank's small business lending were made to businesses with an unknown revenue, which according to the bank, represents a new business with unestablished revenues, or a PPP loan. These loans demonstrate the bank's efforts in providing credit to new businesses and responding to the COVID-19 pandemic needs and reflects favorably on the bank's lending. The bank's lending is reasonable considering the high level of competition from large national and regional banking institutions located within the assessment area.

Distribution of 2020 Small Business Lending by Revenue Size of Businesses Lubbock Assessment Area					
	Bank Loans				% of Total Businesses
	#	#%	$	$%	
By Revenue					
$1 Million or Less	23	65.7	1,398	61.8	92.2
Over $1 Million	5	14.3	641	28.3	6.8
Revenue Not Known	7	20.0	224	9.9	1.0
Total	35	100.0	2,263	100.0	100.0
By Loan Size					
$100,000 or Less	28	80.0	983	43.4	
$100,001 - $250,000	6	17.1	970	42.9	
$250,001 - $1 Million	1	2.9	310	13.7	
Total	35	100.0	2,263	100.0	
By Loan Size and Revenues $1 Million or Less					
$100,000 or Less	18	78.3	628	44.9	
$100,001 - $250,000	5	21.7	770	55.1	
$250,001 - $1 Million	0	0.0	0	0.0	
Total	23	100.0	1,398	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% due to automated rounding differences.					

Geographic Distribution of Loans

For this analysis, the geographic distribution of small business lending and HMDA lending, including both originations and purchases, was compared with available demographic information. Performance context and aggregate lending data were taken into consideration. Considering all these factors, the bank's geographic distribution of loans reflects reasonable penetration throughout the assessment area. Loans were generally made in close proximity to the bank's branches and there were no conspicuous gaps or anomalies in the lending patterns. Home purchase and small business lending were giving more weight in the analysis of geographic distribution due to most of the bank's lending occurring in these categories. The distribution of

the remainder of bank lending in middle- and upper-income geographies did not affect conclusions about the bank's performance considering its lending in low- and moderate-income geographies).

Residential Real Estate (HMDA) Lending:

The geographic distribution of HMDA loans reflects reasonable penetration throughout the assessment area. This was based on performance compared to demographics and taking into consideration the performance of the aggregate lenders. The bank originated four home mortgage loans or 5.3% by number and 5.2% by dollar volume in low-income census tracts. Aggregate lenders originated 1.7% by number 1.4% by dollar volume in low-income census tracts. The bank outperformed the aggregate lenders and the demographic (2.5%) in low-income census tracts. In 2019, the bank originated five home mortgage loans or 8.2% by number and 6.9% by dollar volume in low-income census tracts. Aggregate lenders originated 1.5% by number and 1.0% by dollar volume in low-income census tracts. The bank outperformed the aggregate lenders and the demographic (2.5%) in low-income census tracts. The bank's lending is adequate.

The bank originated 33 home mortgage loans or 44.0% by number and 34.2% by dollar volume in moderate-income census tracts. The aggregate lenders originated 10.3% and 11.8% by dollar volume in moderate-income census tracts. The bank outperformed the aggregate lenders and the demographic (18.4%) in moderate-income census tracts. In 2019, the bank originated 30 home mortgage loans or 49.2% and 31.4% by dollar volume in moderate income census tracts. Aggregate lenders originated 9.5% by number and 6.0% by dollar volume in moderate-income census tracts. The bank outperformed the aggregate lenders and the demographic (18.4%) in moderate-income census tracts. The bank's lending is adequate.

Home Purchase Loans

The bank originated two home purchase loans or 3.3% and 4.4% by dollar volume in low-income census tracts in 2018. Aggregate lenders originated 1.5% by number and 0.9% by dollar volume in low-income census tracts. The bank outperformed the aggregate lenders and the demographic (2.5%) in low-income census tracts. In 2019, the bank originated three home purchase loans or 5.7% by number and 5.2% by dollar volume in low-income census tracts. Aggregate lenders originated 1.4% by number and 0.8% by dollar volume in low-income census tracts. The bank outperformed the aggregate lenders and the demographic (2.5%) in low-income census tracts. The bank's lending is adequate.

The bank originated 31 home purchase loans or 51.7% by number and 30.3% by dollar volume in moderate-income census tracts in 2018. Aggregate lenders originated 8.5% by number and 4.7% by dollar volume in moderate-income census tracts. The bank outperformed the aggregate lenders and the demographic (18.4%) in moderate-income census tracts. In 2019, the bank originated 29 home purchase loans or 54.7% by number and 35.4% by dollar volume in moderate-income census tracts. Aggregate lenders originated 9.4% by number and 5.0% by dollar volume in moderate-income census tracts. The bank outperformed the aggregate lenders and the demographic (18.4%) in moderate-income census tracts. The bank's lending is adequate.

Refinance Loans

The bank originated one refinance loan or 8.3% by number and 8.9% by dollar volume in 2018 in a low-income census tract. Aggregate lenders originated 2.1% by number and 1.8% by dollar volume in low-income census tracts. The bank outperformed the aggregate lenders and the demographic (2.5%) in low-income census tracts. In 2019, the bank originated two refinance loans or 33.3% by number and 32.3% by dollar volume in low-income census tracts. Aggregate lenders originated 1.5% by number (0.7% by dollar volume) in low-income census tracts. The bank outperformed the aggregate lenders and the demographic (2.5%) in low-income census tracts. The bank's lending is adequate.

The bank originated one refinance loan or 8.3% by number and 2.4% by dollar volume in 2018 in a moderate-income census tract. Aggregate lenders originated 14.4% by number and 14.3% by dollar volume in moderate-income census tracts. The bank performed below both the aggregate lenders and the demographic (18.4%) in moderate-income census tracts. In 2019, the bank originated one refinance loan or 16.7% by number and 8.1% by dollar volume in a moderate-income census tract. Aggregate lenders originated 7.2% by number and 3.0% by dollar volume in moderate-income census tracts. The bank outperformed the aggregate lenders, but under the demographic (18.4%) in moderate-income census tracts. The bank's lending is adequate given the high level of competition.

Home Improvement

The bank originated one home improvement loan or 50.0% by number and 33.8% by dollar volume in 2018 in a low-income census tract. The aggregate lenders originated 2.0% by number and 1.5% by dollar volume in low-income census tracts. The bank outperformed the aggregate lenders and the demographic (2.5%) in low-income census tracts. In 2019, the bank originated no home improvement loans in low-income census tracts. Aggregate lenders originated 1.3% by number and 1.7% by dollar volume in low-income census tracts. The bank and aggregate lenders performed below the demographic (2.5%) in low-income census tracts. The bank's lending is adequate given the high level of competition and originating less than 1% of HMDA originations.

The bank originated no home improvement loans in moderate-income census tracts in 2018. Aggregate lenders originated 14.0% by number and 9.4% by dollar volume in moderate-income census tracts. The bank performed below both the aggregate lenders and the demographic (18.4%) in moderate-income census tracts. In 2019, the bank originated no home improvement loans in moderate-income census tracts. Aggregate lenders originated 23.4% by number and 16.7% by dollar volume in moderate-income census tracts. The bank performed below both the aggregate lenders and the demographic (18.4%) in moderate-income census tracts. The bank's lending is adequate given the high level of competition and originating less than 1% of HMDA originations.

Multifamily

The bank originated no multifamily loans in low-income census tracts in 2018. Aggregate lenders originated 9.0% by number and 4.3% by dollar volume in low-income census tracts. The bank performed below both the aggregate lenders and the demographic (13.9%) in low-income census tracts. In 2019, the bank originated no multifamily loans in low-income census tracts. Aggregate lenders originated 15.9% by number and 3.3% by dollar volume in low-income census tracts. The bank performed below both the aggregate lenders and the demographic (13.9%) in low-income

census tracts. The bank's lending is adequate given the high level of competition and originating less than 1% of HMDA originations.

The bank originated one multifamily loan or 100% by number and 100.0% by dollar volume in a moderate-income census tract in 2018. Aggregate lenders originated 41.8% by number and 57.8% by dollar volume in moderate-income census tracts. The bank outperformed the aggregate lenders and the demographic (32.9%) in moderate-income census tracts within the assessment area. This origination shows the bank's willingness to originate multifamily loans in moderate-income census tracts. In 2019, the bank originated no multifamily loans in moderate-income census tracts. Aggregate lenders originated 20.6% by number and 19.2% by dollar volume in moderate-income census tracts. The bank performed below both the aggregate and the demographic (32.9%) in moderate-income census tracts. Overall, the bank's lending is adequate given the high level of competition and originating less than 1% of HMDA originations.

Census Tract Income Level	Bank Loans				Aggregate HMDA Data[1]		% of Owner Occupied Units[2]
	#	$(000)	# %	$ %	# %	$ %	
Distribution of 2018 HMDA Loans by Income Level of Geography **Lubbock Assessment Area**							
Total Home Mortgage Loans[4]							
Low	4	380	5.3	5.2	1.7	1.4	2.5
Moderate	33	2,495	44.0	34.2	10.3	11.8	18.4
Middle	31	3,407	41.3	46.7	41.0	37.5	37.2
Upper	7	1,016	9.3	13.9	47.0	49.3	41.9
Unknown[3]	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Home Purchase Loans							
Low	2	203	3.3	4.4	1.5	0.9	2.5
Moderate	31	1,410	51.7	30.3	8.5	4.7	18.4
Middle	22	2,242	36.7	48.2	41.7	38.9	37.2
Upper	5	794	8.3	17.1	48.3	55.5	41.9
Unknown[3]	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Refinanced Loans							
Low	1	130	8.3	8.9	2.1	1.8	2.5
Moderate	1	35	8.3	2.4	14.4	14.3	18.4
Middle	9	1,165	75.0	79.8	38.0	33.5	37.2
Upper	1	130	8.3	8.9	45.6	50.4	41.9
Unknown[3]	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Home Improvement Loans							
Low	1	47	50.0	33.8	2.0	1.5	2.5
Moderate	0	0	0.0	0.0	14.0	9.4	18.4
Middle	0	0	0.0	0.0	36.0	39.1	37.2
Upper	1	92	50.0	66.2	48.8	50.0	41.9
Unknown[3]	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Multifamily Loans							**% of Multifamily Units[2]**
Low	0	0	0.0	0.0	9.0	4.3	13.9
Moderate	1	1,050	100.0	100.0	41.8	57.8	32.9
Middle	0	0	0.0	0.0	37.3	32.4	30.5
Upper	0	0	0.0	0.0	11.9	5.6	22.7
Unknown[3]	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0

[1] Aggregate loan data reflects all loan originations in the bank's AA reported by all HMDA filers.

[2] Based on 2015 ACS 5-year estimate data and 2018 FFIEC census tract designations.

[3] Includes only loans originated in tracts where the income level is unknown. It does not include loans for which tract locations were not reported, which is 0.0% by number and 0.0% by dollar for aggregate lenders.

[4] Total home mortage loans may include open-end lines of credit, closed-end loans, and purchased loans that originated prior to January 1, 2018. These loans are not detailed in the table.

(NOTE: Total percentages may not total 100.0% due to automated rounding differences.)

Census Tract Income Level	Bank Loans				Aggregate HMDA Data[1]		% of Owner Occupied Units[2]
	#	$(000)	# %	$ %	# %	$ %	
Distribution of 2019 HMDA Loans by Income Level of Geography **Lubbock Assessment Area**							
Total Home Mortgage Loans[4]							
Low	5	404	8.2	6.9	1.5	1.0	2.5
Moderate	30	1,832	49.2	31.4	9.5	6.0	18.4
Middle	17	2,017	27.9	34.5	41.8	40.7	37.2
Upper	9	1,590	14.8	27.2	47.3	52.4	41.9
Unknown[3]	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Home Purchase Loans							
Low	3	265	5.7	5.2	1.4	0.8	2.5
Moderate	29	1,797	54.7	35.4	9.4	5.0	18.4
Middle	12	1,418	22.6	28.0	42.6	40.0	37.2
Upper	9	1,590	17.0	31.4	46.7	54.2	41.9
Unknown[3]	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Refinanced Loans							
Low	2	139	33.3	32.3	1.5	0.7	2.5
Moderate	1	35	16.7	8.1	7.2	3.0	18.4
Middle	3	257	50.0	59.6	37.3	35.4	37.2
Upper	0	0	0.0	0.0	54.0	60.9	41.9
Unknown[3]	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Home Improvement Loans							
Low	0	0	0.0	0.0	1.3	1.7	2.5
Moderate	0	0	0.0	0.0	23.4	16.7	18.4
Middle	0	0	0.0	0.0	41.6	42.3	37.2
Upper	0	0	0.0	0.0	33.8	39.3	41.9
Unknown[3]	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Multifamily Loans							**% of Multifamily Units[2]**
Low	0	0	0.0	0.0	15.9	3.3	13.9
Moderate	0	0	0.0	0.0	20.6	19.2	32.9
Middle	2	342	100.0	100.0	50.8	58.0	30.5
Upper	0	0	0.0	0.0	12.7	19.5	22.7
Unknown[3]	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0

[1] *Aggregate loan data reflects all loan originations in the bank's AA reported by all HMDA filers.*

[2] *Based on 2015 ACS 5-year estimate data and 2019 FFIEC census tract designations.*

[3] *Includes only loans originated in tracts where the income level is unknown. It does not include loans for which tract locations were not reported, which is 0.0% by number and 0.0% by dollar for aggregate lenders.*

[4] *Total home mortage loans may include open-end lines of credit, closed-end loans, and purchased loans that originated prior to January 1, 2018. These loans are not detailed in the table.*
(NOTE: Total percentages may not total 100.0% due to automated rounding differences.)

Small Business Lending

The geographic distribution of small business loans reflects reasonable penetration throughout the assessment area. This was based on performance compared to demographics, taking into consideration the performance compared to the total percentage of businesses in the assessment area. During the sample period, 35 small business loans were originated in the assessment area. Of these, one or 2.9% by number and 3.3% by dollar were originated in low-income census tracts. This is comparable when compared to the demographic (3.5%) in low-income census tracts. In moderate income-census tracts, eight or 22.9% by number and 15.7% by dollar volume small business loans were originated. The bank outperformed the demographic (17.2%) in moderate-income census tracts.

Distribution of 2020 Small Business Lending by Income Level of Geography Lubbock Assessment Area					
Census Tract Income Level	**Bank Loans**				**% of Total Businesses**
	#	**#%**	**$**	**$%**	
Low	1	2.9	75	3.3	3.5
Moderate	8	22.9	356	15.7	17.2
Middle	8	22.9	691	30.5	36.4
Upper	18	51.4	1,141	50.4	42.9
Unknown	0	0.0	0	0.0	0.1
Tract Unknown	0	0.0	0	0.0	0.0
Total	35	100.0	2,263	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% due to automated rounding differences.					

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 substance of community needs, primarily through community development investments initiatives and social services targeted to low- and moderate-income individuals in its community. The bank invested in five economic development bonds via government agencies and small business investment companies that invest into the assessment area or statewide initiatives for promoting economic development.

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

Lubbock Assessment Area									
Community Development Activities									
	Community Development Loans		Qualified Investments						Community Development Services
			Investments		Donations		Total Investments		
Purpose	#	$(000s)	#	$(000s)	#	$(000s)	#	$(000s)	#
Affordable Housing	0	0.0	0	0.0	0	0.0	0	0.0	2
Community Services	0	0.0	0	0.0	15	7.5	15	7.5	23
Economic Development	0	0.0	0	0.0	0	0.0	0	0.0	1
Revitalization and Stabilization	0	0.0	0	0.0	2	65.8	2	65.8	0
Totals	0	0.0	0	0.0	17	73.3	17	73.3	26

METROPOLITAN AREAS (Limited Scope Procedures)

Description of Institution's Operations

- **Austin Assessment Area**
    - As of March 1, 2021, the bank operated one branch in the assessment area, representing 6.7% of its branches in Texas.
    - As of June 30, 2020, the bank had $41.5 million in deposits in this assessment area, representing a market share of 0.1%. The $ 41.5 million also represents 4.8% of the bank's total deposits in Texas.
- **Hamlin Assessment Area**
    - As of March 1, 2021, the bank operated one branch in the assessment area, representing 6.7% of its branches in Texas.
    - As of June 30, 2020, the bank had $36.7 million in deposits in this assessment area, representing a market share of 22.4%. The $36.7 million also represents 4.2% of the bank's total deposits in Texas.

Conclusions with Respect to Performance Tests

Through the use of available facts and data, including performance and demographic information, each assessment area's performance was evaluated and compared with the bank's performance in the state. The conclusions regarding performance are provided in the table below.

Assessment Area	Lending Test	Community Development Test
Austin	Consistent	Consistent
Hamlin	Consistent	Consistent

Please refer to the tables in Appendix A for demographic information regarding these areas. Information regarding HMDA and small business lending for the limited scope assessment areas can be found in Appendix B. Information regarding CD activity in the limited scope assessment areas can be found in Appendix E.

NONMETROPOLITAN AREA (Full Scope Review)

Description of Institution's Operations in Hale County Assessment Area

The Hale County Non-MSA assessment area includes the entirety of Hale County. The bank has four branches located within the assessment area. The bank has one branch located in a moderate-income census tract, two branches are in middle-income census tracts, and one branch located in an upper-income census tract. Plainview is the county seat of Hale County. The Hale County assessment area is located in the base of the state of Texas panhandle.

According to the FDIC, as of June 30, 2020, there were eight federally insured depository institutions operating 11 branches within the assessment area. The bank ranks fourth in the market with 16.6% of the market share in deposits. Centennial Bank lead the market with 25.0%

of the market share. Other market leaders include Prosperity Bank and Happy State Bank with 24.6% and 19.1% respectively.

The bank operates in a competitive mortgage lending assessment area, as measured by the number of HMDA reporters in 2018 and 2019. In 2018, there were 83 reporters which originated or purchased 416 HMDA loans in the assessment area. The top two lenders, Prosperity Bank, and Wells Fargo Bank account for a combined 30.0% of the market share. The bank tied for third originating 13 (3.1%) purchased or originated loans. In 2019, there were 71 reporters which originated or purchased 464 HMDA loans in the assessment area. The HMDA market share was led by Prosperity Bank, Wells Fargo Bank, and Ark-La-Tex Financial Services, accounting for a combined 34.5% of the market share. The banked ranked 14th in the HMDA market share with five (1.0%) originated or purchased loans.

In 2018, Hale County contained distressed census tracts related to poverty. In 2019 and 2020, there were no distressed census tracts related to poverty, unemployment, or population loss.

The table below reflects the population in the Hale County assessment area.

County	2019 Population Estimate	% Change Since 2010	Major Municipalities
Hale	33,406	-7.9%	Plainview, Hale Center

The table below compares the bank's distribution of branches to geographies, population, and businesses based on income levels.

Tract Income	% of Geographies	% of Population	% of Businesses	Branches		Full Service ATMs	
				#	%	#	%
Low	0.0	0.0	0.0	0	0.0	0	0.0
Moderate	33.3	34.3	22.2	1	25.0	0	0.0
Middle	55.6	48.2	46.0	2	50.0	0	0.0
Upper	11.1	17.5	31.8	1	25.0	0	0.0
Unknown	0.0	0.0	0.0	0	0.0	0	0.0
Total	100.0	100.0	100.0	4	100.0	0	0.0

Demographic Characteristics

The Hale assessment area is comprised of nine census tracts, no (0.0%) low-income census tracts, three (33.3%) moderate-income census tracts, five (55.6%) middle-income census tracts, and one (11.1%) upper-income census tract.

Income Characteristics

The Hale County assessment area contains 8,491 families. Of these, 3,033 (35.7%) families reside in moderate-income census tracts, 3,732 (44.0%), families reside in middle-income census tracts, and 1,726 (20.3%) families reside in upper-income census tracts. There are 1,477 (17.4%) families living below poverty in the assessment area. Of these, 830 (27.4%) families reside in moderate-income census tracts, 465 (12.5%) families reside in middle-income

census tracts, and 182 (10.5%) families reside in upper-income census tracts.   The non-MSA assessment area median family income in 2019 is $57,000. This is an 0.9% increase from 2018 when it was $56,500.

Income level designations, as shown in the table below, remained constant for both 2018 to 2019.

Income Level	2018	2019
Median Family Income	$56,500	$57,000
Low-income	<$28,250	<$28,500
Moderate-income	$28,250< $45,200	$28,500< $45,600
Middle-income	$45,200< $67,800	$45,600< $68,400
Upper-income	≥ $67,800	≥ $68,400

Housing Characteristics

The assessment area contains 13,507 housing units, of these 52.0% are owner-occupied, 33.2% are rental units, and 14.8% of the units are vacant.   The assessment area's median age of housing stock in 2019 was 59 years compared to 31 years for the state of Texas. This is a 13.5% increase in the median age of housing stock for the assessment area, as the age was 52 years in 2010.   The assessment area's median housing value in 2019 was $73,363 compared to $136,000 for the state of Texas. This is a 0.2% decrease in the assessment area median housing value as it was $73,503 in 2010. The calculation of affordability ratio is the median household income divided by median housing value. A higher ratio means housing is more affordable. The assessment area's affordability ratio in 2019 was 58.8 compared to 39.1 for the state of Texas. This is a 17.2% increase in the affordability ratio as it was 50.2 in 2010. This means that housing in 2019 was more affordable in Hale County than the rest of the state of Texas and the assessment area in 2010.

Employment and Economic Conditions

The Hale County assessment area contains 1,191 businesses. Of these, 264 (22.2%) businesses are located in moderate-income census tracts, 548 (46.0%) businesses are located in middle-income census tracts, and 379 (31.8%) businesses are located in upper income census tracts. Of the 1,191 businesses in the assessment area, 1,104 (92.7%) businesses have revenues less than $1 million. Of these, 241 (21.8%) businesses are located in moderate-income census tracts, 512 (46.4%) are located in middle-income census tracts, and 351 (31.8%) are located in upper-income census tracts.

In Hale County, 14,154 people were employed in 2018. The largest industries in Hale County are retail trade, educational services, and health care/social assistance. The retail trade sector employs about 1,972 people, educational services employs about 1,767, and healthcare/social assistance employs 1,672 people. The highest paying industries in Hale County include mining, quarry, oil & gas extraction ($50,391), utilities ($43,676), and transportation & warehousing ($41,672). Wayland Baptist University in Plainview is one the largest employers in the educational services sector.

The following chart shows unemployment rates relevant to the assessment area for 2018 and 2019.

Annual Average Unemployment Rate		
Area	2018	2019
Hale County	4.7	4.5
State of Texas	3.8	3.5
United States	3.9	3.7

Community Contacts and Community Development Opportunities

One contact was made in the small business sector. The contact stated that the area needs more micro lenders. The contact stated that many borrowers do not qualify and need micro lenders to work with the borrowers to be more lendable and financially prepared. The contact stated that most of the borrowers in the area do not have access to capital and are in need of technical assistance. The contact also indicated the area needs CDFI's for the entire west Texas region. The contact stated this would be an opportunity for local banks to partner with the CDFI's and invest in the community. The contact stated banks could invest in local housing corporations as there are many affordable housing opportunities in the area. Another opportunity the contact indicated includes partnering with local SBDC to provide seminars for local small businesses. The contact felt overall that many of the banks in the area do not reinvest in the community as much as they did in the past.

Key Assessment Area Demographics

The following table details selected characteristics of the assessment area.

2020 Hale County Assessment Area Demographics								
Income Categories	**Tract Distribution**		**Families by Tract Income**		**Families < Poverty Level as a % of Families by Tract**		**Families by Family Income**	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	2,028	23.9
Moderate	3	33.3	3,033	35.7	830	27.4	1,582	18.6
Middle	5	55.6	3,732	44.0	465	12.5	2,068	24.4
Upper	1	11.1	1,726	20.3	182	10.5	2,813	33.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	9	100.0	8,491	100.0	1,477	17.4	8,491	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	4,835	2,399	34.2	49.6	1,580	32.7	856	17.7
Middle	5,984	2,860	40.7	47.8	2,325	38.9	799	13.4
Upper	2,688	1,765	25.1	65.7	584	21.7	339	12.6
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	13,507	7,024	100.0	52.0	4,489	33.2	1,994	14.8
	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	264	22.2	241	21.8	19	26.0	4	28.6
Middle	548	46.0	512	46.4	29	39.7	7	50.0
Upper	379	31.8	351	31.8	25	34.2	3	21.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,191	100.0	1,104	100.0	73	100.0	14	100.0
Percent of Total Businesses:				92.7		6.1		1.2
	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	49	21.2	46	21.4	3	18.8	0	0.0
Middle	135	58.4	124	57.7	11	68.8	0	0.0
Upper	47	20.3	45	20.9	2	12.5	0	0.0
Unknown	0	0.0	0	0.0	0	0,0	0	0.0
Total AA	231	100.0	215	100.0	16	100.0	0	0.0
Percent of Total Farms:				93.1		6.9		0.0

Based on 2015 American Community Survey 5-year estimate data, 2020 FFIEC census tract designations, and 2020 D&B data.
(NOTE: Total percentages may not total 100.0% due to automated rounding differences.)

Conclusions with Respect to Performance Tests in Hale County Assessment Area

LENDING TO BORROWERS OF DIFFERENT INCOMES AND TO BUSINESSES OF DIFFERENT SIZES

The bank's distribution of lending to borrowers reflects a reasonable penetration among individuals of different income levels (including low- and moderate-income) and businesses of different revenue sizes. The bank performed comparable to, or below aggregate HMDA lenders in originating HMDA loans to low- and moderate-income borrowers in both 2018 and 2019. The distribution of the remainder of bank lending to middle- and upper-income borrowers did not affect conclusions about the bank's performance considering its lending to low- and moderate-income borrowers. In addition, the majority of loans were made to small business borrowers with annual revenues of $1 million or less in the assessment area. Also, the majority of these loans were in loan amount less than $100,000. The bank's lending to small businesses of different revenue levels is reasonable considering performance context.

Residential Real Estate (HMDA) Lending:

HMDA lending by borrower income in the assessment area is reasonable when compared to demographic characteristics of the community, as well as the performance of aggregate HMDA lenders with loan originations or purchases in the assessment area. The bank originated 18 HMDA loans within the assessment area in 2018 and 2019 combined.

While the bank's lending to LMI borrowers did not match the assessment area demographic, several factors may account for the limited level of lending compared to assessment area demographics, such as the number of competitor lenders, down payment requirements, closing costs, and borrower credit issues. Based on the ACS, 23.9% of families were considered low-income and 18.6% were classified as moderate-income. A total of 830 families or 27.4% live below poverty. Difficulties of LMI families to meet loan underwriting criteria may affect the bank's ability to originate loans in the assessment area. In 2018 and 2019, the bank's level of lending in moderate-income census tracts was adequate due to all competitor lenders originating home loans within moderate-income census tracts.

The bank originated no home loan mortgages to low-income borrowers in 2018. Aggregate lenders originated 4.3% by number and 1.9% by dollar volume to low-income borrowers. The bank and the aggregate lenders performed below the demographic (23.8%) in lending to low-income borrowers. Additionally, in 2019, the bank originated no home mortgage loans to low-income borrowers. Aggregate lenders originated 3.4% by number and 1.8% by dollar volume to low-income borrowers. The bank and aggregate lenders performed below the demographic (23.9%) in lending to low-income borrowers.

The bank originated one home mortgage loan or 7.7% by number and 1.9% by dollar volume to moderate-income borrowers in 2018. Aggregate lenders originated 16.8% by number and 12.5% by dollar volume to moderate-income borrowers. The bank performed below both aggregate lenders and the demographic (18.6%) in lending to moderate-income borrowers. In 2019, the bank originated no home mortgage loans to moderate-income borrowers. Aggregate lenders originated 14.0% by number and 10.1% by dollar volume. The bank performed below, both the aggregate lenders and the demographic (18.6%) in lending to moderate-income borrowers.

Distribution of 2018 HMDA Loans by Borrower Income Levels Hale County Assessment Area							
Borrower Income Level	Bank Loans				Aggregate HMDA Data[1]		% of Families[2]
	#	$(000)	# %	$ %	# %	$ %	
Total Home Mortgage Loans[3]							
Low	0	0	0.0	0.0	4.3	1.9	23.8
Moderate	1	22	7.7	1.9	16.8	12.5	18.6
Middle	2	203	15.4	17.2	17.8	17.4	24.4
Upper	3	169	23.1	14.3	37.3	46.5	33.2
Unknown	7	788	53.8	66.7	23.8	21.8	0.0
Home Purchase Loans							
Low	0	0	0.0	0.0	3.4	1.5	23.8
Moderate	0	0	0.0	0.0	19.6	14.7	18.6
Middle	2	203	28.6	32.7	20.6	19.9	24.4
Upper	1	18	14.3	2.9	38.0	46.8	33.2
Unknown	4	399	57.1	64.4	18.4	17.1	0.0
Refinanced Loans							
Low	0	0	0.0	0.0	5.5	1.9	23.8
Moderate	1	22	25.0	5.4	10.9	4.2	18.6
Middle	0	0	0.0	0.0	10.9	8.5	24.4
Upper	0	0	0.0	0.0	47.3	58.6	33.2
Unknown	3	389	75.0	94.6	25.5	26.8	0.0
Home Improvement Loans							
Low	0	0	0.0	0.0	20.0	7.9	23.8
Moderate	0	0	0.0	0.0	10.0	4.8	18.6
Middle	0	0	0.0	0.0	10.0	2.9	24.4
Upper	2	151	100.0	100.0	60.0	84.4	33.2
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Multifamily							
Low	0	0	0.0	0.0	0.0	0.0	23.8
Moderate	0	0	0.0	0.0	0.0	0.0	18.6
Middle	0	0	0.0	0.0	0.0	0.0	24.4
Upper	0	0	0.0	0.0	0.0	0.0	33.2
Unknown	0	0	0.0	0.0	100.0	100.0	0.0

[1] Aggregate loan data reflects all loan originations in the bank's AA reported by all HMDA filers.

[2] Based on 2015 ACS 5-year estimate data.

[3] Multifamily loans are not considered in the Borrower Analysis. Total home mortgage loans may include open-end lines of credit, closed-end loans, and purchased loans that originated prior to January 1, 2018. These loans are not detailed in the table.
(NOTE: Total percentages may not total 100.0% due to automated rounding differences.)

Borrower Income Level	Bank Loans				Aggregate HMDA Data[1]		% of Families[2]
	#	$(000)	# %	$ %	# %	$ %	
Distribution of 2019 HMDA Loans by Borrower Income Levels **Hale County Assessment Area**							
Total Home Mortgage Loans[3]							
Low	0	0	0.0	0.0	3.4	1.8	23.9
Moderate	0	0	0.0	0.0	14.0	10.1	18.6
Middle	0	0	0.0	0.0	17.0	14.1	24.4
Upper	3	140	60.0	24.9	39.4	51.9	33.1
Unknown	2	423	40.0	75.1	26.1	22.2	0.0
Home Purchase Loans							
Low	0	0	0.0	0.0	4.1	2.1	23.9
Moderate	0	0	0.0	0.0	16.8	11.4	18.6
Middle	0	0	0.0	0.0	18.2	15.3	24.4
Upper	3	140	60.0	24.9	44.1	56.5	33.1
Unknown	2	423	40.0	75.1	16.8	14.7	0.0
Refinanced Loans							
Low	0	0	0.0	0.0	1.5	0.8	23.9
Moderate	0	0	0.0	0.0	10.3	7.7	18.6
Middle	0	0	0.0	0.0	16.2	11.7	24.4
Upper	0	0	0.0	0.0	41.2	51.6	33.1
Unknown	0	0	0.0	0.0	30.9	28.3	0.0
Home Improvement Loans							
Low	0	0	0.0	0.0	7.1	3.8	23.9
Moderate	0	0	0.0	0.0	7.1	11.0	18.6
Middle	0	0	0.0	0.0	21.4	20.6	24.4
Upper	0	0	0.0	0.0	28.6	27.1	33.1
Unknown	0	0	0.0	0.0	35.7	37.5	0.0
Multifamily							
Low	0	0	0.0	0.0	0.0	0.0	23.9
Moderate	0	0	0.0	0.0	0.0	0.0	18.6
Middle	0	0	0.0	0.0	0.0	0.0	24.4
Upper	0	0	0.0	0.0	2.3	0.1	33.1
Unknown	0	0.0	0.0	0.0	100.0	100.0	0.0

[1] *Aggregate loan data reflects all loan originations in the bank's AA reported by all HMDA filers.*

[2] *Based on 2015 ACS 5-year estimate data.*

[3] *Multifamily loans are not considered in the Borrower Analysis. Total home mortgage loans may include open-end lines of credit, closed-end loans, and purchased loans that originated prior to January 1, 2018. These loans are not detailed in the table.*
(NOTE: Total percentages may not total 100.0% due to automated rounding differences.)

Small Business Lending

Considering the bank's performance when compared to the total percent of businesses in the assessment area, the borrower distribution of small business loans by revenue size of businesses is reasonable. During the sample period, eight small business loans were originated in the assessment area. The majority of the loans, five or 62.5% by number and 18.1% by dollar, were

originated to small business with annual revenues less than $1 million dollars. In addition, two loans or 25.0% by number and 7.8% by dollar volume of the bank's small business loans were made to a business with an unknown revenue, which according to the bank, represents a new business with unestablished revenues, or a PPP loan. These loans demonstrate the bank's efforts in providing credit to new businesses and responding to the COVID-19 pandemic needs, and reflects favorably on the bank's lending. The bank's lending is reasonable considering the competition from other banking institutions located within the assessment area.

Distribution of 2020 Small Business Lending by Revenue Size of Businesses Hale County Assessment Area					
	Bank Loans				% of Total Businesses
	#	#%	$	$%	
By Revenue					
$1 Million or Less	5	62.5	67	18.1	92.1
Over $1 Million	1	12.5	274	74.1	6.6
Revenue Not Known	2	25.0	29	7.8	1.4
Total	8	100.0	370	100.0	100.0
By Loan Size					
$100,000 or Less	7	87.5	96	25.9	
$100,001 - $250,000	0	0.0	0	0.0	
$250,001 - $1 Million	1	12.5	274	74.1	
Total	8	100.0	370	100.0	
By Loan Size and Revenues $1 Million or Less					
$100,000 or Less	5	100.0	67	100.0	
$100,001 - $250,000	0	0.0	0	0.0	
$250,001 - $1 Million	0	0.0	0	0.0	
Total	5	100.0	67	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% due to automated rounding differences.					

Geographic Distribution of Loans

For this analysis, the geographic distribution of small business lending and HMDA lending, including both originations and purchases, was compared with available demographic information. Performance context and aggregate lending data were taken into consideration. Considering these factors, the bank's geographic distribution of loans reflects reasonable penetration throughout the assessment area. Loans were generally made in close proximity to the bank's branches and there were no conspicuous gaps or anomalies in the lending patterns. Small business lending was given more weight in the analysis of geographic distribution due to most of the bank's lending occurring in these categories. The distribution of the remainder of

bank lending in middle- and upper-income geographies did not affect conclusions about the bank's performance considering its lending in low- and moderate-income geographies).

Residential Real Estate (HMDA) Lending:

The geographic distribution of HMDA loans reflects reasonable penetration, overall, throughout the assessment area. This was based on performance compared to demographics, taking into consideration the performance of the aggregate lenders. The assessment area contains no low-income census tracts. The bank originated three home mortgage loans or 23.1% by number and 7.4% by dollar volume in moderate-income census tracts in 2018. Aggregate lenders originated 16.8% by number and 9.6% by dollar volume in moderate-income census tracts. The bank outperformed the aggregate lenders but performed under the demographic (34.2%) in moderate-income census tracts. In 2019, the bank originated one home mortgage loan or 20.0% and 7.1% by dollar volume in a moderate-income census tract. Aggregate lenders originated 12.9% by number and 8.3% by dollar volume in moderate-income census tracts. The bank outperformed the aggregate lenders but performed under the demographic (34.2%) in moderate-income census tracts. The bank's lending is adequate.

Home Purchase Loans

The assessment area contains no low-income census tracts. The bank originated no home purchase loans in moderate-income census tracts in 2018. Aggregate lenders originated 15.6% by number and 9.5% by dollar volume in moderate-income census tracts. The bank performed below both the aggregate and the demographic (34.2%) in moderate-income census tracts. In 2019, the bank originated one home purchase loan or 20.0% by number and 7.1% by dollar volume in a moderate-income census tract. Aggregate lenders originated 14.4% by number and 9.0% by dollar volume in moderate-income census tracts. The bank outperformed the aggregate lenders but performed under the demographic (34.2%) in moderate-income census tracts. The bank's lending is adequate in moderate-income census tracts.

Refinance Loans

The assessment area contains no low-income census tracts. The bank originated three refinance loans or 75.0% by number and 21.2% by dollar volume in moderate-income census tracts in 2018. Aggregate lenders originated 20.0% by number and 8.6% by dollar volume in moderate-income census tracts. The bank outperformed the aggregate lenders and the demographic (34.2%) in moderate-income census tracts. The bank's lending is adequate. In 2019, the bank originated no refinance loans. Aggregate lenders originated 7.4% by number and 5.3% by dollar volume in moderate-income census tracts. The bank performed below both the aggregate lenders and the demographic (34.2%) in moderate-income census tracts.

Home Improvement

The assessment area contains no low-income census tracts. The bank originated no home improvement loans in moderate-income census tracts in 2018. Aggregate lenders originated 20.0% by number and 11.5% by dollar volume in moderate-income census tracts in 2018. In 2019, the bank originated no home improvement loans in moderate-income census tracts. Aggregate lenders originated 14.3% by number and 15.8% by dollar volume in moderate income census tracts. The bank performed below both the aggregate lenders and the demographic (34.2%) in moderate-income census tracts.

Census Tract Income Level	Bank Loans				Aggregate HMDA Data[1]		% of Owner Occupied Units[2]
	#	$(000)	# %	$ %	# %	$ %	
Distribution of 2018 HMDA Loans by Income Level of Geography **Hale County Assessment Area**							
Total Home Mortgage Loans[4]							
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	3	87	23.1	7.4	16.8	9.6	34.2
Middle	7	708	53.8	59.9	47.6	51.5	40.7
Upper	3	387	23.1	32.7	35.6	38.8	25.1
Unknown[3]	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Home Purchase Loans							
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	0	0	0.0	0.0	15.6	9.5	34.2
Middle	4	233	57.1	37.6	46.7	49.7	40.7
Upper	3	387	42.9	62.4	37.7	40.8	25.1
Unknown[3]	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Refinanced Loans							
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	3	87	75.0	21.2	20.0	8.6	34.2
Middle	1	324	25.0	78.8	50.9	64.0	40.7
Upper	0	0	0.0	0.0	29.1	27.4	25.1
Unknown[3]	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Home Improvement Loans							
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	0	0	0.0	0.0	20.0	11.6	34.2
Middle	2	151	100.0	100.0	50.0	40.9	40.7
Upper	0	0	0.0	0.0	30.0	47.5	25.1
Unknown[3]	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Multifamily Loans							% of Multifamily Units[2]
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	0	0	0.0	0.0	0.0	0.0	44.6
Middle	0	0	0.0	0.0	0.0	0.0	27.7
Upper	0	0	0.0	0.0	100.0	100.0	27.7
Unknown[3]	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0

[1] Aggregate loan data reflects all loan originations in the bank's AA reported by all HMDA filers.

[2] Based on 2015 ACS 5-year estimate data and 2018 FFIEC census tract designations.

[3] Includes only loans originated in tracts where the income level is unknown. It does not include loans
 for which tract locations were not reported, which is 0.0% by number and 0.0% by dollar for aggregate lenders.

[4] Total home mortgage loans may include open-end lines of credit, closed-end loans, and purchased loans that originated prior to January 1, 2018. These loans are not detailed in the table.
(NOTE: Total percentages may not total 100.0% due to automated rounding differences.)

Census Tract Income Level	Bank Loans				Aggregate HMDA Data[1]		% of Owner Occupied Units[2]
	#	$(000)	# %	$ %	# %	$ %	
Distribution of 2019 HMDA Loans By Income Level of Geography **Hale County Assessment Area**							
Total Home Mortgage Loans[4]							
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	1	40	20.0	7.1	12.9	8.3	34.2
Middle	3	474	60.0	84.2	48.3	52.3	40.7
Upper	1	49	20.0	8.7	38.8	39.5	25.1
Unknown[3]	0	0	0.0	0.0	0.0	0,0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Home Purchase Loans							
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	1	40	20.0	7.1	14.4	9.0	34.2
Middle	3	474	60.0	84.2	84.2	48.2	40.7
Upper	1	49	20.0	8.7	8.7	37.4	25.1
Unknown[3]	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Refinanced Loans							
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	0	0	0.0	0.0	7.4	5.3	34.2
Middle	0	0	0.0	0.0	45.6	47.8	40.7
Upper	0	0	0.0	0.0	47.1	46.9	25.1
Unknown[3]	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Home Improvement Loans							
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	0	0	0.0	0.0	14.3	15.8	34.2
Middle	0	0	0.0	0.0	42.9	31.0	40.7
Upper	0	0	0.0	0.0	42.9	53.2	25.1
Unknown[3]	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Multifamily Loans							**% of Multifamily Units[2]**
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	0	0	0.0	0.0	0.0	0.0	44.6
Middle	0	0	0.0	0.0	100.0	100.0	27.7
Upper	0	0	0.0	0.0	0.0	0.0	27.7
Unknown[3]	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0

[1] *Aggregate loan data reflects all loan originations in the bank's AA reported by all HMDA filers.*

[2] *Based on 2015 ACS 5-year estimate data and 2019 FFIEC census tract designations.*

[3] *Includes only loans originated in tracts where the income level is unknown. It does not include loans*
for which tract locations were not reported, which is 0.0% by number and 0.0% by dollar for aggregate lenders.

[4] *Total home mortage loans may include open-end lines of credit, closed-end loans, and purchased loans that originated prior to January 1, 2018. These loans are not detailed in the table.*
(NOTE: Total percentages may not total 100.0% due to automated rounding differences.)

Small Business Lending

The geographic distribution of small business loans reflects reasonable penetration throughout the assessment area. This was based on performance compared to demographics, taking into consideration the performance compared to the total percentage of businesses in the assessment area. During the sample period, eight small business loans were originated in the assessment area. In moderate income-census tracts, four small business loans were originated representing 50.0% by number and 18.1% by dollar volume. The bank outperformed the demographic (22.0%) in moderate-income census tracts, therefore, the bank's lending is adequate.

Distribution of 2020 Small Business Lending by Income Level of Geography **Hale County Assessment Area**					
Census Tract Income Level	**Bank Loans**				**% of Total Businesses**
	#	**#%**	**$**	**$%**	
Low	0	0.0	0	0.0	0.0
Moderate	4	50.0	67	18.1	22.0
Middle	3	37.5	285	77.0	46.2
Upper	1	12.5	19	5.1	31.8
Unknown	0	0.0	0	0.0	0.0
Tract Unknown	0	0.0	0	0.0	0.0
Total	8	100.0	370	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% due to automated rounding differences.					

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 substance of community needs, primarily through community development investment initiatives and social services targeted to low- and moderate-income individuals in its community. The bank invested in five economic development bonds via government agencies and small business investment companies that invest into the assessment area or statewide initiatives for promoting economic development.

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

Hale County Assessment Area									
Community Development Activities									
	Community Development Loans		Qualified Investments						Community Development Services
			Investments		Donations		Total Investments		
Purpose	#	$(000s)	#	$(000s)	#	$(000s)	#	$(000s)	#
Affordable Housing	0	0.0	0	0.0	0	0.0	0	0.0	0
Community Services	0	0.0	0	0.0	6	1.7	6	1.7	13
Economic Development	0	0.0	0	0.0	1	1.0	1	1.0	1
Revitalization and Stabilization	0	0.0	0	0.0	1	0.1	1	0.1	0
Totals	0	0.0	0	0.0	8	2.8	8	2.8	14

NONMETROPOLITAN AREA (Limited scope Review)

- **Haskell County Assessment Area**

In the Haskell County assessment area as of March 1, 2021, the bank operated one branch, representing 6.7% of its branches in Texas. The bank recently opened this branch, January of 2021. As of June 30, 2020, the bank had $48.3 million in deposits in this assessment area, representing a market share of 30.8%. The $ 48.3 million also represents 5.6% of the bank's total deposits in Texas.

Conclusions with Respect to Performance Tests

Through the use of available facts and data, including performance and demographic information, the assessment area's performance was evaluated and compared with the bank's performance in the state. The conclusions regarding performance are provided in the table below.

Assessment Area	Lending Test	Community Development Test
Haskell	Consistent	Consistent

Please refer to the tables in Appendix C for demographic information regarding the Haskell assessment area. Information regarding HMDA and small business lending for the limited scope Haskell assessment area can be found in Appendix D. Information regarding CD activity in the limited scope Haskell assessment area can be found in Appendix E.

APPENDICES

Appendix A – Metropolitan Limited Scope Assessment Area Demographics

2020 Austin Assessment Area Demographics									
Income Categories	**Tract Distribution**		**Families by Tract Income**		**Families < Poverty Level as a % of Families by Tract**		**Families by Family Income**	
	#	%	#	%	#	%	#	%
Low	37	11.1	33,566	8.4	10,948	32.6	88,879	22.1
Moderate	67	20.2	70,973	17.7	11,936	16.8	66,079	16.5
Middle	121	36.4	153,648	38.3	10,164	6.6	79,163	19.7
Upper	101	30.4	141,722	35.3	3,775	2.7	167,144	41.7
Unknown	6	1.8	1,356	0.3	723	53.3	0	0.0
Total AA	**332**	**100.0**	**401,265**	**100.0**	**37,546**	**9.4**	**401,265**	**100.0**

	Housing Units by Tract	**Housing Type by Tract**						
		Owner-Occupied			**Rental**		**Vacant**	
		#	% By Tract	% by Unit	#	% by Unit	#	% by Unit
Low	75,528	15,212	4.1	20.1	53,398	70.7	6,918	9.2
Moderate	131,578	58,510	15.8	44.5	62,984	47.9	10,084	7.7
Middle	264,991	146,646	39.5	55.3	99,203	37.4	19,142	7.2
Upper	225,053	150,325	40.5	66.8	59,344	26.4	15,384	6.8
Unknown	6,623	712	0.2	10.8	5,039	76.1	872	13.2
Total AA	**703,773**	**371,405**	**100.0**	**52.8**	**279,968**	**39.8**	**52,400**	**7.4**

	Total Businesses by Tract		**Businesses by Tract & Revenue Size**					
			Less Than or = $1 Million		**Over $1 Million**		**Revenue Not Reported**	
	#	%	#	%	#	%	#	%
Low	8,216	7.0	7,440	6.8	716	10.3	60	3.8
Moderate	15,245	12.9	14,122	12.9	987	14.2	136	8.6
Middle	39,690	33.7	37,010	33.9	2,232	32.1	448	28.5
Upper	53,211	45.2	49,444	45.3	2,903	41.7	864	54.9
Unknown	1,375	1.2	1,186	1.1	124	1.8	65	4.1
Total AA	**117,737**	**100.0**	**109,202**	**100.0**	**6,962**	**100.0**	**1,573**	**100.0**
Percent of Total Businesses:				**92.8**		**5.9**		**1.3**

	Total Farms by Tract		**Farms by Tract & Revenue Size**					
			Less Than or = $1 Million		**Over $1 Million**		**Revenue Not Reported**	
	#	%	#	%	#	%	#	%
Low	47	3.5	43	3.2	3.0	23.1	1	100.0
Moderate	164	12.0	158	11.7	6.0	46.2	0	0.0
Middle	526	38.6	526	39.0	0.0	0.0	0	0.0
Upper	619	45.4	616	45.7	3.0	23.1	0	0.0
Unknown	5	0.4	4	0.3	1.0	7.7	0	0.0
Total AA	**1,361**	**100.0**	**1,347**	**100.0**	**13.0**	**100.0**	**1**	**100.0**
Percent of Total Farms:				**99.0**		**1.0**		**0.1**

Based on 2015 American Community Survey 5-year estimate data, 2020 FFIEC census tract designations, and 2020 D&B data.
(NOTE: Total percentages may not total 100.0% due to automated rounding differences.)

2020 Hamlin Assessment Area Demographics								
Income Categories	**Tract Distribution**		**Families by Tract Income**		**Families < Poverty Level as a % of Families by Tract**		**Families by Family Income**	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	860	23.1
Moderate	0	0.0	0	0.0	0	0.0	679	18.2
Middle	4	66.7	3,333	89.4	601	18.0	791	21.2
Upper	1	16.7	396	10.6	40	10.1	1,399	37.5
Unknown	1	16.7	0	0.0	0	0.0	0	0.0
Total AA	6	100.0	3,729	100.0	641	17.2	3,729	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	0	0	0.0	0.0	0	0.0	0	0.0.
Middle	6,581	3,690	88.3	56.1	1,217	18.5	1,674	25.4
Upper	749	490	11.7	65.4	92	12.3	167	22.3
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	7,330	4,180	100.0	57.0	1,309	17.9	1,841	25.1

	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	465	85.6	424	86.2	28	73.7	13	100.0
Upper	77	14.2	67	13.6	10	26.3	0	0.0
Unknown	1	0.2	1	0.2	0	0.0	0	0.0
Total AA	543	100.0	492	100.0	38	100.0	13	100.0
Percent of Total Businesses:				90.6		7.0		2.4

	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	87	88.8	84	88.4	3	100.0	0	0.0
Upper	11	11.2	11	11.6	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	98	100.0	95	100.0	3	100.0	0	0.0
Percent of Total Farms:				96.9		3.1		0.0

Based on 2015 American Community Survey 5-year estimate data, 2020 FFIEC census tract designations, and 2020 D&B data.
(NOTE: Total percentages may not total 100.0% due to automated rounding differences.)

Appendix B – Metropolitan Limited Scope Assessment Area Loan Tables

Distribution of 2018 HMDA Loans by Borrower Income Levels Austin Assessment Area							
Borrower Income Level	Bank Loans				Aggregate HMDA Data[1]		% of Families[2]
	#	$(000)	# %	$ %	# %	$ %	
Total Home Mortgage Loans[3]							
Low	0	0	0.0	0.0	3.5	1.6	22.1
Moderate	0	0	0.0	0.0	15.0	9.1	16.5
Middle	0	0	0.0	0.0	21.8	16.4	19.7
Upper	0	0	0.0	0.0	45.9	50.5	41.7
Unknown	6	5,329	100.0	100.0	13.9	22.4	0.0
Home Purchase Loans							
Low	0	0	0.0	0.0	2.7	1.4	22.1
Moderate	0	0	0.0	0.0	15.0	10.3	16.5
Middle	0	0	0.0	0.0	22.3	19.2	19.7
Upper	0	0	0.0	0.0	46.7	57.2	41.7
Unknown	4	1,514	100.0	100.0	13.2	11.9	0.0
Refinanced Loans							
Low	0	0	0.0	0.0	6.8	3.7	22.1
Moderate	0	0	0.0	0.0	17.0	10.8	16.5
Middle	0	0	0.0	0.0	22.0	17.0	19.7
Upper	0	0	0.0	0.0	43.0	57.1	41.7
Unknown	0	0	0.0	0.0	11.2	11.4	0.0
Home Improvement Loans							
Low	0	0	0.0	0.0	3.7	2.8	22.1
Moderate	0	0	0.0	0.0	11.0	8.4	16.5
Middle	0	0	0.0	0.0	21.2	16.1	19.7
Upper	0	0	0.0	0.0	60.2	65.2	41.7
Unknown	0	0	0.0	0.0	3.9	7.5	0.0
Multifamily							
Low	0	0	0.0	0.0	0.0	0.0	22.1
Moderate	0	0	0.0	0.0	0.0	0.0	16.5
Middle	0	0	0.0	0.0	0.0	0.0	19.7
Upper	0	0	0.0	0.0	3.4	0.2	41.7
Unknown	2	3,815	100.0	100.0	96.6	99.8	0.0

[1] Aggregate loan data reflects all loan originations in the bank's AA reported by all HMDA filers.

[2] Based on 2015 ACS 5-year estimate data.

[3] Multifamily loans are not considered in the Borrower Analysis. Total home mortgage loans may include open-end lines of credit, closed-end loans, and purchased loans that originated prior to January 1, 2018. These loans are not detailed in the table.
(NOTE: Total percentages may not total 100.0% due to automated rounding differences.)

Distribution of 2019 HMDA Loans by Borrower Income Levels Austin Assessment Area							
Borrower Income Level	**Bank Loans**				**Aggregate HMDA Data**[1]		**% of Families**[2]
	#	**$(000)**	**# %**	**$ %**	**# %**	**$ %**	
Total Home Mortgage Loans[3]							
Low	0	0	0.0	0.0	4.2	2.0	22.1
Moderate	0	0	0.0	0.0	16.8	10.5	16.5
Middle	0	0	0.0	0.0	22.1	17.3	19.7
Upper	0	0	0.0	0.0	42.9	49.1	41.7
Unknown	2	1,505	100.0	100.0	14.1	21.1	0.0
Home Purchase Loans							
Low	0	0	0.0	0.0	3.8	2.0	22.1
Moderate	0	0	0.0	0.0	18.5	12.9	16.5
Middle	0	0	0.0	0.0	23.2	20.4	19.7
Upper	0	0	0.0	0.0	42.3	52.8	41.7
Unknown	1	705	100.0	100.0	12.2	11.9	0.0
Refinanced Loans							
Low	0	0	0.0	0.0	5.0	2.5	22.1
Moderate	0	0	0.0	0.0	13.8	8.4	16.5
Middle	0	0	0.0	0.0	20.6	16.3	19.7
Upper	0	0	0.0	0.0	44.4	55.8	41.7
Unknown	0	0	0.0	0.0	16.3	17.1	0.0
Home Improvement Loans							
Low	0	0	0.0	0.0	5.2	3.0	22.1
Moderate	0	0	0.0	0.0	14.6	9.2	16.5
Middle	0	0	0.0	0.0	20.1	15.1	19.7
Upper	0	0	0.0	0.0	58.2	69.2	41.7
Unknown	0	0	0.0	0.0	1.9	3.4	0.0
Multifamily							
Low	0	0	0.0	0.0	0.0	0.0	22.1
Moderate	0	0	0.0	0.0	0.0	0.0	16.5
Middle	0	0	0.0	0.0	0.0	0.0	19.7
Upper	0	0	0.0	0.0	2.3	0.1	41.7
Unknown	1	800	100.0	100.0	97.7	99.9	0.0

[1] *Aggregate loan data reflects all loan originations in the bank's AA reported by all HMDA filers.*

[2] *Based on 2015 ACS 5-year estimate data.*

[3] *Multifamily loans are not considered in the Borrower Analysis. Total home mortgage loans may include open-end lines of credit, closed-end loans, and purchased loans that originated prior to January 1, 2018. These loans are not detailed in the table.*
(NOTE: Total percentages may not total 100.0% due to automated rounding differences.)

Census Tract Income Level	Bank Loans				Aggregate HMDA Data[1]		% of Owner Occupied Units[2]
Distribution of 2018 HMDA Loans by Income Level of Geography Austin Assessment Area							
	#	$(000)	# %	$ %	# %	$ %	
Total Home Mortgage Loans[4]							
Low	0	0	0.0	0.0	3.7	4.8	4.1
Moderate	0	0	0.0	0.0	14.3	11.4	15.8
Middle	3	3,379	50.0	63.4	42.6	36.8	39.5
Upper	1	818	16.7	15.3	39.1	46.6	40.5
Unknown[3]	2	1,132	33.3	21.2	0.3	0.4	0.2
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Home Purchase Loans							
Low	0	0	0.0	0.0	3.8	3.6	4.1
Moderate	0	0	0.0	0.0	14.5	11.1	15.8
Middle	2	514	50.0	33.9	43.1	37.3	39.5
Upper	1	818	25.0	54.0	38.3	47.8	40.5
Unknown[3]	1	182	25.0	12.0	0.2	0.2	0.2
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Refinanced Loans							
Low	0	0	0.0	0.0	3.6	2.9	4.1
Moderate	0	0	0.0	0.0	13.9	9.5	15.8
Middle	0	0	0.0	0.0	41.6	34.4	39.5
Upper	0	0	0.0	0.0	40.6	53.0	40.5
Unknown[3]	0	0	0.0	0.0	0.2	0.2	0.2
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Home Improvement Loans							
Low	0	0	0.0	0.0	2.8	2.3	4.1
Moderate	0	0	0.0	0.0	10.4	8.0	15.8
Middle	0	0	0.0	0.0	37.9	33.0	39.5
Upper	0	0	0.0	0.0	48.9	56.6	40.5
Unknown[3]	0	0	0.0	0.0	0.1	0.1	0.2
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Multifamily Loans							**% of Multifamily Units[2]**
Low	0	0	0.0	0.0	17.5	15.7	22.2
Moderate	0	0	0.0	0.0	24.3	16.8	18.3
Middle	1	2,865	50.0	75.1	32.2	37.6	33.5
Upper	0	0	0.0	0.0	23.2	28.1	23.4
Unknown[3]	1	950	50.0	24.9	2.8	1.9	2.6
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0

[1] *Aggregate loan data reflects all loan originations in the bank's AA reported by all HMDA filers.*

[2] *Based on 2015 ACS 5-year estimate data and 2018 FFIEC census tract designations.*

[3] *Includes only loans originated in tracts where the income level is unknown. It does not include loans for which tract locations were not reported, which is 0.0% by number and 0.0% by dollar for aggregate lenders.*

[4] *Total home mortgage loans may include open-end lines of credit, closed-end loans, and purchased loans that originated prior to January 1, 2018. These loans are not detailed in the table.*

(NOTE: Total percentages may not total 100.0% due to automated rounding differences.)

Census Tract Income Level	Bank Loans				Aggregate HMDA Data[1]		% of Owner Occupied Units[2]
	#	$(000)	# %	$ %	# %	$ %	
Distribution of 2019 HMDA Loans by Income Level of Geography Austin Assessment Area							
Total Home Mortgage Loans[4]							
Low	0	0	0.0	0.0	3.4	4.3	4.1
Moderate	0	0	0.0	0.0	13.9	11.6	15.8
Middle	1	800	50.0	53.2	42.3	35.2	39.5
Upper	1	705	50.0	46.8	40.3	48.1	40.5
Unknown[3]	0	0	0.0	0.0	0.2	0.8	0.2
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Home Purchase Loans							
Low	0	0	0.0	0.0	3.3	3.2	4.1
Moderate	0	0	0.0	0.0	14.7	11.5	15.8
Middle	0	0	0.0	0.0	44.0	37.7	39.5
Upper	1	705	100.0	100.0	37.8	47.4	40.5
Unknown[3]	0	0	0.0	0.0	0.2	0.2	0.2
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Refinanced Loans							
Low	0	0	0.0	0.0	3.4	3.1	4.1
Moderate	0	0	0.0	0.0	12.0	8.5	15.8
Middle	0	0	0.0	0.0	39.1	32.2	39.5
Upper	0	0	0.0	0.0	45.4	56.0	40.5
Unknown[3]	0	0	0.0	0.0	0.2	0.2	0.2
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Home Improvement Loans							
Low	0	0	0.0	0.0	2.8	2.9	4.1
Moderate	0	0	0.0	0.0	10.3	8.3	15.8
Middle	0	0	0.0	0.0	35.4	28.6	39.5
Upper	0	0	0.0	0.0	51.3	60.0	40.5
Unknown[3]	0	0	0.0	0.0	0.1	0.2	0.2
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Multifamily Loans							**% of Multifamily Units[2]**
Low	0	0	0.0	0.0	24.9	17.3	22.2
Moderate	0	0	0.0	0.0	24.9	21.8	18.3
Middle	1	800	100.0	100.0	24.9	26.9	33.5
Upper	0	0	0.0	0.0	23.1	26.8	23.4
Unknown[3]	0	0	0.0	0.0	2.3	7.1	2.6
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0

[1] *Aggregate loan data reflects all loan originations in the bank's AA reported by all HMDA filers.*

[2] *Based on 2015 ACS 5-year estimate data and 2019 FFIEC census tract designations.*

[3] *Includes only loans originated in tracts where the income level is unknown. It does not include loans for which tract locations were not reported, which is 0.0% by number and 0.0% by dollar for aggregate lenders.*

[4] *Total home mortgage loans may include open-end lines of credit, closed-end loans, and purchased loans that originated prior to January 1, 2018. These loans are not detailed in the table.*
(NOTE: Total percentages may not total 100.0% due to automated rounding differences.)

Distribution of 2020 Small Business Lending by Revenue Size of Businesses
Austin Assessment Area

	Bank Loans				% of Total Businesses
	#	#%	$	$%	
By Revenue					
$1 Million or Less	3	42.9	132	12.3	92.1
Over $1 Million	2	28.6	895	83.6	6.5
Revenue Not Known	2	28.6	45	4.2	1.4
Total	7	100.0	1,071	100.0	100.0
By Loan Size					
$100,000 or Less	6	85.7	207	19.3	
$100,001 - $250,000	0	0.0	0	0.0	
$250,001 - $1 Million	1	14.3	865	80.8	
Total	7	100.0	1,071	100.0	
By Loan Size and Revenues $1 Million or Less					
$100,000 or Less	3	100.0	132	100.0	
$100,001 - $250,000	0	0.0	0	0.0	
$250,001 - $1 Million	0	0.0	0	0.0	
Total	3	100.0	132	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% due to automated rounding differences.

Distribution of 2020 Small Business Lending by Income Level of Geography
Austin Assessment Area

Census Tract Income Level	Bank Loans				% of Total Businesses
	#	#%	$	$%	
Low	1	14.3	44	4.1	6.9
Moderate	1	14.3	38	3.5	12.9
Middle	0	0.0	0	0.0	33.5
Upper	4	57.1	125	11.7	45.5
Unknown	1	14.3	865	80.8	1.2
Tract Unknown	0	0.0	0	0.0	0.0
Total	7	100.0	1,071	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% due to automated rounding differences.

Distribution of 2018 HMDA Loans by Borrower Income Levels Hamlin Assessment Area							
Borrower Income Level	**Bank Loans**				**Aggregate HMDA Data**[1]		**% of Families**[2]
	#	**$(000)**	**# %**	**$ %**	**# %**	**$ %**	
Total Home Mortgage Loans[3]							
Low	0	0	0.0	0.0	7.1	4.4	23.1
Moderate	0	0	0.0	0.0	12.6	8.2	18.2
Middle	0	0	0.0	0.0	24.1	23.3	21.2
Upper	0	0	0.0	0.0	44.3	52.6	37.5
Unknown	1	30	100.0	100.0	11.9	11.6	0.0
Home Purchase Loans							
Low	0	0	0.0	0.0	9.2	5.8	23.1
Moderate	0	0	0.0	0.0	15.6	10.9	18.2
Middle	0	0	0.0	0.0	26.0	27.0	21.2
Upper	0	0	0.0	0.0	38.7	48.3	37.5
Unknown	1	30	100.0	100.0	10.4	8.0	0.0
Refinanced Loans							
Low	0	0	0.0	0.0	1.9	1.6	23.1
Moderate	0	0	0.0	0.0	9.3	2.9	18.2
Middle	0	0	0.0	0.0	24.1	16.2	21.2
Upper	0	0	0.0	0.0	57.4	66.0	37.5
Unknown	0	0	0.0	0.0	7.4	13.4	0.0
Home Improvement Loans							
Low	0	0	0.0	0.0	6.3	2.5	23.1
Moderate	0	0	0.0	0.0	0.0	0.0	18.2
Middle	0	0	0.0	0.0	18.8	24.2	21.2
Upper	0	0	0.0	0.0	75.0	73.3	37.5
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Multifamily							
Low	0	0	0.0	0.0	0.0	0.0	23.1
Moderate	0	0	0.0	0.0	0.0	0.0	18.2
Middle	0	0	0.0	0.0	0.0	0.0	21.2
Upper	0	0	0.0	0.0	0.0	0.0	37.5
Unknown	0	0	0.0	0.0	100.0	100.0	0.0

[1] Aggregate loan data reflects all loan originations in the bank's AA reported by all HMDA filers.

[2] Based on 2015 ACS 5-year estimate data.

[3] Multifamily loans are not considered in the Borrower Analysis. Total home mortgage loans may include open-end lines of credit, closed-end loans, and purchased loans that originated prior to January 1, 2018. These loans are not detailed in the table.
(NOTE: Total percentages may not total 100.0% due to automated rounding differences.)

Borrower Income Level	Bank Loans				Aggregate HMDA Data[1]		% of Families[2]
	#	$(000)	# %	$ %	# %	$ %	
Distribution of 2019 HMDA Loans by Borrower Income Levels **Hamlin Assessment Area**							
Total Home Mortgage Loans[3]							
Low	0	0	0.0	0.0	5.9	3.0	23.2
Moderate	0	0	0.0	0.0	12.9	8.5	17.2
Middle	1	36	100.0	100.0	24.8	18.9	20.4
Upper	0	0	0.0	0.0	41.6	52.9	39.2
Unknown	0	0	0.0	0.0	15.0	16.5	0.0
Home Purchase Loans							
Low	0	0	0.0	0.0	4.5	2.2	23.2
Moderate	0	0	0.0	0.0	14.2	9.9	17.2
Middle	1	36	100.0	100.0	27.5	21.6	20.4
Upper	0	0	0.0	0.0	42.3	54.0	39.2
Unknown	0	0	0.0	0.0	11.2	12.1	0.0
Refinanced Loans							
Low	0	0	0.0	0.0	11.9	6.3	23.2
Moderate	0	0	0.0	0.0	10.4	4.4	17.2
Middle	0	0	0.0	0.0	16.4	12.0	20.4
Upper	0	0	0.0	0.0	41.7	49.8	39.2
Unknown	0	0	0.0	0.0	19.4	27.3	0.0
Home Improvement Loans							
Low	0	0	0.0	0.0	0.0	0.0	23.2
Moderate	0	0	0.0	0.0	9.0	6.0	17.2
Middle	0	0	0.0	0.0	36.3	20.2	20.4
Upper	0	0	0.0	0.0	54.5	73.7	39.2
Unknown	0	0	0.0	0.0	0.0	0.0	0.0

[1] *Aggregate loan data reflects all loan originations in the bank's AA reported by all HMDA filers.*

[2] *Based on 2015 ACS 5-year estimate data.*

[3] *Multifamily loans are not considered in the Borrower Analysis. Total home mortgage loans may include open-end lines of credit, closed-end loans, and purchased loans that originated prior to January 1, 2018. These loans are not detailed in the table.*
(NOTE: Total percentages may not total 100.0% due to automated rounding differences.)

	Distribution of 2018 HMDA Loans by Income Level of Geography **Hamlin Assessment Area**						
Census Tract Income Level	**Bank Loans**				**Aggregate HMDA Data[1]**		**% of Owner Occupied Units[2]**
	#	**$(000)**	**# %**	**$ %**	**# %**	**$ %**	
Total Home Mortgage Loans[4]							
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	1	30	100.0	100.0	84.6	83.2	88.3
Upper	0	0	0.0	0.0	15.4	16.8	11.7
Unknown[3]	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Home Purchase Loans							
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	1	30	100.0	100.0	85.0	85.8	88.3
Upper	0	0	0.0	0.0	15.0	14.2	11.7
Unknown[3]	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Refinanced Loans							
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	79.6	75.2	88.3
Upper	0	0	0.0	0.0	20.4	24.8	11.7
Unknown[3]	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Home Improvement Loans							
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	87.5	71.8	88.3
Upper	0	0	0.0	0.0	12.5	28.2	11.7
Unknown[3]	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Multifamily Loans							**% of Multifamily Units[2]**
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	100.0	100.0	100.0
Upper	0	0	0.0	0.0	0.0	0.0	0.0
Unknown[3]	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0

[1] *Aggregate loan data reflects all loan originations in the bank's AA reported by all HMDA filers.*

[2] *Based on 2015 ACS 5-year estimate data and 2018 FFIEC census tract designations.*

[3] *Includes only loans originated in tracts where the income level is unknown. It does not include loans for which tract locations were not reported, which is 0.0% by number and 0.0% by dollar for aggregate lenders.*

[4] *Total home mortgage loans may include open-end lines of credit, closed-end loans, and purchased loans that originated prior to January 1, 2018. These loans are not detailed in the table.*
(NOTE: Total percentages may not total 100.0% due to automated rounding differences.)

Census Tract Income Level	Bank Loans				Aggregate HMDA Data[1]		% of Owner Occupied Units[2]
Distribution of 2019 HMDA Loans by Income Level of Geography **Hamlin Assessment Area**							
	#	$(000)	# %	$ %	# %	$ %	
Total Home Mortgage Loans[4]							
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	1	36	100.0	100.0	76.6	71.3	88.3
Upper	0	0	0.0	0.0	22.0	28.2	11.7
Unknown[3]	0	0	0.0	0.0	1.4	0.4	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Home Purchase Loans							
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	1	36	100.0	100.0	77.5	72.7	88.3
Upper	0	0	0.0	0.0	21.4	26.9	11.7
Unknown[3]	0	0	0.0	0.0	1.0	0.4	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Refinanced Loans							
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	73.1	70.1	88.3
Upper	0	0	0.0	0.0	23.8	29.1	11.7
Unknown[3]	0	0	0.0	0.0	3.0	0.7	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Home Improvement Loans							
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	63.6	34.9	88.3
Upper	0	0	0.0	0.0	36.3	65.0	11.7
Unknown[3]	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0

[1] Aggregate loan data reflects all loan originations in the bank's AA reported by all HMDA filers.

[2] Based on 2015 ACS 5-year estimate data and 2019 FFIEC census tract designations.

[3] Includes only loans originated in tracts where the income level is unknown. It does not include loans for which tract locations were not reported, which is 0.0% by number and 0.0% by dollar for aggregate lenders.

[4] Total home mortage loans may include open-end lines of credit, closed-end loans, and purchased loans that originated prior to January 1, 2018. These loans are not detailed in the table.

(NOTE: Total percentages may not total 100.0% due to automated rounding differences.)

Distribution of 2020 Small Business Lending by Revenue Size of Businesses
Hamlin Assessment Area

	Bank Loans				% of Total Businesses
	#	#%	$	$%	
By Revenue					
$1 Million or Less	1	100.0	3	100.0	89.5
Over $1 Million	0	0.0	0	0.0	7.9
Revenue Not Known	0	0.0	0	0.0	2.6
Total	1	100.0	3	100.0	100.0
By Loan Size					
$100,000 or Less	1	100.0	3	100.0	
$100,001 - $250,000	0	0.0	0	0.0	
$250,001 - $1 Million	0	0.0	0	0.0	
Total	1	100.0	3	100.0	
By Loan Size and Revenues $1 Million or Less					
$100,000 or Less	1	100.0	3	100.0	
$100,001 - $250,000	0	0.0	0	0.0	
$250,001 - $1 Million	0	0.0	0	0.0	
Total	1	100.0	3	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% due to automated rounding differences.

Distribution of 2020 Small Business Lending by Income Level of Geography
Assessment Area: Hamlin Assessment Area

Census Tract Income Level	Bank Loans				% of Total Businesses
	#	#%	$	$%	
Low	0	0.0	0	0.0	0.0
Moderate	0	0.0	0	0.0	0.0
Middle	1	100.0	3	100.0	86.2
Upper	0	0.0	0	0.0	13.6
Unknown	0	0.0	0	0.0	0.2
Tract Unknown	0	0.0	0	0.0	0.0
Total	1	100.0	3	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% due to automated rounding differences.

Appendix C – Nonmetropolitan Limited Scope Assessment Area Demographics

2020 Haskell County Assessment Area Demographics								
Income Categories	**Tract Distribution**		**Families by Tract Income**		**Families < Poverty Level as a % of Families by Tract**		**Families by Family Income**	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	348	23.2
Moderate	0	0.0	0	0.0	0	0.0	258	17.2
Middle	2	100.0	1,501	100.0	242	16.1	306	20.4
Upper	0	0.0	0	0.0	0	0.0	589	39.2
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**2**	**100.0**	**1,501**	**100.0**	**242**	**16.1**	**1,501**	**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	0	0	0.0	0.0	0	0.0	0	0.0
Middle	3,434	1,751	100.0	51.0	534	15.6	1,149	33.5
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
Total AA	**3,434**	**1,751**	**100.0**	**51.0**	**534**	**15.6**	**1,149**	**33.5**
	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	242	100.0	221	100.0	15	100.0	6	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
Total AA	**242**	**100.0**	**221**	**100.0**	**15**	**100.0**	**6**	**100.0**
Percent of Total Businesses:				**91.3**		**6.2**		**2.5**
	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	0	0.0	0	0.0	0	0.0	0	0.0
Middle	62	100.0	60	100.0	2	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
Total AA	**62**	**100.0**	**60**	**100.0**	**2**	**100.0**	**0**	**0.0**
Percent of Total Farms:				**96.8**		**3.2**		**0.0**

Based on 2015 American Community Survey 5-year estimate data, 2020 FFIEC census tract designations, and 2020 D&B data.
(NOTE: Total percentages may not total 100.0% due to automated rounding differences.)

Appendix D – Nonmetropolitan Limited Scope Assessment Area Loan Tables

Distribution of 2018 HMDA Loans by Borrower Income Levels Haskell County Assessment Area							
Borrower Income Level	**Bank Loans**				**Aggregate HMDA Data[1]**		**% of Families[2]**
	#	**$(000)**	**# %**	**$ %**	**# %**	**$ %**	
Total Home Mortgage Loans[3]							
Low	0	0	0.0	0.0	9.3	5.2	23.1
Moderate	0	0	0.0	0.0	20.4	10.8	17.3
Middle	0	0	0.0	0.0	25.9	22.2	20.3
Upper	0	0	0.0	0.0	33.3	50.9	39.4
Unknown	0	0	0.0	0.0	11.1	10.9	0.0
Home Purchase Loans							
Low	0	0	0.0	0.0	12.2	8.0	23.1
Moderate	0	0	0.0	0.0	22.0	15.0	17.3
Middle	0	0	0.0	0.0	29.3	28.1	20.3
Upper	0	0	0.0	0.0	29.3	41.8	39.4
Unknown	0	0	0.0	0.0	7.3	7.1	0.0
Refinanced Loans							
Low	0	0	0.0	0.0	0.0	0.0	23.1
Moderate	0	0	0.0	0.0	0.0	0.0	17.3
Middle	0	0	0.0	0.0	20.0	13.7	20.3
Upper	0	0	0.0	0.0	80.0	86.3	39.4
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Home Improvement Loans							
Low	0	0	0.0	0.0	0.0	0.0	23.1
Moderate	0	0	0.0	0.0	40.0	19.9	17.3
Middle	0	0	0.0	0.0	20.0	10.8	20.3
Upper	0	0	0.0	0.0	40.0	69.3	39.4
Unknown	0	0	0.0	0.0	0.0	0.0	0.0

[1] Aggregate loan data reflects all loan originations in the bank's AA reported by all HMDA filers.

[2] Based on 2015 ACS 5-year estimate data.

[3] Multifamily loans are not considered in the Borrower Analysis. Total home mortgage loans may include open-end lines of credit, closed-end loans, and purchased loans that originated prior to January 1, 2018. These loans are not detailed in the table.
(NOTE: Total percentages may not total 100.0% due to automated rounding differences.)

Borrower Income Level	Bank Loans				Aggregate HMDA Data[1]		% of Families[2]
	#	$(000)	# %	$ %	# %	$ %	
Distribution of 2019 HMDA Loans by Borrower Income Levels **Haskell County Assessment Area**							
Total Home Mortgage Loans[3]							
Low	0	0	0.0	0.0	3.6	2.0	23.2
Moderate	0	0	0.0	0.0	14.3	10.1	17.2
Middle	0	0	0.0	0.0	26.8	28.7	20.4
Upper	1	15	100.0	100.0	35.7	35.9	39.2
Unknown	0	0	0.0	0.0	19.6	23.2	0.0
Home Purchase Loans							
Low	0	0	0.0	0.0	4.3	2.8	23.2
Moderate	0	0	0.0	0.0	17.0	14.2	17.2
Middle	0	0	0.0	0.0	23.4	25.9	20.4
Upper	1	15	100.0	100.0	40.4	40.2	39.2
Unknown	0	0	0.0	0.0	14.9	16.9	0.0
Refinanced Loans							
Low	0	0	0.0	0.0	0.0	0.0	23.2
Moderate	0	0	0.0	0.0	0.0	0.0	17.2
Middle	0	0	0.0	0.0	44.4	35.9	20.4
Upper	0	0	0.0	0.0	11.1	25.3	39.2
Unknown	0	0	0.0	0.0	44.4	38.9	0.0
Home Improvement Loans							
Low	0	0	0.0	0.0	0.0	0.0	23.2
Moderate	0	0	0.0	0.0	0.0	0.0	17.2
Middle	0	0	0.0	0.0	0.0	0.0	20.4
Upper	0	0	0.0	0.0	0.0	0.0	39.2
Unknown	0	0	0.0	0.0	0.0	0.0	0.0

[1] *Aggregate loan data reflects all loan originations in the bank's AA reported by all HMDA filers.*

[2] *Based on 2015 ACS 5-year estimate data.*

[3] *Multifamily loans are not considered in the Borrower Analysis. Total home mortgage loans may include open-end lines of credit, closed-end loans, and purchased loans that originated prior to January 1, 2018. These loans are not detailed in the table.*
(NOTE: Total percentages may not total 100.0% due to automated rounding differences.)

Census Tract Income Level	Bank Loans				Aggregate HMDA Data[1]		% of Owner Occupied Units[2]
	#	$(000)	# %	$ %	# %	$ %	
Distribution of 2018 HMDA Loans by Income Level of Geography **Haskell County Assessment Area**							
Total Home Mortgage Loans[4]							
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	100.0	100.0	100.0
Upper	0	0	0.0	0.0	0.0	0.0	0.0
Unknown[3]	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Home Purchase Loans							
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	100.0	100.0	100.0
Upper	0	0	0.0	0.0	0.0	0.0	0.0
Unknown[3]	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Refinanced Loans							
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	100.0	100.0	100.0
Upper	0	0	0.0	0.0	0.0	0.0	0.0
Unknown[3]	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Home Improvement Loans							
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	100.0	100.0	100.0
Upper	0	0	0.0	0.0	0.0	0.0	0.0
Unknown[3]	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0

[1] Aggregate loan data reflects all loan originations in the bank's AA reported by all HMDA filers.

[2] Based on 2015 ACS 5-year estimate data and 2018 FFIEC census tract designations.

[3] Includes only loans originated in tracts where the income level is unknown. It does not include loans for which tract locations were not reported, which is 0.0% by number and 0.0% by dollar for aggregate lenders.

[4] Total home mortgage loans may include open-end lines of credit, closed-end loans, and purchased loans that originated prior to January 1, 2018. These loans are not detailed in the table.

(NOTE: Total percentages may not total 100.0% due to automated rounding differences.)

Census Tract Income Level	Bank Loans				Aggregate HMDA Data[1]		% of Owner Occupied Units[2]
	#	$(000)	# %	$ %	# %	$ %	
Distribution of 2019 HMDA Loans by Income Level of Geography **Haskell County Assessment Area**							
Total Home Mortgage Loans[4]							
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	1	15	100.0	100.0	94.6	96.1	100.0
Upper	0	0	0.0	0.0	0.0	0.0	0.0
Unknown[3]	0	0	0.0	0.0	5.3	3.7	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Home Purchase Loans							
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	1	15	100.0	100.0	95.7	95.5	100.0
Upper	0	0	0.0	0.0	0.0	0.0	0.0
Unknown[3]	0	0	0.0	0.0	4.3	4.5	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Refinanced Loans							
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	88.9	98.0	100.0
Upper	0	0	0.0	0.0	0.0	0.0	0.0
Unknown[3]	0	0	0.0	0.0	11.1	2.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Home Improvement Loans							
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	100.0
Upper	0	0	0.0	0.0	0.0	0.0	0.0
Unknown[3]	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0

[1] Aggregate loan data reflects all loan originations in the bank's AA reported by all HMDA filers.

[2] Based on 2015 ACS 5-year estimate data and 2019 FFIEC census tract designations.

[3] Includes only loans originated in tracts where the income level is unknown. It does not include loans for which tract locations were not reported, which is 0.0% by number and 0.0% by dollar for aggregate lenders.

[4] Total home mortage loans may include open-end lines of credit, closed-end loans, and purchased loans that originated prior to January 1, 2018. These loans are not detailed in the table.
(NOTE: Total percentages may not total 100.0% due to automated rounding differences.)

Distribution of 2020 Small Business Lending by Revenue Size of Businesses **Haskell County Assessment Area**					
	Bank Loans				**% of Total Businesses**
	#	**#%**	**$**	**$%**	
By Revenue					
$1 Million or Less	1	100.0	80	100.0	90.8
Over $1 Million	0	0.0	0	0.0	6.7
Revenue Not Known	0	0.0	0	0.0	2.5
Total	1	100.0	80	100.0	100.0
By Loan Size					
$100,000 or Less	1	100.0	80	100.0	
$100,001 - $250,000	0	0.0	0	0.0	
$250,001 - $1 Million	0	0.0	0	0.0	
Total	1	100.0	80	100.0	
By Loan Size and Revenues $1 Million or Less					
$100,000 or Less	1	100.0	80	100.0	
$100,001 - $250,000	0	0.0	0	0.0	
$250,001 - $1 Million	0	0.0	0	0.0	
Total	1	100.0	80	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% due to automated rounding differences.

Distribution of 2020 Small Business Lending by Income Level of Geography **Haskell County Assessment Area**					
Census Tract Income Level	**Bank Loans**				**% of Total Businesses**
	#	**#%**	**$**	**$%**	
Low	0	0.0	0	0.0	0.0
Moderate	0	0.0	0	0.0	0.0
Middle	1	100.0	80	100.0	100.0
Upper	0	0.0	0	0.0	0.0
Unknown	0	0.0	0	0.0	0.0
Tract Unknown	0	0.0	0	0.0	0.0
Total	1	100.0	80	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% due to automated rounding differences.

Appendix E – Metropolitan Limited Scope Assessment Area/Areas CD Activity

Austin Assessment Area									
Community Development Activities									
	Community Development Loans		**Qualified Investments**						**Community Development Services**
			Investments		**Donations**		**Total Investments**		
Purpose	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**
Affordable Housing	0	0.0	0	0.0	0	0.0	0	0.0	0
Community Services	0	0.0	0	0.0	0	0.0	0	0.0	0
Economic Development	0	0.0	2	801.3	0	0.0	2	801.3	0
Revitalization and Stabilization	2	1,178.0	0	0.0	0	0.0	0	0.0	1
Totals	2	1,178.0	2	801.3	0	0.0	2	801.3	1

Hamlin Assessment Area									
Community Development Activities									
	Community Development Loans		**Qualified Investments**						**Community Development Services**
			Investments		**Donations**		**Total Investments**		
Purpose	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**
Affordable Housing	0	0.0	0	0.0	0	0.0	0	0.0	0
Community Services	0	0.0	0	0.0	0	0.0	0	0.0	0
Economic Development	0	0.0	0	0.0	0	0.0	0	0.0	0
Revitalization and Stabilization	0	0.0	0	0.0	0	0.0	0	0.0	0
Totals	0	0.0	0	0.0	0	0.0	0	0.0	0

Appendix E – Nonmetropolitan Limited Scope Assessment Area CD Activity

	Haskell Assessment Area								
	Community Development Activities								
	Community Development Loans		Qualified Investments						Community Development Services
			Investments		Donations		Total Investments		
Purpose	#	$(000s)	#	$(000s)	#	$(000s)	#	$(000s)	#
Affordable Housing	0	0.0	0	0.0	0	0.0	0	0.0	0
Community Services	0	0.0	0	0.0	8	4.2	8	4.2	3
Economic Development	0	0.0	0	0.0	0	0.0	0	0.0	0
Revitalization and Stabilization	0	0.0	0	0.0	1	0.2	1	0.2	0
Totals	0	0.0	0	0.0	9	4.5	9	4.5	3

Appendix F - 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.